



Job Title: Remote Debt Adviser

Location: The contractual base for this role is Citizens Advice Merthyr Tydfil. The standard working arrangement is **60% office-based and up to 40% remote working following successful completion of probation.**

For candidates who are **fluent Welsh speakers**, we are particularly keen to hear from you. Due to the nature of the role and the demand for Welsh language services, **fully remote working may be considered** for the right candidate, subject to the needs of the service.

Hours: 37 hours per week

Salary: Tier 4B – £29,549 -£31,536 (*subject to experience and successful probation period*)

Reports to: Debt Team Leader

Job Purpose

To provide high-quality, specialist debt advice and casework to clients, primarily across Merthyr Tydfil. This role forms part of Citizens Advice Merthyr Tydfil's telephone debt advice service and involves delivering advice remotely via telephone and digital channels, alongside office-based support. The postholder will manage a complex caseload, supporting clients through all stages of debt resolution, including financial assessments, creditor negotiations, budgeting, debt strategy and access to formal debt solutions where appropriate.

This is a specialist role, and we are seeking applicants who already have experience of delivering debt or money advice within Citizens Advice or a similar advice setting. We would also welcome applications from individuals with experience in the financial services sector or other relevant roles where they have developed strong knowledge of personal finance, lending, budgeting, financial vulnerability or debt management.

Applicants without relevant debt, money advice or financial sector experience are encouraged to apply for our Adviser vacancies, where full training and development will be provided.

The role is fast-paced and target-driven, requiring excellent organisational skills, resilience and the ability to manage competing priorities while maintaining high

standards of advice quality and client care. The post is office-based for a minimum of 60% of the working week, with up to 40% home working available following the successful completion of probation, subject to service requirements.

Key Responsibilities

Debt Casework

- Deliver a full range of debt advice and casework services, including assessing financial circumstances, advising on priority and non-priority debts, and exploring all available debt options.
- Use Citizens Advice tools and systems (e.g. AdviserNet, Casebook) to research and deliver accurate advice.
- Provide advice primarily via telephone and digital channels as part of the new remote service model.
- Prepare client correspondence, negotiate with creditors, and represent clients to relevant agencies.
- Submit and manage formal debt solution applications, including Debt Relief Orders (DROs), where qualified.
- Ensure that all advice and casework meets the Advice Quality Standard and Citizens Advice internal quality requirements.
- Maintain accurate, confidential records in line with GDPR and internal policy.
- Achieve agreed performance targets related to client numbers, outcomes, and quality of advice.

Client Support and Empowerment

- Build rapport and trust with clients, using excellent listening and questioning skills to understand complex needs.
- Empower clients to take control of their financial situations, supporting them to make informed decisions.
- Provide holistic support by recognising wider issues linked to debt and referring clients to internal or external services where needed.

Working Environment

- Work from the office a minimum of 60% of the time.
- After successful probation, work from home up to 40% of contracted hours, maintaining productivity and availability in line with service standards.

- Use secure systems and follow organisational guidance to ensure client confidentiality and data protection when working remotely.

Research and Campaigns

- Record client evidence and case data to inform local and national campaigns.
- Support the organisation's research and influencing goals by identifying social policy issues arising from debt casework.

Professional Development

- Stay up to date with relevant debt legislation, guidance, policies, and procedures.
- Undertake relevant training, including toward becoming a DRO Intermediary or achieving MIMA certification and CertMap if required.
- Participate in team meetings, supervision, and quality assurance processes.

Administration

- Maintain comprehensive case records using Citizens Advice systems.
- Provide accurate statistics and reports on advice activities as required.
- Contribute to maintaining a reference library of debt advice resources and case law.

General Responsibilities

- Comply with Citizens Advice's aims, values, equality and diversity policy, and quality standards.
- Undertake any additional tasks relevant to the role to support the delivery of high-quality advice services.
- Contribute positively to the team culture and participate in service improvement activities.

Person Specification

Essential Criteria

1. *At least 12 months' experience delivering specialist debt advice and casework.*
2. *Detailed understanding of debt types, debt solutions (e.g. DROs, DMPs, bankruptcy), and current legislation.*
3. *Strong verbal and written communication skills, particularly in negotiating with third parties and representing clients.*
4. *Confidence using IT systems and remote communication tools (e.g. case management systems, email, video calls).*

5. *Ability to work both independently and as part of a team in a high-pressure, target-driven environment.*
6. *Ability to work on your own initiative.*
7. *Ability to meet deadlines and prioritise and manage your own workload effectively.*
8. *Commitment to the aims and principles of Citizens Advice, including equality, diversity, and inclusion.*

Desirable Criteria

- Trained to caseworker level.
- Qualified DRO Intermediary or willingness to gain qualification.
- MIMA or equivalent accreditation.
- Experience working in a blended office/remote service delivery model.
- Knowledge of local challenges faced by communities in Merthyr Tydfil.
- Able to communicate effectively in Welsh, both verbally and in writing, to meet the needs of Welsh-speaking clients and comply with Welsh language standards.

Additional Information

- This role is part of Citizens Advice Merthyr Tydfil's new telephone debt advice project, which aims to increase accessibility to debt advice through remote channels.
- The role is high-pressured and target-driven, requiring a focus on both quality of advice and achieving service delivery outputs.
- The role is based at the Merthyr Tydfil office.
- Following successful probation, up to 40% of working time can be conducted remotely.