



Dacorum

Debt Adviser

Trainee with relevant experience considered

30 hrs per week or Job share

Office based – Minimum 3 days

July 2026

Job pack

Thanks for your interest in working at Dacorum Citizens Advice. 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'll find:

- Our values
- 3 things you should know about us
- Overview of Citizens Advice and Dacorum Citizens Advice
- The role profile and personal specification
- Terms and conditions
- What we give our staff

Want to chat about this role?

If you would like to chat about the role further, please email your contact details to recruitment@dcab.org.uk.

National Citizens Advice Values

- We work as one service with many leaders
- We're led by people's needs
- We're rooted in the community
- We're strengthened by volunteers
- We see the whole person
- We're trusted experts
- We're good partners

3 things you should know about US

1. We're local and we're national. We have 6 national offices and offer direct support to people in around 252 independent local Citizens Advice services across England and Wales.

2. We're here for everyone. Our advice helps people solve problems and our advocacy helps fix problems in society. Whatever the problem, we won't turn people away.

3. We're listened to - and we make a difference. Our trusted brand and the quality of our research mean we make a real impact on behalf of the people

who rely on us.

How Dacorum Citizens Advice works

Dacorum Citizens Advice is an independent charity supporting people who live and/or work in Dacorum. Our staff & volunteer team operate a telephone, webchat, email and face to face service in the Voluntary Sector of The Forum, at our smaller location in the Civic Centre in Berkhamsted and, as part of this project, at outreach locations across Dacorum.

Our Vision: A community where people have access to the advice they need in order to find their way forward, and the confidence to act upon it, whoever they are and whatever their problem.

Our Mission: To provide free, impartial, independent, high quality confidential advice which empowers people and is accessible to all in Dacorum. To work for positive change in local and national policies and practices which impact people's lives

Our Values:

- To value diversity
- To promote equality & inclusion
- To challenge discrimination
- To promote respect and fairness for all
- To collaborate positively and openly with other organisations and individuals so as to achieve better understanding and outcomes

We promote equality and challenge discrimination, and strive to be an Equal Opportunities employer. We encourage and welcome applications from people of all backgrounds. We are a Disability Confident Committed Employer and our offices at The Forum are fully accessible.

We will retain and use the information you provide only for this recruitment process. It is necessary that we hold this information to operate a fair and equitable procedure. We will keep this securely and destroy it after six months unless you have been appointed to a role in which case it will form part of your employment record.



The role

Job Title: Debt Adviser/ Trainee Debt Adviser

Location

Based at Dacorum Citizens Advice main office in The Forum, Hemel Hempstead, with occasional working at our Berkhamsted office and outreach community locations.

Purpose of the Role

Dacorum Borough Council funded Debt Adviser/Caseworker opportunity within the existing Debt Team.

We are seeking a qualified Debt Adviser (Trainee considered) to join our established Debt Team to provide comprehensive debt advice and casework support to clients experiencing financial hardship. The post is initially funded for one year by Dacorum Borough Council, with strong prospects for continued funding due to the increasing demand for debt advice services.

The successful candidate will provide high-quality debt advice, welfare benefits support, and income maximisation guidance to clients affected by debt and cost of living challenges. The role involves supporting vulnerable and disadvantaged individuals, exploring all available debt solutions, including insolvency options and empowering clients to improve their long-term financial resilience.

A key aim of the role is to help prevent homelessness by supporting clients to manage rent arrears, priority debts, and financial crises at an early stage, while working with relevant agencies and services to achieve sustainable outcomes.

The postholder will manage a varied caseload, maintain accurate records, work collaboratively within the wider advice team, and contribute to delivering an accessible, client-focused service across office and outreach locations.

Key Responsibilities

- Deliver accredited debt advice tailored to clients' individual circumstances.
- Explore all debt options available to clients and provide appropriate recommendations.
- Act as an approved intermediary to support clients with Debt Relief Order (DRO) applications or be willing to train to be able to do this.
- Provide welfare benefits advice and income maximisation support.
- Assist clients in developing sustainable household budgets and improving financial resilience.
- Maintain accurate case records, correspondence, and client notes using IT and telephone systems.
- Follow agreed organisational procedures and contribute to service development.
- Support vulnerable and disadvantaged clients with empathy, sensitivity, and a non-judgemental approach.
- Keep up to date with legislation, policy changes, and social trends affecting debt, welfare benefits, and cost of living issues.
- Challenge unfair or discriminatory practices and promote inclusion and equal access to services.
- Work collaboratively with staff and volunteers to support effective service delivery.
- Participate in outreach work and provide flexible support across different service locations when required.

Person Specification

Essential Criteria

- Ideally trained and accredited as a Debt Adviser through IMA or Wiser Adviser accreditation. We would consider providing intensive training for the right candidate though.
- Ideally be an approved Authorised Insolvency Intermediary with experience supporting DRO applications or be willing to work towards this.
- Recent experience providing debt advice, welfare benefits advice, and income maximisation support.

- Strong organisational and case management skills.
- Excellent written and verbal communication skills.
- Literate and numerate with strong attention to detail.
- Empathetic, sensitive, and non-judgemental approach to client support.
- Commitment to the aims, principles, and policies of Citizens Advice.
- Competent in using IT systems, telephone systems, benefit calculators, and case management systems.
- Ability to support vulnerable and disadvantaged clients effectively.
- Good understanding of legislative changes and social issues impacting clients, particularly around the cost of living.
- Strong teamwork skills and willingness to support colleagues and volunteers.
- Flexible and adaptable approach to work.

Desirable Criteria

- Experience delivering advice within community outreach settings.
- Experience working within the voluntary or advice sector.
- Knowledge of local support services and referral pathways.
- Experience of delivering Financial Inclusion sessions in the community with diverse client groups and age ranges.
- Full driving licence and access to a vehicle.

Working Arrangements

- Office and community-based role.
- Travel between offices and outreach locations may be required.
- Flexibility to meet service demands and client needs is essential.



Terms and conditions

1 Year Fixed Term Contract, funded by Dacorum Borough Council (Financial Inclusion), with the possibility of extension subject to continued funding.

Part-time – 30 hours per week Office Based.

Job share applications considered (2 x 15 hours per week).

Salary: £28,898 – £33,000 including Outer London Weighting (OLW), dependent on experience FTE -37hrs per week - pro rata for hours worked.



What we give our staff

In addition to NEST pension contributions (minimum income threshold applies), our team at Dacorum Citizens Advice benefit from membership of an employee assistance programme (EAP), an innovative well-being resource tool, available any time, 24/7. It offers counselling, practical information, and digital content to support your mental, physical, social and financial wellbeing.

Full training is available on an ongoing basis to maintain and develop your skills. We are proud of our knowledge sharing culture and the mutual support in our team.

We look forward to receiving your completed application form by email to: recruitment@dcab.org.uk

We are committed to an inclusive recruitment process so do let us know if you need an alternative format or other adjustment.

Closing date for Applications: Friday 24th July 2026

Interview Dates: Monday 3rd August 2026