

Debt Advisor

Salary Range: £40,911 - £46,453

Grade: Level 3 Zone 2

Location: 5 Pancras Square N1C 4AG

Reports to: Senior Debt Advisor



Purpose of the role

Ensure that residents get the support they need managing debts.

About the role

Money Advice Camden is a new service formed in 2024 to tackle debt and inequality in Camden. Our team of ca. 30 staff is a one stop shop for emergency grants, benefits and debt advice, supported by data, design and policy experts.

We use Council data to identify those at risk of debt, intervene early with non-judgemental, relational support to help people get the support they need before they reach crisis point. **We use learnings from our case work to change and improve how we as a Council collect income and debt.**

The Debt Advisor will provide **trusted and high quality debt advice** to residents. You will be a trained DRO intermediary.

You'll carry out a range of activities to ensure **complex or sensitive cases are appropriately managed**, giving advice to residents on all aspects of debt and money management and financial inclusion. You'll help residents complete financial statements, negotiate with creditors, prepare court papers and represent /advocate on behalf of clients at court where needed. You'll also award grants to people in crisis.

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** so 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

- **Specialist knowledge of debt, financial inclusion and income maximisation.**
- **Trained in Debt Advice by a recognised body such as Citizen Advice, MaPS & IMA.**
- **Have achieved the IMA Money Advice Certificate or be able to train to achieve it**
- **Qualified DRO intermediary or be able to train to achieve it.**
- **Significant experience as a debt advice 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.
- **Numeracy skills** to enable assessment of income maximisation, draw up financial statements and budgets, calculate pro rata payments, identify and 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 priorities 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
- 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.

We're building our new team and looking for people who are excited by our vision and want to help **lead the change in how Councils operate. You don't need to have experience working in Councils to apply - we'd like people who are up for building something new, love working with people, are empathetic and non-judgemental.**

Other important information...

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](#).

If you would like to have a friendly chat about the role before applying please contact our Senior Debt Advisor, Mukhtar: mukhtar.ahmed@camden.gov.uk

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

