# Financial Hardship & Debt

# Trainee Money Adviser

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| **Context of Role:** | The Trainee Money Adviser trains in and delivers a dedicated, high-quality money advice service to clients, working within a client-focused, experienced, and responsive team to help people find their way out of debt, maximize income, and achieve financial stability. |
| **Reporting to:** | Supervisor / Operations Lead |
| **Hours:** | 22.5 hours a week. Based at Uttlesford Citizens Advice (Saffron Walden) with delivery across various Uttlesford outreach locations. |
| **Salary:** | £26,000 FTE (dependent on experience) (FTE based on 37.5 hour week) |
| **Contract Term:** | Until 30th June 2027 with possible extension subject to funding availability |
| **Application Process:** | Application forms available at www.uttlesfordca.org.uk or follow this link. Submit your completed application form and covering letter by email to recruitment@uttlesfordca.org.uk. Please note that CVs will not be accepted. |
| **Application Deadline:** | Applications received will be scored and shortlisted on a rolling basis; interviews scheduled promptly upon shortlisting. |
| **Start Date:** | As soon as possible |

## About Uttlesford Citizens Advice

Citizens Advice is a unique local charity, helping around 4,000 people each year to deal with difficulties in their lives, such as job loss, illness, bereavement, or relationship breakdown. We give people the knowledge and the confidence they need to find their way forward - whoever they are and whatever their problem.

Our service is delivered primarily by our dedicated and well-trained team of volunteers, supported by around 21 part-time and full-time members of staff.

We offer:

- 28 days paid holiday, including bank holidays (pro rata for part time staff)
- We are a Family Friendly Employer
- Flexible working arrangements (where business needs allow)
- Pension Scheme
- Expenses reimbursed
- Staff refreshments
- Free Access to Telus Health - a mental health and wellbeing service that offers anonymous, confidential support 24 hours a day, 365 days a year
- Staff and Volunteer social events and activities
- Access to Charity Workers discount scheme: https://www.charityworkerdiscounts.com/login

## The Role

This is a crucial frontline role aimed at building capacity to support people who are finding it impossible to balance their budgets or who need our help to become debt-free. As Trainee Money Adviser, you will gain the knowledge, skills, and practical casework experience required to deliver accessible, person-centred assistance to vulnerable individuals facing severe financial hardship or complex debt issues.

The role is initially until 30th June 2027 with the possibility of extension subject to funding availability.

## Main duties and responsibilities:

| Key Accountabilities | Key Elements and Tasks |
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| **Training & Development** | • Attend and successfully complete debt advice training to advice level.<br>• Attend learning events and carry out learning activities in line with Continuing Professional Development (CPD) requirements.<br>• Keep up to date with legislation, case law, policies, and procedures relating to money advice and welfare benefits.<br>• Proactively identify and develop your own learning opportunities. |
| **Money Advice & Casework** | • Sensitively explore the client's situation, including household and financial circumstances and details of debts.<br>• Identify areas where clients could maximize income or minimize expenditure, such as benefit claims, and offer support or signpost/refer to other agencies where appropriate.<br>• Provide information and advice to empower clients to act on their own behalf, exploring options and implications to enable informed decisions.<br>• Provide full casework to the client where necessary, identifying the debt issue through to its resolution.<br>• Deliver advice and casework across a mixture of channels, including face-to-face appointments, telephone, and digital/email. |
| **Team Contribution & Quality** | • Contribute to the efficient working of the team in delivering against project delivery requirements.<br>• Engage with team members, sharing knowledge and good practice and supporting each other to problem solve. |

