

**Financial Capability Adviser**

**Advice and Financial First Aid (AFFA) Project**

Job pack

Thanks for your interest in working at Citizens Advice Swindon. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you’ll find:

* How Citizens Advice Swindon works
* The role profile and personal specification
* Terms and conditions
* What we give our staff

**Want to chat about this role?**

If you want to chat about the role further, you can contact Claire Newport by emailing [chiefofficer@swindon.cabnet.org.uk](mailto:chiefofficer@swindon.cabnet.org.uk)

**Closing date for applications: 27th May 4pm**

**Interview dates: 7th June 2022**

**How Citizens Advice Swindon works**

Citizens Advice Swindon operates a multi-channel service offering advice over the phone, by email and face to face. We currently operate from 2 permanent locations in Swindon, as well as outreach in various locations.

Our main office is situated in Sanford House, Swindon. The building operates as a voluntary sector hub and includes Swindon Mind, Swindon Carers Centre, Healthwatch Swindon, Swindon Advocacy Movement and Wiltshire Law Centre.

We have changed our operation significantly in the last 18 months and staff work both in the office and remotely from home.

We currently have a team of 22 paid staff and 40 volunteers delivering a full generalist service with casework in debt, benefits and immigration.

  **The role**

This is a new project primarily responding to the financial difficulties and insecurities facing Swindon residents brought about by the Cost-of-Living Crisis.

The role is part of our new Advice and Financial First Aid team. Your focus will be Financial Capability and will include delivering income maximisation, budgeting, benefits and energy advice. You will also be able to identify when an individual needs to be referred to another part of our organisation or a partner.

You will be part of a team championing Financial Capability in Swindon and promoting opportunities to embed financial inclusion across the borough.

You will work with individuals to identify ways for them to maximise their income, reduce expenditure where possible and manage their money.

You may help deliver group training sessions and develop networking opportunities for frontline workers and other partners that will establish a new network of Advice and Financial First Aiders, with the skills and knowledge to identify advice issues and empower people to manage their money effectively through making informed financial choices.

**Responsible to**: Financial Capability (AFFA) Project Lead

  **Role profile**

**Service delivery**

* Work with clients and partner agencies to identify clients’ financial capability needs.
* Work with clients (individually or in small groups) to develop their knowledge, skills and confidence in managing their money effectively and making informed financial choices.
* Assist in the delivery of group training sessions to frontline workers and partner agencies.
* Be a champion for all aspects of Financial Capability and Inclusion within the Borough, working with partners to embed financial capability knowledge.
* Talk to clients over the phone, face to face, or online to explore what problems they’ve come for help with.
* Discuss income and spending with clients and together draw up a personal budget.
* Help clients to understand the difference between priority and non-priority expenditure and the importance of forward planning.
* Discuss money topics with clients such as money management, using bank accounts, options for borrowing and saving and dealing with debt.
* Deliver energy efficiency and CO advice (training given)
* Find information about the clients’ problems and help them to understand their options.
* Empower clients to take action to resolve their problems. This might include supporting clients in drafting or writing letters, making phone calls, or referring the clients to another organisation
* Help clients find and understand information and tools online that can help them manage their money.
* Help clients to look at different options for things like food, large items or services like phone, electricity or insurance.
* Help clients to identify their goals and priorities and make an action plan to achieve them.
* Collect feedback on participant/client outcomes and the quality of the service.
* Write a summary of the clients’ problems and what action you’ve taken in line with excellent quality case recording.

**Marketing and relationship building**

* Attend external events and meetings to promote the project and champion Financial Capability, these may be outside of normal office hours.
* Develop literature to promote the project and carry out other marketing activities such as writing press releases or delivering presentations.
* Help develop and maintain a range of partnerships to reach clients and gain support for the project.
* Assist in the implement of a communications plan for the project.

**Research and Campaigns**

* Identify trends in enquiries relating to Financial Capability, debt and cost of living and record them to assist in gathering evidence.
* Ensure outcomes of the organisation’s work including engagement in campaigns are collated and reported.

**Professional development**

* Identify and implement plans for your own training and development needs.
* Keep up to date with developments in financial capability, available training materials and other resources.
* Keep up to date with legislation, policies and procedures relating to financial services and undertake appropriate training

**Other**

* Maintain effective and efficient administration systems for the delivery of the project.
* Use IT for statistical recording, record keeping and document production.
* Carry out administrative tasks related to the role as well as other appropriate tasks requested by the Chief Executive or AFFA Lead, to ensure the delivery and development of the service.

  **Person specification**

**Essential Criteria**

* A passionate champion of all aspects of financial capability and financial inclusion
* Knowledge and understanding of financial education work, a basic knowledge of personal finance and budgeting issues.
* A good overview of the issues affecting people’s lives at the moment
* Awareness of the holistic nature of financial capability guidance, and the many areas that are linked, for example:
  + banking, debt, benefits, credit and borrowing
* Awareness of the ways that life events can affect an individual’s circumstances, for example:
  + Ill health, Change in employment status, Bereavement, Divorce, separation and relationship breakdown
* Ability to identify when a client needs an onward referral to another part of our organisation or a partner.
* Excellent interpersonal skills, including the ability to relate and work with a large variety of different people
* Ability to use systems to collect, collate and share information about achievements and outcomes.
* Excellent verbal and written communication skills.
* Good maths and IT skills.
* Be non-judgmental and respect views, values and cultures that are different to your own.

**Desirable Criteria**

* Experience of delivering advice at a generalist level, including benefits checks

In accordance with Citizens Advice national policy, the successful candidate may be screened by the DBS. However, a criminal record will not necessarily be a bar to your being able to take up the job.

  **Terms and conditions**

Salary: £22,571 - £24,012 (Post 2 pro rata)

Hours: Post 1: 37 hours per week

Post 2: 15 hours per week

(may be occasionally required to attend events outside of normal office hours but time off in lieu arrangements in place)

Contract: Initially a 2-year fixed term contract

Location: Hybrid working from home, office and in the community

**  What we give our staff**

* 25 days paid holiday per year plus Bank Holidays pro rata, and a discretionary 3 additional days between Christmas and New Year
* 5% employers contribution to workplace pension scheme with 3% employees contribution
* A commitment to Continued Professional Development and payment of membership fees to professional bodies where this will enhance your work
* Access to Citizens Advice national training programme
* Opportunity to work as part of a national network of Citizens Advice offices
* Employee Assistance Programme including 24hr helpline support and legal advice
* Mental Health and Wellbeing Support from Togetherall
* Perks and savings via our partnership with Lifeworks these include savings on cinema tickets, giftcards and cashback on some purchases