Release is the UK's national centre of expertise on drugs and drug law. Established in 1967, it is an independent, registered charity providing free, non-judgmental, specialist advice to the public and professionals on drug use and related legal issues. Our policy work is driven by the experiences of our clients, and we advocate for evidence-based drug policies grounded in public health, human rights, and social justice.

Debt Adviser – Application Guidance

We are seeking a Debt Adviser to join Release's multidisciplinary legal services team. The postholder will provide high-quality, non-judgmental debt advice to people experiencing financial hardship alongside issues such as substance use, homelessness, poor mental health, benefit problems and social exclusion. Ideally, you'll be qualified to Level 3 Certificate in Money and Debt Advice, the Certificate in Money Advice Practice (CertMAP), or the CMA Award in Generalist Debt Advice. Should you not have these or equivalent certifications, the appointee would be **required** and supported to achieve a certification within an agreed timeframe.

Key Responsibilities:

- Deliver specialist debt advice through direct referrals for our legal team who support clients in trusted community and treatment settings.
- Complete financial assessments, income and expenditure work, debt screening, priority-debt triage and casework using clear, accessible and trauma-informed approaches.
- Advise on appropriate debt options, including Breathing Space, Debt Relief Orders, negotiated write-offs, informal and formal repayment arrangements, and referrals where another provider is better placed to help.
- Work closely with legal advisers, drug and alcohol services, keyworkers, peer advocates, volunteers and partner organisations to support warm referrals and coordinated care.
- Record casework accurately on AdvicePro and contribute to monitoring, evaluation, quality assurance, client feedback and learning from the debt advice project.

Essential Requirements:

- At least 12 months' experience delivering debt advice in a community, advice, legal or outreach setting.
- Strong understanding of UK debt solutions, priority debts, social security, housing-related debt and the impact of financial hardship on people in vulnerable circumstances.
- Ability to provide clear, fair and not misleading advice, based on a full assessment of the client's financial and personal circumstances.
- Excellent written and verbal communication skills, including the ability to write accurate case notes, letters and reports in plain English.

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Details:

- **Salary: £29,120 – £ 34,320 p.a.** depending on experience + 5% pension contribution
- **Contract:** Permanent, 35 hours/week
- **Holidays:** 29 days + public holidays
- **Location:** Hybrid - Spitalfields, London / Remote (minimum 3 days in the office)
- **Closing Date:** Until vacancy filled
- **Interviews:** Rolling
- **Start Date:** As soon as possible

An **enhanced DBS check** will be required for the successful candidate.

As a registered emergency services provider, you will be able to register for a **Blue Light Card** | access our employer assistance scheme provided by TELUS Health | professional debt and financial guidance training to enhance your knowledge and development | in-house training with our drugs team | team socials and events.

To apply, please send your CV and a supporting statement referencing **DA0826** to **recruitment@release.org.uk**.
Use your supporting statement to clearly demonstrate how your skills align with the role.

Important Notice: For this job, Release will only consider applications from those who already have the **right to live and work in the UK**. See the Home Office Immigration & Nationality Directorate (www.ind.homeoffice.gov.uk) for information on the UK Government's immigration policy.

For an informal discussion, contact:

- Tamara Smillie (Legal Director): 020 7324 2990 | tamara@release.org.uk

Release is committed to equal opportunities.

Overview

This is a full-time position, 35 hours per week. The postholder can work through a mixed model of home working and office-based work, with a minimum of **three days per week** in the office. Working hours are 10:00 am to 6:00 pm, Monday to Friday, with a one-hour lunch break.

The successful candidate will join Release's specialist debt unit provision, working alongside legal advisers and community partners to reach people who may be excluded from mainstream advice. The role will focus on debt advice, financial assessment, income maximisation, creditor negotiation, debt options, priority-debt action and practical support that helps clients understand their rights and next steps.

The postholder will help strengthen Release's outreach model by embedding consistent debt screening, clear referral routes, accessible client tools, AdvicePro reporting, client feedback and quality assurance processes across our outreach network.

This is an opportunity to help strengthen a growing specialist debt team within a rights-based charity working with people affected by drug use, poverty, homelessness, criminal justice contact, benefit problems and other forms of exclusion.

Main Objectives

- Provide high-quality, free-to-client debt advice and casework to people experiencing financial hardship and multiple disadvantage.
- Support clients to understand their options, risks, responsibilities and likely outcomes, using clear language and a trauma-informed approach.
- Help embed consistent debt screening, referral, case recording, quality assurance and outcome measurement across Release's outreach services.

