



# **Citizens Advice Gosport**

## **Debt Lead Job Pack**

**2025**

Hello!

We are delighted you are interested in applying for the role of **Debt Lead** with Citizens Advice Gosport.

In this Job Pack you will find:

- An overview of Citizens Advice Gosport and the work we do
- How to apply
- A Job Description
- A Person Specification

**The deadline for applications is: 12 Noon on 14<sup>th</sup> April 2025**

**If you are shortlisted, we will let you know by: 23<sup>rd</sup> April 2025**

**Interviews will be conducted on: Week beginning 28<sup>th</sup> April 2025**

Citizens Advice Gosport is a fully inclusive, disability confident and real living wage employer and we are committed to equality of opportunity. We welcome applications from all members of the community. Our appointments are based solely on ability to fulfil the duties of the post. We actively welcome applications from individuals from underrepresented backgrounds within our community.

If you have any questions about the application process or role further to reading this pack, please contact us at: [admin@gosportcab.org.uk](mailto:admin@gosportcab.org.uk)

We look forward to receiving your application.

Kind Regards

Citizens Advice Gosport

**The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination**

### **About Citizens Advice Gosport**

We are part of a network of charities providing free and confidential advice in person, on the telephone or on-line. People rely on us because we're independent and totally impartial.

Citizens Advice Gosport sits under the umbrella of Citizens Advice but is an independent charity. We are governed by a board of trustees and led by a management

team committed and driven by lived experience of the day-to-day challenges of the community the serve, we advocate for inclusivity and wellbeing.

We have a reputation as a charity that represents its community through our practices and at the forefront of change in policies, reviewing and evaluating, with a supportive and active network of other local Citizens Advice organisations working collaboratively to have an excellent impact on best practice in our sector.

We believe in the positive ripple effect of Citizens Advice Gosport's work in the wider community and are well-placed to join the dots, form connections and enable meaningful change to be initiated and embedded.

[Citizens Advice Gosport \(citizensadvicegosport.org.uk\)](https://citizensadvicegosport.org.uk)

Citizens Advice Gosport operates twin aims:

- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them
- To exercise a responsible influence on the development of social policies and services both locally and nationally

**Remuneration Package:**

**Salary:** £24,520.00-£26,520.00 (FTE) (DOE)

**Working hours:** 22.5 per week

**Working Rota:** Flexible

**Annual Leave:** 33 days per year (FTE)

**Welfare Loan Scheme:** An interest free loan of between £250 and £1,000 to support eligible Team members facing short-term financial difficulties, where it is not possible to find funding from other recognised reputable sources such as a bank or building society loan.

It is intended that the loan can help individuals manage a short-term cash flow problem. It is not designed to help team members facing long-term financial problems.

The Team Members Welfare Loan is available to team members of Citizens Advice Gosport with a contract of at least 12 months and that are paid monthly via the organisation's payroll and subject to income tax and national insurance. A Team

Member Welfare Loan will be repayable via deductions from payroll in equal instalments over eight months starting four months after the loan is provided (see guidance in office manual).

### **How to Apply**

**Closing date for application: 12 noon on 14<sup>th</sup> April 2025**

To apply for this position, please complete the enclosed application form and return to [admin@gosportcab.org.uk](mailto:admin@gosportcab.org.uk)

**Data Protection:** Your application and any associated personal information will be stored and processed in accordance with our Data Protection Policy and destroyed after 6 months. If you are employed by us, the information you supply will be kept securely and will form part of your employment record.

**Equal Opportunities Statement:** Citizens Advice Gosport is an Equal Opportunities Employer and is committed to Equity, Diversity and Inclusion within our team and all opportunities. We welcome to our team all members of the community regardless of age, disability, gender identity or gender expression, race, ethnicity, religion or belief, sex, sexual orientation, or any other equity characteristics. We make appointments based solely on ability to fulfil the duties of the post.

**Disability Confident:** Citizens Advice Gosport are committed to the employment and career development of disabled people. Please let us know if you would like your role to be considered under this scheme. If you tell us that you have a disability or mental health condition, we can make reasonable adjustment to your work arrangement.

**Real Living Wage Employer:** Citizens Advice Gosport are an accredited real living wage employer.

### **Job Description:**

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|--|-----------------------|
| <b>Job Title:</b>  | <b>Debt Lead</b>      |
| <b>Hours:</b>  | <b>22.5 per week</b>  |
| <b>Line Manager:</b>   | <b>ASM</b>            |
| <b>Base location:</b>  | <b>Gosport Office</b> |
| <b>Job Summary:</b><br><br>To coordinate and ensure delivery of a good quality debt advice service to clients, with due regard to the aims, policies and procedures of the organisation and service, working within a client focussed and responsive team. |                       |

**Key Duties and Responsibilities:**

- Support the strategic development of the service to ensure its management and services to clients reflect and support the Citizens Advice service equality and diversity strategy.
- Maintain and develop standards of debt advice delivery and monitor the quality of advice delivered to clients
- Oversee the delivery of debt advice delivered at CAG reporting to the Advice Service Manager
- Assess level of debt advice needed and allocate to the appropriate debt adviser
- Sensitively explore the client's situation, including household and financial circumstances and details of debts
- Identify areas where clients could maximise income or minimise expenditure, such as benefit claims, and offer support or signpost/refer to other agencies where appropriate
- Provide information and advice to empower clients to act on their own behalf, including signposting to other agencies where appropriate
- Explore options and implications to enable the client to make informed decisions
- Provide full casework to the client where necessary, identifying the debt issue through to its resolution
- Provide the advice and/or casework through a mixture of channels, digital, telephone and face to face when safe to do so
- Set up and maintain casework and other admin systems as required
- Maintain client records to required standards on the organisation's management information system
- Ensure clients are encouraged to feedback on the service they received. Share with management and team for continuous development of service delivery

**Personal Responsibilities:**

- An ability to demonstrate a high level of commitment to training, identify own training needs and participate in continued personal development opportunities
- The ability to prioritise tasks and manage caseload for debt team, and work to deadlines using own initiative
- The ability to communicate effectively, both orally and in writing with a range of people and organisations
- Good numeracy skills with the ability to carry out efficient calculations and prepare budgets for clients
- Ability to use IT for statistical recording, record keeping and document production
- The ability to work effectively and collaboratively as part of a team
- The ability to supervise advice given by debt team

- Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.
- Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.

**General Requirements:**

- Continually meet the requirements of the service's Quality Framework and engage with Quality supervision and support services
- Ensure that work undertaken reflects and supports the service's Equality and Diversity Strategy
- Participate in research & campaigns work, as organised within the organisation and at regional or national level by raising evidence forms, providing case studies etc
- Comply with all the organisation's published policies and procedures.
- Uphold the aims and principles of the organisation

**Training and Qualifications:**

- To attend and successfully complete debt advice training to Supervisor level
- Attend learning events and carry out learning activities in line with Continuing Professional Development requirements.
- Keep up to date with legislation, case law, policies and procedures relating to money advice, and attend appropriate training; including reading relevant publications
- To identify and develop your own learning opportunities

**Person Specification:**

Ideally you should have:

- at least one year full-time or part-time equivalent of recent and on-going experience of debt advice/ casework at generalist level.
- the ability to meet deadlines and manage your workload in a pressured environment;
- the capacity to work unsupervised or with minimal supervision
- good communication and IT skills to deal efficiently with telephone queries, online information and case recording on a CRM
- the willingness to carry out any other reasonable duties as and when required to meet service needs
- a flexible approach and be a strong team player.

