

Recruitment Pack

Trainee Debt Adviser

Date: June 2025



Introduction from our Chief Executive, Simon Richards

Thank you for taking the time to consider applying for a job at Coventry Citizens Advice. We are one of the largest Citizens Advice organisations in the country, helping more than 13,000 clients per year with over 30,000 issues. We identify and help secure over £8 million in expected financial gains which clients either did not know about or hadn't accessed before.



We want to make society fairer, and we do that with each client, helping people find a way forward for their individual problems, and by influencing how the policies of the local authority, government, and the private sector impact on our clients' lives.

The way we deliver services is changing and we are providing advice more and more in the community and our workforce, both volunteer and staff, reflects that community.

You will know that we are in challenging financial times and incomes are being squeezed by rising inflation, energy costs, and increasing cost of housing. Many people are struggling to pay back debts and are dealing with employment, family, consumer, housing, and other issues.

Working for Coventry Citizens Advice is extremely rewarding due to the positive impact and high-quality service we provide for residents. Our clients are fundamental in what we do, and our values are key to how we work across the charity. It is important to us that volunteers and staff share our values, which can be found below.

Thank you for your interest in applying for a role within Coventry Citizens Advice and good luck in your application.

A handwritten signature in black ink, which appears to read 'Simon Richards'.

Simon Richards

Our Values:

Our core values as an organisation are: Respect, Inclusion, Accountability, Professionalism. We look to embed them in every aspect of the work we do, how we behave and how we support each other. Together we ensure that our values are brought into behaviours that we demonstrate every day so that we can offer the best possible service to our clients. We have a Behaviour Framework for all staff and volunteers, and everyone at all levels of the organisation strives to work in this way.

We are professional because we demonstrate:

Respect and Inclusivity

- Treat all colleagues, clients, and stakeholders with respect, regardless of race, gender, age, religion, disability, sexual orientation, or socioeconomic status.
- Listen actively and empathetically to clients and colleagues, valuing their perspectives.
- Avoid any language or behaviour that could be perceived as discriminatory, harassing, or bullying.

Communication

- Communicate clearly and effectively, ensuring that language is appropriate for the audience.
- Maintain confidentiality regarding client information and sensitive internal matters.
- Use non-judgmental, person-centred language that is supportive and respectful of individual circumstances.

Professional Integrity

- Ensure that all advice provided is accurate, impartial, and in line with the standards set by Coventry Citizens Advice.
- Seek to continuously improve knowledge and skills through professional development and training.
- Be transparent in decision-making processes and acknowledge mistakes or misunderstandings openly.

Collaboration and Teamwork

- Foster a culture of collaboration where staff, volunteers, and partners work together for the benefit of clients.

- Share knowledge and information openly with colleagues to enhance the quality of advice and support offered.
- Support and mentor less experienced staff and volunteers, contributing to a positive and supportive work environment.

Person-centred Approach

- Prioritize the needs of clients, ensuring that advice is tailored to their individual circumstances and delivered in a respectful manner.
- Engage clients in decision-making about their cases, ensuring they are empowered to take informed steps.
- Avoid any behaviour that could exploit or manipulate vulnerable clients.

About Coventry Citizens Advice

Coventry Citizens Advice is a progressive organisation that has been able to continually innovate and develop new services. Coventry Citizens Advice has been able to demonstrate excellence in a number of areas and been commended for its volunteer training, information service and partnership working. We are multi, local and national award winners in a wide range of areas including Research & Campaigning, Service Development and Money Advice.

Coventry Citizens Advice has a Trustee Board, all of whom bring professional skills and knowledge of the city and are responsible for setting the strategy and budget for the service. Day to day responsibility for the running of the organisation sits with the Chief Executive who oversees the day-to-day running of local Citizens Advice office services.

We have an increasing number of projects all of which work collaboratively to deliver the best outcomes for the residents we work with.

