

Part time Debt Adviser (with options for expanding the role)

Job Profile

Job title	Debt Adviser
Functional role	To provide debt advice and administrative support
Time commitment	Part time, 18 hours per week
Salary	TBC
Location	The Lighthouse and remote working

Do you want to lift some of the most vulnerable out of poverty and support their journey to financial stability? Do you want to work alongside a small compassionate group whose aim is to ease the burden of debt through conversation and education? If so, we would like to talk with you.

Role Summary

The primary purpose of this role is to provide debt advice and money education on a case management basis and to support the provision of advice by volunteers. The post holder will be expected to manage their own cases and lead appointment sessions.

CMA Lighthouse's vision is to ease the burden of debt through conversation and education by developing a sustainable money advice service operating without cost for those in need in the Woking area. The job holder will play their part in bringing this vision to reality, supporting clients through what at times can be emotionally difficult situations, to get back on their feet and realise their full potential.

The role combines both technical and support elements. You will need to lead client appointments but much of the role will be to work 'behind the scenes' building a client case, untangling sometimes complex situations, liaising with creditors, providing guidance for volunteers, and discerning and communicating the appropriate strategies for the client.

Ideally CMA Lighthouse is looking for someone with prior debt advice experience and who has experience of leading and supervising volunteers. However CMA Lighthouse will also consider someone without direct debt advice experience as a trainee adviser if the individual is able to demonstrate that they possess the skills, maturity and determination to become proficient in this role.

About CMA Lighthouse

CMA Lighthouse is authorised and regulated by the Financial Conduct Authority as a debt advice centre and works in association with Community Money Advice as a free-to-user budgeting and debt advice centre in Woking. Its services are made possible through partnerships with many local organisations, churches, groups and individuals.

CMA Lighthouse is a project that sits within 'The Lighthouse' (Emmaus Transformation Trust). Lighthouses are vibrant hubs that host a range of creative projects to support, encourage, and empower those who find themselves on the margins, seeking to transform lives through kindness, belief and hope.

Our Expectations

We expect all our staff team, at all times, to;

- Support and play your part in implementing CMA Lighthouse's vision
- Adhere to CMA Lighthouse's Code of Conduct
- Be an advocate for CMA Lighthouse's clients, adhering to our Code of Conduct
- Adhere to CMA Lighthouse's policies and procedures
- Be caring and compassionate

Role Responsibilities

1. Debt Adviser

The job holder will be responsible for providing top quality, comprehensive debt and budgeting advice to a portfolio of clients. Duties will include:

- Undertaking an initial triage/assessment of each client's needs and situation
- Complete all necessary paperwork with clients according to CMA Lighthouse's procedures
- Produce, or assist the client to produce, a detailed, accurate Financial Statement which reflects the client's current circumstances
- With the client present, speak with third parties as appropriate, either to fully understand the client's situation, or to assist them in implementing an agreed strategy
- Advise clients how to maximise their income, including identifying and explaining additional benefits they may be entitled to claim
- Assist the client by explaining simple budgeting strategies to help them manage their money more effectively
- Advise clients with rent arrears how to safeguard their home, speaking with their landlord if appropriate and/or advising clients what action they need to undertake
- Advise clients with other priority debt issues i.e. Council Tax, utilities, benefit overpayments, ensuring they fully understand their situation and the implications
- Advise clients as to their options for dealing with their debts, including helping them enter insolvency arrangements where appropriate.
- Assist clients with other related problems where they are an integral part of their case
- Make referrals to other advisers or specialist agencies as appropriate

- Maintain detailed online case records
- Share knowledge and experience with team members
- Keep up to date with legislation, case law, policies and procedures relating to debt advice, and attend appropriate training
- Provide case management covering the full range of debt advice including acting on the client's behalf and directly intermediating and negotiating with creditors and other third parties:
- Liaise with third parties as appropriate
- Deal with rent arrears issues to safeguard client's home, negotiating with landlord, preparing and advising on court actions
- Deal with any other priority debt issues i.e. rent, Council Tax, utilities, benefits and agree way forward with creditors
- Implement the course of action agreed, making offers to creditors, negotiating payments etc.
- assist client to establish payment plan if appropriate
- Support and accompany clients to court if appropriate
- Support clients through benefit appeals including tribunals
- Initiate and implement any insolvency proceedings

2. CMA Centre Manager.

In time, the jobholder will take on more responsibility running elements of the debt centre, this will include:

- Organising training for existing staff on legislative changes and best practice
- Supporting existing staff and volunteers with their own case load where necessary
- Quarterly reporting to the partners on how the centre has been following guidance, documenting cases and following process laid down by the FCA and CMA.
- Compliance related file checks

Person Specification

We are looking for a person with the following attributes and experience:

- Empathy with, and ability to model, The Lighthouse mission and values, which include compassion, dignity, acceptance, and a love for all.
- Confidence to take initiative, be resourceful and make decisions.
- Organised, with excellent attention to detail.
- Ability to network with excellent communication skills.

Please email your CV and a cover letter to cma@lighthousewoking.org