

**MONEY**  
ADVICE TRUST

---

BUSINESS  
DEBTLINE

NATIONAL  
DEBTLINE

WISER  
ADVISER

# Triage Adviser Recruitment Pack

Money Advice Trust

February 2019

# Contents

- ✓ Page 3 About us
- ✓ Page 5 Advert
- ✓ Page 6 Job description
- ✓ Page 7 Person specification
- ✓ Page 8 How to apply
- ✓ Page 9 Recruitment timetable
- ✓ Page 10 Terms and conditions and employee benefits

## About us

The Money Advice Trust is a charity which helps people across the UK tackle their debts and manage their money with confidence. The Trust's main activities are providing free advice through National Debtline and Business Debtline; supporting advisers through Wiseradviser; providing training and consultancy to companies; and improving the UK's money and debt environment through policy, research and awareness raising campaigns. We work closely with a range of stakeholders from industry, the advice sector, government and regulators; partnership is at the heart of how we fulfil our mission. You can find out more about us by visiting [www.moneyadvicetrust.org](http://www.moneyadvicetrust.org).

### NATIONAL DEBTLINE

National Debtline provides free advice and resources to help people deal with their debts. Our service is available over the phone, through our website and via webchat. Run by the Money Advice Trust, National Debtline offers practical self-help – empowering people in debt to speak to creditors directly and put solutions in place to resolve their debt problems. Last year, (2018), we helped 98,890 people on the phone and a further 54,050 people through our webchat service. In addition there were 1,371,590 visits to the National Debtline website. 94% of our callers say they are clear on the next steps they need to take following our advice. National Debtline is completely free, confidential and independent. For more information, visit [www.nationaldebtline.org](http://www.nationaldebtline.org).

### BUSINESS DEBTLINE

Business Debtline provides free advice and resources to help people deal with their business finances and business debts. Our service is available over the phone, through our website and via webchat. Run by the Money Advice Trust, Business Debtline offers practical self-help – empowering people to speak to creditors directly, and put solutions in place to resolve their business finance and debt problems. Our debt advisers are experts and help thousands of people with their finances every year. Last year (2018), we helped over 34,490 small businesses and self-employed people by phone, and a further 16,880 people through our webchat service. In addition there were 338,540 visits to the Business Debtline website. 93% of callers say they are clear on the next steps they need to take following our advice. Business Debtline is the only free debt advice service for small businesses and the self-employed in the UK, and is completely confidential and independent. For more information, visit [www.businessdebtline.org](http://www.businessdebtline.org).

### WISER ADVISER

Wiseradviser provides training and support, online and face-to-face, to advisers in free-to-client organisations across the UK. Last year, Wiseradviser provided over 10,730 training places to advisers in 820 free-to-client organisations across the UK. 95% of people who use our training find that it has helped them do their job. You can find out more by visiting [www.wiseradviser.org](http://www.wiseradviser.org).



## A Living Wage Employer

The Money Advice Trust is proud to be a Living Wage employer, having been accredited in April 2015. This means that every member of staff in our organisation earns not just the minimum wage but the Living Wage. For more information visit [www.livingwage.org.uk](http://www.livingwage.org.uk).

## A look to the future

Our overall aim is to help people across the UK to tackle their debts and manage their money with confidence. Our rolling annual plan focuses on how we will 'help more people, more effectively'.

We are achieving this by realising the benefits of the recent investment the Trust has made in technology, building in-house capabilities to improve the services that we offer and in doing so, becoming more cost effective. Over the next three years, we will continue to grow the number of people we serve both directly through our advice services and indirectly via our support to advisers in the sector through Wiseraiser.

Our partnerships with the wider advice sector also enable us to move more clients to phone and online advice meaning we can support more people. This, together with the enhanced use of data will give us the evidence to better understand the indebted population and the causes and impact of debt, and demonstrate how we have successfully helped more people, more effectively.

## Impact Report

Our [Impact Report](#) is a summary of our statistics showing how we have helped more people, more effectively through the Trust's services.

