

Citizens Advice Guernsey Money Adviser – Role Description

Role title: Money Adviser
Responsible to: Chief Executive Officer

Purpose of role: To provide effective and efficient specialist casework within the aims, principles and policies of the Citizens Advice Service on debt advice and individual money skills, and to act as a resource for the generalist advisers.

Hours of duty: A minimum of one regular 6-hour session per week during normal working hours between 9am and 4pm both for supervision purposes and the need to negotiate with creditors.

Money Advice Process

- Take referrals from generalist advisers who will have arranged a time for the clients to see you.
- Clients will have received information about the Money Advice Service as well as some income and expenditure forms to start completing.
- Some clients may only need assistance with working out a budget for changed circumstances or have assistance with a complaint about a financial institution. Others may just want support whilst they deal with debts on their own behalf, but most will want assistance in renegotiating repayments on debt.
- It is important to understand the varied reasons for people falling into debt and that it can be a very difficult situation for them to face. There is rarely an easy solution so the process may take months or even years.
- Much of the initial interview will concentrate on finding out about the client's situation including any debts they may have.
- You will then need to enter the details into the money management software and create a case record.
- Any creditors are then contacted for details of the money owed or to challenge liability if this is applicable.
- Meanwhile any opportunities for the client to maximise their income or reduce their expenditure will be explored.
- When the Money Adviser has enough evidence of current income and liabilities, they use the money management software to create the financial statement.
- This will form the basis of any negotiation with creditors, initially by letter but subsequently by phone.
- Creditors will usually expect regular updates on the client's circumstances.

- Also, the client's ability to pay may vary for a variety of reasons and agreements may need to be renegotiated.
- Full training is given on all the above.

Person Specification

The successful applicant will be able to demonstrate:

- A willingness to understand and support the aims and principles of the Citizens Advice service.
- An understanding of why confidentiality is important.
- Respect for views, values and cultures different to their own.
- A non-judgmental attitude and interviewing technique.
- Being open and approachable; a good listener.
- The ability to deal with people in financial difficulty with empathy and patience.
- Effective written and oral communication with emphasis on negotiation skills.
- Good numeracy skills to understand statistics and to check calculations.
- A flexible approach and willingness to work under supervision as part of a team.
- Ability to plan, prioritise own work, meet deadlines and manage a caseload.
- Willingness to learn, undergo training and keep up with current developments.
- Ability to use IT in the provision of advice, access to information sources, case recording, calculations and statistics.

Please note that a basic police disclosure is required.

For further information, please email volunteer@citizensadvice.org.gg or call 242734 (mornings)

For more information please visit:

<https://www.citizensadvice.org.uk/about-us/support-us/volunteering/>

https://www.citizensadvice.org.uk/about-us/support-us/volunteering/about-volunteering-with-citizens-advice/volunteer_roles/

Please note these website links are for the United Kingdom therefore some sections may vary or not apply to Guernsey.



Citizens Advice Service Aims and Principles

Aims

The Citizens Advice service provides free, friendly and completely confidential advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

Principles

Independence

The service provided by Citizens Advice is completely independent. Bureaux are therefore able to offer impartial advice to all clients and to take up any issue with the appropriate authority on behalf of individuals or groups.

Impartiality

The service provided by Citizens Advice is impartial. It is open to everybody, irrespective of ability, age, gender, gender identity, race, religion or belief, sexual orientation and social or economic status. Advice and help will be given on any subject without any preconceived attitude on the part of the bureau.

Free

Citizens Advice services are provided free to clients at the point of delivery. Each member bureau, and Citizens Advice, is responsible for operating within the principles of the service and protecting the Citizens Advice brand. At the same time, it is also recognised that we all need room for innovation without deterring people from seeking advice for fear of the cost.

Confidentiality

Citizens Advice offers confidentiality to enquirers. Nothing learned by a bureau from enquirers, including the fact of their visits, will be passed on to anyone outside the service without their express permission.

We value diversity, promote equality and challenge discrimination