

Debt Counsellor

FF11 Social work and support services · ISCO-08 2635 · CBS 1021 Social workers · seniority medior ·
Also known as: Debt Counsellor, Financial Support Worker

Maps out the financial situation of clients with debts, negotiates with creditors and guides clients towards a stable financial situation.

The debt counsellor works through budgets and negotiates with creditors on the client's behalf. Selection often focuses on budget calculation skill. Shame among clients, however, often leads them to withhold information, so building trust is just as decisive as the financial expertise itself.

Key figures for this profile

24 skills · 7 competencies to measure · 6 knockout skills · centre of gravity: Collaboration and interpersonal effectiveness 24%, Communication and influence 19%, Professional knowledge domains 19%

1 Competencies to measure

These are the behavioural and ability constructs in this profile. Each one shows which hrmforce questionnaire measures it.

Competencies to measure	Target level	hrmforce instrument	Assessment method	Behavioural anchor at target level
interpersonal sensitivity Competency (50-framework): Sensitivity Knockout	 N4	Big Fifty, 360 Feedback, Colour Profile (Jung)	Personality questionnaire	Names observed tension or reticence during a conversation and adapts tone, pace and wording accordingly.

Competencies to measure	Target level	hrmforce instrument	Assessment method	Behavioural anchor at target level
Listening and probing Competency (50-framework): Listen	 N4	Big Fifty, 360 Feedback	360-degree feedback	Summarises both the content and the feeling of the other party and probes until the real interest behind the request becomes visible.
Integrity and dependability Competency (50-framework): Integrity	 N4	Big Fifty (Integrity Scale), 360 Feedback, Structured interview	Personality questionnaire	Reports a possible conflict of interest on own initiative and asks for review before a decision is taken.
Stress tolerance Competency (50-framework): Stress resilience	 N4	Big Fifty, 15PF, Mental Resilience (4C)	Personality questionnaire	Keeps working in a structured way at peak load, keeps agreements with clients clear and flags early which results are at risk.
Managing boundaries and energy Competency (50-framework): Stress resilience	 N3	Big Fifty, Pulse Survey, Development Review	Structured interview	Deliberately alternates demanding and lighter tasks, declines extra work with reasons and keeps own diary within the agreed hours.
Safety awareness Competency (50-framework): Discipline	 N3	Big Fifty, Competency Check	Situational Judgement Test	Recognises unsafe situations in own process, intervenes and addresses colleagues without bringing the work to a halt.
Improvising within boundaries Competency (50-framework): Creativity	 N3	Competency Check, 360 Feedback	Situational Judgement Test	Chooses an interim solution within the rules when something fails or an unexpected request arrives, and records afterwards what deviated.

2 Full skill profile

Every skill in this profile, sorted by weight. The behavioural anchor under each skill belongs to the target level.

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Conversation management Chooses a fitting question type for each phase, summarises along the way and steers the conversation back to its goal when it drifts.		5	yes	Assessment centre	Communication Styles, Competency Check
G	interpersonal sensitivity Names observed tension or reticence during a conversation and adapts tone, pace and wording accordingly.		5	yes	Personality questionnaire	Big Fifty, 360 Feedback, Colour Profile (Jung)
V	de-escalating and setting limits States which limit is being crossed when behaviour is unwanted, what the consequence is, and ends the conversation when needed.		5	yes	Situational Judgement Test	Conflict Styles, Big Fifty, Mental Resilience (4C)
V	Support in disability care Independently attunes support to the client's level and behaviour and involves the personal network in choices.		5	yes	On-the-job observation	Work sample test, Competency Check

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
G	Listening and probing Summarises both the content and the feeling of the other party and probes until the real interest behind the request becomes visible.	 N4	4	no	360-degree feedback	Big Fifty, 360 Feedback
V	Advisory skill Reframes the question behind the question, offers two supported options with consequences and agrees a decision moment.	 N4	4	yes	Assessment centre	Competency Check, Structured interview
G	integrity and dependability Reports a possible conflict of interest on own initiative and asks for review before a decision is taken.	 N4	4	no	Personality questionnaire	Big Fifty (Integrity Scale), 360 Feedback, Structured interview
G	Stress tolerance Keeps working in a structured way at peak load, keeps agreements with clients clear and flags early which results are at risk.	 N4	4	no	Personality questionnaire	Big Fifty, 15PF, Mental Resilience (4C)
K	Financial awareness Calculates the financial consequences of an own proposal in costs and benefits and explains the outcome to colleagues.	 N4	4	yes	Knowledge test	Knowledge test (client-specific)

