Money Advice and Pension Service (MaPS) Adviser

Role Description and Person Specification

Thank you for your interest in joining **Citizens Advice West Suffolk**. This role offers a meaningful opportunity to make a practical difference to people's lives by supporting clients with money, debt and wider financial challenges. For further information, please contact Annemarie Vis at **finance@swcab.org.uk**

- **Closing date:** 9am, Wednesday 9th September 2026
- **Interviews:** Thursday 24th September 2026
- **Start date:** As soon as possible

Application forms are available at **https://suffolkwestcab.org.uk** or by emailing **finance@swcab.org.uk**. Applications must be submitted by email using the application form. **CVs cannot be accepted**.

About Citizens Advice West Suffolk

Citizens Advice West Suffolk provides free, independent, confidential and impartial advice. We help people understand their rights, consider their options and navigate situations that can often feel complex or overwhelming.

Although we are part of the national Citizens Advice network, we operate as an independent charity with strong local roots. We value diversity, champion equality and actively work to challenge discrimination. Joining our team means becoming part of an organisation committed to fairness, inclusion and positive local impact.

The Role

Context

As a MaPS Adviser, you will work closely with clients to understand their income, expenditure and debts, and support them to take informed steps towards resolving their financial difficulties.

You will be based primarily in our Bury St Edmunds office, with occasional work from our other offices or community locations, and will be part of a supportive, mission-driven team.

We welcome applications from experienced Money Advisers and from people who are new to debt advice. Full training will be provided, with opportunities to develop and strengthen your skills.

Purpose

In this role, you will help clients understand their financial position, explore their options and move towards sustainable debt solutions.

- Explore the client’s financial circumstances and details of their debts
- Identify areas where clients could maximise income or minimise expenditure
- Provide information and advice to empower clients to act on their own behalf
- Explore options and implications to enable the client to make informed decisions
- Provide full support to the client from identifying the debt issue through to resolution

This is a role where your work can directly improve people’s lives, often at the point when they need support most.

Terms and Conditions

- **Hours:** 37 per week
- **Salary:** £26,415 to £29,795 actual per annum depending on experience
- **Contract:** Permanent with six-month probation period
- **Location:** Bury St Edmunds with work from our other offices
- **Pension:** For eligible employees - NEST scheme (3% employer / 5% employee)
- **Sick Pay:** 4 weeks full pay + 4 weeks half pay within a rolling 12-month period (after completion of the probation period)
- **Annual Leave:** 5.6 weeks pro rata, including bank holidays

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Job Description

Key Responsibilities

Debt Work

- To receive referrals from the generalist advice team and outside agencies.
- To conduct an initial debt assessment to identify the clients' debts, income, expenditure, needs and capacity to act on information provided.
- To explore options and implications so that the client can make informed decisions, including advice on income maximisation, budgeting and debt management.
- To negotiate with third parties, including statutory and non-statutory organisations, as required, and to identify and respond to emergency situations.
- To act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning, and by preparing financial statements.
- To provide casework covering the full range of debt and money advice following the Money Advice and Pension Service process.
- To refer clients to other specialist advisers and / or agencies within or external to Citizens Advice.

Research and Campaigns

- Contribute to research and campaigns by providing relevant insights and information.

Professional Development

- If not already held, completion of IMA Money Advice Caseworker Accreditation.
- Complete annual training to ensure MaPS and FCA accreditation requirements are met.
- Stay up to date with legislation, policy and case law relevant to your role.
- Take part in training, team meetings and supervision.
- Support initiatives that enhance and promote our services.

Other Duties

- Promote the aims and values of Citizens Advice.
- Carry out other tasks within the scope of the role to support effective service delivery.
- Follow health and safety, safeguarding, complaints and data protection procedures.
- Contribute positively to teamwork and communication across the organisation.

Person Specification

Essential

1. An ability to demonstrate a high level of commitment to training, identify own training needs and participate in continued personal development opportunities
2. The ability to prioritise tasks and work to deadlines using own initiative
3. The ability to communicate effectively, both orally and in writing with a range of people and organisations
4. Good numeracy skills with the ability to carry out efficient calculations and prepare budgets for clients
5. Ability to use IT for statistical recording, record keeping and document production
6. The ability to work effectively and collaboratively as part of a team and work without close supervision
7. Ability and willingness to follow agreed procedures
8. Ability to work in a sensitive, enabling and non-judgemental way with people from a wide range of backgrounds
9. Ability to maintain confidentiality and appropriate professional boundaries
10. Understanding of and commitment to the aims and principles of the Citizens Advice service.

Desirable

11. Knowledge and awareness of debt advice services

Willingness to complete a DBS check (a criminal record does not automatically prevent employment).

Commitment to equity, diversity and inclusion. We welcome applicants with lived experience.