

## Role Profile

<b>Role Title:</b>	Money Advisor
<b>Department:</b>	Money Advice, Income – Housing Operations
<b>Role Purpose:</b>	<p>The overall aim of the role is to deliver an impartial, effective and efficient customer focused money advice service to ensure that our customer's income is maximized, and that appropriate strategies are put in place to maintain a financially healthy lifestyle.</p> <p>A minimum of 12 months experience of working as a Money Advisor is required, and all Midland Heart Money Advisors must hold a Certificate in Money Advice Practise in addition to being qualified as a Debt Relief Order intermediary. As such, you will have a sound knowledge of the law and procedures relating to debt recovery, in addition to knowledge of the current benefits system.</p>
<b>Reporting to:</b>	Money Advice Manager
<b>Responsible for:</b>	N/A
<b>Disclosure level:</b>	Standard
<b>Role Level:</b>	Frontline Worker

<b>Key Role Responsibilities</b>	<p>To provide advice and support to Midland Heart customers to ensure they receive their full entitlement of state benefits, including appeals and representation at independent tribunals, where required.</p> <p>Assist customers who are in financial difficulty due to debt, by providing appropriate advice on debt management and formulating strategies to deal with their problems. This includes negotiation with creditors, representation at County Court where appropriate and assistance with legal remedies such as Bankruptcy Orders, Debt Relief Orders and Administration Orders.</p> <p>Assist the customer with other income maximisation measures such as applications to charitable trusts and other benefit take-up campaigns</p> <p>To act as an advice/support resource for other Midland Heart staff members in order to assist the customer</p> <p>Provide a confidential service to staff who approach the Money advisor for personal benefit or debt advice</p> <p>To assist in delivering training in benefit entitlement and calculation and basic money advice to appropriate Midland Heart staff</p>
----------------------------------	--

	<p>To maintain own levels of knowledge and competence through training and ongoing professional development</p> <p>To assist in the production of statistics and other information to enable the performance of the service to be monitored.</p> <p>Observe the Association’s Code of Conduct at all times and advise any suspected breaches to their line Manager.</p> <p>To be responsible for the health, safety and welfare of yourself and others at work and to undertake the health and safety duties outlined in the Midland Health &amp; Safety Policy.</p>
<p><b>Education, Qualifications and Training</b></p>	<p>A minimum of 5 GCSEs or equivalent, including Maths and English grade C or above</p> <p>Hold a certificate in Money Advice Practise</p> <p>Be qualified as a Debt Relief Order Intermediary</p> <p>You must hold a current full driving license and have the use of a car that is insured for business use</p>
<p><b>Knowledge and Experience</b></p>	<p>A minimum of one year’s experience of working with people in debt in a similar role</p> <p>A sound knowledge and experience of the law and procedures relating to debt recovery</p> <p>Knowledge of the current benefits system</p> <p>In depth knowledge of the recent welfare reforms</p>
<p><b>Role Specific Skills &amp; Behaviours</b></p>	<p>The ability to communicate professionally and effectively both orally and in writing, and possess a suitable level of numeracy for the role.</p> <p>Have a methodical and organised approach to work, with the ability to organise own casework and use your own initiative to solve problems.</p> <p>The ability to relate to customers at all levels showing tact and diplomacy in a respectful, impartial and non-judgmental manner.</p> <p>All staff are expected to work flexibly within their skill level to respond to changing priorities and make sure that customer needs and business objectives are met</p> <p>Able to confidently use various IT systems, including Microsoft Office packages.</p> <p>Be a team player, working together to ensure that customer and business needs are met</p>

	Have an understanding of, and commitment to, the principles of equality and diversity
--	---