Job Description

Job title	**Debt and Money Advice Caseworker**
Contract	**Part time, 7 hours per week, London and home hybrid. Applications for additional days will be considered where the Caseworker can sustain the salary through Legal Aid work.**
Salary	**£30,000 - £42,000 per annum FTE depending on experience**
Reports to	**Director**

Organisation overview

Youth Legal is a London-based charity dedicated to providing free legal advice, representation and advocacy to young people facing social, economic and legal challenges. Our mission is to bring lasting change to the lives of marginalised and vulnerable young people by providing easy access to young person-friendly social welfare lawyers and advisers offering high-quality, holistic support and legal education. We work with local communities, youth charities and legal professionals to help create a more equitable and just society for young people.

Role overview

The Debt and Money Advice Caseworker will provide high-quality, free, independent debt and money advice to young people aged 16 to 25 and families with children. The postholder will manage referrals, complete detailed financial assessments, advise on suitable options and undertake casework to help clients stabilise their finances. The postholder will work closely with Youth Legal's legal team so that debt, benefits, housing and community care issues are addressed together. The postholder will manage advice and casework independently with oversight from the Senior Solicitor and Director.

Key responsibilities

This list is not exhaustive and may be changed in consultation with the postholder.

Casework: Debt and Money and Income Maximisation Advice

- Provide free confidential debt advice through telephone, email and face-to-face appointments.
- Identify emergencies, vulnerability and capability to support young people and their family in a structured way.
- Identify relevant benefit entitlement to maximise income, assets, banking, priority and non-priority debts.
- Carry out and create a realistic financial statement, and explain suitable options based on the statement, advantages and disadvantages of these options and undertake an action plan to resolve debt problems.
- Advise and undertake casework on relevant debts based on priorities and potential risks, and enforcement action could be undertaken by creditors.

- Identify ways to maximise income, access grants, hardship funds, council tax reductions and other financial support based on local knowledge
- Identify informal and formal debt options and negotiate with creditors to support clients to implement agreed debt solutions.
- Identify linked housing, community care or other legal issues to ensure the client is treated as a whole person and not their presenting issue.
- Maintain appropriate follow-up, outcome recording, case management and file closing.

Legal Aid (if applicable)

- Assess whether work is within legal aid scope and, where eligible and within competence, open and progress matters under Youth Legal's legal aid contract and supervision arrangements.
- Record time, evidence, funding decisions and billing information accurately and promptly.
- For any agreed increase beyond one day per week, build and maintain sufficient eligible legal aid work to cover the additional salary, with targets agreed in advance.

Holistic Working and Information Sharing

- Work with Youth Legal colleagues and external organisations to provide joined-up support, including providing and recording second-tier advice.
- Contribute to accessible money guidance, workshops and Know Your Rights activities for young people and youth professionals.
- Ensure debt and money website content is up to date and relevant and assist volunteers in creating debt and money advice social media content.
- Maintain AdvicePro and other internal systems to support a holistic working and client support environment and assist with creating a smooth part time working environment.
- Delegate support tasks to volunteers and offer basic training in information gathering and data collection to assist timely case management in a part time role.

Collaborative and Independent Working

- Work collaboratively with colleagues and contribute to team meetings, planning and service development.
- Maintain accurate, timely records on Youth Legal's systems and comply with data protection, confidentiality, safeguarding and organisational policies.
- Build constructive relationships with young people, colleagues, volunteers and external partners.
- Manage professional subscriptions and annual reporting requirements to regulatory bodies.
- Occasionally (two to four times a year) attend evening events with TOIL granted in reciprocation.

Quality Assurance and Professional Standards

- Maintain debt advice and casework in accordance with CONC 8 and MaPS standards.
- Undergo training as required as per MaPS CPD scheme.
- Support the Director/Senior Solicitor to maintain effective procedures, competence records and regulatory reporting and audit process as required as per Advice Quality Standards in debt advice.
- Participate in documented reviews of their own advice by an appropriately competent reviewer, including an external reviewer if/where arranged.
- Provide guidance to colleagues and volunteers, ensuring tasks remain within their competence.
- Maintain current knowledge through continuing professional development and seek specialist assistance where required.

Person specification

Essential

- At least two years' recent experience providing regulated or quality-assured debt and money advice and casework, with demonstrable competence to manage caseload.
- Relevant debt-advice qualifications, such as Certification of Money Advice Practice, or equivalent, supported by evidence of current competence in advice and specialist casework. MaPS-accredited training or equivalent is desirable.
- Experience undertaking technical supervision, debt-advice file reviews or quality assurance, with the ability to identify and address deficiencies in advice.
- Ability to assess complex financial information, maintain accurate case records and explain options clearly and in a trauma-informed manner.
- Experience negotiating with creditors, local authorities, utility providers and other agencies.
- A sensitive, non-judgmental approach to young people and families experiencing poverty, homelessness or crisis.
- Strong administrative and organisational skills, with the ability to manage competing priorities and complete tasks reliably.
- Clear, compassionate communication skills and confidence dealing with people who may be distressed or facing urgent problems.
- Commitment to relevant professional standards, ongoing training, equality and anti-oppressive practice.

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

Desirable

- Experience working with young people and/or families with children.

- Experience using AdvicePro case management system or able to pick it up quickly.
- Experience or interest in sharing and creating online educational materials, either via website or social media.
- Holds DRO intermediary certification.

Personal attributes

- Committed to empowering young people and improving access to justice.
- Collaborative, flexible and willing to contribute to a small organisation's changing needs.
- Calm, resilient and able to use sound judgement in a busy environment.
- High standards of integrity, professionalism and emotional intelligence.

Application process

Please submit the completed application form with your CV and a covering letter explaining how you meet the person specification. Applications should be sent to hannadunn@youthlegal.org.uk and will be considered on a rolling basis.

Youth Legal is an equal opportunities employer. We value diversity and warmly encourage applications from all communities and from candidates who share lived experiences with our service users.

We recognise that people from underrepresented backgrounds are statistically less likely to apply for roles unless they meet all of the listed criteria, so we welcome applications from candidates who may not meet every requirement but feel they could bring value to the role.