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
G	Managing boundaries and energy Deliberately alternates demanding and lighter tasks, declines extra work with reasons and keeps own diary within the agreed hours.	 N3	4	no	Structured interview	Big Fifty, Pulse Survey, Development Review
V	Methodical care process and record keeping Independently draws up a care plan with measurable goals, evaluates it periodically and adjusts it when the care need changes.	 N3	4	no	Portfolio or evidence	Portfolio, Knowledge test (client-specific)
V	Problem analysis Splits a recurring complaint into possible causes, tests these with own data and names the most likely cause.	 N3	3	no	Assessment centre	Competency Check, Ability Scan
V	Quantitative interpretation Translates monthly figures into three concrete findings, names the measurement uncertainty and warns when numbers are too small.	 N3	3	no	Work sample test	Ability Scan, Work sample test

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Correspondence and record keeping Formulates answers to unusual questions independently, records the considerations briefly and keeps the file complete and up to date.	 N3	3	no	Work sample test	Work sample test
V	collaborating in chains and alliances Aligns working methods and handover moments with partner organisations and resolves bottlenecks in the cooperation with them.	 N3	3	no	Assessment centre	Competency Check, 360 Feedback
V	working with difference and diversity of perspective Deliberately gathers diverging angles on an issue, weighs them and accounts for which insights end up in the solution.	 N3	3	no	Situational Judgement Test	Big Fifty, Colour Profile (Jung), 360 Feedback
V	Reflecting on own practice Takes time to review difficult situations, looks for patterns in own conduct and records one improvement point in writing.	 N3	3	no	360-degree feedback	360 Feedback, Development Review

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
K	GDPR and privacy in practice Judges in own processes whether a legal basis exists, applies data minimisation and handles requests from data subjects correctly.	 N3	3	no	Knowledge test	Knowledge test (client-specific)
V	Safe lifting and moving in care Independently selects technique and aid for a client with limited mobility and instructs colleagues on the spot.	 N3	3	no	On-the-job observation	Work sample test
V	Public service delivery to citizens Independently handles applications with exceptions, explains the outcome in plain language and monitors the deadlines.	 N3	3	no	Work sample test	Work sample test, Knowledge test (client-specific)
G	Safety awareness Recognises unsafe situations in own process, intervenes and addresses colleagues without bringing the work to a halt.	 N3	3	no	Situational Judgement Test	Big Fifty, Competency Check
G	Improvising within boundaries Chooses an interim solution within the rules when something fails or an unexpected request arrives, and records afterwards what deviated.	 N3	2	no	Situational Judgement Test	Competency Check, 360 Feedback

T	Skill	Target level	Weight	Knockout	Assessment method	hrmforce instrument
V	Working with digital devices and applications Opens and uses the prescribed applications for own tasks and asks for help whenever an unfamiliar message appears.	 N2	2	no	Work sample test	Knowledge test (client-specific), Work sample test
K	Knowledge of grants and schemes Checks an application for completeness against the list of conditions and requests the missing documents.	 N2	1	no	Knowledge test	Knowledge test (client-specific)

3 Levels per seniority

The same profile with the job family seniority adjustment applied. Target levels are clamped to 1 to 5.

Skill	medior	senior
Conversation management	N4	N5
interpersonal sensitivity	N4	N5
de-escalating and setting limits	N4	N5
Support in disability care	N4	N5
Listening and probing	N4	N5
Advisory skill	N4	N4
integrity and dependability	N4	N4
Stress tolerance	N4	N5
Financial awareness	N4	N5
Managing boundaries and energy	N3	N4
Methodical care process and record keeping	N3	N4
Problem analysis	N3	N4
Quantitative interpretation	N3	N4
Correspondence and record keeping	N3	N4
collaborating in chains and alliances	N3	N4
working with difference and diversity of perspective	N3	N4
Reflecting on own practice	N3	N4
GDPR and privacy in practice	N3	N4
Safe lifting and moving in care	N3	N4
Public service delivery to citizens	N3	N4
Safety awareness	N3	N4
Improvising within boundaries	N3	N4
Working with digital devices and applications	N2	N3

