



Job title	Debt Advisor	Location	Various – to be specified depending on team
Department	Advice Services - Debt Free Advice	Length of contract	Permanent
Outreach Work Required	Yes	Safeguarding level	Enhanced
Reporting to	Advice Manager	Direct reports	None
Working Hours	35 hours per week	Working Pattern	Hybrid (on site 3 days per week)

About Toynbee Hall

Based in the East End of London since 1884, Toynbee Hall is a charity working alongside people facing poverty, injustice, and inequality to build a fairer East London. We provide vital advice and support, working in partnership to tackle unfairness and ensure everyone has an equal chance to thrive.

We have recently launched a new strategic plan which reinforces that our purpose is to build a fairer future with an end to poverty, injustice and inequality.

We work towards this by:

- Addressing poverty and injustice through advice and support and influencing systemic change.
- Shifting power to people and communities affected by injustice and inequality.
- Collaborating to end poverty and build fairer systems and institutions. What we want to see in the world starts with our community and our organisation.

This means:

- Working together to build a thriving local community where people have the resources they need, feel their voices are heard and are optimistic about the future.
- Being a good employer, where people are treated fairly, feel engaged and empowered, and work together to achieve our shared vision.
- Acknowledging the role Toynbee Hall has historically played in civic society while recognising that our role now is to shift power, to be an effective partner, and to amplify voices that are less likely to be heard.

What we learn from our work in east London we use to inform and influence wider policy – working to influence change in structures, systems and policies.



Directorate background

The Advice Services directorate at Toynbee Hall is central to our commitment to address and alleviate poverty in London and beyond. Specialising in debt, welfare benefits, legal support, and generalist advice, our directorate has proven instrumental in significantly enhancing the financial wellbeing of those we serve. Last year alone, our efforts helped individuals and families to be over £23 million better off, showcasing the direct impact of our work.

Our operational model combines direct service provision with a collaborative approach. We directly employ a number of advisors who deliver expert, impartial advice. Simultaneously, we lead a coalition of 15 partner charities—including local Citizens Advice Bureaus and law centres—where additional advisors are employed. This structure allows us to amplify our reach and effectiveness, ensuring that a comprehensive network of support is available to those in need.

By integrating direct support with strategic partnerships, the Advice Services directorate not only tackles immediate financial and legal challenges but also contributes to the broader goal of systemic change, enhancing economic security and community resilience across one of the most challenged demographics in the nation.

Team background

The Debt Advice Team at Toynbee Hall provides crucial support to individuals and families struggling with financial burdens. Funded by the Money and Pensions Service (MaPS), this team delivers expert guidance and practical solutions to help clients manage and reduce their debt. The team's advisors are trained to navigate complex financial situations, offering tailored advice that empowers clients to regain control of their finances. Their work is vital in fostering financial resilience within the community, ensuring that individuals have the tools they need to achieve long-term financial stability.

How we work

Our values are **Inclusive**, **Courageous** and **Empowering** and we expect everyone who works with us to work in a way that aligns with these values and to do their utmost to deliver our strategic objectives according to their role.

Job purpose

To provide over-indebted Londoners with free, face-to-face advice that is accurate, effective, and tailored to individuals' circumstances. To maintain detailed case records, and keep up to date with legislation, policies, and procedures; as well as undertaking appropriate training.



Scope of role

The Debt Advisor is responsible for providing comprehensive, face-to-face debt advice to over-indebted Londoners, tailored to their specific circumstances. This role involves conducting detailed interviews to understand clients' financial problems, researching options, and helping clients make informed decisions. The advisor ensures income maximisation and provides ongoing casework support, acting on behalf of clients where necessary. Maintaining up-to-date case records and staying informed about relevant legislation, policies, and procedures are crucial aspects of the role. The Debt Advisor is also expected to complete continuous professional development and contribute to the team's overall objectives by meeting targets, prioritising workloads, and demonstrating financial efficiency.

Key working relationships

- **Advice Manager:** Report to and collaborate with the Advice Manager to ensure alignment with service goals and effective delivery of debt advice.
- **Debt Advisors:** Work closely with other debt advisors to share best practices and maintain consistent service quality.
- **Customer Care Representatives:** Coordinate with customer care representatives to ensure seamless client support and follow-up on cases.
- **Supply Chain Partners:** Engage with partners who employ debt advisors locally across London to facilitate face-to-face appointments and enhance service delivery.
- **Referral Partners:** Collaborate with referral partners to ensure clients are directed to the appropriate services and receive comprehensive support.
- **Clients:** Provide high-quality, personalised advice to clients, helping them navigate their financial challenges and achieve long-term stability.

Key Responsibilities

1. **Accurate, effective and individually tailored advice**
 - Interviewing those that access our service using sensitive listening and questioning skills to allow them to explain their problem(s) and empower them to set their own priorities.
 - Researching and exploring options and implications so that those accessing our service can make informed decisions.
 - Ensuring income maximisation through the appropriate take up of income, including those relating to water charges benefits tax and housing.
 - Providing in-depth quality advice and on-gong casework, including acting for the client where necessary using appropriate communication skills and channels.
2. **Detailed case records**
 - Maintaining detailed case records, ensuring that all work meets all auditing and quality standards and the requirements of the funder.
 - Ensuring all case records and written up in a timely manner.
3. **Up-to-date training**
 - Completing a minimum of 16 hours/ equivalent of technical debt advice DPD accredited training or qualifying activity.



- Maintaining an up-to-date record of all training sessions.

4. Teamwork

- Work to an agreed work-plan, meeting targets and milestones, whilst prioritising and managing your own workload.
- Be an active member of the team, identifying opportunities for your own development, and demonstrating financial efficiency and value for money throughout your work.
- Compliance with Toynbee Hall policies and procedures, including health and safety.

5. Other

- Travel across London as required, and occasionally the UK
- Undertake additional tasks as delegated by DFA Management

Person Specification

The successful candidate will demonstrate:

Essential Criteria:

1. Experience and Skills:

- Previous experience of providing debt advice
- Hold a valid Money Advice Service accredited qualification in debt advice to level three or higher
- Experience of delivering high quality advice, casework and financial capability sessions to meet targets whilst ensuring collection of data to support funder's monitoring and reporting requirements
- Have essential IT and telephone skills and ability to use an online based Client Management System (CMS) to deliver advice across multiple channels and maintain case records
- Ability to give and receive feedback objectively and sensitively
- Ability to work as part of a team and be open to receiving feedback and learning from others

2. Communication and Interpersonal Skills:

- Ability to build and maintain positive relationships with all staff members.
- Excellent written and verbal communication skills.
- Competence in handling sensitive information with discretion and maintaining confidentiality.

3. Personal Attributes:

- High level of professionalism and integrity.
- Ability to work independently and proactively without supervision.
- Capacity to remain calm and effective under pressure, adopting a "find a solution, no blame" attitude.



- Open-minded, inclusive, and collaborative approach, seeking fresh and alternative perspectives.
- Commitment to empowering others by sharing knowledge and enabling action.

4. Commitment:

- Strong alignment with Toynbee Hall's mission, strategy, and values.
- Willingness to participate in training and develop further understanding in areas such as safeguarding.

Desirable Criteria:

1. Experience and Skills:

- Hold a Certificate in Money Advice Practice (CertMAP) from the IMA in partnership with Staffordshire University
- Previous experience in supporting junior colleagues with their development.