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**Kincardine & Mearns Citizens Advice Bureau**

**Debt and Income Maximisation Worker**

**JOB DESCRIPTION**

**Name of Employer:** Kincardine & Mearns Citizens Advice Bureau

**Job Title:** Debt and Income Maximisation Worker

**Responsible to:** Operations Manager

**Hours:** 18 hours per week fixed term to 31/12/24, subject to further funding.

**Salary:** £13.74 per hour

**Closing Date:** noon on 8 December 2023

**Successful Candidate will be subject to a Basic Disclosure Check**

**Summary of main responsibilities:**

To ensure the provision and development of quality advice, information and representation on debt and income maximisation issues. Responsible for the quality of advice and standard of service provided by KAMCAB.

To ensure that the service is accessible those living within Kincardine and Mearns, and to assist in developing responsive and effective systems of service to address local money advice requirements.

**MAIN TASKS:**

1. Work with the Operations Manager to ensure the debt advice service is able to effectively meet demand.
2. Work with the Operations Manager to ensure that the debt advice service complies with Financial Service Authority regulations.
3. Work with the Bureau Manager to achieve Scottish National Standard in debt advice.
4. Attend Debt and money advice conferences and forums on behalf of the bureau.
5. Maintaining expertise in relevant legislation e.g., debt options including bankruptcy and Debt Arrangement Scheme.
6. Undertaking detailed casework on multiple debt problems.
7. Attending at team/staff meetings as required.
8. Establishing/improving liaison with other agencies, community groups.
9. Promote KAMCAB Money Advice Service as and when appropriate.
10. Undertake any other work, consistent with the purpose of the post, as directed by the Manager.

**Person Specification:**

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| **DEBT & INCOME MAXIMISATION** | **ESSENTIAL** | **DESIRABLE** |
| **QUALIFICATIONS** | Good general education. | Money Advice Competencies. |
| **EXPERIENCE** | Experience in casework/case management in a busy environment.  Experience of producing work to a high standard. | Recent money advice or debt/counselling experience.  Experience of working with volunteers. |
| **SKILLS AND**  **ATTRIBUTES** | Ability to work without close supervision, prioritise own work and meet deadlines.  Ability to communicate effectively, both orally and in writing. | Ability to plan and introduce change as appropriate. |
| **VALUES AND**  **ATTITUDES** | Ability to work as part of a team.  Ability to work under pressure.  Ability to work hours flexibly as required by the needs of the service. | An understanding of and commitment to aims, principles and policies of the service. |
| **KNOWLEDGE** | A working knowledge of Microsoft software and related packages. | A sound working knowledge of the legal rights of debtors and creditors.  A knowledge of money advice strategies. |