

Recruitment Pack

Debt Caseworker

Date: August 2026



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

Applications will be assessed on a rolling basis.

We would like the successful candidate to start as soon as possible.

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

Debt Caseworker

Salary:	£29,525 pro rata per annum
Hours:	Full and part-time positions available
Contract:	Permanent
Responsible to:	Debt Team Leader
Employed by:	Coventry Citizens Advice
Based at:	Various locations in Coventry

We would also consider appointing someone to a trainee role. Please contact us for more information, including salary details.

Purpose of the Role

The debt caseworker will provide specialist debt casework to our clients. The advice is FCA regulated and done via face to face and telephone sessions. You will assist people to complete a financial statement, understand the options available to them and support them in implementing the chosen option. We assist with a wide range of options including Debt Relief Orders, payment plans and debt write offs.

Key Responsibilities

1. Debt Advice and Casework

- Provide casework and an opportunity to empower clients covering the full range of money advice across all channels (face to face, telephone and digital)
- Maintain detailed records
- Manage a caseload of clients with varying priorities.
- Be able to work flexibly to take into account the rapidly changing methods of delivering money advice
- Assist clients to create a standard financial statement
- Negotiate with third parties on client's behalf.

- Complete benefit checks on behalf of clients
- Identify options that are available to clients and assist them to action options including payment arrangements, insolvency, charitable applications and negotiating with creditors
- Identify common court procedures and forms used in money advice and the implications of their use.
- provide scheduled appointments at Kirby House, outreach venues and through telephone or remote channels, adapting delivery to individual access needs.
- Promote the organisation's information, advice and support offer at outreach venues and community events, helping more people understand how to access support.

2. Positive team culture

- Provide approachable, practical support to colleagues delivering in-person and remote advice sessions in the office and at outreach locations.
- Offer and receive feedback objectively, respectfully and sensitively, escalating practice or wellbeing concerns to the Team Leader or Project Manager when appropriate.
- Motivate and encourage colleagues, recognise their contribution and help create an environment in which they can develop and do their best work.
- Bring self-motivation, enthusiasm and a constructive, can-do approach to daily work, encouraging collaboration, clear communication and shared responsibility.
- Actively promote a positive working culture in which equality, inclusion, dignity at work and mutual respect are understood and upheld.

4. Partnerships and community relationships

- Maintain good working relationships with partner agencies.
- Share relevant service information, raise emerging issues and follow up agreed actions promptly with colleagues and partners.
- Identify opportunities for joint working, community outreach and stronger referral routes that improve access to advice and support.

5. Quality, safeguarding and record keeping

- Maintain accurate, timely and detailed case records to support continuity, safe advice, monitoring, evaluation and reporting.

- Ensure all work complies with relevant internal and external quality standards, systems, processes and procedures, including Citizens Advice requirements, the Advice Quality Standard and applicable Financial Conduct Authority requirements.
- Complete all required training and quality-assurance activity, and respond positively to feedback, case checking and service improvement actions.
- Maintain confidentiality and handle personal information safely in office, outreach, home-working and travel settings.
- Recognise potential safeguarding concerns and report them promptly to the Safeguarding Lead or Deputy in accordance with procedure.
- Maintain effective administrative systems and use resources, equipment and outreach spaces responsibly, following health and safety requirements.

6. Research, campaigns and service improvement

- Remain alert to recurring issues and emerging trends affecting people who use the service, recording evidence accurately and sharing insights through agreed channels.
- Support and promote relevant research and campaigns activity with colleagues, volunteers, partners and people using the service.
- Contribute ideas and feedback to improve the quality, accessibility, reach and effectiveness of the service.

7. Professional development and organisational contribution

- Keep advice knowledge up to date, including relevant legislation, policy, procedures and local service provision.
- Maintain and extend an existing generalist level of knowledge across welfare benefits, debt, housing, employment and other common advice areas, recognising the limits of competence and when specialist support or referral is required.
- Complete mandatory and role-specific learning, including annual data-protection training, and take responsibility for continuous professional development.
- Prepare for and participate in supervision, team meetings and other internal or external meetings as agreed.
- Work cooperatively with colleagues and volunteers, contributing to clear communication, effective teamwork and the wider development of the service.
- Uphold the aims, principles and policies of the Citizens Advice service, including its equality, diversity and inclusion commitments, while maintaining a clear focus on improving outcomes for people who use the service.

- Undertake other duties that are reasonably compatible with the purpose and level of the post.

Person Specification

CRITERIA	ESSENTIAL
1.	Demonstrate experience of delivering debt advice and casework
2.	Strong understanding and empathy with people experiencing financial hardship
3.	Effective oral and written communication skills
4.	Good numeracy skills to assist clients to complete benefit calculations and prepare budgets
5.	The ability to prioritise tasks, manage a caseload and time management using your own initiative
6.	Understanding of the need for confidentiality and a non-judgmental approach to advice provision
7.	Ability to work as part of a team and in partnership to provide effective delivery of the project
8.	Understanding of social policy issues and their implications for clients
9.	Ability to build a rapport with clients who may be vulnerable and distressed
10.	IT skills for case recording and statistics
	DESIRABLE
1.	Experience in a Citizens Advice
2.	Complete of Money advice accredited courses
3.	Experience of being a DRO Approved intermediary