## Our values

Extensive work has been conducted involving our staff in developing our values. The outcome was three simple, but effective statements that describe our culture: Be Balanced; Be Supportive; Be Innovative. We are looking to recruit someone who reflects these values and who can help continue to embed these.

## What our employees say



### Scott, Business Debtline adviser

“The greatest compliment I have received from clients I have helped is them saying, “I have been able to sleep soundly again!” The job satisfaction and pride I have in my role is immeasurable. I’m proud that by the time clients have hung up they are clear on their next steps and to be part of an organisation that has a positive impact on individual lives, each and every call.”



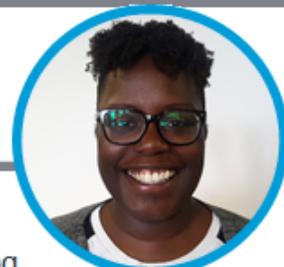
### Dan, National Debtline adviser

“Before joining National Debtline I never realised how vulnerable people could be. But, I have also learned just how much people can be empowered to improve their situation. My favourite part of the job is when someone calls you believing there is no way out from their situation, then, over the course of the call you can feel their confidence increasing to the point where you know that going forward they are going to be able to take really positive, potentially life-changing steps.”



### Deborah, quality assurance manager

“I have been at the Trust for over 20 years and seen many changes in the debt advice sector during this time. Ensuring quality has always been a central part of our work. Last year we built on our approach to ensure the needs of the individual remain at the forefront and we improved how we identify people in vulnerable circumstances. Advisers receive bespoke training to improve how they encourage disclosure from the people we help so that we can adapt our support to their needs. This includes breaking down advice into manageable chunks and arranging call backs.”



### Regina, digital advice officer

“Having previously worked as an adviser I had a good understanding of debt advice clients. In our digital team we work hard to ensure that all of our website content covers what people need to know. Our user testing shows how people interact with our digital services and the feedback enables us to make changes that we know will benefit our clients.”

## Can you make a difference?

Every day in our contact centre, our Debt Advisers do - by supporting people in difficult circumstances. We are looking for highly resilient, customer service-focussed individuals to help us continue to offer tailored, impartial telephone debt advice to callers to our National Debtline service.

### Money Advisers (Triage Team) – full time, 35 hours per week Birmingham, Circa £21k Pension, generous annual leave & benefits

You'll have excellent communication skills, the ability to build empathy and trust with clients, and be resilient to deal with the variety of callers, some who may have mental health issues. You will be able to listen calmly and patiently whilst always remaining non-judgemental, and ideally you will have worked in a busy, target driven contact centre environment before. With accurate and fast database entry skills, you will also be able to work on your own initiative and as part of a team. You will be handling a significant number of calls per day and must maintain an excellent standard of client care, at all times and in line with our values: "Be Balanced. Be Supportive. Be Innovative."

This is not a standard call centre role. You will need to be extremely resilient and used to operating in a high pressure and sometimes stressful environment with challenging quality and productivity targets. We also expect a high level of professionalism & customer service focus as well as a dedication to learning inside and outside the workplace. In return, we offer a very competitive salary, pension, generous annual leave entitlement and a range of great benefits. We also believe in developing our staff for when new opportunities arise within the Trust.

Knowledge of debt advice practices would be advantageous but is not essential, as full training will be given.

You will need to be flexible and able to work shifts covering full time hours of 35 hours per week between 9.00 am and 8.00 pm Monday to Friday, with rota'd Saturday working (c. 1 in 4) between 9.30 am and 1.00 pm.

If you believe you too can make a difference, apply by sending your CV to [recruitment@moneyadvice Trust.org](mailto:recruitment@moneyadvice Trust.org) by **8<sup>th</sup> March 2019**. However in popular campaigns such as this we may close the advert early when we have the right number of calibre candidates, so to avoid disappointment please apply as soon as possible. For more information on National Debtline, visit [www.nationaldebtline.org](http://www.nationaldebtline.org).

We would particularly welcome applications from people with life and work experience.

