



# Job Description

## Income Maximisation and Debt Adviser

Thanks for your interest in working at Citizens Advice Rural Cambs (CARC). This document should give you everything you need to know to apply for this role and what it means to work at a local Citizens Advice.

In it you'll find:

- Terms
- The role profile and personal specification
- How Citizens Advice Rural Cambs works
- What we give our staff
- Valuing inclusion
- Our values
- 3 things you should know about Citizens Advice
- Overview of Citizens Advice



## Terms and conditions

- **Location:** Based in Queen Mary Centre, Wisbech with expectation to travel throughout Fenland area.
- **Hours:** 37 hours per week (negotiable, job share considered)
- **Salary:** £ 25,762 - £ 29,225 pa (pro-rata) depending on experience.
- **Type of contract:** Permanent



## The role

To provide high-quality, client-focused advice on income maximisation, debt, and financial resilience to clients of Citizens Advice Rural Cambs. The post holder will support individuals and families experiencing or at risk of poverty, debt, and financial hardship, helping them to increase income, manage money effectively, and access appropriate support. Advice will be delivered across multiple channels (face-to-face, telephone, email, and online). The role also contributes to the service's research and campaigns work and supports continuous service improvement.

**Please note** – this is not a Money and Pensions Service (MaPS) funded position.



## Role profile

### Key Responsibilities

#### Advice and Casework

- Provide comprehensive advice on income maximisation, debt, and financial support in line with FCA and Citizens Advice quality standards.
- Explore all available options to increase client income, including welfare benefits, grants, charitable support, and budgeting strategies.
- Deliver advice through a range of channels: face to face, within community settings, telephone, and online.
- Support clients with:
  - Budgeting and money management.
  - Identifying and accessing eligible benefits and entitlements.
  - Navigating Universal Credit and legacy benefits.
  - Debt options and financial capability.
  - Accessing grants and discretionary support

- Resolving issues with benefit agencies or creditors.
- Refer clients to internal and external specialist services as needed.
- Maintain accurate and timely case records using the case management system.

#### Case and Project Management

- Manage and maintain individual workload, ensuring compliance with contractual and quality assurance requirements.
- Work towards and maintain relevant accreditations (e.g. Certificate of Money Advice Practice).
- Track and achieve individual and service-wide performance targets (KPIs).
- Produce case studies and client outcomes to support project evaluation and reporting.

#### Research and Campaigns

- Contribute to Citizens Advice's research and campaign work by identifying trends, gathering evidence, and sharing insights.
- Raise client awareness of opportunities to engage in campaigns and systemic change initiatives.

#### Community Engagement and Partnership Working

- Participate in outreach events, workshops, and awareness campaigns to promote income maximisation and debt advice services.
- Develop and maintain effective partnerships with external agencies, stakeholders, and referral partners to support holistic client care.

#### Professional Development

- Stay current with relevant legislation, guidance, case law, and best practice in income maximisation and debt advice.
- Undertake relevant training and continuing professional development (CPD) to maintain adviser competence and accreditation.
- Actively participate in supervision, team meetings, and peer learning sessions.

#### Administration and Monitoring

- Ensure all work is accurately recorded in line with Citizens Advice policies and procedures.
- Support the development and implementation of income maximisation and financial resilience strategies.

- Use IT systems effectively for data collection, document production, and information reporting.

#### Other Duties

- Positively represent Citizens Advice Rural Cambs in all interactions and uphold its values and policies.
- Encourage good teamwork across the CARC service and share best practice.
- Work cooperatively and collaboratively with other staff and volunteers to provide advice and assistance across the full range of income and debt-related issues.
- Comply with health and safety policies and contribute to a safe working environment for all.
- Undertake any other duties commensurate with the role to support the delivery and development of the service.



## Person specification

### Essential Criteria

1. Commitment to the aims, principles, and policies of the Citizens Advice service.
2. A strong understanding of equality, diversity, and inclusion, and its practical application in advice provision.
3. A non-judgmental attitude and respect for differing views, values, and cultures.
4. Excellent interviewing skills, including sensitive listening and effective questioning to identify core issues and empower clients.
5. Experience supporting vulnerable clients with complex needs.
6. A friendly and approachable manner.
7. Recent and relevant experience in providing debt and income maximisation advice.
8. Willingness to obtain (or possession of) the Certificate of Money Advice Practice (CertMAP) and to undertake ongoing training and development
9. Experience delivering advice through multiple channels: face-to-face, telephone, and email.
10. Experience in community and outreach-based advice delivery.

11. Ability to manage workload independently and meet organisational or funder requirements.
12. A collaborative approach and willingness to work as part of a team.
13. Proficiency in using IT systems for case recording, statistical analysis, and financial calculations.
14. Ability to monitor and maintain high standards of work.
15. Access to a vehicle for travel between sites (mileage allowance provided).

**Desirable Criteria**

16. Citizens Advice generalist adviser qualification and/or relevant experience.
17. At least 1 year of experience delivering income maximisation and/or debt advice.

In accordance with Citizens Advice national policy the successful candidate may need to be screened by the DBS. However, a criminal record will not necessarily be a bar to your being able to take up the job.

# How Citizens Advice Rural Cambs works

**Citizens Advice Rural Cambs** is an independent local charity supporting residents in Fenland and Huntingdonshire by providing free independent, confidential and impartial advice. We also support clients in East Cambridgeshire through various projects.

Our aim is to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.



## What we give our staff

CARC invests in its staff and volunteers by providing the training skills and resources, enabling them to deliver a quality advice service.

Other benefits include:

- Employer contribution to Workplace pension 3%
- Annual Leave: 29 days pa (pro rata) including 8 Bank Holidays
- An option to purchase an additional working week's annual leave in a financial year (to be taken within that financial year)
- Additional holiday entitlement after completing 4 full years of service
- Up to 3 additional days annual leave, due to office/service being closed between Christmas and New Year
- A day off on your birthday or in the month of your birthday (this is in addition to annual leave entitlement)
- Flexible and hybrid working negotiable
- Learning and development opportunities
- Employee Assistance Programme
- Shopping and Lifestyle benefits scheme



## Valuing inclusion

Our staff and volunteers come from a range of backgrounds and we particularly welcome applications from disabled people, people with physical or mental health conditions, LGBT+ and non-binary people, and people from Black Asian Minority Ethnic (BAME) communities.



## Our values

**We're inventive.** We're not afraid of trying new things and learn by getting things wrong. We question every idea to make it better and we change when things aren't working.

**We're generous.** We work together, sharing knowledge and experience to solve problems. We tell it like it is and respect everyone.

**We're responsible.** We do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.



## 3 things you should know about us

**1. We're local and we're national.** We have 6 national offices and offer direct support to people in around 350 independent local Citizens Advice services across England and Wales.

**2. We're here for everyone.** Our advice helps people solve problems and our advocacy helps fix problems in society. Whatever the problem, we won't turn people away.

**3. We're listened to - and we make a difference.** Our trusted brand and the quality of our research mean we make a real impact on behalf of the people who rely on us.

# Overview of Citizens Advice

The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 350 local Citizens Advice members (local charities).

Our network of independent local Citizens Advice members, deliver services from

- In over 1,600 locations across England and Wales
- With:
  - 8,843 local staff
  - 16,000 trained volunteers

Our reach means 99% of people in England and Wales can access a local Citizens Advice within a 30 minute drive of where they live.

