



Big Help Project

Big Help Money/Debt Adviser

Full/Part time

The Big Help Project

Liverpool

Would you like a rewarding role where you can make a positive difference to people's lives?

Building on the foundation that has already been laid and working as part of the face-to-face Community Money Advice Team, an exciting opportunity has arisen for an experienced money/debt adviser to join our friendly team working in a client not target driven environment.

We are looking for somebody with prior money/debt advice agency experience, who can play their part in supporting clients through what, at times, can be emotionally difficult situations. You will be caring and professional, have genuine non-judgmental compassion, empathy and patience and be comfortable with the aims of the Big Help Project.

We are recruiting the equivalent of one full-time post.

Please apply to allison.low@bighelpproject.com with your CV and a letter explaining how you meet the person specification and outlining whether you are looking for full or part-time work. The closing date is 5pm Friday 18th February 2022. Interviews are planned for the week beginning 28th February 2022.

Big Help is striving to be an equal opportunities employer.

Job Profile

Job title	Community Money/Debt Adviser
Benefits	35-hour week or part-time. 25 days holiday plus statutory bank holidays (or pro-rata for part time)
Contract	Permanent
Salary	£22,000 fte

Community Debt Advisor

Working as part of the Big Help Money Advice team delivering an effective and caring community-based, face-to-face, money advice service with a focus on in-depth support and help for people from our communities in need of money advice who are experiencing difficulties.

The job holder will be responsible for providing quality money and budgeting advice to clients.

Duties to include:

- Work within the Big Help Money Advice team to carry out all appropriate administrative tasks according to Big Help Money Advice procedures
- Undertake an initial assessment of client's situation and needs producing an accurate financial statement reflecting the client's current circumstances
- Maximise a client's income by way identifying and advising of entitlement to appropriate benefits and explaining budgeting skills
- Provide casework covering the whole range of debt advice to include DRO and Bankruptcy work
- Act for the client where necessary by calculating, negotiating and drafting or writing letters and telephoning clients
- Maintain detailed case records online using the IT case management system provided for the purpose of continuity of casework, statistical monitoring and report preparation
- Promote the Money Advice service amongst the Big Help projects, foodbanks and clubs with partner organisations in our communities
- Ensure good working and cross referral with the Welfare Advice team and other Big Help teams
- Keep up to date with legislation, case law, policies and procedures relating to debt advice, identify any trends or changes
- Participate in any appropriate training opportunities
- Undertake any other duties that may from time to time be required
- Maintain Big Help policies on Health and Safety, Safeguarding, Information security and other relevant policies as they relate to the Money Advice team

The position is accountable to the **Money Advice Manager**

Person Specification

Feature Sought	Essential	Desirable
Skills and Effectiveness	<ul style="list-style-type: none"> • Excellent negotiation skills • Effective as a member of a team but also able to work independently • Ability to prioritise tasks, identify and work to deadlines and to manage time effectively • Understanding issues of confidentiality • IT literate – proficient in the use of Microsoft Word, Excel, Outlook • A strong ability to show empathy, compassion and patience 	<ul style="list-style-type: none"> • Empathy with mission, objectives and values of the Big Help Project

<p>Knowledge</p>	<ul style="list-style-type: none"> • Knowledge of money advice issues, quality of advice and FCA regulatory requirements • An understanding of the issues facing poverty and disadvantage • An understanding of equal opportunities and challenging discrimination 	<ul style="list-style-type: none"> • An understanding of how CMA delivers debt advice • Knowledge of local networks and resources • Knowledge of different agencies working in Knowsley, Liverpool, Sefton and surrounding areas
<p>Experience/ Achievements</p>	<ul style="list-style-type: none"> • Experience of delivering debt casework covering priority and non-priority debt advice, options and insolvency solutions • Working with individuals facing poverty and/or with dysfunctional lifestyles 	<ul style="list-style-type: none"> • Experience of DRO cases and Bankruptcy issues
<p>Qualifications</p>	<ul style="list-style-type: none"> • Good standard of education to GCSE level or equivalent • Recognised training in advice work e.g., CMA training, Wiseradviser, Certificate in Money Advice Practice 	<ul style="list-style-type: none"> • Debt Relief Order Intermediary • Accredited Member of the Institute of Money Advisers
<p>Other requirements of the job</p>	<ul style="list-style-type: none"> • A willingness to travel effectively around the region in order to carry out duties • Car owners with clean driving license or keen user of public transport. Cyclist's welcome • Comfortable with the aims of the Big Help Project • Willing and able to work the occasional evening and Saturday 	