

# Job Description

<b>Job title</b>	Debt Advisor
<b>Profession</b>	Customer and Community
<b>Band</b>	E
<b>Directorate</b>	GGC (Group General Counsel)
<b>Accountable to</b>	Debt Advice Manager

## Job Purpose:

In this role, you will be accountable for delivering a sector leading, comprehensive, high quality, supportive, customer-centric, FCA Regulated Debt Advice Service to SNGs customers. Do this whilst championing our values of being kind, respectful, inclusive, ambitious, responsible, and collaborative.

Be responsible for maintaining high data quality in across our systems, throughout SNG. our customer Accounts Service. Ensuring that data is held centrally for full transparency and that suitable contract arrangements are in place for the continued management all compliance elements within your defined areas.

You will work closely within a team of mixed skills and experience. Supporting and providing guidance to Debt Advisers who are in the process of obtaining their qualification and where needed lending your skills and experience to support with building and shaping the service.

**Financial responsibility:** No financial responsibility

**People responsibility:** No direct or indirect reports

## Autonomy:

Within broad direction set by the Debt Advice Manager, this role will deliver key accountabilities.

## Key Accountabilities:

- Deliver comprehensive Debt Advice within FCA guidelines.
- Complete relevant training and qualifications where appropriate
- Provide Regulated Debt Advice to customers, over the phone, online and in community, including those with vulnerabilities such as mental illness, disabilities and health conditions
- Complete comprehensive Income and Expenditure statements with customers to enable accurate and tailored support can be given via this service or other.
- Liaise, refer, and work in partnership with appropriate agencies and partners, both internal and external, including but not limited to Housing Benefit, Department of Work and Pensions, Homelessness, Social Services, Floating Support Providers, Independent money, debt, or legal advice services.
- Work with a caseload of customers through the appropriate Debt Advice process. Obtaining information, signposting and working closely with them to increase financial resilience, minimising outgoings and maximising income.

- Work in a hybrid and tailored manner working with the residents' needs, by making Home Visits, Phone and email contact.
- Assist customers by negotiating with creditors and other agencies that affect the customers requiring money advice, e.g., fuel companies, local authorities, DWP and consumer credit companies etc.
- Establish good professional, effective relationships with residents that allow for open and honest communication.
- Establish, develop and maintain effective working relationships with work colleagues, and external agencies to ensure an integrated contribution to SNGs objectives.
- Negotiate with third parties, including statutory and non-statutory organisations where required.
- Maintain accurate case records, compliant with standards, policies and legislation.
- Signpost or refer to other supportive interventions both internally and externally.

### General

- Role model SNG's values and behaviours, fostering an environment of trust, transparency, inclusion, and employee wellbeing.
- Demonstrate everyone safe and well everywhere, every day by making health and safety a primary consideration in your decision making.
- Participate in learning and development opportunities and activities that develop personal effectiveness and assist in improving performance in the role. Ensure all core and mandatory training is completed and kept up to date.
- Undertake any other duties as may reasonably be required in line with the level of responsibility of the post and to meet the changing needs of the organisation.

### **Knowledge and Skills:**

#### Essential

- Undertake and/or maintain up to date professional accreditation to enable the service to be FCA compliant, this would include successfully undertaking the Institute of Money Advisers CertMAP.
- Ability to deliver FCA Regulated Debt Advice to customers
- Maintain an up-to-date knowledge of welfare benefit entitlements and be able to give accurate advice and assistance and understand when to signpost internally and externally.
- Maintain an up-to-date knowledge of best practice and internal policies and procedures relating to arrears prevention and collection

#### Desirable

- Up-to-date knowledge of debt solutions, relevant legislation, and best practice in the Debt Advice sector.
- Demonstrated ability to provide high-quality, accurate, and ethical Debt Advice tailored to individual client needs.

- Proven experience managing a varied caseload efficiently while maintaining compliance and service standards.
- A proactive, self-starting approach with the ability to work independently and take initiative.
- Strong team-working skills with a collaborative attitude to supporting colleagues and service goals.
- Experience liaising with relevant external agencies such as creditors, housing providers, and local authorities.
- Awareness of and sensitivity to the needs of vulnerable customers, with the ability to adapt communication and support appropriately.

*This is an overview of the job and will be periodically reviewed and updated to ensure that the job description fully reflects the responsibilities required of the post holder.*

<b>Version</b>	<b>Job code</b>	<b>Author</b>	<b>Date created/modified</b>	<b>Effective date</b>
1.0	1378			
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