

Money Advice Plus

Job Description

Post: Money Adviser

Location: Hove office – remote working during COVID restrictions

Responsible to: Client Services Manager

Salary: NJC point 18-23 £24,982 - 27,7451 gross per annum
(Starting salary dependant on qualifications and experience)

Hours: 35 hours per week. Standard working hours are 9-5 Monday to Friday.
Fewer hours considered (minimum 14 per week)

Annual leave: Full-time entitlement to 25 days plus Bank Holidays, plus 2 days discretionary leave around Christmas/New Year (if contract includes this period of the year).
Leave, including Bank Holidays, will be pro-rata according to hours worked.

Contract: Permanent. Start date as soon as possible

Closing date for applications: 9am on Monday 26th July 2021

Interview date: Wednesday 28th July 2021 by Microsoft TEAMS

Money Advice Plus

Money Advice Plus is a registered charity, working both locally in Sussex and nationwide. Our mission is to help people manage their money effectively. We do this by providing free innovative money handling and advice services, working in partnership with other agencies. Our independent, confidential and flexible approach is tailored to individuals' needs, allowing us to reach those who find it most difficult to access advice.

Our vision is a community where people have the advice and support, they need to manage their money effectively, helping them to maintain control of their lives, promoting greater peace of mind.

Context:

You will be joining a large team of money advisers, based in Hove and Eastbourne, who provide debt, benefits, and money management advice and casework across a range of projects. In addition to specialist level advice and casework, Money Advice Plus also provides a money handling service to clients who cannot manage their finances without support.

As a Money Adviser, you will be deployed on projects depending on the needs of the service, and your own strengths and experience. More information about Money Advice Plus and our work can be found on our website – www.moneyadviceplus.org.uk

Purpose of the job

- To provide specialist level debt and welfare benefits advice and casework as well as advice and assistance with budgeting and other income maximisation sources. We offer a full casework service by one to one appointments from our offices, home visits, and in different localities throughout the area, and by telephone.
- Working with clients for whom we provide longer-term support services, provide a service according to Money Advice Plus's procedures, including money management, support planning and risk assessments.

Please note this role requires a satisfactory Disclosure and Barring Service (formerly Criminal Records Bureau) check (to be completed through Money Advice Plus on provisional appointment).

Duties and responsibilities

As part of the Money Advice Plus Money Adviser team:

1. Provide a specialist debt and welfare benefits casework service that conforms to the Advice Quality Standard.
2. Advise clients on sustainable budgeting and money management and provide a money handling service to clients, according to Money Advice Plus's procedures, where appropriate.
3. Advise and assist with applications to increase income from other sources.
4. Provide advice and assistance through a range of means: face-to-face, by telephone and in writing via email and mail.
5. Ensure that the service offered is tailored to the needs of clients and takes into account the particular needs of each individual, including issues around communication, understanding and vulnerability.
6. Support clients to resolve their own debt, benefit and money management issues, and act and negotiate on clients' behalf with third parties as appropriate.
7. Through clear communication and consultation, ensure that clients remain involved in resolving their own debt, benefit and money management issues and are kept informed on the progress of their case throughout the duration of our work with them.
8. Pro-actively promote our services, and in particular the project(s) you are assigned to work on through a range of activities, including giving talks, meeting with other teams relating to our work, contributing to publicity materials and other activities as required. This may occasionally involve some working outside of standard working hours (for which Time Off In Lieu will be granted).

9. Follow procedures and processes measuring client satisfaction with the quality and delivery of advice, and collect and report statistical data as required to enable accurate evaluation of the impact of the service.
10. Whilst adhering strictly to Money Advice Plus's confidentiality policy, signpost and refer to other organisations and useful services as necessary, and liaise with other service providers to ensure that the broader support needs of clients are met.
11. Remain alert to issues relating to capacity, client understanding and safeguarding issues when working with clients and promptly consult with the Client Services Manager regarding any areas of concern.
12. To maintain accurate records on the Client Management Database, and adhere to Money Advice Plus's internal reporting systems, including casework time recording.
13. Maintain clear and detailed records of advice in accordance with the procedures set up to comply with the Advice Quality Standard and other quality controls employed.
14. To commit to, monitor and maintain a high standard of service to clients and referral agencies
15. Take referrals, deal with enquiries regarding our services and alert the Supervisor to any urgent issues presented.
16. Adhere to the policies and procedures of Money Advice Plus and take an active role in reviewing and improving the services offered.
17. Keep up to date with legislation, case law, good practice in debt and welfare benefits advice and carry out relevant training by attending courses and using online resources.
18. Where required, complete Risk Assessments and Support Plans.

