

## JOB SPECIFICATION

### JOB TITLE:

County Durham Money Advice Centre  
Debt Adviser/Trainee Debt Adviser

### REPORTS TO:

CDMAC Manager

### HOURS and SALARY:

Full time and part time hours available.

Starting rate £13.45 (trainee) £14.34 (fully qualified) per hour depending upon experience

### Overall responsibility of the job:

- All training will be provided over time to achieve the qualifications to accredited Debt Adviser status. You will eventually provide debt advice, to those in need of advice at face-to-face locations around County Durham, in community venues, including foodbanks and remote advice.
- You will also be based at our office in Pity Me, Durham.
- You will provide high quality advice, in accordance with statutory requirements, Community Money Advice procedures and the requirements of the Manager.

County Durham Money Advice Centre is part of Durham Christian Partnership which is a non-profit charity focused on helping people in the County Durham area.

### Durham Christian Partnership's purpose:

Our main aims are:

- In partnership with others, and in a variety of ways, to provide emotional and practical support to those in need.
- To recruit and support volunteers in a range of projects aimed at meeting identified social needs.
- To build relationships and work in partnership with other service-providers.
- To help build community.
- To promote diversity, equality and inclusivity in all we do.

### Role of the Debt Adviser:

Full training will be given to enable the debt adviser to undertake the following:

### Responsibilities

- Help a debt advice client from the point of initial referral through to conclusion of the debt resolution option that the client has chosen,
- Recording on our cloud-based Catalyst case management system, all interactions with the client, their creditors and other support workers and to keep accurate and up to date records of each client meeting.
- Explain to the client at the outset the nature of the service and those steps that CDMAC will take and those steps the client will be expected to undertake.
- Obtain from the client full details of their debts, income, expenditure, assets as well as personal information about the client and reasons why the client is in financial difficulties.
- Enable the clients to maximise their income by identifying any benefit entitlements and suggesting other income sources, referring the client to additional support from other services as needed.
- Draw up a financial statement and look at minimising expenditure



- Explain the implications of non-payment of each of their debts and determine which are priority debts.
- Help choose a strategy to minimise the effects of their debts on their financial, social and physical well being
- Give as much information as possible to enable the client to make sound decisions relating to their finances in the future
- Help clients to create a plan to deal with the problems, to which they feel able to commit.
- Agree financial statements and action plans with the CDMAC Manager in case of difficulties.
- Assist implementation of whatever strategy has been chosen by the client.
- Attend team meetings and attend supervision with the CDMAC Manager.
- Keep up to date with local and national procedures and practice in debt advice.
- Complete training and continuing professional development as required by CMA, DCP or national policy.
- Adhere to the policies and procedures of DCP, CDMAC and the FCA.
- Actively support and participate in the purpose and vision of Durham Christian Partnership (DCP).
- Ensure that all data is stored securely – paperwork should be in locked cabinets when not in use and electronic data must be password protected with a password not accessible to others.
- Comply with all GDPR requirements and the DCP Data Protection Policy.
- Be familiar with online data systems and compliance with data protection regulations.
- Full clean driving licence, the ability to drive to advice locations, with mileage paid appropriately.
- That safeguarding procedures are understood and followed, and client confidentiality respected.

### **Duration**

The post is offered initially for 2 years which will be reviewed in the light of funding availability and performance. The first 6 months of employment will be on probation

### **Working pattern**

To be agreed with the successful candidate.

### **Working Location**

You will also be based at our office at least one day per week once full training has been completed. The location of our office Durham Workspace, Abbey Road, Pity Me, Durham, DH1 5JZ. Free parking is available on site.

### **Holidays**

6.2 x weekly hours per year. Some holiday days will be mandatory to be taken during closures of your place of work, the office is closed for the period between Christmas and New Year.

### **Training to be provided**

- Induction training – DCP governance, administration, and operations.
- Catalyst client case management system, full training to be given.
- Other training such as online courses
- Community Money Advice Accredited Debt advice training
- Advice in County Durham benefits training
- Wiser Advisor training

*This is a position in a developing charity, which will evolve over time, attracting relevant duties and responsibilities as they arise.*