Skill	medior	senior
Knowledge of grants and schemes	N2	N3

4 The proficiency scale

Level	Label	Autonomy	Complexity	Scope	Depth of knowledge
N1	Guided	works under supervision and follows instruction	routine, one variable at a time	own task	basic understanding of terminology
N2	Applying	works independently within set frameworks	familiar situations with limited variation	own role	working knowledge, applies standard approach
N3	Proficient	sets own approach and seeks input proactively	several variables, some ambiguity	own team or process	thorough knowledge, weighs alternatives
N4	Advanced	directs others and decides on the approach	complex, with conflicting interests	several teams or a department	in-depth knowledge, advises others
N5	Leading	sets the standard and the policy	strategic, under high uncertainty	organisation, value chain or profession	authority, advances the profession

5 Behavioural anchors per skill

Anchors sit at N1, N3 and N5. N2 and N4 are deliberately not anchored: raters interpolate between them, following the O*NET convention.

Skill	N1	N3	N5
Conversation management Opening, steering and closing a conversation purposefully by asking questions, summarising and making concrete agreements about what happens next.	Follows a prepared list of questions, asks them in the given order and records the agreements that were made.	Chooses a fitting question type for each phase, summarises along the way and steers the conversation back to its goal when it drifts.	Leads conversations with opposing interests at board level, develops conversation models for the organisation and tests them against practice.
interpersonal sensitivity Noticing verbal and non-verbal signals from others, naming what stands out and adjusting own behaviour accordingly during the contact.	Notices when a conversation partner disengages or hesitates and asks whether the explanation is clear.	Names observed tension or reticence during a conversation and adapts tone, pace and wording accordingly.	Trains others in recognising social signals and uses that insight when designing sensitive change processes across the organisation.

Skill	N1	N3	N5
de-escalating and setting limits Reducing rising tension or unwanted behaviour by staying calm, stating the limit clearly and steering or ending the conversation.	Stays calm when facing an angry reaction, lets the other person speak and calls in a colleague or manager.	States which limit is being crossed when behaviour is unwanted, what the consequence is, and ends the conversation when needed.	Establishes organisation-wide agreements on transgressive behaviour, arranges support and follow-up, and holds managers to that line.
Support in disability care Supports people with an intellectual or physical disability in daily activities, communication and day programmes, attuned to their capabilities.	Supports a client with daily activities under supervision and follows the agreements set out in the support plan.	Independently attunes support to the client's level and behaviour and involves the personal network in choices.	Develops support methods for the target group, grounds them in professional literature and guides teams through severe behavioural issues.
Listening and probing Taking in the message of the other party fully, checking whether it is understood correctly and using targeted questions to surface underlying interests and assumptions.	Lets the other person finish speaking, takes notes and afterwards asks about anything that stayed unclear.	Summarises both the content and the feeling of the other party and probes until the real interest behind the request becomes visible.	Picks up sensitive signals in conversations with directors and supervisors and uses them to adjust organisational policy in good time.
Advisory skill Sharpening the question of a client and delivering a well founded recommendation in a way that the receiver adopts and implements it.	Supplies requested information and explains a standard recommendation following the fixed structure used by the team.	Reframes the question behind the question, offers two supported options with consequences and agrees a decision moment.	Advises the board on issues with conflicting interests, challenges established assumptions and safeguards the quality of advice across the organisation.
integrity and dependability Acting in line with applicable standards and agreements, also without supervision, and being transparent about own interests, mistakes and doubtful cases.	Keeps to agreements and rules of conduct made and reports an own mistake to the manager.	Reports a possible conflict of interest on own initiative and asks for review before a decision is taken.	Sets the organisation's integrity standards, enforces them also with influential parties and explains the resulting choices publicly.

Skill	N1	N3	N5
Stress tolerance Keeps delivering work of the same quality under time pressure, opposition or unexpected turns and maintains a businesslike tone with others.	Keeps working on the current task as pressure rises and asks the supervisor which task can wait.	Keeps working in a structured way at peak load, keeps agreements with clients clear and flags early which results are at risk.	Keeps the organisation workable in crises, takes decisions under high uncertainty and sets the standard for composed action under pressure.
Financial awareness Understands how revenue, costs, margin and liquidity relate in the own organisation and includes this in daily choices and proposals.	Names which costs belong to the own work and checks what an expense means for the budget.	Calculates the financial consequences of an own proposal in costs and benefits and explains the outcome to colleagues.	Explains the financial position of the organisation to all layers and uses that knowledge in strategic trade offs.
Managing boundaries and energy Distributes own effort across the working week, says no to work that does not fit with reasons, and arranges variety between demanding and lighter tasks.	Reports to the supervisor when tasks no longer fit within working hours and follows the choice that is made.	Deliberately alternates demanding and lighter tasks, declines extra work with reasons and keeps own diary within the agreed hours.	Sets agreements across the organisation on sustainable effort and workload distribution and holds managers to compliance with them.
Methodical care process and record keeping Works through the steps of clarifying the care question, setting goals, planning, delivering and evaluating, and records these in the client file.	Records care delivered and observations in the file on the same day, using the standard reporting format.	Independently draws up a care plan with measurable goals, evaluates it periodically and adjusts it when the care need changes.	Develops the organisation's record keeping and reporting policy and leads the introduction of a new methodical care standard.
Problem analysis Breaks a problem into parts, separates causes from effects and states which information is needed to move forward.	States precisely what deviates in a malfunction and which data are missing, and puts this to the supervisor.	Splits a recurring complaint into possible causes, tests these with own data and names the most likely cause.	Traces persistent organisational problems back to a few root causes and sets the analysis method that other teams will use.

