

Job title:	Debt and Welfare Benefit Advisor - Trainee
Salary:	£23,500 per annum, review after 6-months
Hours:	35 hours per week (flexible – including some evening and weekend work)
Pension:	Group Personal Pension with employer's contribution
Annual leave:	25 days per annum (pro rata) with an additional day after 3 years' service
Tenure:	Initial contract to 31 August 2026, extension subject to funding
Based at:	Birmingham Settlement – Money Advice Centre, Unit 2, First Floor, Alma House, Newtown Shopping Centre, Birmingham, B19 2AB with outreach work in other areas
Responsible to:	Money Advice Service Manager
Responsible for:	No direct line management; but contributes to overall people development
Role Purpose:	To develop and deliver high quality services that supports the financial inclusion, literacy and wellbeing of individuals and their communities.
Allowances:	This post qualifies for casual car user allowance

Birmingham Settlement

Since 1899 Birmingham Settlement has been tackling social inequality and disadvantage; supporting people to live happier, more fulfilled lives. Our five organisational objectives are:

- 1) To improve financial resilience – people and communities
- 2) To build individual and community wellbeing
- 3) To develop people – skills, confidence, voice
- 4) To build environmental awareness and action
- 5) To build and maintain a sustainable organisation

We do this by maximising our assets to provide services and activities that support people to overcome the barriers they face and to take positive action on the issues that impact on their lives. Whether it be financial hardship, social isolation, unemployment, or other issues, we provide independent advice and support, wellbeing activities, and training and development opportunities that enable people to gain new skills, build confidence and establish social and community networks that create opportunity and improve lives.

The requirements listed below are broad definitions of the role. Birmingham Settlement reserves the right to amend and/or change these as and when it sees fit in line with changing

needs. The post holder is expected, and agrees, as part of their role to be flexible to this end.

Key accountabilities/job purpose:

1. Corporate Requirements:

- a) To positively represent and demonstrate a commitment to the aims, objectives and values of Birmingham Settlement at all times.
- b) To work cooperatively with colleagues offering support, advice, and contributing to the development, induction and training of staff and volunteers.
- c) To work at all times in accordance with, and to assist the development and implementation of policies and procedures for service delivery and Birmingham Settlement as a whole including:
 - a. Equal Opportunities and Diversity
 - b. Safeguarding
 - c. Health and Safety
 - d. Confidentiality
- d) To be approachable and willing to go the extra mile to ensure the best possible outcome for service users; ensuring Birmingham Settlement is the provider of choice; recognising the value of and delivering excellent customer care.
- e) To ensure all service users have the opportunity to feedback, shape, and develop services; to identify their own aspirations and goals, and to direct their own outcomes.
- f) To develop and contribute to integrated working through communication and coordination of service delivery across Birmingham Settlement and its partners.
- g) To contribute to the sustainability of Birmingham Settlement via fundraising and income generation activities.
- h) To be self-administering, and to accurately record and work towards the achievement of agreed organisational, departmental, and individual KPIs and targets.
- i) To undertake training to meet new and developing needs.
- j) To carry out any other duties commensurate with the post as required by Birmingham Settlement.

2. Core Duties:

- a) To engage in training to develop debt and benefits advice skills including face-to-face and online courses, meetings, and shadowing more experienced staff as required
- b) To work with the Money Advice Services Manager to identify training and development needs on an ongoing basis
- c) To provide basic budgeting advice to clients initially, and with experience to provide more detailed advice including debt options and assisting clients negotiating with creditors
- d) To help clients to fill in basic benefit forms, developing towards more complex work including requests for mandatory reconsiderations and appeals as experience builds
- e) To carry out administrative duties related with the running of Money Advice Services such as issuing food bank vouchers and hardship grants
- f) To update client case notes on Advice-Pro (database)
- g) To ensure that cases are managed proactively with outcomes identified and recorded

- h) To carry and manage own caseload, opening and closing cases appropriately
- i) To provide information and advice to empower clients to act on their own behalf, including signposting to other agencies where appropriate
- j) To deliver a money advice services via outreach locations as and when required

3. Value for Money:

A key driver for Birmingham Settlement’s sustainability must be the consideration of all aspects of value for money. All employees must contribute to this concept through:

- Effective role fulfilment.
- Effective joint working and integration.
- Continual evaluation of personal performance, service user feedback, benchmarking, KPIs
- Promotion of energy saving and cost reduction e.g. recycling, reusing, reducing; responsibility and commitment to energy saving utilities, lighting, PCs, reduced printing.
- Promoting, encouraging, and supporting volunteers.
- Maximising accessibility for volunteers across all service areas.

Person specification

Criteria	Essential	Desirable
Experience		
a) Experience in supporting people to access the welfare benefits system and/or helping people to complete personal budgets		X
b) Experience within an advice agency or similar		X
c) Experience of working in a target driven environment	X	
d) Experience of using a case management system to record client details and case notes		X
e) Experience of delivering advice over the telephone, via email, skype, and/or other applications		X
Skills and specialist knowledge		
a) Excellent numeric ability.	X	
b) Understanding of the issues involved when working with vulnerable clients	X	
c) Understanding of budgeting and income maximisation		X
d) Awareness and knowledge surrounding the impact of debt, the welfare benefit system along with an understanding of the implications of Welfare Reform / Universal Credit		X
e) Ability to self-manage including opening / closing cases appropriately	X	
Communication/Interpersonal skills		

a) Negotiating skills with the confidence and ability to influence and persuade across service areas to advocate on behalf of the service user as required	X	
b) Willingness to undertake further training as required	X	
c) Good written and verbal communication skills	X	
d) Understanding of the need for, and ability to use tact and diplomacy	X	
e) Willingness to be pro-active and work flexibly and creatively with colleagues and stakeholders as an individual and as part of a team	X	
f) Ability to establish good working relationships with colleagues and stakeholders including service users and a wide range of agencies	X	
Equality and Diversity		
a) Awareness and understanding of, and commitment to the principles of good practice in relation to equality and diversity	X	
IT and Technology		
a) Good knowledge of computer applications and a willingness to use IT and other office technology to more effectively carry out the duties of the post	X	
b) Experience of using social media including an understanding of how it can journey track individual progress and outcomes		X
Personal Qualities		
a) Approachable	X	
b) Non-judgemental and empathetic	X	
c) Willingness to go the 'extra mile' for vulnerable clients	X	
Other		
a) Full, clean UK driving licence with access to a car		X
b) Experience and understanding of the issues of working within the third sector		X