

Vacancy Information Pack

Debt and Money Adviser

Closing date: 12/04/2024



Thank You

Thank you for your interest in this position.

This is a great opportunity to join the national Benefits, Debt & Money Advice Service. We are self-funded and not target driven.

If you want to provide the best service for your clients and be supported to do so, then we are the service for you. You will have the ability to manage your own caseload and access grants for priority debts and insolvency fees. You will be able to be part of the Royal British Legion to provide a holistic wraparound service for our beneficiaries.

In the last financial year, we obtained financial gains for our beneficiaries for over £8m across our benefits and debt service, supporting over 2,000 beneficiaries.

We are in the process of enhancing and increasing resource across this vital service, to ensure that we continue to meet the needs of our beneficiaries, expanding from three to four regional teams.

If you want to improve people's lives, then please consider applying.

We look forward to receiving your application.

Kind Regards

Jennie Anderson

Head of Welfare – Benefits, Debt & Money Advice



Job Description

Job Title: Benefits, Debt & Money Adviser
DBS Level: Enhanced DBS
Reporting To: Regional Lead – Financial Capability

Role Purpose:

Provide specialist Benefits, Debt and Money Advice.

Key Responsibilities:

- To provide a comprehensive community-based debt advice service to beneficiaries who are experiencing difficulties, advising on their legal position and all the suitable options available through a mixture of face-to-face, telephone and email interactions.
- Provide specialist level debt casework, advising on legal position and all suitable debt options, maintaining professional advice standards in line with the Financial Conduct Authority.
- Carry out benefit calculations and income maximisation through the take up of appropriate benefits, identifying and advising on entitlement – full training provided.
- Act for the client where necessary; drafting letters, obtaining medical evidence, and researching case law as appropriate.
- Maintain detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring, and report preparation, using the IT software provided.
- Develop and maintain local contacts with agencies and charities associated with debt and benefit issues. These will include MOD, DWP, NHS, local authorities, and service charities.
- Keep up to date with trends and changes in social security and benefits/debt legislation and best practice, including, where appropriate, for devolved administrations.
- Ensure clients receive a fully integrated and person-centered service, coordinated with other Legion services.
- Manage referrals and ongoing caseload to ensure clients receive appropriate and timely support.
- Demonstrate good interpersonal and communication skills both verbal and written.
- Demonstrate a methodical approach to casework with sound organisational skills.

This job description reflects the current scope of duties and responsibilities of the role. The post holder may be asked, and is expected, to undertake any other duties commensurate to the grade of the post. As duties and responsibilities change and develop, this job description will be reviewed and may be subject to amendment.

General

- To work in accordance with The Royal British Legion's shared values of Service; Collaboration; Passion; Excellence; Valuing our people which underpins the fundamental beliefs and qualities of who we are and what we do.
- To be responsible for your own health and safety and that of your colleagues, in accordance with the Health & Safety at Work Act (1974) and relevant legislation, including reporting any health and safety hazard immediately you become aware of it.
- To work in accordance with the General Data Protection Regulations and Data Protection Act 2018.
- It is clear that due to the nature of the work of the Legion, the post holder may have access to material which is confidential. It is a condition of their contract of employment that they ensure that no confidential material is leaked from the department to unauthorised personnel.
- To implement the Equal Opportunities Policy into your daily activities. Royal British Legion is an equal opportunities employer and positively encourages applications from suitably qualified and eligible candidates regardless of sex, race, disability, age, sexual orientation, gender reassignment, religion or belief, marital status, or pregnancy and maternity. All employees are required to work in accordance with the Equality Act (2010).

