



Job title	Trainee Debt Advisor	Location	Toynbee Hall 28 Commercial Street OR Debt Free Advice, 2 Town Square Barking Learning Centre
Department	Advice Services - Debt Free Advice	Length of contract	Fixed 5-Month Traineeship until 31 March 2025. With a <i>potential</i> pathway to a permanent role
Outreach Work Required	Yes	Safeguarding level	Enhanced
Reporting to	Advice Manager	Direct reports	None
Working Hours	35 hours per week	Working Pattern	Monday – Friday 9am - 5pm

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 learn the role of a debt advisor by completing a Level 3 and 4 certification in debt advice and acquiring the skills needed to provide high-quality debt advice to over-indebted Londoners through face-to-face sessions, video, and phone channels.

Trainees will gain comprehensive knowledge of the debt advice process, from initial contact to final resolution, ensuring all clients receive the best possible support. They will develop their skills through immersive, hands-on experience while being supported by experienced advisors. Throughout their training, trainees will participate in various aspects of the debt advice process, such as exploring financial options, prioritising different debt types, and understanding how to provide tailored advice based on client needs.



Trainees will be actively involved in conducting supervised interviews, supporting clients in identifying viable financial solutions, and learning to navigate complex financial issues. They will also learn effective communication skills to support clients facing significant stress, ensuring empathy and understanding are central to the service provided. Structured support, one-on-one supervision, and comprehensive training will help trainees maintain detailed and accurate case records, stay current with legislation, and achieve key milestones throughout their development. Participation in team meetings and case reviews will also allow trainees to gain insights into best practices, learn from complex cases, and become confident in problem-solving and providing empathetic support.

Scope of Role

The Traineeship will last for five months, during which the Trainee Debt Advisor will learn how to provide comprehensive debt advice to over-indebted Londoners, tailored to their specific circumstances. The traineeship begins with classroom and online learning, followed by observing experienced advisors, and progresses to conducting semi-independent advice sessions under supervision.

This role involves gaining practical experience by observing and participating in interviews to understand clients' financial problems, researching options, and helping clients make informed decisions. Trainees will focus on independent learning, completing a portfolio to evidence their ability to deliver high-quality debt advice according to our quality standards framework. The trainee also ensures income maximisation and supports ongoing casework while gaining practical experience and training in debt advice delivery.

Towards the end of the traineeship, as they 'graduate', their Advice Manager and mentors will assist them in applying for roles as a Debt Advisor, supporting their progression within the organisation if there are vacant roles.

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 experienced debt advisors to learn best practices and maintain consistent service quality.
- **Training Team and Mentors:** Engage with the training team and assigned mentors throughout the traineeship to develop skills, receive guidance, and progress towards delivering independent debt advice to high standards.
- **Customer Care Representatives:** Coordinate with customer care representatives to ensure seamless client support and follow-up on cases.
- **Referral Partners:** Collaborate with referral partners to ensure clients are directed to appropriate services and receive comprehensive support.
- **Clients:** Provide high-quality, personalised advice under supervision to help clients navigate their financial challenges and achieve long-term stability.



Key Responsibilities

1. **Accurate, Effective, and Individually Tailored Advice:**

Work under supervision to observe and learn how to provide effective debt advice, including interviewing clients, researching options, and empowering clients to make informed decisions. Over time, trainees will begin taking more responsibility in these tasks, gradually moving from observing to leading advice sessions under supervision, ensuring clients receive the best possible support tailored to their needs. This will involve understanding the client's financial situation comprehensively, suggesting appropriate debt solutions, and providing emotional support where needed.

2. **Detailed Case Records:**

Assist in maintaining detailed case records, ensuring all work meets auditing and quality standards, and meets funder requirements. This will involve learning the principles of effective record-keeping, understanding data privacy regulations, and ensuring consistency and accuracy in all recorded information. Trainees will also contribute to regular case reviews, identifying trends and challenges to enhance service quality.

3. **Training and Development:**

Complete a structured training programme within the five-month period, covering technical debt advice, client management, and financial regulations. This training will involve both theoretical and practical learning, including classroom sessions, e-learning modules, and hands-on practice under the guidance of experienced debt advisors. Work towards obtaining relevant qualifications and certifications by demonstrating competence through practical assessments and completing assignments designed to build real-world skills in debt advice.

4. **Teamwork:**

Be an active member of the team, identifying opportunities for your development and contributing to collective goals. Demonstrate financial efficiency and value for money throughout your work by efficiently managing your time and resources. Participate in team meetings, share insights gained from client interactions, and support peers by offering constructive feedback. Comply with Toynbee Hall's policies and procedures, including health and safety, and actively engage in organisational initiatives aimed at improving service delivery.

5. **Travel:**

Travel across London as required, with occasional travel across the UK. This travel will include visiting outreach locations to support local communities, attending training sessions or conferences, and building partnerships with other organisations. Being adaptable to different environments is key, as travel is an essential component of gaining experience in various settings and understanding the needs of diverse communities.

6. **Other:**

Undertake additional tasks as delegated by Management.



Person Specification

The successful candidate will demonstrate:

Essential Criteria:

1. Experience and Skills:

- Willingness to work towards obtaining an accredited qualification in debt advice.
- Basic 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.
- Ability to handle and support vulnerable clients with empathy and sensitivity, ensuring their needs are appropriately addressed.

3. Personal Attributes:

- High level of professionalism and integrity.
- Ability to work independently and proactively without supervision.
- Capacity to remain calm and effective, 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.
- Willingness to work from our advice locations to shadow experienced advisors in both face-to-face and call centre settings.

Desirable Criteria:

1. Experience and Skills:

- Previous experience of giving advice (not necessarily debt advice).
- Ability to speak more than one language.

Other information

Please note that the right to work in the UK for the duration of the contract is a requirement for this position.