Other benefits

We also offer a range of additional benefits:

- Flexible working arrangements
- Fees paid for membership of relevant professional bodies
- Regular professional development
- Health & Wellbeing services provided through Employee Assistance Programme 'Health Assured'
- Specialised professional support for a range of issues through 'Peppy'
- Cycle to Work-Scheme

- Free eye tests and contribution towards lenses/ spectacles for Computer users if appropriate
- Standing desks and walking meetings
- Discounts on leisure facilities and a range of discounted offers

Conditions regarding offers of employment

If you are successful and are offered employment, we would offer the post conditionally in the first instance, whilst we follow up on your references, DBS (Disclosure and Barring Service) check (if appropriate), health clearance and your right to work in the UK as detailed below:

Security Clearance

Any offer of employment will be subject to satisfactory completion of a security and pre-employment checks which for this role include DBS checks with Disclosure and Barring Service. The level of DBS check required for this post is: **Basic.**

Further information about the security checking procedure is available on request.

Health Clearance

Any offer of employment will be subject to satisfactory completion of a Health Questionnaire and, should you disclose any health issues that might affect your ability to work, then any offer of employment will be subject to a satisfactory assessment by Occupational Health. Occupational Health will identify whether there are any reasonable adjustments which can be made to support you at work.

Right to work in the UK

Under United Kingdom immigration rules, it is a criminal offence to employ a person who is subject to immigration control and who has not been granted leave to enter or remain in the UK or does not have permission to remain in the UK.

Coventry Citizens Advice therefore has a legal obligation to carry out document checks to ensure that you have a legal right to work in the UK. It is also a requirement that we retain copies of the relevant documents.

To avoid potential unlawful discrimination claims we will carry out appropriate checks on all candidates.

Disability

Coventry Citizens Advice is committed to the employment and career development of disabled people. As a Disability Confident employer, we guarantee an interview to any candidate with a disability whose application meets all the essential criteria for the post.

If you would like to apply for the Guaranteed Interview Scheme, please ensure that you tick the box you will find on the application form for the scheme.

If you consider that you have a disability under the Equality Act 2020 and require any reasonable adjustments to be made in the recruitment process or at work subsequently if appointed, please make sure you tell us separately. We follow the social model of disability which believes that it is the barriers created by society which disable people. We will use reasonable adjustments wherever possible to remove those barriers.

Equality and Diversity

We recognise the benefits of having a diverse workforce and will take steps to ensure this. Further information on this is available on request.

How to Apply

Application Form

Please complete the application form as we do not accept CVs.

Please note that when shortlisting we base our scoring and decision making on the answers you provide in Section 2 of the application form.

This section allows you to provide evidence of your experience, knowledge, skills, and abilities that are relevant to the role as described in the role profile.

Selection is based on an assessment of the evidence you provide against the requirements of the role as set out in the person specification. It is important that you tailor your response to clearly demonstrate how you meet each requirement. No assumptions will be made about your achievements and abilities.

Please provide one example for each requirement in the person specification. You should choose examples of past experience that clearly demonstrate what we are looking for, and be precise about what you did, how you did it and the outcome or result of your actions.

Please note that there is a word limit of 200 words per criterion.

A useful guide is the S.T.A.R. method:

- **Specific** – give a specific example
- **Task** – briefly describe the task/ objective/ problem
- **Action** – tell us what you did
- **Results** – describe what results were achieved.

Please provide recent work examples wherever possible. However, do remember that relevant examples from other aspects of your life, for example voluntary or unpaid work, school or college work, family or home responsibilities, can also be given.

Instructions

The closing date for applications is Monday 1 September 2025, 09.00am

We are hosting an Open Day on 27th August at Kirby House, 15 Little Park Street, CV1 1JZ

Interviews to be held **week commencing 8 September 2025**
(in the event that you are shortlisted, you will need to be available in this week).

Where we ask you to give a presentation or complete a technical test on the day, we will provide you with further details and indicate the time you have available, as well as making sure you have the resources available to complete the task.

Please email your application to: recruitment@coventrycab.org.uk.

If you are unable to make an electronic application, you may submit your application on paper and post to:

Recruitment, Coventry Citizens Advice, 1-7 Station Street East, Foleshill, Coventry CV6 5FL.

Please ensure your application arrives before the deadline.

Selection Process

After the closing date we will consider all applications carefully and invite those candidates who appear, from the information available, to be the best-suited for the post to an interview session.

It is important therefore that your application gives a full but concise description of the nature, extent and level of the responsibilities you have held.

If selected, details of the interview process will be sent to you by email or letter.

