



Job Description

Job Title:	Debt Adviser
Department:	Money Matters
Employed by:	Saltbox
Based at:	Saltbox, Bemersley House, Gitana Street, Hanley, Stoke-on-Trent, ST1 1DY (with drop in face to face/telephone sessions delivered through Foodbank centres around Stoke-on-Trent)
Salary:	£25,000 - £26,500 subject to experience & qualifications
Hours:	35 hours – Office-based, home working and community locations – flexibility required
Responsible to:	Money Matters Operations Manager
Contract:	Fixed Term Contract to 31 st March 2026, which may be extended subject to funding
Recruitment:	This post is subject to a satisfactory DBS and reference checks and 6 months probationary period

Purpose of the role

- For the provision of benefits and debt advice and money management support to service users (mainly Foodbank guests). Assisting them with money problems, offering budgeting and benefits advice, regulated debt advice and casework, applying for fuel vouchers, signposting and referring appropriately.

Summary of duties

- To collect information and work with the Debt Casework Assistant to provide debt advice in line with the CMA and FCA Debt Quality Compliance framework and keep updated on industry regulation changes
- To provide face to face, telephone, and home visit support to clients
- To hold drop-in sessions within community locations including Stoke-on-Trent foodbank distribution centres.
- To provide a warm and supporting welcome to clients
- To carry out administrative duties related to the client casework including updating the online databases, sending letters, scanning documents, organising electronic folders. Keeping statistical records according to funder requirements

- To work with clients and support with maximising their income. This will include reviewing client benefits entitlements and supporting them to complete paper and online forms
- To provide basic welfare benefits advice in line with Advice UK and NAWRA's code of conduct and keep updated on industry regulation changes or signpost/refer for specialist advice
- To work with the Money Matters Administration Support and volunteers, answering their queries and taking on referrals
- To provide support, information, advice and guidance to volunteers to enable them to carry out their role.
- To work with the senior advisor to coach volunteers, supervise their work and provide feedback or raise concerns with the Money Matters Operations Manager
- To attend appropriate training courses and successfully achieve accreditation with Community Money Advice.
- To attend monthly team meetings and supervision.
- To undertake such other duties as may be required by the Service Manager, Directors or Trustees.



Debt Adviser - Person Specification

Requirements		Essential	Desirable
Skills/ Knowledge/ Experience	Able to demonstrate good, empathetic person skills	√	
	At least one year's experience of previous caseworking in money/debt advice and an understanding of the challenges that can arise	√	
	Qualified as a DRO Intermediary		√
	Proven experience in working with people from diverse backgrounds and a wide range of complex issues	√	
	Experience of working in partnership with other organisations		√
	Excellent written and oral communication skills, with the ability to use both to communicate with a wide range of audiences and individuals. Good attention to detail.	√	
	Experience of maintaining information, evaluation and related reports, and working to targets	√	
	Experience overseeing, coaching and supporting other staff, including volunteers. Ensuring quality and consistency in service delivery		√
	Numerically literate	√	
	IT literate, proficient with MS Office and other data management skills	√	
Personal Qualities	Self-motivated and able to work under pressure, on your own initiative as well as within a team	√	
	Ability to motivate others, inspire change and encourage and facilitate participation and engagement.	√	
	Open to new ideas and developing the project	√	
	Willingness to work flexibly within a developing environment with a 'can do' attitude	√	
	Ability to drive with own transport	√	



Other Information:

Saltbox:

Saltbox is an organisation with Christian values and principles, which was founded in 1983. Saltbox services support those with all faiths and none. It is not a requirement to be a Christian to work for Saltbox, however staff are expected to behave in accordance with our Values and Guiding Principles, which are detailed below:

Values:

Our message to individuals, communities and organisations is:

- You are valuable
- You have purpose
- You can be forgiven
- You can trust
- You can serve
- You can make a difference

Saltbox's Guiding Principles:

1. We are an organisation with Christian values & principles
2. We aim to make a difference to communities & to see individual lives transformed
3. We seek to work in partnership & seek collaborative opportunities to strengthen communities
4. We strive to be caring, professional & hardworking at all times