**Job Description & Person Specification**

**Job Title:** Debt & Money Adviser  
**Responsible to:** Operations Manager  
**Location:** Drumchapel CAB/Outreach

**Summary of the Role**

The Debt & Money Adviser will provide high-quality debt advice and casework to clients, supporting them to resolve complex debt problems and access appropriate solutions, including statutory options. The post holder will maintain a caseload in line with FCA requirements and Scottish National Standards, ensuring that advice meets Citizens Advice Scotland Quality Assurance. They will also contribute to service development, social policy, and the training of staff and volunteers.

This post supports a long-standing and well-established debt advice service that is integral to Drumchapel CAB’s provision for the local community.

**Main Responsibilities**

**Advice & Casework**

* Interview clients sensitively, enabling them to explain their problems and set priorities.
* Deliver advice through a combination of face-to-face and telephone appointments, with occasional outreach sessions and flexibility for hybrid working following probation.
* Provide holistic advice across debt and related issues (housing, welfare rights, council tax, utilities).
* Undertake detailed casework on multiple debt problems, including negotiation with creditors and third parties.
* Support clients through statutory debt solutions (moratorium, sequestration) and make appropriate referrals for DAS and trust deeds.
* Manage cases involving mortgage arrears and mortgage to rent.
* Act on behalf of clients where necessary by drafting letters, making calls, or completing forms.
* Ensure work meets FCA requirements and Scottish National Standards (up to Type III).

**Quality & Recording**

* Record casework accurately and promptly on CASTLE and maintain comprehensive statistics.
* Ensure financial gains for clients are recorded.
* Produce accurate reports for management and funders within set deadlines.
* Ensure advice conforms to bureau policies, procedures, and Quality Assurance standards.
* Undertake quality checking of debt casework completed by colleagues to ensure advice meets Scottish National Standards and Citizens Advice Scotland Quality Assurance requirements. Provide feedback and support to colleagues to maintain consistent practice.

**Support to Bureau & Colleagues**

* Provide guidance and support to generalist advisers handling debt queries.
* Contribute to training and development of staff and volunteers in debt procedures.
* Share expertise with colleagues and contribute to consistent working practices.
* Assist with debt staff recruitment where required.

**Service Development & Social Policy**

* Contribute to social policy by highlighting issues arising from casework.
* Promote the debt service through talks, outreach, and partnership development.
* Maintain and develop effective relationships with external agencies and referral partners.
* Contribute to development of new debt policies and service improvements.

**Professional Development**

* Keep up to date with relevant legislation, policies, and practice.
* Undertake ongoing training to maintain accreditation as an Approved Money Adviser and ensure continuous professional development.
* Attend internal and external meetings as required.
* Participate in regular supervision, appraisal, and team meetings.

**Other**

* Work flexibly to meet service needs, including occasional evening/weekend work.
* Uphold the aims, principles, and policies of Citizens Advice.
* Comply with health and safety requirements and bureau policies.
* Undertake any other duties within the scope of the role to ensure effective service delivery.
* Work within the scope of the post to meet bureau objectives and funder requirements.
* This post is subject to a **Basic Disclosure check** through Disclosure Scotland.

**Person Specification**

**Essential**

* Good standard of general education with evidence of ongoing professional development.
* Demonstrable experience in delivering holistic advice, including debt, welfare rights, housing, and income maximisation.
* Ability to assess a client’s full circumstances and provide integrated advice, recognising the interaction between different issues.
* Experience in debt advice casework, including complex/multiple debt management.
* Knowledge of Scottish debt law, rights of debtors/creditors, and statutory debt solutions.
* Experience of working to Scottish National Standards for Advice Providers.
* Strong communication skills (oral and written), with the ability to negotiate effectively.
* High level of accuracy and attention to detail in case recording and reporting.
* Ability to manage a busy caseload, work under pressure, and meet deadlines.
* Experience of working with vulnerable clients with empathy and professionalism.
* Competent IT skills, including Microsoft Office, databases, and electronic diary management.
* Commitment to the aims and principles of Citizens Advice.
* Ability to work independently and as part of a team.
* Willingness to undertake training and continue professional development.

**Desirable**

* Citizens Advice Certificate of Competence in generalist advice.
* Knowledge of local services and referral agencies.
* Experience of using CASTLE case management system.
* Full driving licence and access to a vehicle.