**Please note the start date for this role will commence on 20<sup>th</sup> May 2019.**

*We will only use the data you supply to us in CVs or application forms for recruitment purposes. This data will be held for six months. For further information please refer to our Privacy Notice for Job Applicants, available on the vacancies page of our website, [www.moneyadvice Trust.org/whoweare/Pages/Working-for-us](http://www.moneyadvice Trust.org/whoweare/Pages/Working-for-us)*

Unfortunately due to the expected volume of interest for this role, we will not be able to respond to each application. Therefore if you have not been contacted on the shortlist date, you have been unsuccessful on this occasion but we may keep your details on file for future roles that may be of interest.

## Job Description

**Job title:** Money Adviser - Triage  
**Reports to:** Triage Team Manager  
**Based at:** Birmingham Office  
**Special Conditions:** Flexible shifts, on rota basis, to cover service hours  
(9:00am to 8:00pm; Monday to Friday; 9:30am to 1:00pm Saturday,  
subject to review)

### Job Purpose

- To offer advice and assistance to clients with low priority debt issues via the telephone and act as a Triage service for experienced money advisers.

### Key Responsibilities and Accountabilities

#### Provision of advice

- To provide basic money advice via telephone, electronic and written channels, and communicate with clients in a supportive, empathetic, non-judgemental manner, whilst ensuring that productivity and quality targets are met.

#### Communication

- To communicate clearly, accurately and succinctly with clients to ensure a first class service is delivered.
- To deliver advice in an empathetic manner and have the ability to build trust with our clients.
- To collaborate effectively and professionally with colleagues across the MAT organisation.
- To participate actively and effectively through internal communication channels, including regular 1 to 1 discussions, QM feedback and team meetings etc. as required.

#### Administration

- To ensure all required paperwork is completed accurately, comprehensively and in compliance with quality audit requirements and agreed time-scales.
- To maintain records and assist with the collection of statistics by creating new database records and updating existing ones where appropriate.
- To uphold good practice and implement the Trust's policies and procedures and MAT's quality systems.
- To adhere to internal processes for information management, ensuring that MAT data is accurate and reliable.
- To adhere to published work schedules.

#### Quality, compliance and risk

- To identify CitA queries which fall outside of the scope of the service and refer them back to their local bureau.
- To identify cases where a debt solution may be appropriate, such as a Debt Management Plan (DMP), Debt Relief Order (DRO), Individual Voluntary Arrangement (IVA) etc., exploring all relevant options with clients, and in compliance with FCA regulations
- To send a Debt Management Pack to suitable clients.
- To onward refer any complex money advice related issue(s) which clients raise that the Triage team are unable to answer.
- To take responsibility for personal technical development, proactively addressing knowledge gaps, to ensure that you are technically proficient in the role.
- To take steps to address and minimise client complaints in accordance with agreed MAT procedures, as required.

### **General requirements**

- To uphold good practice and implement the Trust's policies, procedures and quality systems.
- To undertake such duties that are appropriate to the role.
- To show commitment to the vision and values of the trust.

## Person Specification

Criteria	Criteria tested at		
	Application	Interview	Assessment
<b>Qualifications</b>			
<b>Knowledge &amp; experience – desirable</b>			
<ul style="list-style-type: none"> <li>Knowledge of debt issues or basic money advice practices.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Call centre experience.</li> </ul>	X	X	
<b>Skills &amp; competencies – essential</b>			
<ul style="list-style-type: none"> <li>Ability to communicate effectively.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Ability to empathise and understand the problems of clients.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Ability to tailor money advice to the specific needs of the client.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Computer literate.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Excellent communication skills (verbal and written), able to engage with clients and colleagues confidently and concisely.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Good numerical skills.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Accuracy and attention to detail when case recording.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Ability to enter data whilst talking on the phone.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>Ability and desire to learn and develop.</li> </ul>	X	X	

