

**Job Title:**  **Energy Debt Specialist – 2 posts.**

**Salary:**  **£28,673 (Trainee £25,806)**

**Reporting to:**  **Head of Money Advice and Financial Inclusion Services**

**Location:** **Flexible hybrid working 3 days office based**

**(Available for experienced Energy Debt Specialists after training on the telephone platform is completed.)**

**Do you enjoy helping people? Are you a compassionate and people-focused person?**

**Do you want to make a real difference to the lives of people who are in problem debt and help them find a way forward?**

The Energy Debt Specialist will provide a high-quality inbound telephone debt advice service to clients as part of our brand new Consumer Energy Debt Advice project. This project is for clients who have energy debt (amongst others) and is intended to reduce the impact of personal debt by providing them with debt solutions.

For a trainee post, this role would suit applicants with:

1. At least 6 months' experience of delivering excellent customer service in a regulated environment such as banking, insurance, or a contact centre.
2. Experience of achieving performance and quality targets/KPIs.
3. An ability to work independently without close supervision and collaboratively as part of a team.
4. Experience of listening and questioning with an ability to manage challenging situations.
5. Commitment to training and achieving full targets and quality requirements within a 3-month period.

**Person Specification:**

1. **To be appointed as an Energy Debt Specialist, you will need to have knowledge and experience of complex debt casework, covering priority and non-priority debt advice, options, and insolvency solutions.**

**You will also need to have the Institute of Money Advisers Certificate in Money Advice Practice or MaPS Caseworker accreditation equivalent. NEA Level 3 City and Guilds Level Energy Awareness would be desirable too.**

1. **OR for a trainee - at least 6 months’ experience of delivering excellent customer service in a regulated environment such as banking, insurance, or a contact centre.**
2. **Experience** **of achieving performance and quality targets/KPIs.**

1. **Ability and willingness to undertake training and development to comply with Money and Pensions Service and Citizens Advice quality standards.**

1. **Effective oral and written communication skills.**

1. **Numerate to the level required by the tasks.**

1. **IT** **literate with the ability to use software packages including Microsoft Office products in the provision of advice and preparation of formal written materials.**

1. **Ability and willingness to work as part of a team.**

**Equality and Diversity:**

All staff members are expected to demonstrate a commitment to equality and diversity. We recognise and celebrate the positive value of diversity, promote equality and challenge discrimination.

**Responsibilities:**

1. Provide advice and a limited casework service covering the full range of debt and money management advice, including breathing space, debt relief orders, bankruptcy, and debt management plans.
2. Maintaining standards of service delivery and ensuring that advice and casework conforms to the Citizens Advice membership requirements, the Advice Quality Standard, and the minimum individual file review score of the Money and Pensions Service Advice Quality Framework.
3. Complying with systems for monitoring and reporting purposes.
4. Working collaboratively with colleagues to ensure that the service area meets key performance indicators and targets.
5. Analyse and interpret complex information, communicating this effectively in writing with particular emphasis on negotiation and representation.

**Research and Campaigns**

1. Keeping up to date and participating in current research trends and campaign issues by providing information on a client’s circumstances,

**Essential Criteria**

1. An understanding of and commitment to the aims, principles and policies of the Citizens Advice service including a strong commitment to equality and diversity.
2. An understanding of the problems and issues associated with unmanageable debt, particularly energy debt, and their implications for clients and advice service provision.
3. Recent experience of providing advice to the Advice Quality Standard and/or the willingness and ability to complete full debt advice training.
4. A good understanding of the skills and techniques used in interviewing through telephone and digital advice channels.
5. The ability to understand the needs of others and to empower clients to take action for themselves.
6. The ability to monitor and maintain own standards, prioritise work and meet deadlines and targets.
7. The ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
8. The ability to work as part of a team and to respond positively to change.

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Here are some examples of how we help our clients:

In Person Enquiry.

Mr Jones attended our drop-in service regarding multiple debts which had accumulated when, due to severe and sudden illness, he was forced to finish work. Mr Jones was unable to communicate by telephone due to his illness so needed in person support. He was anxious as his creditors had been contacting him asking him for payments and some were threatening court action.

The Caseworker helped Mr Jones obtain details of all his debts. They arranged a formal Breathing Space to stop further action from his creditors for 60 days. The Caseworker helped Mr Jones complete a budget, checked his benefit income was correct, and helped him claim charitable support to maximise his income. They also looked at practical ways of helping him reduce his bills and expenditure. Unfortunately, Mr Jones still had very limited income to make affordable payment arrangements to his creditors.

The Caseworker then advised him of all the options and solutions available. Mr Jones chose a Debt Relief Order insolvency solution, which the Caseworker completed, to give him a fresh start by effectively clearing his debts.

Telephone Enquiry.

Miss Smith contacted our advice line for help with her energy arrears. She struggled with a language barrier due to a limited level of English and was vulnerable due to a mental health condition. With a combination of several telephone calls, together with interpreting services, the Caseworker was able to successfully help her.

The Caseworker contacted the fuel provider concerned and advised of her vulnerabilities. They requested that Miss Smith’s details were placed on the Priority Services Register. Even though it was Wintertime, Miss Smith had not been topping up her prepayment meter as she could not afford to do so, so arrears via unpaid standing charges, were also accruing. The meter was also in an awkward position, so she found it difficult to access to top up. The Caseworker assisted her in contacting the fuel provider to install a new smart meter which she could access easier. Miss Smith was then able to use an app to top up her meter which she found more convenient.

The Caseworker assisted Miss Smith in completing a budget, benefit claims, charitable support and fuel vouchers. The Caseworker looked at ways of reducing her expenditure and easy energy efficiency measures Miss Smith could undertake herself in her home.

As a result of these actions, Miss Smith then had some disposable income and was able to start to top up her prepayment meter regularly and keep warm. The Caseworker also assisted her with the completion of a successful trust fund application to her fuel provider, to repay the arrears in full.