



Working with us:

Money Advice Consultant



Job pack – January 2019

Contents

A note from our CEO, Derek Mitchell	3
About Citizens Advice Scotland	4
About the role	5
How to apply	7
Job description	8
Person specification	10
Employee benefits	11

A note from our CEO, Derek Mitchell

“Thank you for your interest in joining the Citizens Advice Scotland team. Our employees play a critical role in helping to make society fairer, and in supporting our network of Citizens Advice Bureaux across Scotland.

We hope this pack will give you the information you need to decide if a role with us is right for you. We rely on each member of the team to bring their own unique skills, experience, views and commitment to our goals – it’s that combination which makes our organisation what it is.

The Citizens Advice network in Scotland provides much-needed advice and information to people of all walks of life, on a huge range of issues. We give a piece of advice every 19 seconds – face to face, online and by phone. The services we and our members provide make a difference in communities across Scotland and the rest of Great Britain, ensuring people are aware of their rights. It’s a powerful thing to be part of.

We look forward to hearing from you if you decide to apply, and to learning more about what you can bring to this role, and to the team.”



Derek Mitchell, CEO
Citizens Advice Scotland



About Citizens Advice Scotland

The Citizens Advice network in Scotland is the largest independent advice service in the country. Citizens Advice Scotland is a charity within this network – we act as a national organisation supporting and representing the service as a whole and the interests of citizens.

At the heart of the network there are 60 individual citizens advice bureau organisations across Scotland, all operating as independent charities in their own right, and generally focusing on providing support directly to clients. Each of these organisations is a member of Citizens Advice Scotland. Also providing significant added value are the national elements of the service run out of Citizens Advice Scotland, such as the Extra Help Unit.

We believe that every citizen should have access to free, impartial and confidential advice that helps them make informed decisions, whenever they need it and however they choose to access it. Whether that's face-to-face, over the phone or online, people know that wherever they see the familiar blue and yellow of our brand, they are guaranteed the same high quality of free, impartial and confidential advice.

Find out more at www.cas.org.uk.

About the role

- > **Job title:** Money Advice Consultant
- > **Location:** Edinburgh
- > **Hours per week:** 35 hours per week
- > **Type of contract:** Fixed term until the end of July 2019 with the possibility of extension
- > **Appointable salary range:** £23,500 - £26,500 per annum, commensurate with experience
- > **Full salary range:** £23,579 - £28,819 per annum

- > **Closing date:** Friday, 8 February 2019, 12pm
- > **Interviews:** Friday 15 February or Monday 18 February

MATRICES is a partnership project between Citizens Advice Scotland and Money Advice Scotland (MAS) funded by the Scottish Government. The aim of the project is to support an increase in the provision of high quality money advice in Scotland. The project's key outcomes are to support an embedding of the Scottish National Standards in money advice, to achieve a skilled money advice workforce providing quality advice, to contribute to the review and re-design of the Wiseradviser training programme and the learning route for money advisers and to support advisers to meet the requirements of the Money Advice Service Quality Framework. It achieves these outcomes through training, second tier consultancy support, and provision of information resources.

The Money Advice Consultant has a key role to perform in supporting the process of improving the quality of money advice offered to clients by Citizens Advice Bureaux, local authority and independent advice agencies. They do so through provision of learning opportunities and information resources, a legal consultancy service, and development of these services.

The Money Advice Consultant is required to produce, maintain and update materials to ensure the provision of consistent, high quality training, which will enable money advisers to achieve and maintain the levels of knowledge and skills required for their role.

The Money Advice Consultant is responsible for the delivery of training to advisers who are seeking approved status under the Scottish statutory debt solutions. The role also involves identifying training needs arising from new legislation, case law and practice. From this the MAC also provides input to, and delivery of, learning opportunities for advisers through the Scottish Wiseradviser Operational Team (SWOT), and provides training and support for individual agencies as required.

The MAC supports money advisers by providing technical and tactical advice, researching and interpreting case law and other relevant legal materials through a consultancy helpline.

The CAS MAC liaises with other MATRICES colleagues to ensure a comprehensive and consistent service to all agencies delivering free independent money advice in Scotland.

Employee benefits

Citizens Advice Scotland offers excellent terms and conditions, including a total of 40 days leave (including public holidays) and a pension scheme with an 8% employer contribution. We have a flexitime scheme which enables our employees to work flexibly in line with organisational requirements, and as an inclusive employer we are happy to consider other flexible working arrangements where appropriate. For more details of some of the other benefits on offer to our employees, please see the section on Employee benefits below.

How to apply

To apply for this role, please send completed copies of the **Personal Details Form**, along with your current **CV** to: recruitment@cas.org.uk

In addition, we ask you to provide a **written statement** with examples which demonstrate how you meet the requirements of the post, as set out in the job description and person specification.

