

## **PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU (CAB)**

- JOB TITLE:** MONEY ADVICE SERVICE WORKER (PART TIME)
- RESPONSIBLE TO:** MANAGER
- RESPONSIBLE FOR:** The provision of an effective money advice service within Peebles and District CAB.
- SALARY:** £14.04/hour initially, rising to £15.60 after successful completion of 6 months probationary period
- HOURS:** 18 hours per week in discussion with manager

### **SUMMARY OF MAIN RESPONSIBILITIES**

The main purpose of the role is to provide high quality debt and money advice, including advice about multiple debts, income maximisation through benefits and other debt remedies, including statutory debt solutions (DAS and sequestration). Advice and support will be delivered via a combination of face to face and multichannel provision – telephone, email and video conferencing with observance of developing Covid-19 guidance.

### **DUTIES AND RESPONSIBILITIES:**

1. Undertake detailed casework on multiple and complex debt problems, including the preparation of financial statements, negotiation with creditors and maintain detailed case notes.
2. To monitor all money advice cases to ensure that they meet Money Advice Scotland, FCA, AIB, MAS and CAB quality standards.
3. Have a thorough knowledge of and be able to identifying the appropriate options for money advice clients and support the client in that option. Including sequestration, protected Trust Deeds and a payment plan under the Debt Arrangement Scheme.
4. Meet the competencies required of an authorised person for the purposes of issuing certificates of sequestration (Home Owner and Debtor Protection (Scotland) Act 2010).
5. Meet the competencies required of an authorised person for the purposes of registering clients for a payment plan under the Debt Arrangement scheme.

6. Maintaining expertise in relevant legislation e.g. welfare rights, debt and bankruptcy and identify any changes that would impact on users of the service and disseminate that information to other Bureau staff.
7. Keep accurate and up to date case records and ensure the maintenance of a case management system.
8. Develop and ensure the maintenance and collation of statistics in relation to debt clients.
9. Attend team/staff meetings as required.
10. Deliver in house training to bureau staff and volunteers concerning money advice and debt.
11. Produce reports as requested by the Bureau Management and Board of Directors.
12. Work co-operatively with other Bureau staff
13. Collate and report back to Citizens Advice Scotland and other relevant agencies information regarding client's circumstances for the purposes of social policy work.
14. To use CAB information and experiences to endeavour to influence the practices and procedures of creditors.
15. To establish or improve liaison with other agencies, community groups, finance houses, money lenders etc.
16. Work co-operatively with Bureau staff to publicise the work of the Bureau, raise awareness of money management and undertake preventative work by supporting or undertaking relevant community initiatives.
17. See clients at outreach locations as appropriate.
18. Support the bureau in any other appropriate tasks as required by the Manager

**PERSON SPECIFICATION:**

<b>MONEY ADVICE WORKER</b>	<b>ESSENTIAL</b>	<b>DESIRABLE</b>
QUALIFICATIONS	Good general education.	Completion of the Money Advice Service accredited money advice training to casework/specialist level
EXPERIENCE	<p>Money advice debt/counselling experience.</p> <p>Experience in casework and case management in a busy environment.</p> <p>Experience of preparing reports, plans and proposals.</p> <p>An understanding of and commitment to aims, principles and policies of the CAB service.</p>	<p>Experience as a generalist CAB adviser</p> <p>Experience in working with volunteers</p> <p>Experience in the preparation and presentation of training courses</p> <p>Experience of working with confidential information</p>
SKILLS AND ATTRIBUTES	<p>Ability to manage your own caseload in a busy work environment.</p> <p>Ability to work without close supervision and prioritise work</p> <p>Ability to work in a crisis situation (such as evictions) and meet deadlines</p> <p>Ability to work within a team framework</p> <p>Ability to communicate effectively, both orally and in writing, with particular emphasis on negotiation and representation skills</p> <p>Understanding of the main principles and methods of statistical gathering and service evaluation</p> <p>Client empathy.</p>	<p>Ability to work hours flexibly as required by the needs of the service</p> <p>Ability to plan and introduce change as appropriate</p> <p>Ability to support and motivate</p>
KNOWLEDGE	<p>A sound working knowledge of welfare benefits and of the legal rights of debtors and creditors</p> <p>A knowledge of Money Advice strategies</p> <p>A working knowledge of Microsoft and other relevant packages</p>	<p>Experience of using PG debt.</p> <p>Experience of using CASTLE the CAB case recording system.</p>
OTHER	<p>Responsible, reliable,</p> <p>Able to work under pressure</p> <p>Willing to undertake training identified in collaboration with the Bureau Manager</p>	