Training Programme Summary

The Debt Adviser will help develop and deliver a practical training programme for Release colleagues, volunteers and host-service staff. The programme will build confidence in identifying debt issues early, recognising priority debts, gathering key information, using referral routes and supporting clients to engage with specialist debt advice.

Training will include short briefings, practical workshops, referral guidance, debt screening tools, income and expenditure resources, document checklists and accessible client materials. It will also support host services to understand when urgent referral is needed, how to prepare clients for appointments and how to work with Release advisers, with client consent, to improve engagement and outcomes.

The aim is to make debt advice easier to access, improve the quality of referrals, reduce delays caused by missing information and strengthen the wider network of support around clients experiencing financial hardship and multiple disadvantage.

Delivery of Debt Advice Services

1. Provide debt advice, casework and practical support on priority and non-priority debts, including rent arrears, council tax, utilities, court fines, benefit overpayments, consumer credit debts and enforcement action.
2. Carry out full, realistic and reliable assessments of clients' income, expenditure, debts, assets, circumstances and support needs.
3. Advise clients on suitable options, including income maximisation, budgeting, Breathing Space, Debt Relief Orders, negotiated write-offs, repayment arrangements and referrals to other specialist providers where appropriate.

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4. Ensure advice is clear, fair, not misleading and tailored to the client's individual circumstances, including any vulnerability, communication needs or accessibility requirements.
5. Explain the advantages, disadvantages, risks and consequences of each relevant option, including the effect on priority debts, essential services, housing, enforcement action and credit files.
6. Communicate transparently with creditors and third parties, with client consent, and ensure financial statements and repayment proposals are accurate, realistic and sustainable.
7. Maintain accurate, timely and compliant case records on AdvicePro, including debt type, intervention, outcome, resolution time, accessibility needs and client feedback.
8. Contribute to file reviews, supervision, quality assurance, MaPS Standards implementation, data-quality checks, complaints learning and project evaluation.

Outreach, Volunteers and Partner Support

9. Support volunteers, legal advisers and host-service staff to identify debt issues early, gather key information and make better-prepared referrals.
10. Develop and deliver practical training, briefings, checklists, referral tools, income and expenditure resources and client-facing materials for Release colleagues and host services.

Learning, Impact and Service Development

11. Contribute to the development of Release's specialist debt advice model, including standard screening, referral pathways, client resources and AdvicePro reporting.
12. Record learning from clients, staff and host services to improve accessibility, referral quality, engagement and outcomes.
13. Identify wider trends, structural barriers and recurring issues arising from debt casework, and share learning internally to support service improvement and rights-based advocacy.

General Responsibilities

14. Work collaboratively and supportively with colleagues at Release and partner organisations.
15. Maintain professional standards in all communications and ensure accurate, up-to-date record keeping.
16. Keep knowledge of debt advice, social security, housing-related debt and relevant FCA requirements up to date through training, supervision and self-directed learning.
17. Undertake any additional duties reasonably requested by senior management and compatible with the role.

We **particularly welcome applications** from people from Black and racialised communities, disabled people, LGBTQ+ people, people from working-class backgrounds, and people with lived experience of the issues we work on. We are committed to building a team that reflects the communities we serve, and we know that lived experience and diverse perspectives strengthen our legal practice and our work for systemic change.

Applicants are advised to use their ***supporting statement*** as the opportunity to relate their skills to the ***job description*** (above) and the ***person specification*** *(below)*.

Person Specification

Shortlisted candidates will be assessed against the following criteria. The primary methods of assessment are:

- **(C)** Curriculum Vitae and Covering Letter
- **(I)** Interview
- **(E)** Essential
- **(D)** Desirable

Experience

Criteria	Essential /Desirable	Assessed By
1. At least 12 months' experience delivering debt advice as a trainee or qualified debt adviser, preferably within a community, legal, advice or outreach setting	Essential	C, I
2. Strong understanding of UK debt solutions, priority debts, social security, housing-related debt and the impact of financial hardship on people in vulnerable circumstances	Essential	C
3. Level 3 Certificate in Money and Debt Advice, the Certificate in Money Advice Practice (CertMAP), or the CMA Award in Generalist Debt Advice. Should you not have these or equivalent certifications, the appointee would be required and supported to achieve a certification within an agreed timeframe.	Desirable	C
4. Experience carrying out financial assessments, income and expenditure work, creditor negotiation, debt options advice and accurate case recording	Essential	C, I
5. Experience of outreach, partnership working or supporting people facing multiple disadvantage, such as homelessness, poor mental health, substance use, benefit problems or criminal justice contact	Desirable	C, I
6. Experience developing or using debt advice resources, referral tools, client checklists, financial statements, case studies, training materials or other resources for colleagues, host services, clients and professionals	Desirable	C, I
7. Strong organisational skills with the ability to plan, prioritise, and manage time effectively	Essential	C

