Work for LANCASHIRE WOMEN

Registered Charity: 1100976

Job Title:
Debt Advisor

Closing Date:
Friday 20th November

Who We Are

Lancashire Women are a leading charity with the core vision of creating a Lancashire where all women are valued and treated as equals.

With over four decades of experience, Lancashire Women work from our mainly women centres to provide safe, dedicated space for women across the county. We bring together a number of services under one roof- all designed to support women who at any one time may be dealing with a range of issues including: social isolation and exclusion, homelessness, poverty, mental ill-health, or offending behaviour.

Our services are available to all women, but in particular we work with those who find themselves in situations which can increase their vulnerability or place them at significant risk of harm - and who are often facing multiple and complex needs.

Our Values

We believe our values need to be translated from the ideals we profess into tangible behaviours which can be operationalised and measured. This way, our teams know and understand how best we can achieve the outcomes and change for the women we work with. Our commitment is to ensure everyone in LW knows and understand the part they have to play and how they can bring our values into their work.

Empower

We work to build on the strengths that all women & girls have, so that they can become more confident; especially in controlling their own life and claiming their rights.

Non-judgemental

We accept each woman exactly as they are and genuinely make no moral judgement about their situation.

Creative

Creative in our approach to supporting women & girls and seeking solutions with them for the challenges.

Collaborative

We know we learn more and can achieve more when we work together.

Honest

We try to be real with all the women & girls we work with so they can have choices about their lives, knowing that they will need courage to make changes that will benefit them and those around them.

About This Role

Job Title: Debt Advisor

Reporting to: Team Lead

Salary: SP24 £26,928- SP26 £28,693 per annnum

Hours: 37 per week

Location: Central or North Lancashire

Contract: September 2028 , subject to further funding

Overview

We are looking for a compassionate and knowledgeable Debt Advisor to join our established Advice Team. You will support people who may be facing debt, creditor pressure, Breathing Space needs, household costs and wider pressures affecting their wellbeing.

You will provide clear, non-judgemental and trauma-informed debt advice, helping clients understand their debt options, make informed decisions and access wider support where needed. Benefits knowledge is required at a minimum working level only, mainly to support income checks and appropriate referrals.

Roles & Responsibilities

What you could be doing

- Completing financial assessments, budgets and income checks.
- Helping clients understand appropriate debt options, including Breathing Space, within your competence and service procedures.
- Supporting debt casework, creditor communication, applications, referrals and financial capability.
- Maintaining accurate, timely and respectful case notes.
- Working with Energy Advisors and Handywomen where financial and household-energy issues overlap.
- Contributing to workshops, outreach, case studies and service outcomes.

We would like to hear from you if you

- Have good knowledge of debt options, Breathing Space and debt casework, with relevant qualification or experience.
- Can listen carefully and explain complicated information clearly.
- Are organised, comfortable using digital systems and able to manage an agreed caseload.
- Can support people sensitively while maintaining professional boundaries.
- Share Lancashire Women's values and trauma-informed approach.

Person Specification

In the supporting evidence of your application form, you must demonstrate your experiences by giving specific examples for the criteria within the person specification.

Qualifications		
1.1	Recognised debt advice, money advice or financial capability qualification, or willingness and ability to complete the agreed debt advice qualification and internal competence pathway.	Essential
1.2	CERT MAP, Institute of Money Advisers qualification, debt advice qualification or other qualification accepted by Lancashire Women for the level of debt casework undertaken.	Desirable
Past Duties		
2.1	Experience completing budgets, financial statements, debt option assessments, Breathing Space discussions/referrals, creditor communication, applications, referrals or related debt casework.	Essential
2.2	Experience supporting people experiencing financial hardship, debt, benefit issues, domestic abuse, poor mental health or other barriers.	Essential
2.3	Experience completing budgets, financial statements, benefit checks, debt option assessments, applications, referrals or related casework.	Desirable
2.4	Experience of regulated debt advice, working within an FCA-regulated service, or delivering debt casework under appropriate supervision and quality assurance.	Desirable
Advice Skills		
3.1	Ability to gather relevant information, assess needs, explain options clearly and support informed client decisions without judgement or pressure	Essential
3.2	Ability to manage an agreed caseload, prioritise risk and urgency, and maintain appropriate client contact and follow-up.	Essential
3.3	Ability to recognise the limits of role competence and refer or seek technical support appropriately.	Essential

Safeguarding		
4	Understanding of safeguarding, professional boundaries, confidentiality and safe responses to disclosures or risk.	Essential
Communication		
5	Strong listening, written and verbal communication skills, including the ability to explain complex information in plain language.	Essential
Data & Compliance		
6.1	Ability to maintain accurate, timely and trauma-informed case records using CRM and digital systems.	Essential
6.2	Understanding of GDPR, information security, consent and evidence requirements.	Essential
Orginastion		
7	Ability to manage appointments, deadlines, tasks and competing priorities with appropriate supervision.	Essential
Partnership Working		
8	Ability to work with Energy Advisors, Handywomen and wider Lancashire Women services so clients receive coordinated support.	Essential
Knowledge		
9	Good knowledge of debt options, priority and non-priority debts, Breathing Space, budgeting, income maximisation and relevant referral pathways. Minimum working knowledge of benefits sufficient to identify when signposting or specialist support is needed.	Desirable
Personal Attributes		
10	Compassionate, calm, resilient, organised, non-judgemental and committed to client choice.	Essential
Values		
11	Commitment to trauma-informed practice, equality, diversity, inclusion and Lancashire Women's values.	Essential

Additional Employment Requirements

- Enhanced DBS check appropriate to the role.
- Travel between Lancashire Women centres and community locations when required.
- Completion of mandatory safeguarding, GDPR, trauma-informed practice and role-specific training.
- Work within the organisation's regulated service boundaries, policies, supervision and quality-assurance framework.
- Occasional evening or weekend work for agreed events or outreach.