Equality & diversity monitoring

To help Citizens Advice Scotland monitor equality and diversity statistics please return the Equality & Diversity Monitoring Form **separate** from your other application documents by emailing it to: equalitymonitoring@cas.org.uk



Job description

Position: Money Advice Consultant

Responsible to: Money Advice Coordinator

Line manager responsibility: No

Budget responsibility: No

Key responsibilities

Money Advice Consultancy Service

- > To support MATRICS colleagues to provide a consultancy service for all money advisers working in agencies serviced by MATRICS, within targets set. This service includes the provision of information, guidance, supporting case evidence, interpretation and research of legal and other materials, and advice on current practice
- > To work with the MATRICS team to ensure consistency, efficiency and quality of service through regular peer review and liaison meetings
- > To liaise internally with relevant Citizens Advice Scotland sections and externally with relevant agencies in Scotland and the UK, as required, on changes in consumer credit, bankruptcy, debt recovery and other relevant legislation, in conjunction with the Money Advice Coordinator
- > To draft or comment on guidance and advise on best practice in the area of money advice service delivery
- > To ensure that appropriate service monitoring records are maintained to assist with meeting regular Scottish Government and Citizens Advice Scotland reporting requirements

Training

- > To review, maintain and deliver the relevant face to face and e-learning courses of the learning route for money advisers pitched at all levels of the Scottish National Standards for Information and Advice Providers (Money Advice), ensuring that all materials and resources enable advisers to meet the required standards
- > To contribute to the design and delivery of training / seminars on major new legislation, policy and systems that impact on the work of money advisers.
- > To support the development and roll out of money advice blended learning opportunities for money advisers.
- > Where required, to provide training to meet specific agency needs, for example as part of an audit response strategy
- > To liaise where appropriate in consultation with internal and external specialists in the production of appropriate information and training materials

Other duties

- > To participate in internal or external groups related to money advice provision as required
- > To identify relevant resources required to carry out any of the specialist tasks
- > To undertake other duties as may reasonably be directed by the Money Advice Coordinator

Accountability and Decision Making

- > Reporting into the Money Advice Coordinator, this post has responsibility for ensuring the success of the MATRICS project through the legal consultancy service and provision of learning opportunities and information resources
- > The post holder is expected to make decisions within known boundaries and make recommendations to the Money Advice Coordinator for decision of more complex or unprecedented circumstances
- > Seen as an expert in the field of money advice

Problem solving and Complexity

- > Complexity in the role comes from knowledge of relevant legislation and ability to apply this as part of the legal consultancy service
- > The post holder must interpret information from a variety of sources in order to develop training materials, including researching existing legislation and guidance
- > Most problem can be solved based on existing legislation, guidance or case law, but significant analysis and interpretation of these will be required to determine the appropriate response

The above job description is not exhaustive and is clarified to include broad duties inherent in the post.

Person specification

Knowledge, skills and experience

Essential

- > Understanding of the Scottish legal system, court procedures and debt recovery procedures
- > In depth up-to-date specialist knowledge of the law relating to consumer credit, bankruptcy, diligence and debtor protections
- > Understanding of the roles of regulatory bodies regarding lending and recovery practices
- > Experience of interpretation and practical application of legislation and case law
- > Awareness of current policy issues relating to money advice in Scotland
- > Excellent communication skills, both written and oral
- > Good analytical and diagnostic skills
- > Experience working on own initiative and managing own workload, via effective planning and organising
- > Ability to work co-operatively in a small team
- > Experience of providing money advice at type III (money advice) level under the Scottish National Standards for Information and Advice Providers
- > Proven understanding of learning theory and experience of training course design, delivery, presentations, groupwork and evaluation
- > Experience of identifying and meeting training needs of various groups of people in differing circumstances

Additional requirements

- > This post will involve some travel and occasional overnight stays

Employee benefits

Our people make Citizens Advice Scotland a great place to work and we offer a wide range of benefits to value their contributions. To get an idea of what benefits you receive when working with us, we have listed a few examples below.

Work-life balance



- > **Flexible working and flexitime:** get the flexibility as to how and when you work to suit both your and the organisation's needs.
- > **Generous annual leave:** spend time away from the office to relax and unwind with a total of 40 days leave per year.

Health and wellbeing



- > **Fresh Fruit:** enjoy a weekly array of complimentary fresh fruit in the office.
- > **My Gym Discounts:** join gyms, health clubs, leisure centres, yoga studios, boot camps and outdoor activities at a discounted rate.

Financial benefits



- > **Pension scheme:** save for your future with an 8% employer and 4% employee contribution.
- > **Capital Credit Union:** access ethical financial services with a credit union membership.

Other benefits



- > **Season ticket loan:** take out an interest-free season ticket loan to save on travelling to and from work
- > **Salary sacrifice schemes:** in addition to Cycle2Work and Childcare Vouchers, sign up to a scheme to purchase everyday technology.
- > **Recognition scheme:** thank and reward your colleagues who have gone the extra mile or delivered a great piece of work.

When joining Citizens Advice Scotland you have access to many other great benefits, all aiming to support the organisation's biggest asset – our people.

www.cas.org.uk



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The Scottish Association of Citizens Advice Bureaux – Citizens Advice Scotland. Scottish charity (SC016637) and company limited by guarantee (89892)