Skills & Abilities

Criteria	Essential /Desirable	Assessed By
8. Excellent written and verbal communication skills, including the ability to explain complex debt advice options clearly and sensitively	Essential	C, I
9. Ability to work independently and collaboratively within a team	Essential	C, I
10. Good computer literacy, including confidence using Microsoft Office, digital forms, case-management systems and data recording	Essential	C

Criteria	Essential /Desirable	Assessed By
tools such as AdvicePro		
11. Commitment to safeguarding and promoting the civil and human rights of people who use drugs and other marginalised groups, and to delivering debt advice in a non-judgmental, trauma-informed way	Essential	I

Knowledge & Understanding

Criteria	Essential /Desirable	Assessed By
12. Understanding of FCA expectations for debt advice, including clear communication, vulnerability, appropriate advice, accurate financial statements and sustainable repayment proposals	Desirable	C, I
13. Awareness of the links between debt, housing insecurity, benefit problems, health, substance use, digital exclusion and wider social disadvantage	Desirable	I
14. Commitment to equal opportunities in both workplace and service delivery	Essential	I
15. Ability to remain calm and composed under pressure	Essential	I

Recruitment Of Ex-Offenders Policy

To ensure the Release is fully compliant with the provisions of the Rehabilitation of Offenders Act and best practice in its recruitment of staff with a criminal record.

Applies to: All applicants to Release, and all staff.

Introduction

(a) The Rehabilitation of Offenders Act 1974 was introduced to ensure that ex-offenders, who have not re-offended for a specified period of time since their date of conviction, are not discriminated against when applying for a job.

(b) The policy sets out the basis on which the Release will seek information from prospective employees about spent and unspent (current) convictions and how this information will be used. The policy will be made available upon request to all disclosure applicants at the outset of the recruitment process.

(c) The policy sets out the commitment from the Release that all applicants will be treated fairly.

Principles

(a) Applicants, and members of staff with either a spent, or unspent conviction will not be unfairly discriminated against.

(b) Release uses the Disclosure and Barring Service (DBS) Disclosure Service to check the history of applicants and assess their suitability for posts.

(c) Release complies fully with the DBS Code of Practice

(d) Information obtained from the DBS will only be used to assess an individual's suitability for employment, where relevant, and will not be used to discriminate in any way.

(e) Release is committed to the fair treatment of its employees and potential employees regardless of race, gender, religion, sexual orientation, age, disability or offending background.

(f) Where appropriate, adverts and job descriptions will clearly state that a DBS check is a requirement of the job. This will provide a basis for the applicant to decide whether or not to apply for the post.

(g) Disclosure of the information received from the DBS will only be made available to staff who have a specific need to access it in the course of their duties.

(h) Release will use all reasonable endeavours to ensure that DBS disclosures are only requested in accordance with the eligibility criteria of relevant positions or employment.

Main Steps

(a) Obtaining information from applicants

(b) During our recruitment process the Release will normally only ask about unspent convictions as defined by the Rehabilitation of Offenders Act.

(c) For jobs which are exempt from the provisions of the Rehabilitation of Offenders Act, an applicant will need to disclose both unspent and spent convictions. (For further information please refer to the Exemptions Order of the ROA). Release is legally entitled to ask applicants of the details of any spent and unspent conviction.

(d) The recruiting manager must ensure the DBS requirement is clearly stated on the job description.

(e) The Finance & Operations Manager will ensure that relevant wording is included in the online advert and job description advising that the successful applicant will need to satisfy DBS requirements and undertake a DBS check.

Declaring Previous Convictions

(a) Where an individual has disclosed a conviction, or a conviction is revealed through a DBS check, a discussion will take place with the applicant regarding the offence and its relevance to the position to assess the suitability of the applicant for the job.

(b) When considering the matter, the following examples may be taken into account:

- The seriousness of the offence and its relevance to the safety of other employees, clients, the public etc.
- The length of time since the offence occurred.
- Any relevant information offered by the applicant about the circumstances which led to the offence being committed.
- The nature of the job and any opportunities that may present the applicant to re – offend
- The Country in which the offence was committed – for example, some activities are offences in Scotland and not in England and Wales, and vice versa.
- Whether the offence has since been decriminalised by Parliament.