Skill	N1	N3	N5
Quantitative interpretation Explains what figures, charts and key indicators mean for the question at hand and states what they do not show.	Reads a standard report and names which values lie above or below the agreed norm.	Translates monthly figures into three concrete findings, names the measurement uncertainty and warns when numbers are too small.	Decides which key indicators steer the organisation, demonstrates the pitfalls in the measurement and corrects improper use of figures.
Correspondence and record keeping Drafting business letters, emails and conversation records and filing them so that the handling remains traceable later for colleagues and regulators.	Sends standard letters from the system, saves attachments in the agreed location and notes the date of dispatch.	Formulates answers to unusual questions independently, records the considerations briefly and keeps the file complete and up to date.	Designs the correspondence and archiving standard for the organisation, checks compliance and accounts for file quality during an external audit.
collaborating in chains and alliances Working with external parties towards a shared result by agreeing and tracking roles, information exchange and responsibilities between organisations.	Performs an own task within a chain agreement and reports to the contact person what does not fit.	Aligns working methods and handover moments with partner organisations and resolves bottlenecks in the cooperation with them.	Builds alliances with parties that hold differing interests and establishes governance and result agreements for the whole chain.
working with difference and diversity of perspective Making differences in working methods, background knowledge and insight within a group visible and using them to reach better solutions.	Asks about a colleague's different approach how it works and why it was chosen.	Deliberately gathers diverging angles on an issue, weighs them and accounts for which insights end up in the solution.	Arranges that teams routinely include dissent and different angles and tests the effect on the quality of decisions.
Reflecting on own practice Looks back on own work in a structured way, names the effect of choices made and formulates one concrete point to do differently.	Answers the questions of the supervisor after a task about what went well and what was difficult.	Takes time to review difficult situations, looks for patterns in own conduct and records one improvement point in writing.	Builds reflection into work processes as a standard step, guides peer review across the organisation and keeps difficult assumptions open for discussion.

Skill	N1	N3	N5
GDPR and privacy in practice Knows privacy legislation requirements for own work, which legal basis and retention period apply and recognises when notification is required.	Processes personal data only according to the applicable work instruction and refers doubtful cases to the privacy officer.	Judges in own processes whether a legal basis exists, applies data minimisation and handles requests from data subjects correctly.	Sets privacy policy, decides on high risk processing operations and represents the organisation towards the supervisory authority.
Safe lifting and moving in care Moves and supports clients using lifting technique and aids in such a way that the load on client and care worker stays limited.	Moves a client under guidance with the prescribed aid, following the instruction of the designated specialist.	Independently selects technique and aid for a client with limited mobility and instructs colleagues on the spot.	Sets the policy on physical load, analyses incident figures and brings the institution to a demonstrably lower load.
Public service delivery to citizens Handles citizens' applications and questions according to law and procedure, explains decisions understandably and keeps an eye on lead time.	Handles standard applications according to the work instruction and refers deviant cases to an experienced case handler.	Independently handles applications with exceptions, explains the outcome in plain language and monitors the deadlines.	Redesigns the service delivery processes for the whole domain and sets standards for lead time and comprehensibility.
Safety awareness Continuously watches for unsafe situations and actions at work, addresses others about them and chooses the safe working method even under time pressure.	Follows the safety rules of the workplace and checks back when in doubt about an operation.	Recognises unsafe situations in own process, intervenes and addresses colleagues without bringing the work to a halt.	Sets the safety standard for the organisation, makes safety discussable at every level and steers behaviour and culture.
Improvising within boundaries Devises a workable solution on the spot in an unexpected situation, staying within applicable rules, safety requirements and agreements.	Reports an unexpected situation immediately and carries out the solution the supervisor provides.	Chooses an interim solution within the rules when something fails or an unexpected request arrives, and records afterwards what deviated.	Determines how much room for improvisation the organisation allows and records which boundaries are never crossed.

