Crisis Resilience Fund- Debt Caseworker
Job pack

Thanks for your interest in working at Citizens Advice Bournemouth Christchurch & Poole. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you'll find:

- Our values
- 3 things you should know about us
- Overview of Citizens Advice BCP
- The role profile and personal specification
- Terms and conditions
- What we give our staff

Want to chat about this role?
If you want to chat about the role further, you can contact recruitment@citizensadvicebcp.org.uk

To apply for the role, please send your completed application to recruitment@citizensadvicebcp.org.uk

Closing date for applications: 9am on 10th August 2026

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 4 national offices and offer direct support to people in around 230 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.

How Citizens Advice Bournemouth Christchurch & Poole works

Every year thousands of people come to us for advice and help with solving their problems.

We're here for everyone and help with problems like managing debt or household bills, understanding rights at work or housing issues. We also provide specialist services in welfare, benefits and debt.

Our projects include Macmillan Cancer support, Immigration, multiple specialist Benefits and Debt services.

We're an important part of this community, with 4 offices across Bournemouth, Christchurch and Poole, where people need us.

Through our daily interaction with clients, we have a credible understanding of local needs. We use our data and insight to tailor our services, as well as help improve policies and practices locally.

Putting our clients' needs at the heart of decision-making means we also work in partnership, making it easier for clients to access relevant services.

We're also part of the Citizens Advice service. This means we share knowledge and best practice so that people can expect a quality service.

Together we work to fix the underlying causes of people's problems using evidence gathered from across out network.
Because of this we save society money.

Last year we helped people with over 41,500 issues through face to face, telephone and webchat.

The role

To provide expert debt casework for those, accessing the Crisis Resilience Fund under the Let's Talk Money programme. The aim is ensuring clients can move away from the initial crisis moment and move towards long term sustainable financial security.

Role profile

Casework

- Provide casework covering the full range of debt advice and financial capability
- Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning
- Negotiate with third parties as appropriate
- Ensure income maximisation through the take up of appropriate benefits and the use of available grants if available
- Support clients through the referral for insolvency process such as Debt Relief Order (DRO) and bankruptcy application
- Assist clients with other related problems where they are an integral part of their case and refer to other projects or specialist agencies as appropriate
- Provide advice and assistance to other staff across the whole range of debt and financial capability issues
- Ensure that all casework conforms to Citizens Advice Quality standard. Adhere to casework requirements specific to debt, which will incorporate all letters and advice being FCA compliant. Ensure that FCA regulations and principles are followed at all times.
- Maintain case records for the purpose of continuity of casework, information retrieval and statistical monitoring and report preparation.
- Work with Quality Officer in respect of remedial action as the result of an independent file review on a monthly basis
- Ensuring that Breathing Space is used effectively and BS regulations are adhered to

Research and Campaigns

- Assist with social policy work by providing information about clients' circumstances

- Provide statistical information on the number of clients and nature of cases and provide regular reports to management
- Monitor service provision to ensure that it reaches the widest possible client group with the BCP borough
- Alert other staff to local and national issues

Professional Development

- Keep up to date with legislation, case law, policies and procedures relating to debt, money advice and financial capability and undertake appropriate training
- Read relevant publications
- Attend relevant internal and external meetings as agreed with the line manager
- Prepare for and attend supervision sessions, team meetings and management team meetings as appropriate
- Assist with service initiative for the improvement of services
- To keep training records
- To study and sit the Institute of Money Advice examination when appropriate and to then fulfil the requirements of the IMA CPD annual scheme.
- Willingness to train as a DRO Intermediary in the future, if deemed necessary
- To work in line and within the standards and regulations of Money Advice Pension (MAPs), Institute of Money Advisers (IMA) and Financial Conduct Authority standards.

Administration

- Review and make recommendations for improvements to services
- Use IT for statistical recording, record keeping and document production
- Keep up to date with policies and procedures relevant to Citizens Advice work and undertake appropriate training.

Public Relations

- Liaise with statutory and non-statutory organisations and represent the service to outside partners as appropriate.

Other duties and Responsibilities

- Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service
- Demonstrate commitment to the aims and policies of the Citizens Advice Service

- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues

Person specification

1. Desirable recent experience as a debt or financial services adviser with direct involvement in advising clients on debt issues and income maximisation, including drawing up of budgets, financial statements and negotiating with creditors.
2. Effective oral communication skills with particular emphasis on negotiating and representing.
3. Effective writing skills with particular emphasis on negotiating, representing and preparing reviews, reports and correspondence.
4. Ordered approach to Casework and an ability and willingness to follow and develop agreed procedures.
5. Understand the issues involved in interviewing clients.
6. Numerate to the level required in the tasks.
7. Ability to prioritise own work, meet deadlines and manage caseload.
8. Ability to use IT in the provision of advice and the preparation of reports and submissions.
9. Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
10. Ability and willingness to work as part of a team.
11. Ability to monitor and maintain own standards.
12. Demonstrate understanding of social trends and their implications for clients and service provision.
13. Understanding of and commitment to the aims and principles of the Citizens Advice service and its equality and diversity policies.

In accordance with Citizens Advice national policy we may ask the successful candidate 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.

Terms and conditions

Salary: Scale 5 to 11 (£24,573.33 to £26,218.16)
dependant on experience and previous training

Hours: Full Time – 37 hours per week (*initially 1 year fixed term contract*)

Holidays: 25 days + Bank Holidays

What we give our staff

We offer ongoing training and support, generous annual leave, access to online health/wellbeing resources, an Employee Assistance Programme and employers pension contribution.