



Job Description

Job Title:	Financial Capability Adviser
Reports to	Project Manager
Service	Budgeting Buddies - Funded by British Gas Energy Trust
Hours:	up to 37 hrs per week
Salary	£21,362 pro rata
Contract	Fixed Term - 31st March 2024

The Cost of Living crisis has affected the financial situation of over half a million people living in Sandwell and Walsall. Members of the community have seen an increase in most of their living costs.

A key component of financial wellbeing is financial capability, which is the ability to manage money well, both on a day-to-day basis, and through significant life events. Your role will be to work with individuals through a range of communication channels to advise and assist local people across Sandwell & Walsall to become more financially aware.

We will be concentrating on maximising people's income through benefit checks and eligibility.

Giving budgeting advice to help people be more confident around money and more able to afford their bills.

Help to keep a warm home with energy saving tips, how to switch suppliers and support with energy home improvements.

Improve people's health & well being with support and good practises

Signposting for further support e.g. Debt and Home Efficiency etc.

Primary Duties:-

- Work with clients to identify individual financial capability needs

- Interview clients using sensitive listening and questioning skills in order to allow clients to explain their problem(s) and empower them to set their own priorities
- Research and explore options and implications so that clients can make informed decisions
- Maintain detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation
- Negotiate with third parties such as statutory and non-statutory bodies as appropriate
- Build and promote good internal/external partnership links to encourage referrals into the service and signposting clients where required
- To encourage good teamwork and lines of communication between members of staff and volunteers
- To attend and participate at meetings for staff and volunteers
- Keep up to date with legislation, policies and procedures and undertake appropriate training
- Participate in structured supervision and support sessions
- To carry out other tasks within the scope of the post to ensure the effective delivery and development of the service
- To conform to health and safety guidelines and share responsibility for your own safety and that of colleagues
- To endorse the aims, policies and principle of the CA service

Person Specification

1. Experience

- 1.1 Experience of recording detailed, accurate information.
- 1.2 Experience of IT systems and packages.
- 1.3 Experience of working in a customer facing role.

2. Knowledge

- 2.1 Ability to commit to and work within the aims, principles and policies of the Citizens Advice service.
- 2.2 A good up to date understanding of equality and diversity and its application to the provision of advice.
- 2.3 Some knowledge of the issues faced by people due to the cost of living crisis.

3. Skills and Attributes

- 3.1 Ability to use sensitive listening and questioning skills to get to the root of the issues and empower clients, whilst maintaining structure and control of meetings with them.
- 3.2 A good standard of written and verbal communication skills.
- 3.3 The ability to interpret information and present options to clients, thereby assisting, *not* serving them.
- 3.4 Ability and willingness to work as part of a team.
- 3.5 A commitment to continuous professional development, including a willingness to develop knowledge and skills in financial advice topics.

4 Qualifications

- 4.1 You will be required to hold the C&G Energy Awareness Level 3.

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