

# Debt Adviser (Local)

## Job pack

Thank you for your interest in working at North & West Kent Citizens Advice and Kent Law Centre. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you will find information about:

- About North & West Kent Citizens Advice and Kent Law Centre
- The role profile and person specification
- Benefits of working for us
- How to apply

**This role is funded by Kent County Council  
through the Crisis & Resilience Fund.**



**Funded by  
UK Government**



**SQM**



# About North & West Kent Citizens Advice and Kent Law Centre

North & West Kent Citizens Advice and Kent Law Centre (CAKLC) is an independent charity affiliated with national Citizens Advice and the Law Centre Network. **We are a dynamic, forward-thinking organisation delivering a wide range of high-quality advice services across the area.** Our work gives people the knowledge and confidence they need to find their way forward — whoever they are and whatever their problem.

Through our **generalist advice services**, we support a population of more than 650,000 people across North and West Kent. We operate from seven permanent offices in Dartford, Gravesham, Sevenoaks, Swanley, Tonbridge, Tunbridge Wells and Folkestone, alongside a number of in-person and video outreach services across the county. Our **specialist legal advice** covers immigration, housing and homelessness, welfare benefits, debt, family, employment, and fuel poverty. We currently hold legal aid contracts in housing, debt and welfare benefits, and immigration and asylum; ensuring that vulnerable people across Kent can access high-quality, free legal advice.

Demand for our services continues to grow, and we have responded by adopting innovative and flexible ways of engaging with hard-to-reach communities while maximising the impact of our limited resources. Last year, we supported over 19,000 clients, helping them to resolve their immediate problems, build knowledge to prevent future issues, and feel empowered to take control of their own situations.

This is an exciting time to join our organisation. We have deep roots in our local community, dating back to World War II, and have been providing free advice to residents of North and West Kent ever since. While our status as a Law Centre is more recent — having joined the Law Centre Network in November 2025 — it builds on decades of experience in social justice work and reflects our ambition to become a genuine 'one-stop shop' advice service for the county.

**We hope you will want to be part of this journey with us.**

## The role

| Job Title | Debt Adviser (Local)                                                                                                                                                                                                                                                                            |
|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Hours     | <p>Full or part-time considered.</p> <p>Full-time = 35 hours per week, Monday to Friday.</p> <p>Part-time must be minimum of 21 hours over 3 days/week</p>                                                                                                                                      |
| Salary    | £28,373 – £32,723 per annum, depending on experience, pro-rata for part-time.                                                                                                                                                                                                                   |
| Status    | Permanent                                                                                                                                                                                                                                                                                       |
| Location  | <p>A CAKLC office: Gravesend, Dartford, Swanley, Sevenoaks, Tonbridge or Tunbridge Wells.</p> <p>Some travel will be needed on occasion within Kent for meetings with colleagues and clients.</p> <p>There will be scope for 1-2 days/week home working, dependent on needs of the service.</p> |

### **Are you compassionate, curious and motivated to help people overcome financial difficulties?**

We have been providing free specialist debt advice for people in North and West Kent for many years as part of a national programme funded by the Money Advice and Pensions Service (MaPS) and our award-winning Money & Mental Health Project, supporting our most vulnerable clients with money issues. Our goal is to reach out to individuals and families struggling with debts and provide them with tailored advocacy, advice and support to help them overcome their crises and prevent them from falling into similar situations again.

We are currently recruiting to expand our team of trained and experienced Debt Advisers to enable us to meet increasing demand as local people continue to struggle with rising costs of living.

The successful candidate will have experience of delivering debt advice at a casework level, ideally within a MaPS debt project.

## **Job Purpose:**

To provide high-quality advice and casework that helps people understand their options, manage their debts and improve their financial wellbeing.

## **Main Duties:**

### **Working with Clients:**

Provide a full range of debt casework:

- Sensitively explore the client's situation, including household and financial circumstances and details of debts.
- Identify areas where clients could maximise income or minimise expenditure, such as benefit claims, and offer support or signpost/refer to other agencies where appropriate.
- Provide information and advice to empower clients to act on their own behalf, including signposting to other agencies where appropriate.
- Explore options and implications to enable the client to make informed decisions.
- Provide full casework to the client where necessary, identifying the debt issue through to its resolution.
- Provide the advice and/or casework via telephone, video and in-person.
- Maintain client records to required standards on the organisation's management information system.
- Ensure clients are encouraged to feedback on the service they received. Share with management and team for continuous development of service delivery.

### **Contribute to the team:**

- Contribute to the efficient working of the team in delivering against the project delivery requirements.
- Engage with team members, sharing knowledge and good practice and supporting each other to problem solve.

