**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/ALocation: 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.

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| **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**

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| **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**

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| **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**

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| **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***

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| **Essential**  |
| **1.** Effective Communications |
| **2.** Personal Effectiveness |
| **3.** Strive for continuous improvement |

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| **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**
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