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| CARF SCQF Level 7£24,295 |  Money Adviser |
| Department/Reporting To |  Debt Advice |
| Job Function /Location |  Money Advice/ As required |
| Purpose of Job |  Post holder will be expected to work as part of a team to provide a full comprehensive and quality money advice service to clients. . The Post holder will work collaboratively with a variety of support agencies to encourage referrals and ensure clients have access to timely advice, information and practical support. To support other staff involved in money advice provision, including activities related to financial inclusion. |
| Competencies |  |
| Scope of Work | * To support other staff involved in money advice provision, including activities related to financial inclusion.
* To undertake any other specific duties that may be required.
* As detailed in Degree of Autonomy
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| Degree of Autonomy | * The emphasis of this post will be to provide a full debt counselling service to clients.
* To be responsible for the day-to-day management, maintenance and prioritising of own case load.
* To support other staff by responding to enquiries in matters of interpretation, money advice practice and procedure and current money advice legislation.
* To maintain expertise in relevant legislation e.g. social security legislation, debt and bankruptcy.
* To negotiate with creditors to reschedule debts and rearranging methods based on financial statements.
* To identify with users (through the completion of a financial statement) cases where a Debt Payment Programme (DPP) may be appropriate.
* To undertake periodic short presentations and talks on money advice issues and financial inclusion issues to a variety of audiences.
* To maximise the income of debtors and potential debtors, ensuring that they are in receipt of all benefits due
* To take responsibility for money advice referrals to/from statutory agencies and voluntary sector organisations.
* To undertake training, including certification within Money Advice
* To act as a duty money adviser on a rota basis
* To identify areas of particular concern in money advice and to contribute on matters of social policy
* To promote, encourage and enable volunteer recruitment, training, involvement and retention in this area of work.
* To make and co-ordinate appointments on behalf of clients and other staff.
* To meet with clients in other locations out with main offices, including home visits.
* To carry out your duties in accordance with the Company’s Equal Opportunities Policy and all other policies and procedures.
* To undertake other duties as defined by the Money Advice Manager or Debt Advice Co-ordinator as required by the exigencies of the service.
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| Processes | * To ensure accurate recording, progressing and monitoring of client cases using computer software packages in accordance with recognised good practice in the money advice field.
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| Quality  | * Adhere to the Company’s recognised good practice and standard processes and procedures to ensure governance and compliance at all times.
* Contribute to overall efficiency and quality of processes and procedures.
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| Skills | * IT Literate.
* Customer Facing expertise
* Excellent written, oral and communication skills.
* Organisational/planning skills.
* Person specification requirements are detailed in person specification document.
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| Knowledge | * Understand aims and principles of policies and procedures and contribute to development and revision of these policies and procedures.
* Identify and progress matters of social policy relevant to the remit and within current guidelines and processes.
* Have and maintain expertise in relevant legislation, case law, codes of practice related to this field of work.
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| Personal Development | Identification of personal strengths and weakness, as well as identifying personal training needs. To attend in-house and external training courses as appropriate |