All members of staff

1. Take care of your own health and safety at work and that of other employees and co-operate with their employer in complying with statutory duties.
2. Take an active part in regular team meetings and be involved in development of the service. This may include, for example, taking on special responsibilities within Money Advice Plus.
3. Cover other members of staff during sickness, holidays etc and participate in rotas
4. Work with volunteers.
5. Develop skills in understanding and working with the needs of particular client groups.
6. Contribute to the overall success of the organisation and promote the Service, its aims and objectives as required.

7. Prepare work in advance as far as is possible, and to leave clear instructions with your line manager for outstanding work when taking planned leave
8. Co-operate with other members of staff and be actively involved in the development of good working practices
9. Participate in staff development and training programmes including formal support, attend training courses and complete all required training to satisfactory standard.
10. Any other duties required, which may be deemed to fall within the scope of the post

General

The post holder will undertake such other duties as may be reasonably required, and will be expected to work effectively with others in order to make a positive contribution to the work of the organisation.

- The post holder will be expected to keep under review his/her own training needs with the guidance of their line manager and attend training or other developmental activities from time to time as appropriate.
- The post holder will be expected to become familiar with and adhere to all the Charity's policies and procedures, particularly Confidentiality, Equality & Diversity, Health & Safety.
- The Charity is committed to providing equality of opportunity to clients, potential clients, employees, trustees, and any other stakeholders such as contractors. The post holder is expected to understand and promote this and all other policies of the organisation.
- Office hours are 9 am to 5 pm Monday to Friday, although contingent on future service developments, staff may be asked to work flexible hours.
- Part time staff will be expected to work regularly on the same days and times by negotiation with their line manager. We will do our best to accommodate requests for flexibility in working hours.

This job description is subject to review and may be changed to meet the developing needs of Money Advice Plus and those whom it seeks to support.

Person Specification – Money Adviser, Money Advice Plus

Experience	<p>In debt and welfare benefit advice and casework with a minimum of 1 years recent experience (full-time or equivalent)</p> <p>Interviewing and giving impartial advice Maintaining accurate, comprehensive and up-to-date records of advice Communicating effectively with a range of individuals and organisations in person, by phone and by mail Listening, analysing information, identifying issues and explaining complex information in a clear effective way Involving clients in making decisions on the work done on their behalf and keeping them informed of progress</p>
Qualification	<p>IMA Certificate in Money Advice Practice (ie MIMA (Cert)), or a willingness to work towards this qualification, including some study in your own time</p>
Skills	<p>Excellent telephone and oral communication skills Ability to record information using clear language Work on a self-supervision basis, prioritise own work and meet deadlines Contribute effectively to the efficient running of the office An ability to use initiative, patience and perseverance to help resolve problems An ability to work on your own in a remote office which may not have a full range of resources An ability to maintain personal boundaries An ability to remain calm under pressure and to set priorities to handle workload effectively Pay close attention to detail</p>
Knowledge	<p>An understanding of and commitment to addressing the additional needs of vulnerable adults when giving advice and support An understanding of the importance of confidentiality, independence and impartiality in giving advice</p>
Commitment	<p>To work effectively with other voluntary and statutory agencies to address the needs of clients To integrate and work constructively within a staff team in an open plan office To undertake training as appropriate to the role To maintain the aims of the service specifically relating to confidentiality and Equal Opportunities</p>
Other	<p>Ability to travel within the Brighton and Hove boundaries and work in other settings as required by the post</p>