| Key Accountabilities | Key Elements and Tasks |
|---|---|
| | • Attend and participate in local team meetings and supervision sessions as recommended by your line manager.<br>• Continually meet the requirements of the project's Quality Framework and engage with Quality supervision and support services. |
| **Casework Management & Administration** | • Set up and maintain detailed, accurate, and timely client records on the organisation's management information system (Casebook).<br>• Ensure all work complies with information assurance, data protection (GDPR), and confidentiality guidelines.<br>• Ensure clients are encouraged to feedback on the service received, sharing insights with management for continuous service improvement. |
| **Research & Campaigns** | • Participate in research & campaigns work as organized within the organisation and at regional or national level by raising evidence forms and providing case studies on systemic financial issues. |
| **Other Duties** | • Uphold the aims, principles, and equal opportunity policies of the Citizens Advice service.<br>• Comply with all published policies and procedures, including Health and Safety, Risk Management, Confidentiality, and Home Working policies.<br>• Undertake any other duties as might be reasonably required within the scope of the role. |

## Personal skills and qualities:

| Criteria | Essential | Desirable |
|---|---|---|
| **Commitment to Learning & Qualifications** | • Ability to demonstrate a high level of commitment to training, identify own training needs, and participate in continued personal development opportunities. | • Willingness to work towards accredited advice qualifications. |
| **Numeracy & Financial Skills** | • Good numeracy skills with the ability to carry out efficient financial calculations and prepare accurate financial statements/budgets for clients. | • Knowledge and awareness of debt advice services and financial budgeting tools. |
| **Communication & Interpersonal Skills** | • Effective oral and written communication skills for the purposes of client interviews, reporting, and negotiation with third parties.<br>• Ability to work in a sensitive, enabling, and non-judgemental way with people from a wide range of backgrounds. | • Experience communicating complex financial information in a simple, clear manner. |
| **Organisation & Problem Solving** | • Ability to prioritize tasks and work to deadlines using own initiative.<br>• Ability to understand written and oral information of some complexity. | • Appreciation of local community challenges in Uttlesford and their implications for clients. |

| Criteria | Essential | Desirable |
|---|---|---|
| **Digital & IT Skills** | • Ability to use IT for statistical recording, electronic case record keeping, and document production (Microsoft 365 / Google Workspace). | • Familiarity with Citizens Advice Casebook system or similar case management systems. |
| **Teamwork & Procedures** | • Ability to work effectively and collaboratively as part of a team and work without close supervision.<br>• Ability and willingness to follow agreed procedures and quality frameworks. | • Experience working within a Citizens Advice local office or voluntary sector setting. |
| **Mobility & Travel** | • Ability and willingness to travel to Great Dunmow or other outreach locations across the district as required. | • Full UK driving license and access to own vehicle. |

## Personal Attributes

**Essential**

- Emotional resilience, empathy, and a calm, respectful approach necessary to support clients who are vulnerable or distressed.
- Commitment to equality, diversity, non-discrimination, and non-judgmental service delivery.
- Collaborative approach and ability to work effectively within a client-focused, responsive team.
- High level of integrity, professional boundaries, and strict adherence to confidentiality.

### Safeguarding & Values

**Essential**

- Strong commitment to safeguarding vulnerable adults and children.
- Understanding of and firm commitment to the core aims, principles, and policies of the Citizens Advice service.

## Recruitment Process

Shortlisted candidates will be invited to a competency and values-based interview assessing their experience and aptitude against the person specification, as well as a practical task on the day.

Uttlesford Citizens Advice is committed to providing a supportive and inclusive culture. We recognise the positive value of diversity, promoting equality, inclusion and challenging discrimination. We welcome our legal duties not to discriminate as a service provider and an employer. We aim to go beyond the narrow scope of legislative compliance and follow best practice, making equality, inclusion and diversity a fundamental part of all our activities.

We encourage and welcome applications from people of all backgrounds. We particularly welcome applications from disabled and Black, Asian and Minority Ethnic people, as they are currently under-represented in our workforce.

Uttlesford Citizens Advice will not discriminate or tolerate discriminatory behaviour on the grounds of race, colour, sex, gender identity, disability, nationality, national or ethnic origin, religion or belief, marital/partnership or family status, sexual orientation, age, pregnancy and maternity, social class, educational background, employment status, working pattern, trade union membership or any other irrelevant factor in any aspect of employment.