



JOB DESCRIPTION – Experienced Debt & Money Adviser

Responsible to: Client Services Manager

Salary: NJC point 20-23 (£25,991 - £27,741)

Hours: 35 hours per week

Contract: Permanent

Location: Eastbourne – remote working considered, with an expectation on attendance at team meetings (4 a year) in the Eastbourne office

Annual leave: Full-time entitlement to 25 days plus Bank Holidays, plus 2 days discretionary leave around Christmas/New Year. Leave, including Public Holidays, will be pro-rata according to hours worked.

Money Advice Plus (MAP)

Money Advice Plus (MAP): 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. Money Advice Plus has been providing a specialist money advice service supporting victims-survivors of domestic abuse for over 10 years.

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.

Purpose of the role:

To be part of a small team providing specialist level debt advice and casework including welfare benefits advice and assistance with budgeting and income maximisation. You will be delivering advice through our successful telephone casework model under our Housing Association work.

More information about Money Advice Plus and our work can be found on our website www.moneyadviceplus.org.uk

You will preferably hold a qualification in money advice, either through MaPS or the Institute of Money Advice, or be prepared to work towards obtaining this. You must have excellent communication and digital skills, be comfortable delivering advice by phone, and be able to plan and organise your work.

The role is based out of our Eastbourne office, homeworking on a flexible or regular basis will be considered if requested by the successful candidate. All staff are currently working from home due to the pandemic but we are looking toward making a transition back to the office.

If you would like to find out more about the role, or what it's like working for Money Advice Plus please email Sue at sue.pattenden@moneyadviceplus.org.uk, and one of the managers will call you back for a chat.

Main duties and responsibilities:

As part of the Money Advice Plus Money Adviser team

1. To provide a specialist debt advice and casework service which conforms to the Advice Quality Standard.
2. To support clients to resolve their own debt, benefit and money management issues, and act and negotiate on clients' behalf with third parties as appropriate
3. To advise and assist with applications to increase income from other sources, including charitable trusts, local authority discretionary housing payment schemes, and utility companies.
4. Provide advice and assistance through a range of channels: in writing and by email, as well as via the telephone.
5. To 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. 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.

7. Comply with case management and case recording procedures and processes, contributing to the delivery of high quality advice and casework, and the collection and reporting of statistical data as required to enable accurate evaluation of the impact of the service and reporting to funders.
8. Keep up to date with legislation, case law, and good practice in debt and welfare benefits advice including attending training courses and using online resources.
9. To 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.
10. Adhere to the policies and procedures of Money Advice Plus and take an active role in reviewing and improving the services offered.

All members of staff are expected to:

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.
3. Work with volunteers as applicable.
4. Develop skills in understanding and working with the needs of particular client groups.
5. Participate in staff development and training programmes including formal supervision and appraisals.
6. Any other duties required, which may be deemed to fall within the scope of the post

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.

General

- 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 and partner organisations. The postholder is expected to understand, promote and adhere to this.
- 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.

Person Specification – Experienced Money and Debt Adviser, Money Advice Plus

Experience	
In debt advice and casework with a minimum of 1 year recent experience (full-time or equivalent).	Essential
Recent experience in giving welfare benefits advice	Essential
Experience of providing advice and/or casework over the telephone	Desirable
Experience of working with housing association tenants	Desirable
Communicating effectively with a range of individuals and organisations in person, by phone and by mail	Essential
Qualifications	
Be an approved Debt Relief Order Intermediary and hold the Institute of Money Advisers Certificate in Money Advice Practice, or equivalent, or have a willingness to work towards these qualifications, including some study in your own time.	Desirable
Skills and Abilities	
Ability to listen, analyse information and identify issues and explain complex information in a clear effective way	Essential
Excellent telephone and oral communication skills	Essential
Proficient and confident in the use of IT	Essential
Ability to record information using clear language	Essential
Work on a self-supervision basis, prioritise own work and meet deadlines	Essential
Contribute effectively to the team and to the efficient running of the office An ability to use initiative, patience and perseverance to help resolve problems	Essential
An ability to maintain personal boundaries	Essential
An ability to remain calm under pressure and to set priorities to handle workload effectively	Essential
Commitment	
To work effectively with other voluntary and statutory agencies to address the needs of clients	Essential
To undertake training as appropriate to the role	Essential
To maintain the aims of the service specifically relating to confidentiality and Equal Opportunities	Essential