Travel Expenses

We do not pay for interview expenses; however, we may reimburse candidates on means-tested benefits for reasonable travel expenses to attend an interview if prior authorisation has been obtained.

Data Protection and how we will use your information

We will use your application only to inform the selection process – this is our ‘legitimate interest’ under data protection law. Your application will be kept on record for 12 months after which we will destroy it. If you are successful, it will form the basis of your personnel record with us and we will store it in a digital file. We will hold any data about you in completely secure conditions with restricted access.

Diversity Monitoring

We will include data that you provide on the diversity monitoring form in a general database for statistical monitoring purposes only enabling us to monitor our effectiveness of our policy on equal opportunities and employment. Individuals will not be identified by name.

We shall consider that by submitting the enclosed forms you are giving your consent to the processing of your data in the ways described above.

Job Description & Person Specification

Coventry Citizens Advice

Trainee Debt Adviser

Salary:	£24,242 per annum (FTE)
Contract:	Permanent
Hours:	1x Full time role (37 hours per week) 1x Part time (30 hour per week) (Other part-time hours will be considered)
Responsible to:	Debt Team Leader and Project Manager
Based at:	Coventry Citizens Advice Offices Hybrid working subject to negotiation

Overall purpose of the job:

Over the course of the Debt Academy the successful applicant will gather the skills and expertise to provide:

- money advice and specialist casework for clients of Coventry Citizens Advice.
- support to the gateway assessor with the next step in the decision-making process for clients.

Casework

- At all times and in all situations ensure that casework is client-centred with a view to optimising its outcomes.
- Provide casework and an opportunity to empower clients covering the full range of money advice across all channels (face-to-face, telephone, digital).
- Maintain detailed records as required by current Citizens Advice and Financial Conduct Authority procedures.
- Ensure that all work meets Citizens Advice quality of advice framework.
- Provide basic welfare benefits advice to clients, including assessing eligibility for benefits and other income maximization advice.
- Assist clients with other problems which are an integral part of their case, referring to other advisers and/ or agencies as appropriate.
- Work flexibly to take into account the rapidly changing methods of delivering money advice.

- Assist clients to draw up an agreed financial statement by reference to approved software, incorporating the Standard Financial Statement.
- Assist clients to identify the various options they may have in addressing their situation, explaining the consequences and limitations of each.
- Assist clients in the calculation of offers to priority and non-priority creditors with reference to their Financial Statement.
- Undertake negotiations with creditors to achieve acceptance of offers.
- Identify common court procedures and forms used in money advice work and explain the implications of their use and complete Court Forms and represent clients at court where needed.
- Identify and collect evidence of client issues to assist our social policy work.

Professional Development:

- Keep up to date with legislation, case law, policies and procedures relating to money advice by reading appropriate journals, commentaries, bulletins and attending appropriate training.
- Engage with supervisor and other colleagues to obtain constructive feedback regarding performance, responding to enhance personal service delivery and professional development.

Administration:

- Use IT for statistical recording, record keeping, document production and casework.
- Maintain reference material and local information systems.
- Ensure that all work conforms with the organisation's administrative policies and procedures.

Other duties and responsibilities:

- Uphold the aims, values and principles of the Citizens Advice service and ensure that the work reflects the service's equality and diversity policy.
- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.
- Work cooperatively with colleagues and encourage good teamwork.
- Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.

Person Specifications

CRITERIA	ESSENTIAL
1.	Strong understanding and empathy with people experiencing financial hardship
2.	Lived experience of the issues our clients face such as debt, housing issues, immigration, etc.
3.	Ability to understand written and oral information of some complexity
4.	Effective oral and written communication skills for the purposes of negotiation and reporting.
5.	Good numeracy skills
6.	Strong organisational skills and ability to work under pressure
7.	The ability to prioritise tasks and to manage time effectively under own initiative
8.	An understanding of the need for confidentiality and a non-judgmental approach to advice provision
9.	Ability to work as part of a team
10.	Willingness to accept constructive feedback to ensure continuing personal development and improvement in the service
11.	Ability to build rapport quickly with clients who may be vulnerable and distressed at times
	DESIRABLE
1.	Experience of delivering customer or client-facing services in either a paid or volunteer role
2.	Financial assistance/ advice experience
3.	Experience of working with vulnerable clients