

**Job Specification: Money and Debt Adviser**

<b>Specification</b>	<b>Essential</b>	<b>Desirable</b>
Qualifications	<p>Degree level or good further education level or equivalent in training combined with experience</p> <p>Excellent Communication skills written and verbal</p>	<p>Accreditation in money advice &amp; Financial capability</p>
Experience	<p>Working with vulnerable clients with vulnerable client casework managing full casework; involving representing or advocating on clients behalf with relevant organisations, professional bodies and individuals; challenging decisions</p> <p>Ability to communicate and negotiate with other professionals and organisations</p> <p>Working as part of a team</p> <p>Working on own initiative</p> <p>Delivering a full person centred financial Inclusion, debt &amp; Money advice</p> <p>Delivering planned personalised Financial Capability programmes</p> <p>Delivering advice online via web-based debt services.</p>	<p>Advocating and assisting client with rent &amp; debt problems with landlords, landlords agents, Letting agencies and Private Rented Housing Panel</p> <p>Money Advice Scotland Financial Capability Framework model of financial Capability</p> <p>DAS accreditation</p> <p>Financial Capability &amp; Inclusion strategy Welfare Rights experience</p> <p>Delivering Financial Inclusion services to clients</p> <p>Project Development</p> <p>Campaign work around, equality, discrimination, social justice and human rights</p>

Knowledge and understanding	Homelessness and people affected by homelessness  Current Glasgow City Council housing and homelessness policy  Current Scottish Government legislation, Policy & Guidance – housing & homelessness  Debt and money advice legislation and policy, FCA rules and standards including around debt collection, sequestration, DAS, AIB and other money advice Financial Inclusion, Financial Capability & debt 'Financial / Income shocks'	Current Housing law, homelessness policy and practice & prevention & good practice protocols, duties and procedures in Glasgow, Scotland & UK  Current law in terms of Debt & Welfare benefits  Appropriate Legal aid application Adults with Incapacity legislation & Duties  Child protection legislation & duties
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**Full time post, 34 hours per week. Salary £28,113 per annum**

GLC has pioneered a co-ordinated and flexible, early intervention service which works in partnership with the local organisations and developed joint working initiatives with community, voluntary and statutory services to provide a personalised holistic service to clients who are under threat of homelessness.

**Job Description: Money and Debt Adviser:** You will negotiate with Landlords and their agents, creditors, creditor debt arrangements and debt write off, minimum payments, challenging creditors in terms of consumer law mental health policies/Financial Conduct Authority Guidance, challenging individual debt collection agency practices in terms of FCA guidance, provide the necessary immediate intervention in terms of rent arrears, will challenge decisions by creditors and use legal solutions to benefit the service users, will make sure proper income maximisation is in place, source appropriate financial products, assist with access to banking and providing a full financial inclusion service and being responsive to the needs of the service user.

Service users will be provided with a dedicated, professional, confidential and free assistance to access appropriate bank accounts or credit union accounts to confidently manage their finances and tenancy toward security of tenure and financial security and control of future financial choices, opportunities and decisions. You will be able to confidently recognise and choose appropriate and affordable financial products and to avoid those financial products which are damaging and not beneficial to the service user