Skill	N1	N3	N5
Working with digital devices and applications Uses computers, mobile devices and standard applications to carry out work tasks, adjusts settings and resolves simple usage problems without help.	Opens and uses the prescribed applications for own tasks and asks for help whenever an unfamiliar message appears.	Selects the appropriate device and application for each task and fixes common disruptions without support from others.	Defines organisation wide which digital workplace facilities are used and guides their introduction across all teams.
Knowledge of grants and schemes Knows the conditions, deadlines and accountability requirements of grants and schemes and assesses whether an application meets them.	Checks an application for completeness against the list of conditions and requests the missing documents.	Independently assesses a complex application, tests the budget against the scheme and drafts the award decision.	Designs schemes and accountability frameworks, assesses state aid risk and advises the board on the deployment of funds.

6 Assessment methods and validity

The validities are the corrected meta-analytic estimates from Sackett, Zhang, Berry and Lievens (2022) in the Journal of Applied Psychology, which replace the older Schmidt and Hunter (1998) figures. The spread matters as much as the mean: with a high SD, validity varies strongly by context.

Assessment method	rho	SD	What it is
Assessment centre	0.29	0.09	Multiple exercises, multiple assessors, dimension-wise scoring.
Personality questionnaire	0.40	0.15	Self-report of behavioural preferences. At hrmforce the Big Fifty and the 15PF.
Situational Judgement Test	0.12	0.11	Scenario with response options, scored on knowledge or behavioural tendency.
On-the-job observation	-	-	Structured workplace observation with a form based on behavioural anchors.
360-degree feedback	-	-	Multiple raters around the person rate behaviour against behavioural anchors.
Knowledge test	0.40	0.13	Test of declarative job knowledge, usually assembled per client.
Structured interview	0.42	0.19	Behaviour-based interview with fixed questions and a rating scale per question.
Portfolio or evidence	-	-	A collection of prior work or results, assessed against fixed criteria.
Work sample test	0.33	0.09	The candidate performs a representative work sample under standardised conditions.

7 Assessment instruments for this job

hrmforce instrument	Skills	What it measures
Competency Check	7	Behavioral-Level Competency Assessment
Big Fifty	7	Personality questionnaire, 150 items, 25 factors
360 Feedback	7	Multiple assessments based on behavioral anchors
Work sample test	6	Representative work sample under standardized conditions
Knowledge test (client-specific)	6	Professional knowledge test, customized for each client

hrmforce instrument	Skills	What it measures
Colour Profile (Jung)	2	Four color types, linked to Big Fifty factors
Mental Resilience (4C)	2	Mental Resilience According to the 4C Model
Structured interview	2	Behavioral interview with a fixed structure
Development Review	2	Structured development interview
Ability Scan	2	Aptitude Test: Verbal, Numerical, and Abstract Reasoning Skills
Communication Styles	1	Preferred communication style
Conflict Styles	1	Preferred style in conflict situations
Big Fifty (Integrity Scale)	1	
15PF	1	Personality Profile, a shorter alternative to the Big Fifty
Pulse Survey	1	Periodic measurement at the team and organizational levels
Portfolio	1	Evaluation of prior work against fixed criteria

8 How to use this profile

1. Agree the profile with the hiring manager before the first candidate is measured. Weights shifted afterwards make the outcome indefensible.
2. Choose the assessment method per skill from the Assessment method column. Combine at most three methods per candidate.
3. Calibrate the assessors in a two-hour session using the anchors in chapter 5. Anchors without rater training deliver little.
4. Fill in the match calculator and discuss the gaps in the development conversation. Type A and type G are selection criteria, not one-quarter development goals.

Source: hrmforce Skills Framework 2.0, version 2.0.0, built 2026-09-08. Crosswalks to ESCO v1.2.1, O*NET 31.0, Lightcast Open Skills, SFIA 9, DigComp 3.0, EntreComp, LifeComp, GreenComp, AILit, WEF Future of Jobs 2025, ISCO-08 and the Dutch CBS occupational classification BRC 2014 edition 2025. This profile is a starting point, not a standard: align it with your own organisation before selecting on it.