

Trainee Debt Adviser

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
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**Funded by
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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	Trainee Debt Adviser
Hours	35 hours per week
Salary	£24,551.80 per annum, with scope to increase as experience gained
Status	Permanent
Location	Office based - Gravesend, Swanley, Sevenoaks, Tonbridge or Tunbridge Wells in Kent. Some travel may be needed on occasion within North & West Kent, to meet with colleagues and clients

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

This is an opportunity to build a rewarding career in specialist debt advice while making a meaningful difference to people across North and West Kent. You do not need previous debt-advice experience to apply. We are looking for someone with empathy, strong communication skills and a genuine commitment to learning.

As a Trainee Debt Adviser, you will receive structured training and support to develop the knowledge and practical skills needed to become a specialist adviser. As your confidence and experience grow, you will help clients understand their options, resolve debt problems and improve their financial wellbeing.

Demand for free, independent debt advice is increasing as more households face financial pressure. By joining our experienced team, you will have the opportunity to support people at difficult moments in their lives, build valuable professional expertise and progress your career within our organisation.

If you want to develop specialist skills, help improve access to justice and join a supportive team committed to changing lives, we would love to hear from you.

Job Purpose:

To train as a specialist Debt Adviser and, once qualified, provide high-quality advice and casework that helps people understand their options, manage their debts and improve their financial wellbeing.

Main Duties:

Training:

- To attend and successfully complete debt advice training to advice level followed by specialist training (to casework level).
- Attend learning events and carry out learning activities in line with Continuing Professional Development requirements.
- 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.

Working with Clients:

Once trained, be supported to 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.

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 Citizens Advice.
- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.

Person Specification

	Essential / Desirable
Knowledge & Experience	
Experience of giving advice or supporting customers, for example within a local organisation such as Citizens Advice or within a customer service role.	Desirable
Experience of working in the voluntary or community sector.	Desirable
A keen interest in debt issues and the challenges facing people in our community.	Essential
Demonstrable interest in supporting vulnerable people in your community.	Desirable
Skills & Abilities	
Able to demonstrate a high level of commitment to training, identify own training needs and participate in continued personal development opportunities	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
An enthusiastic attitude, patience and empathy to support people with the issues they are facing.	Essential
The ability to work to targets and willingness to work creatively to achieve them.	Essential
The ability to work without close supervision, prioritise your own work and meet deadlines.	Essential
Ability and willingness to follow agreed procedures	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
Personal Attributes	
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
Other Requirements	
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:

- 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 apply for this role, **please complete an [application form](#) and [diversity monitoring form](#) and email to: 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.