Person Specification

| Criteria | Essential / Desirable | How to be measured |
|---|-----------------------|-----------------------|
| Qualifications | | |
| Certificate in Money Advice practice/ or equivalent certificate/or working towards/or significant demonstrable debt advice experience. | E | Application/Interview |
| Debt Relief Order Intermediary. | D | Application/Interview |
| Accredited/Associate Membership of the Institute of Money Advisors | D | Application/Interview |
| Knowledge & Experience | | |
| Demonstrable experience of providing debt advice in line with the Financial Conduct Authority regulation. | E | Application/Interview |
| Demonstrable experience of providing advice on welfare benefit issues including benefit calculations. | E | Application/Interview |
| Experience of managing and being accountable for own caseload. | E | Application/Interview |
| Experience of working with IT packages, including Microsoft Office, case management systems and other bespoke software. | E | Application/Interview |
| Experience of completing Mandatory Reconsiderations and Appeals, including submission writing and representation at 1 st Tier Tribunals. | D | Application/Interview |
| Experience of providing financial capability advice/training. | D | Application/Interview |
| Working knowledge of the military community and UK veteran organisations. | D | Application/Interview |
| Skills & Attributes | | |
| Ability to develop and maintain effective working relations with volunteers, other ex-Service and charitable organisations and government agencies. | E | Assessment/Interview |
| Understanding of issues of confidentiality. | E | Assessment/Interview |
| Ability to relate to but maintain professional detachment when dealing with Beneficiaries. | E | Assessment/Interview |
| Effective as member of a team but also able to work independently. | E | Assessment/Interview |
| Flexible and ready to adapt to changing demands. | E | Assessment/Interview |
| Empathy with mission, objectives and values of TRBL. | E | Assessment/Interview |

During the selection process, we will also use values-based competency assessment to understand your alignment with RBL's values:

| | | |
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| <p>Service We support and serve. We are compassionate. We provide great customer care to all the people who come into contact with us. We are accountable and act with integrity.</p> | | Interview |
| <p>Collaboration We value working together and with partners to achieve shared goals. Through strong communication and support, we build trust with each other and treat everyone with respect and honesty.</p> | | Interview |
| <p>Passion We are passionate about our role and contribution. With a positive outlook we are resilient and committed to our work.</p> | | Interview |
| <p>Excellence We strive to be the best we can. We are effective and efficient. We are bold. We are open to new ideas and approaches, challenge each constructively and are willing to learn.</p> | | Interview |
| <p>Valuing our People We support, encourage and provide opportunities for all our people – ensuring we recognise and value everyone's contribution.</p> | | Interview |

Offer Terms

Work Pattern

Permanent. Full Time, 35 hours per week

Location

You will be contracted to your home address. You will be expected to work both there, using our collaboration tools to work with colleagues and beneficiaries, and on a mobile basis at other locations specified within the advert, with occasional travel (incl. for monthly team meetings) beyond this area.

Compensation

£29,458 to £31,830 per annum (inclusive of £1,000pa market supplement)

Employee Benefits

- 28 day's paid holiday per year (incl. statutory), plus the ability to buy up to 1 working week of additional leave
- Contributory pension scheme – min 2% employee contribution receives 6% employer contribution up to max of 10% employer contribution matched with 5% employee contribution (until 5 years' service reached, when 14% employer contribution achievable)
- Death-in-service Life Assurance, with a benefit of 3x annual salary
- Employee Assistance Programme
- Season Ticket and Rental Deposit Loan Schemes / Cycle to Work Scheme
- Reward Hub online benefits platform with extensive offers and discounts

Working for RBL

RBL employs c 1,800 people across the country campaigning on behalf of the Armed Forces community, delivering support services to them, leading Remembrance on behalf of the nation, raising funds to support our work and developing and running the organisation and our network of membership branches.

We work collaboratively across our workforce and operate flexible hybrid working practices in our major hub offices, using the latest technology to stay connected with colleagues, members, and beneficiaries. We come together around our common [purpose](#), and our values.

RBL is modernising, and we are ambitious to deliver more for the communities we support. We are becoming a more inclusive, flexible, customer-focused, data-driven, and collaborative organisation. But don't just take our word for it. Read our employee stories [here](#), and about our impact [here](#).

It's therefore an exciting time to be part of both changing the lives of our customers and changing the organisation and its future capacity and capability. This presents considerable opportunities for learning within role, and possibilities for career development...And, of course, the satisfaction that comes with knowing that you are making a real difference to the lives of those who serve/have served our country, to keep us safe and to protect our democratic freedoms and way of life.

Diversity, Equality and Inclusion

We are committed to building a truly inclusive organisation of diverse people and perspectives.

We actively engage in a programme of work to develop our practices and we have set out [our commitments](#) to realise this ambition. We will keep listening, learning, and sharing our progress and impact.

We are Disability Confident employer, signed up to Race Equality Matters and Pride In Veteran standards.

We guarantee an interview to any applicant who declares a disability or/and are part of Armed Forces community on application and whose application demonstrates that they meet the Essential criteria of the role, as set out in the Person Specification.

How to Apply

Your application should be submitted through our jobs site at [Find A Role | Careers | Royal British Legion](#).

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