- Attend and participate in local team meetings, Money Advice Groups, project regional manager/adviser events and National Citizens Advice conferences as recommended by your line manager.

### **Ongoing Training / Professional Development:**

- Attend learning events and carry out learning activities in line with Continuing Professional Development.
- Keep up to date with legislation, case law, policies and procedures relating to money advice, and attend appropriate training; including reading relevant publications.
- To identify and develop your own learning opportunities.

### **Research and campaigns**

- Support our research and campaigns work through various channels including case studies, data collection and client consent.

### **Other duties and responsibilities:**

- Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.
- Demonstrate commitment to the aims and policies of CAKLC.
- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.

# Person Specification

|                                                                                                                                                               | Essential / Desirable |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| <b>Knowledge &amp; Experience</b>                                                                                                                             |                       |
| Experience of providing debt advice at a casework level.                                                                                                      | Essential             |
| Current knowledge of debt advice law, practice and available remedies;                                                                                        | Essential             |
| Experience of delivering debt advice within a MaPS debt advice project.                                                                                       | Desirable             |
| Demonstrable interest in supporting vulnerable people in your community.                                                                                      | Desirable             |
| <b>Skills &amp; Abilities</b>                                                                                                                                 |                       |
| Ability to complete accurate financial statements and assess options.                                                                                         | Essential             |
| Experience of negotiating with creditors on behalf of clients.                                                                                                | Essential             |
| The ability to prioritise tasks and work to deadlines using own initiative                                                                                    | Essential             |
| Have excellent verbal and written communication skills.                                                                                                       | Essential             |
| Good numeracy skills with the ability to carry out efficient calculations and prepare budgets for clients                                                     | Essential             |
| Have excellent digital skills (good knowledge of Microsoft Office/Google suites, email, search engines and internet security).                                | Essential             |
| Accurate case recording and quality-standard compliance                                                                                                       | Essential             |
| An enthusiastic attitude, patience and empathy to support people with the issues they are facing.                                                             | Essential             |
| The ability to work without close supervision, prioritise your own work and meet deadlines.                                                                   | Essential             |
| Ability and willingness to follow agreed procedures                                                                                                           | Essential             |
| The ability to work to targets and willingness to work creatively to achieve them.                                                                            | Essential             |
| An ability to demonstrate a high level of commitment to training, identify own training needs and participate in continued personal development opportunities | Essential             |
| Be non-judgmental and respect views, values and cultures that are different to your own.                                                                      | Essential             |
| Understanding of confidentiality and data protection requirements                                                                                             | Essential             |

| <b>Personal Attributes</b>                                                                       |           |
|--------------------------------------------------------------------------------------------------|-----------|
| Commitment to access to justice and values of Citizens Advice and the Law Centre Movement        | Essential |
| Professional and approachable                                                                    | Essential |
| Reliable and responsible with a strong sense of accountability                                   | Essential |
| Positive and collaborative                                                                       | Essential |
| Commitment to CAKLC's mission and values                                                         | Essential |
| Flexible and adaptable to meet changing service needs                                            | Essential |
| <b>Other Requirements</b>                                                                        |           |
| Willingness to travel around North & West Kent on occasion, to meet with colleagues and clients. | Essential |

In accordance with Citizens Advice national policy, the successful candidate may be screened by the DBS. However, a criminal record will not necessarily be a bar to your being able to take up the job.

## Benefits of Working for Us

At North & West Kent Citizens Advice and Kent Law Centre, we aim to offer a friendly and supportive work environment and the chance to make a real difference to the lives of people in Kent.

We want our staff to feel appreciated and well rewarded for the valuable work they do, so we try to offer generous benefits to our employees including:

- Payment of professional fees and memberships.
- A 35-hour working week, with flexibility where needed.
- 30 days annual leave days (including bank holidays) for full time staff, plus four additional days leave between Christmas and New Year.
- Policies that support a healthy work-life balance.
- Pension scheme.
- Commitment to continued professional development, with opportunities to build skills in new areas.
- Comfortable offices in town centre locations.

Promoting equality, valuing diversity and working inclusively are integral to our ethos as an employer and service provider. We will take steps to recruit from the widest pool of qualified candidates practicable, ensuring that employment opportunities are open and accessible to all on the basis of their individual qualities and personal merit.

We are a Disability Confident Employer.

## How to apply

To express an interest in this position, please send your CV to:  
[ann.starke@nwkent.cab.org.uk](mailto:ann.starke@nwkent.cab.org.uk)

**There is no closing date for this role.** We will review applications as they are received and will keep the vacancy open until a successful appointment has been made. If you are interested, we encourage you to apply as soon as possible.