

Money Adviser

Job Description and Person Specification



About the role:

The Money Adviser will play a key role in the delivery of the bureau Monday Adviser Service and to providing options to clients on solutions for resolutions of their debts including assisting with legislative processes.

Main responsibilities

The main purpose of the role is to provide high quality debt and money advice casework for clients, including providing information and making referrals for statutory debt solutions (DAS and Sequestration). Advice and support will be delivered via combination of face to face and multichannel provision (telephone, webchat and email). Please note that during the pandemic advice will only be delivered face to face in exceptional circumstances where no other form of support is appropriate.

Advice giving

- Interview clients using sensitive listening and questioning skills in order to allow clients to explain their problem(s) and empower them to set their own priorities.
- Use the Citizens Advice Information System to find, interpret and communicate the relevant information.
- Maintain expertise in relevant legislation e.g. welfare rights, debt and bankruptcy
- Provide advice to clients via a range of media including telephone, webchat and email
- Identifying when clients need more intensive support or can do more self help.
- To be responsible for maintaining expertise, both personally and within the team
- To provide accurate and impartial information regarding clients legal position and identify and explain all options and courses of action. Having a thorough knowledge of and be able to identify the appropriate option for money advice clients and support eh clients in that option.
- Undertaking detailed casework on multiple debt problems
- Maintaining detailed statistics and records of individual debt cases
- Providing regular reports on functioning and development of the service
- Developing public awareness of the debt service and undertaking promotion work by giving talks and developing training as required.
- Carrying out other duties specified by the manager related to the field of debt advice and the working of the CAB
- Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning.
- Negotiate with third parties such as statutory and non-statutory bodies as appropriate.
- Refer internally or to other specialist agencies as appropriate.
- Ensure that all work conforms to the bureau's Office Manual and Quality Standards at the appropriate level.

Social policy

- Assist with social policy work by providing information about clients' circumstances through the appropriate channel.
- Alert clients to social policy options.

Professional development

- Keep up to date with legislation, policies and procedures and undertake appropriate training.
- Read relevant publications.
- Attend relevant internal and external meetings as agreed with the line manager.
- Prepare for and attend supervision sessions/team meetings/staff meetings as appropriate.

Other duties and responsibilities

- Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.
- To share evening and weekend operational hours on a rotational basis with other paid staff.
- Demonstrate commitment to the aims and policies of the CAB service.
- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.

Person specification

| | ESSENTIAL | DESIRABLE |
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| Experience | <ul style="list-style-type: none"> • Experience of casework and case management in a busy environment. • Recent Money Advice or Debt counselling Experience • Experience of preparing reports, plans and proposals | <ul style="list-style-type: none"> • Certificate of Money advice Service Quality framework(GGDA) to minimum of Advice level or equivalent • Experience of working to Scottish National Standards • Experience as a generalist CAB adviser or in a financial environment. • An understanding of and a commitment to aims, principles and policies of the service. |
| Skills and attributes | <ul style="list-style-type: none"> • Ability to manage a large caseload in a demanding and busy work place • Ability work without close supervision and prioritises work • Ability to work in a crisis situation (such as evictions) and meet deadlines • Ability to communicate effectively, both orally and in writing with particular emphasis on negotiation and representation skills • Understanding of the main principles and methods of statistical gathering and service evaluation. | <ul style="list-style-type: none"> • Ability to work as part of a team and on own initiative • Understanding of the needs of people who may be vulnerable, distressed or under stress • Ability to show client empathy, and to support and motivate. |
| Knowledge | <ul style="list-style-type: none"> • Knowledge of the legal rights of debtors and creditors to Scottish National Standards for Information and Advice Providers Type II • A knowledge of money advice strategies • Working knowledge of Microsoft software and related packages | <ul style="list-style-type: none"> • An understanding of Castle case recording system and procedures • An understanding of the needs of funders relating to clients, clients profiles, recording of cases and financial gains. |
| Values and attitudes | <ul style="list-style-type: none"> • An understanding and commitment to the aims and principles of the CAB service and to the policies and | <ul style="list-style-type: none"> • An understanding of the need for partnership working and a proactive approach to same. |

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| | procedures of the Bureau. | |
| Other | <ul style="list-style-type: none">• A willingness to identify and undertake relevant training | |