(c) Having carefully considered these matters, a decision should be taken as to whether the individual should be appointed. If the decision is not to proceed with the appointment, then the applicant will be written to, formally withdrawing the offer of employment. Release will undertake a discussion regarding the content of the disclosure with the applicant before withdrawing any offer of employment.

(d) Failure to reveal information relating to unspent convictions (and spent convictions in the case of excluded jobs and professions under the Rehabilitation of Offenders Act) could lead to withdrawal of an offer of employment or disciplinary action which could lead to termination of employment.

(e) It is the responsibility of the applicant and employee to clarify whether a conviction is spent or unspent. The length of time required for an ex-offender to become rehabilitated depends on the sentence received and the age when convicted. To note, custodial sentences of more than two and half years can never become spent.

(f) Release should seek a Disclosure where the position to be filled involves a greater degree of risk or where there is a legal requirement to do so (e.g. direct contact with children/vulnerable adults). Disclosures should not be used as a blanket requirement in all circumstances and should meet the criteria set out in the DBS Policy.

Existing Staff With A Criminal Record

(a) If a member of staff is convicted of a criminal offence whilst in employment, they must report this to their manager immediately. The facts of the case will be considered to determine if there are sufficient grounds to warrant any formal action to being taken, in line with the Release's Disciplinary Procedure.

(b) Managers will be expected to carry out a risk assessment, comparing the skills, experience and the circumstances of the conviction against the risk criteria identified for the job.

Managers should take an objective approach, and advice should be sought from Head of Finance & Operations, if required.

(c) If a member of staff is concerned about a conviction, they should speak directly with their line manager or Finance & Operations Manager. For specific roles, regular DBS disclosure renewals will be required, and it is expected that individuals would have disclosed any new convictions.

Records

(a) All relevant information will be held under secure cover on the individuals Personal Record file.

Disclosure and Barring Service (DBS) Policy Statement

(a) As an organisation using the Disclosure and Barring Service (DBS) checking service to assess applicants' suitability for positions of trust, Release complies fully with the Code of Practice and undertakes to treat all applicants for positions fairly. It undertakes not to discriminate unfairly against any subject of a DBS check on the basis of a conviction or other information revealed.

(b) Release is committed to the fair treatment of its staff, potential staff or users of its services, regardless of race, gender, religion, sexual orientation, responsibilities for dependents, age, physical/mental disability or offending background.

(c) We have a written policy on the recruitment of ex-offenders, which is made available to all DBS applicants at the outset of the recruitment process.

(d) We actively promote equality of opportunity for all with the right mix of talent, skills and potential and welcome applications from a wide range of candidates, including those with criminal records. We select all candidates for interview based on their skills, qualifications and experience.

(e) A DBS check is only requested after a thorough risk assessment has indicated that one is both proportionate and relevant to the position concerned. For those positions where a DBS check is required, all application forms, job adverts and recruitment briefs will contain a statement that a DBS check will be requested in the event of the individual being offered the position.

(f) Where a DBS check is to form part of the recruitment process, we encourage all applicants called for interview to provide details of their criminal record at an early stage in the application process, except for certain spent convictions and cautions which are 'protected' so not subject to disclosure to employers and that cannot be taken into account. We request that any information not subject to this filtering is sent under separate, confidential cover, to a designated person within Release and we guarantee that this information will only be seen by those who need to see it as part of the recruitment process.

(g) Unless the nature of the position allows Release to ask questions about your entire criminal record, except for certain spent convictions and cautions which are 'protected' so not subject to disclosure to employers and that cannot be taken into account, we only ask about 'unspent' convictions as defined in the Rehabilitation of Offenders Act 1974.

(h) We ensure that all those in who are involved in the recruitment process have at Release have been suitably trained to identify and assess the relevance and circumstances of offences. We also ensure that they have received appropriate guidance and training in the relevant legislation relating to the employment of ex-offenders, e.g. the Rehabilitation of Offenders Act 1974.

(i) At interview, or in a separate discussion, we ensure that an open and measured discussion takes place on the subject of any offences or other matter that might be relevant to the position. Failure to reveal information that is directly relevant to the position sought could lead to withdrawal of an offer of employment.

(j) We make every person subject of a DBS check aware of the existence of the Code of Practice and make a copy available on request.

(k) We undertake to discuss any matter revealed in a DBS check with the person seeking the position before withdrawing a conditional offer of employment.