**North Ayrshire Citizens Advice Service**

**Job Description**

This job description describes the practical purpose and main elements of the job. It is a guide to the nature and main duties of the job as they exist currently, but is not intended as a wholly comprehensive or permanent schedule.

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| **1. JOB DETAILS**  Job Title: Money Adviser (Full-time – 35 hours)    Reports to: Money Advice Team Reporting to job-holder: N/A  Location: Saltcoats Salary: £23,000 p.a |
| **2. OVERALL PURPOSE OF THE JOB *–***  Responsible for the quality and standard of money advice provision. |

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| **3. PRINCIPAL ACCOUNTABILITIES *–*** *This describes the key areas of the job.*  **Main duties**     * Taking responsibility for day to day management of money advice work and undertaking detailed casework on multiple debt problems. Administering a full range of options for the clients; from debt write off to bankruptcy. * To authorise the production of standard letters and/or original correspondence necessary to progress client cases. * To ensure that research work, telephone calls and/or correspondence relating to casework is undertaken in a timely manner and according to NACAS procedures * To ensure that ongoing cases are progressed, recorded and filed appropriately. * Maintaining expertise in relevant legislation e.g. welfare rights, debt and bankruptcy * Maintaining detailed statistics of individual debt cases * Working co-operatively with Money Advisers in other CABx and other agencies within the local authority area. * To assist the Money Advice Team in meeting the training needs of volunteers. * To ensure that Social Policy Feedback is provided to the CAS as required. * To ensure that ongoing cases are progressed, recorded and filed appropriately. * To undertake Quality Assurance of colleagues advice giving. * Provide monthly project statistical reports as directed. * To attend meetings as directed by the Manager. * Other similar and appropriate duties as required.  |  | | --- | | **These key tasks are not intended to be exhaustive, but they highlight a number of major tasks that the post-holder may be reasonably expected to undertake.** |   **Person Specification**  **4. QUALIFICATIONS – ESSENTIAL/DESIRABLE**   |  | | --- | | **Essential** | | **1.** Ordinary/Standard Grade level qualification (grade/level 1-3), in English and Mathematics/Arithmetic (or obtained this level through prior working experience.) | | **2.** A minimum of 2 years, recent money advice/debt counselling experience. | | **3**. Completion of (working towards) a formal Money Advice training by a recognised agency (or obtained this level through prior working experience.) | | **Desirable** | | **4.** Specialist Money Advice Qualification |   **5. EXPERIENCE - ESSENTIAL/DESIRABLE**   |  | | --- | | **Essential** | | **1.** Experience of working in a team of staff/volunteers. | | **2.** Experience of communicating and liaising with varying organisations. | | **3.** Experience of delivering money advice and information services to clients. | | **4.** Experience of managing a high caseload. | | **5.** Experience of working within the advice sector. | | **6.** Someknowledge of the key principles of CABx. | | **7.** Demonstrable understanding of excellent customer care principles. | | **8.** Experience in money advice casework & case management | | **9.** A sound working knowledge of welfare benefits and of the legal rights of debtors & creditors. | | **10.** Knowledge of the Debt Arrangement Scheme and other money advice strategies. | | **Desirable** | | **11.** Accredited (working towards accreditation) Money Adviser | | **12.** Ability to offer & process all bankruptcy strategies |   **6. PERSONAL CHARACTERISTICS - ESSENTIAL/DESIRABLE**   |  | | --- | | **Essential** | | **1.** Proficient user of Microsoft packages (Word, Excel, Access and Outlook) and the Internet. | | **2.** Ability to work without supervision. | | **3.** Excellent written and oral communication skills (particularly on the telephone and with all first line contact). | | **4.** Attention to detail; good record keeper. | | **5.** Positive and flexible approach. | | **6.** Demonstrable commitment to equal opportunities. | | **7.** Excellent planner and organiser. |   **7. PERSONAL COMPETENCIES *– as per agreed NACAS Competencies***   |  | | --- | | **Essential** | | **1.** Effective Communications | | **2.** Personal Effectiveness | | **3.** Strive for continuous improvement | |
| **8. ADDITIONAL COMMENT *– I****nformation which is significant but not covered elsewhere in this description.*  This role may involve travelling to and attendance at meetings throughout the region. The job holder will therefore be required to be flexible in approach and to travel as required.  Note:  **Every job description in the Organisation will be subject to a review either:**   * **on an annual basis at the time of the annual appraisal meeting, or** * **as a result of a change in strategic direction, or** * **as a result of a team / operational requirements, or** * **as a result of agreed performance appraisal needs and objectives, or** * **within six months of appointment** |