

Debt Advisor

Role Profile

Service: Finance and Systems
Grade: Band 6
Reporting to: Exchequer Services Team Leader
Responsible for: No Direct Reports



We Have

Trafford is a great place to live, work, learn and visit. From its leafy suburbs, to its more urban areas, the borough takes pride in its strong, diverse communities, its cultural and sporting heritage and its position at the heart of the region's economic powerhouse.

Trafford Council and its partners in the public, private and third sectors are embarking on a Vision which sees us working together to close inequality gaps and maximise Trafford's huge potential.

Our vision: Working together to build the best future for all our communities / everyone in Trafford.

Our vision is about giving people in Trafford greater choice about where they live; to build and sustain in thriving communities; and to develop areas which we can all take pride in. It's about people living healthily; receiving care when they need it and having access to our green spaces with great transport links across the borough.



Our Culture

Trafford Council employs around 2300 non-school members of staff and as one of the biggest employers in the borough, we work hard to make Trafford Council an employer of choice. We care what you think and believe you are more than just a job role. We have a great benefits' package and a real focus on your health and wellbeing, as well as, extensive learning, succession and development opportunities.

For us, it's not just about *what* we achieve as an organisation, but *how* we do it. Therefore, all employees are expected to display our **EPIC** values.

At Trafford Council we are EPIC

We EMPOWER – We inspire and trust our people to deliver the best outcomes for our customers, communities and colleagues.

We are PEOPLE CENTRED – We value all people, within and external to the organisation and give those around us respect. We will act with honesty and integrity in all that we do, and create an environment that enables everyone we work with to thrive and succeed.

We are INCLUSIVE – We are committed to creating an environment that values and respects the diversity and richness differences bring

We COLLABORATE – We build relationships, collaborate; treat people as equal partners and work together to make things happen.

A day in the life

'A day in the life' section of this Role Profile outlines the key tasks you will be expected to perform to give you an understanding of a typical day and the key activities that you will be expected to deliver or contribute to the delivery of.

The 'you have' section explores what qualifications and experience you will need for the role and the 'your strengths' section is where you can tell us about what skills and knowledge you can bring with you to succeed in the role.

We are a values based organisation, so reflecting our values in your evidence will support your application.

Your Main Priorities

- To provide a comprehensive debt advice service to those who live and work in Trafford. To engage with customers and other stakeholders in order to shape and improve future service delivery.

Key duties

- To provide accessible and high quality debt advice to people who live or work in Trafford including face to face advice, home visits, telephone advice, and interviews in a variety of settings.
- To undertake casework including income maximisation, preparing realistic financial statements, outlining potential strategies for the resolution of clients' debts and negotiating with creditors.
- To prepare cases for court where necessary including researching relevant case-law, preparing affidavits and representing clients at court hearings.
- To build relations with stakeholders in order to shape and improve future provisions, attending meetings and implement change within the department.
- To keep abreast of developments in credit and debt recovery case-law e.g. to understand, interpret and advise on the implications of relevant case-law precedents.
- To liaise with creditors and benefits administrative agencies.
- To develop and maintain contacts with relevant agencies and staff who work with key vulnerable groups
- To design and deliver appropriate training on debt issues to Council staff, advice providers and other agencies, if and when necessary.
- To publicise and promote the Service through talks and contact with groups in Trafford.
- To promote debt awareness, financial inclusion and to contribute to developing policies which promote 'good practice'

- Any other appropriate duty as required by the department.

You Have

- Good standard of secondary education including Maths and English GCSE grades A to C or equivalent or working towards a relevant
- At least 1 years' experience of paid or voluntary work assisting, advising and advocating for individuals on a one to one basis on debt.
- Proven success in developing effective working relationships with colleagues and partner organisations.
- Experience of delivering a specialist casework service to meet set targets
- Proven experience and expertise in debt advice work in a paid or voluntary capacity.
- Experience of income maximisation, and welfare benefits
- A good understanding of key legislation and procedure regarding credit, debt, and social security.
- Ability to represent clients in the civil courts.
- Ability to act as an advocate on behalf of clients.
- Ability to tackle individual casework in a thorough and efficient manner.
- Ability to loan work, without supervision, out of the office, and during home visits.
- Ability to work positively as part of a team both with colleagues and other professionals.
- Good verbal and written communication.
- A commitment to the promotion of debt advice and anti-

Your strengths

- Competent ICT and numeracy skills
- Excellent written and verbal communication skills including report writing
- Research, data collection and benchmarking
- Analytical skills
- Commercial awareness
- Effective organisational and planning skills
- Collaborative working

<p>poverty/social inclusion work.</p> <ul style="list-style-type: none"> • Good administrative and organisational skills including the use of IT 	
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Prepared/revised by:

Health and Safety

To operate safely within the workplace with regard to the Council's health and safety policies, procedures and safe working practices. To be responsible for your own Health and Safety and that of other employees.

Equalities & Diversity

To work within the Council's Equalities and Diversity Policy, embracing through personal example, open commitment and clear action that diversity is positively valued, resulting in access for all by ensuring fair treatment in employment, service delivery and external communications.

Customer Care

To continually review, develop and improve systems, processes and services in support of the Council's pursuit of excellence in service delivery. To recognise the value of its people as a resource.

Training and Development

To identify training and development needs with your manager, taking an active part in your Personal Development and Review Plan. To access development opportunities as they arise and share learning with others and where appropriate, actively encourage a learning environment and development within others.

Policy

To work at all times within the established policies and practices of the Council, within the framework established by the Council Constitution and associated guidance.

Information Governance

Confidentiality is of prime importance. In the normal course of duties, the post holder will have access to personal and or sensitive information relating to service users, staff and contractors, as well as information of a commercially sensitive nature. Such information should not be communicated to anyone outside or inside the Council unless done in the normal course of carrying out the duties of the post. Disciplinary action will be considered where a breach of confidence and or data breach has been established.

All information obtained or held during the post-holders period of employment that relates to the business of the Council and its service users and employees will remain the property of the Council. Information may be subject to disclosure under relevant legislation.

To ensure information is shared safely and complies with information governance standards and associated legislation.