

Trainee Debt Adviser

(fixed term and full time)

£22,000, increasing to £24,000 after successful completion of training

Auriga Services Ltd

Emmanuel Court, 12-14 Mill Street Sutton Coldfield, B72 1TJ www.aurigaservices.co.uk

Registered in England. Company number 5093179

Background

Auriga Services Ltd is a dynamic, fast growing public benefit entity. With a track record spanning 23 years, we are mature enough to provide outstanding service through the application of extraordinary levels of skills and experience. We manage combined annual funds of over £15 million helping people alleviate their debt and realise income and benefits that make a real difference to the quality of their lives.

We achieve all this through the administration of charitable trust funds for water and energy company customers, and income realisation for local authority residents and patients within the NHS. We help 1,000 people every day who are experiencing financial hardship.

We are a company of over 65 friendly staff based in Sutton Coldfield. We are seeking exceptional people with passion, enthusiasm and ability to join and make our mission a reality.

We enjoy flexible and home working, a generous holiday allowance, good pension and a great working environment.

Job purpose

Accountable to a Senior Debt Adviser, you will undertake an intensive 11 week training programme to become a Debt Adviser. No previous experience is required but a commitment to learning is essential to successfully complete the training.

Post training you will work within the aims, principles and policies of Auriga's vision, the Advice Quality Standard (AQS) requirements and Money and Pensions Service (MaPS) quality standard framework.

Once trained you will manage your own debt advice caseload. This will mean working with, supporting, and representing people of all ages and abilities, many of whom will be experiencing circumstances that make them vulnerable. You will work with the elderly, ill, disabled and the young potentially in their homes, support groups, the NHS or schools.

In order to achieve this, we need a highly motivated and organised individual who has a passion for learning, an interest in debt advice and has meticulous attention to detail. The role will involve delivering support via telephone, email and post. Some outreach and home visits may also be required.

The successful candidate may be required to attend roadshows delivering presentations and advice services to our partners, this may include travel and occasional overnight stays.

Responsibilities

Role responsibilities will include but are not limited to:

1. Advice work

Working with and supporting a wide range of people experiencing problem debt, many of whom would be classed as vulnerable. This will include helping individuals gain the skills needed to improve their financial situation and empowering them to become better money managers.

As we work closely with our clients your role will be far-reaching, challenging and rewarding. You will establish a relationship based on trust to ensure you provide the necessary support and assistance to people that are experiencing vulnerable circumstances.

- Develop and manage interviews with clients using sensitive listening and questioning skills in order to allow clients to explain their problem(s);
- * Actively encourage engagement from clients referred through to the service from both internal and external sources;
- **★** Establishing and providing appropriate levels of debt advice and support including:
 - Income maximisation including welfare benefit identification and application
 - Providing guidance with budgeting, liability and banking issues
 - Providing unbiased and holistic advice and guidance on an individual's options for dealing with problem debt
 - Identification and assistance with applications to grants and trust funds
 - Liaising and negotiating with third parties, including statutory and non-statutory organisations as required
 - Acting for the client wherever necessary to facilitate debt relief options to include form filling, drafting or writing letters and emails, making telephone calls and corresponding with third parties
 - Supporting clients to plan, implement, and review action
 - Provide continuing support to clients where necessary, including assistance with disputes and complaints
 - Enabling clients to act on their own behalf and empower them to set their own priorities
- * Refer to relevant legislation and case law as required; and
- **★** Explore options and implications so that the client can make decisions.
- 2. Casework / Administration

Manage debt advice cases to include:

- Maintaining detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring and quality assurance;
- ★ Open, maintain and record sufficient cases in order to meet the agreed requirements; and
- Use information and communication technology systems for statistical and case-recording, record keeping and document production.
- 3. Social Policy and Monitoring
 - ★ Influence changes to legislation, policy or practice by assisting with social policy work. This includes identifying issues as they arise and submitting the relevant information and evidence.

- 4. Professional Development
 - ★ Keep up to date with legislation, case law, policies and procedures and undertake appropriate training as and when required;
 - ★ Attend relevant internal and external meetings as agreed with the Senior Debt Adviser;
 - ★ Read relevant publications;
 - ★ Attend monthly supervision sessions; and
 - ★ Ability to identify own training needs.

5. General

- ★ Uphold the aims and principals of Auriga Services and its equal opportunities policies;
- * Abide by health and safety guidelines and share responsibility for own safety and that of colleagues;
- * Carry out any other related tasks required to ensure the smooth running of the service provision;
- ★ Assist the Senior Debt Adviser and other Auriga team members when required. This includes contributing to thinking about development of systems, services and staff;
- ★ To be responsible for sharing knowledge about specific areas with colleagues and others in a variety of formal and informal training situations;
- ★ Comply with the requirements of GDPR; and
- ★ Carry out other duties commensurate with the post as required.

Key skills and attributes

- Commitment to learning;
- Excellent active listening;
- Can offer inspiration and solutions;
- Ability to see the bigger picture, fully aligned with strategic objectives;
- Focused on continuous improvement;
- Excellent and adaptable interpersonal skills both in formal and informal situations;
- Excellent written, verbal and presentation skills;
- Flexible, self-motivated, enthusiastic and resilient;
- Attention to detail; and
- Focused on outcomes without compromising on quality.

Person specification

Education:

Good standard of education, including Mathematics and English.

It is essential that applicants for this role have:

- An ability to monitor and maintain own quality standards;
- ★ Ability to monitor and maintain own performance targets;
- ★ Ability to work under pressure and to plan and prioritise as necessary;
- ★ A flexible approach and ability to work as part of a team;
- Excellent written and spoken English and ability to communicate at all levels with particular emphasis on negotiating;
- Proficient IT skills;
- ★ To work as part of the team effectively meeting all objectives and targets;
- To understand the importance of team work and be able to work both independently and as a valued team member;
- ★ Comply with the requirements of the GDPR; and
- **★** Be required to hold an enhanced disclosure barring certificate.

Contract and Hours

This is a fixed term full time contract until March 2021 (with a possible extension to October 2021 where funding is available), working 37½ hours per week with additional work as required.

How to apply

Please send a job relevant CV and a covering letter that explains why you would be a suitable candidate for this position and why you would like to work for Auriga Services. We're looking for those that take the extra effort to do some research about us, and demonstrate a desire to work in a company with our values.

We automatically reject an application that arrives without a covering letter.

Send your covering letter and CV by email to:

Eleanor Poole – <u>Epoole@aurigaservices.co.uk</u>

Closing Date: Friday 30th October 2020 at 5pm