

Senior Debt Advisor

Salary Range: £43,004 - £49,131

Grade: Level 4 Zone 1

Location: 5 Pancras Square N1C 4AG

**Reports to: Debt Prevention Programme
Manager**



Purpose of the role

Ensure that the team meets debt advice targets, helping as many residents as possible to get the support they need.

About the role

The Senior Debt Adviser works within **Money Advice Camden** to provide trusted and high-quality debt advice to residents.

You'll carry out a range of activities to ensure **complex or sensitive cases are appropriately managed**, providing advice to residents and completing financial statements, negotiating with creditors, preparing court papers and representing /advocating on behalf of clients at court where needed.

The role also maximises its impact through supporting other frontline teams across the council to develop their knowledge and skills on debt, financial inclusion and benefits through **organising and delivering training and support**. The adviser will also make decisions awarding grants/money to people in crisis.

You will also support the Debt Advisors in your team to work **collaboratively and efficiently, building their skills and supporting them** in their work.

You will embody **keeping the customer at the heart of service provision** whilst building relationships working closely with Money Advice Camden colleagues.

You'll work with your manager and colleagues to **continually reflect on impact of our approaches** and propose new approaches where needed.

You will support your team to **recognise when their clients may need further support from the other advice teams**; and support them to make quality referrals to this team.

You'll be part of a team that **works in the open: regularly presenting at "show and tell" meetings** and supporting your team to do the same, so that colleagues across the Council understand our work and we're continuously building partnerships.

This role will make an immediate difference for some of the most vulnerable members of our community.

About you

You have

- **Significant experience as a debt advise caseworker** with direct involvement in advising clients, taking on and managing and progressing multiple debt cases. This includes managing priority and non-priority debts, disputing debt proceedings, drawing up financial statements and advocating on behalf of clients and negotiating with creditors.
- Trained in Debt Advice by a recognised body. Have **either achieved the IMA money advice certificate or be able to train to achieve it** and become a DRO intermediary
- Ability to **negotiate with creditors/agencies** such as utility providers, government departments, consumer credit companies etc.
- **Numeracy skills** to enable assessment of income maximisation, draw up financial statements and budgets, calculate pro rata payments, identify, advise on debt options/solutions, and to make decisions on grants applications
- Ability to **advocate on behalf of clients with the DWP, the council and creditors** regarding priority and non-priority debts **to a specialist level**
- **Good communication skills** at all levels working with customers and colleagues including over the telephone, face to face, written communications and completing application forms
- **Good organisational skills** and the ability to work independently, able to prioritise work and conflicting priorities and manage a busy and demanding workload within a pressurised environment
- **Proficient in the use of IT systems** in the provision of advice, and recording advice following advice quality procedures and keep data secure
- Trained by a **known professional debt / welfare rights organisation**. E.g. IMA, Advice UK, Shelter, CAB
- Demonstrates a **high level of ambition to build a service operating with empathy** as well as a desire to support vulnerable or disadvantaged people
- A good **understanding of the support available in our communities**, including both statutory and VCS provision. Existing relationships with Voluntary sector groups in Camden is desirable.

Other important information...

People management

This role will have direct line management of a team of at least 3 staff.

Work environment

This role will be based in our lovely 5 Pancras Square Offices. Staff in our team will be expected to be present in the office or a community location for a minimum of 2 days a week.

Who you will be working with

You'll be joining a wonderful team of welfare advisors, debt advisors and financial support co-ordinators. You'll be reporting to the debt prevention programme manager.

The application process

We know applying to jobs can be intimidating, time-consuming and stressful. We know that often those with all the skills to be brilliant don't apply, or aren't given the chance to demonstrate their full potential. To take some of the stress out of the application process, we're taking some steps outlined on our [recruitment website](#).

Who we are

Diversity & Inclusion

At Camden, we value and celebrate difference and encourage diversity in all respects. Our diverse workforce ensures we represent our communities to the best of our ability and enables us to make better decisions. Because of this, we particularly welcome applications from Black, Asian and those of other non-white ethnicities, those who identify as LGBT+, neurodiverse and disabled people.

Agile working

At Camden we view work as an activity, not a place. We focus on performance, not presenteeism. We create trusting relationships, we embrace innovation rather than bureaucracy and we value people. Collaboration is the Camden way, silo working isn't.

Asking for Adjustments

Camden is committed to making our recruitment practices as accessible as possible for everyone. This includes making adjustments or changes for disabled people, neurodiverse people or people with long-term health conditions. If you would like us to do anything differently during the application, interview or assessment process, including providing information in an alternative format, please contact us on 020 7974 6655, at resourcing@camden.gov.uk