A day in the life of a Debt Advisor

No two days are ever the same for a Debt Advisor. The role combines client appointments with detailed casework, creditor communication, quality recording and coordinated referrals, helping clients understand their options and make informed decisions.

8:30am - Preparation and case review
The day begins with a team catch-up, followed by reviewing emails, calendars, case files and any information received from clients, creditors or partner agencies. The administration team has already confirmed appointments and sent reminders.

The Advisor checks urgent risks, outstanding evidence and any deadlines before appointments begin.

9:30am - Urgent debt and bailiff appointment
The first client has lost her job, is struggling with household payments and has Council Tax arrears at enforcement stage.

- Complete a full fact-find, income and expenditure assessment and priority-debt review.
- Discuss Breathing Space and put appropriate protection in place within service procedures.
- Identify that there is very little disposable income and explain suitable short-term options, including token offers where appropriate.
- Discuss budgeting, payment holidays and practical ways to reduce pressure.
- Apply for help with utility arrears and arrange food, white-goods, energy and employment referrals.

10:30am - Debt options and creditor casework appointment
The second client has several priority and non-priority debts and is unsure which payments must be dealt with first.

- Review debts, assets, liabilities, income and essential expenditure.
- Explain the difference between priority and non-priority debts in plain language.
- Discuss the advantages, risks and consequences of appropriate debt options within the Advisor's competence.
- Agree the evidence required and actions for both the client and the Advisor.
- Plan creditor contact and identify where technical supervision is required.

11:30am - Debt appointment - client did not attend
The third client does not attend. The non-attendance and contact attempts are recorded so the administration team can follow the agreed rebooking or waiting-list process.

12:30pm - Lunch
The Advisor takes a 30-minute lunch break and prepares for the final appointment.

1:30pm - Budgeting and financial capability appointment
The final client is a care leaver who is living independently and feels overwhelmed by bills and day-to-day routines.

- Complete an income and expenditure assessment.
- Explain priority payments and support realistic meal and household budgeting.
- Agree small, manageable actions that help the client regain control.
- Make appropriate referrals for emotional wellbeing, employment support and a Handywoman home energy visit.

Where wider practical needs emerge, the Advisor responds compassionately while maintaining role boundaries and connecting the client to the right services.

2:30pm - CRM recording and case administration
The remainder of the afternoon is used to complete accurate records for every appointment, including the client who did not attend.

- Update case notes, outcomes, evidence requirements and monitoring information.
- Progress Breathing Space, grant, referral and creditor actions.
- Prepare letters, financial statements and supporting information.
- Record any safeguarding, risk or escalation actions correctly.

3:30pm - Client follow-up and ongoing debt work
Clients receive clear follow-up communication confirming what has been agreed, what the Debt Advisor will do, what the client needs to provide or complete, and the expected next steps.
The Advisor continues active casework, checks deadlines, seeks technical guidance where necessary and ensures clients remain informed.

4:30pm - Home time
The day ends knowing that clients have received clear, non-judgemental debt advice, immediate practical support and a realistic plan for moving forward.

Ever Thought About Working For Lancashire Women?

Not sure whether this role is for you?
Come and talk to our team at one of our Recruitment Mornings. You can meet the people delivering the service, hear what the role is really like, ask questions about the practical work and training, and find out about the current opportunities available at Lancashire Women.

Come and talk to our team at one of our Recruitment Mornings!

Friday 30th October, 9AM - 12PM, Accrington

Friday 13th November - 9AM - 12.30PM, Blackpool

This job description is not intended to be exhaustive. The post-holder will be expected to adopt a flexible attitude to the duties which may have to be varied (after discussion with the post holder) subject to the needs of the service, and in keeping with the general profile of the post. Exempt under the Equality Act 2010, Schedule 9, and Part 1. Section 7(2) e of the Sex Discrimination Act 1975. This role is open to female candidates only.

Employee benefits include:

- A chance to work in a rewarding, ethical and agile environment where every day you are making a genuine difference to the lives of women and girls across Lancashire.
- Employer Pension Scheme.
- Wellbeing support.
- Access to range of support services such as money advice etc.
- Flexible working/work life balance.
- Access to a healthcare plan.
- Birthday day off every year.
- Childcare vouchers/ salary sacrifice.
- An opportunity to work in an Organisation where you are truly valued and integral to our every day operations.
- Be involved in an organisation which puts service users and co design at the centre of all we do.

What our team think:

- *'I began to volunteer and immediately felt at home. I changed my study plans and applied for the role.'*
- *'I joined as a volunteer which opened the opportunity for a paid role. I wanted to be part of the support LW offers to make the difference in society, and have not looked back. LW offers great flexibility and home work life balance.'*
- *'I had heard about LW so many times and not once was there a negative comment. This prompted me to see what they were about and i must say i am not disappointed.'*
- *'Team work is the core. We are supportive of each other, pro-active and work well together'*

Apply now!

https://lancashirewomen.org/about-us/careers

To apply, please complete our application form - Recruitment – Application Form.

Got a question about this role?
Please email us at:
recruitment@lancashirewomen.org

Closing Date: 20/11/2026
Interview Date: TBC

Help make a difference to the lives of women across Lancashire.