Personal qualities			
<ul style="list-style-type: none"> <li>• Non-judgmental, empathetic attitude towards people in debt, able to deal compassionately with challenging situations.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>• Commitment to Equal Opportunities.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>• Self-motivated, flexible, hard-working.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>• Resilient, with the ability to work under pressure, whilst meeting productivity and quality targets.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>• Commitment to supervision, training and skills development.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>• Ability to use own initiative and also to work as part of a team.</li> </ul>	X	X	
<ul style="list-style-type: none"> <li>• Reflect the Trust's values of being balanced, supportive and innovative.</li> </ul>	X	X	

## How to apply

Please send your CV with a covering letter detailing how you meet the requirements of the job description and person specification to:

[recruitment@moneyadvicetrust.org](mailto:recruitment@moneyadvicetrust.org)

or by post to:

Human Resources Department  
Money Advice Trust  
51-53 Hagley Road  
Birmingham B16 8TP

The deadline for applications is **8<sup>th</sup> March 2019**

Unfortunately we are unable to respond to applicants who have not been shortlisted.

## Recruitment timetable

Advert closes	-	8 <sup>th</sup> March 2019
Telephone interviews	-	W/C 4 <sup>th</sup> March and continued as needed
Interviews	-	W/C 11 <sup>th</sup> March and continued as needed
Start date	-	20 <sup>th</sup> May 2019

# Terms and conditions

## Triage Adviser

Salary	Circa £21k per annum pro rata.
Hours	Flexible shifts, on rota basis, to cover service hours (9:00am to 8:00pm; Monday to Friday weekdays; 9:30am to 1:00pm Saturday, subject to review)

**\*Please note\*** The first 5 weeks of this role will involve intensive classroom training, therefore annual leave should not be taken during this time.

## Benefits

### Annual leave

- 26 days' annual leave per year, plus three days between Christmas and New Year, and public holidays.
- Option to purchase or sell up to two days' leave.
- 4 Duvet days in a year can be taken from annual leave entitlement.

### Group Personal Pension Scheme

You are eligible to join the Trust's Group Personal Pension Scheme. The scheme requires an employee contribution, which will then attract an employer contribution as follows:

Year	Employee %	Employer %
1	3	4
2	4	5
3	5	6

(NB years two and three increases are optional – employer contributions are contingent on employees increasing their contribution).

### Health and wellbeing

- Eye care – employees who habitually use visual display equipment (VDU) are entitled to a free eye test every two years, and for employees who require glasses specifically for VDU use are entitled to a voucher towards their glasses.
- Eligibility to join the BHSF (Birmingham Hospital Saturday Fund) health scheme. For a monthly fee dependent on the level of cover, employees may reclaim everyday health care costs such as dentist, optical and consultancy fees.
- Flu vaccinations – all employees are offered the opportunity to have an annual flu vaccination, provided by a trained nurse at the office premises.
- EAP scheme – employees and their families also have access to an external confidential support service available 24 hours a day, all year round. It offers advice on dealing with a variety of issues such as work, financial, family, marital and legal.

### Family friendly benefits

- Childcare Vouchers – part of your salary may be ‘sacrificed’ in exchange for vouchers. Within specified limits, these vouchers are non-taxable and exempt from National Insurance contributions, representing a saving for employees.
- Enhanced Maternity Pay – the Trust tops up maternity pay to full pay for the first 13 weeks of maternity leave.

## Money saving initiatives

- Season ticket loan – employees can take advantage of buying an annual or half-yearly travel ticket through a season ticket loan which is repaid via equal deductions from salary.
- Each year during June, employees based in Birmingham have the opportunity to join the Car Parking Scheme. This is where Employees are able to purchase subsidised parking for the year, and the loan is then repaid via equal deductions from Employee’s salary each month over 12 months
- Access to The Word, our Reward Portal, where you can obtain discounts on a wide range of high street shopping, holidays, days out and travel.

## Life insurance

- The Trust offers a death in service benefit of four times annual salary payable to the employee’s nominated beneficiary in the event of death.

## Values rewards

- Staff can nominate each other for awards for #livingourvalues and each quarter awards are made to employees for being balanced, supportive or innovative. In addition to this vouchers are also awarded for other initiatives such as long service or full attendance.