



Job Profile template

JOB TITLE:	Money Advice Caseworker
GRADE:	SO2
POST NO:	31200 & 31201
JOB TIER:	Tier 6
DBS CHECK:	Enhanced (due to direct contact with vulnerable residents)
DIRECTORATE:	Residents Services
SERVICE:	Crisis & Resilience Support
Reports to:	Crisis & Resilience Team Leader
Direct Reports:	None
Indirect Reports:	None

ROLE PURPOSE:

To provide high-quality, person-centred money, debt and welfare advice to residents, ensuring they receive timely support to maximise income, improve financial wellbeing and confidence. The role helps deliver the Council's commitment to **putting our residents first**, by supporting those experiencing financial hardship, vulnerability or crisis.

Job Description

1. Resident & Community Contribution

- Provide comprehensive, confidential, and empathetic money, budgeting and debt advice to residents, including those in financial crisis.
- Support residents to access benefits, grants, discretionary funds, charitable support and debt-relief solutions.
- Promote financial resilience by offering practical tools, budgeting plans, and signposting to wider community and voluntary sector services.
- To demonstrate understanding of the Council's *Customer Care Standards* and ensure that these standards are met in order to deliver the Council vision of 'putting our residents first'.

2. People Management

(No direct people management responsibilities for this role)

- Contribute to a positive, collaborative team culture, sharing knowledge and supporting colleagues.
- Maintain personal responsibility for health, safety and wellbeing in line with the Health & Safety at Work Act (1974).

3. Operational Service Delivery

- Manage a caseload of residents requiring money and debt advice, ensuring proactive case progression and timely updates.
- Undertake holistic financial assessments, including income maximisation, benefit checks, budgeting reviews and risk identification.
- Provide detailed options and recommendations to residents on debt management pathways (e.g., DMP, DRO, Breathing Space).
- Work closely with internal teams (Housing, ASC, Homelessness Prevention, Resident Support) and external agencies (CAB, creditors, DWP). Including attending outreach sessions.
- Maintain accurate case records, ensuring all information is compliant with data protection and audit requirements.
- Support residents to develop long-term financial resilience and independence.

4. Service Planning & Development

- Contribute to the development and delivery of the team's annual service plan.
- Provide insights from casework trends to inform service improvements and early-intervention approaches.
- Participate in pilots, projects and outreach initiatives to enhance access to money advice across the Borough.

5. Financial & Resource Management

- Ensure any discretionary or emergency payments are recommended in line with policy, budget thresholds and audit controls.
- Use Council financial systems appropriately when authorising or monitoring spend related to resident support.
- Ensure all work is delivered in accordance with financial regulations, data governance and procurement guidelines.

6. Service Improvement

- Contribute to continuous improvement by identifying service gaps and recommending process enhancements.
- Participate in quality audits, casework reviews and reflective learning to ensure high practice standards.
- Support change initiatives, including the implementation of new legislation, digital tools or local procedures.

7. Contacts

Primary contacts include:

- Residents and their families/carers (providing 1:1 advice and case management).
- Internal teams: Housing Needs, Adult Social Care, Children's Services, Revenues, Resident Support.

- External organisations: DWP, Citizens Advice, voluntary and charity partners, creditors and housing providers.
- Provide collaborative, solution-focused communication to ensure residents receive coordinated wraparound support.

8. Additional Responsibilities

- Undertake other reasonable tasks aligned to the purpose of the role.
- Support emergency response activity during borough-wide incidents or urgent resident need.
- At times, the role may require participation in out-of-hours or surge-response activity.

9. Key Performance Indicators

- Timely throughput of allocated casework.
 - Income maximisation outcomes for residents.
 - Reduction of unmanageable debt for residents supported.
 - Resident satisfaction and quality-assurance scores.
 - Compliance with statutory deadlines, audit requirements and data standards.
 - Contribution to service improvement and outreach activity.
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Person Specification

This person specification will be used for recruitment to this vacancy in LBH. It will form the basis of the application form, and candidates will be also assessed against aspects of this person specification at interview.

1. QUALIFICATIONS	ESSENTIAL ✓	DESIRABLE ✓
Relevant qualification or experience in advice work, debt advice, or welfare rights	✓	
Training in debt advice models or FCA-aligned guidance or willing to obtain		✓
2. STATUTORY or ROLE SPECIFIC REQUIREMENTS	ESSENTIAL ✓	DESIRABLE ✓
Understanding of safeguarding responsibilities	✓	
Commitment to GDPR and confidentiality requirements	✓	
Ability to work within FCA guidelines for debt advice	✓	
3. EXPERIENCE	ESSENTIAL ✓	DESIRABLE ✓
Providing money, debt or welfare benefits advice	✓	
Managing a caseload and working to performance targets	✓	
Experience with identifying deprivation, under claiming, and opportunities for income maximisation.	✓	
Experience in a local authority or similar environment		✓
4. KNOWLEDGE & SKILLS	ESSENTIAL ✓	DESIRABLE ✓
Strong knowledge of welfare benefits, debt solutions and financial hardship support	✓	
Excellent communication, negotiation and advocacy skills	✓	
Ability to interpret financial information and prepare budgeting plans	✓	
Skilled in case recording and use of case management systems	✓	
Understanding of multi-agency working and signposting pathways	✓	

Our values

Respect

We appreciate what makes us different and include everyone.

- We recognise that we all have unique talents, skills and experiences.
- We provide a professional service to our residents and colleagues and lead by example.
- We celebrate diversity and ensure our working practices are inclusive.

Collaborative

We believe in the power of working together.

- We work collaboratively as one council.
- We promote creativity and innovation to improve outcomes for all.
- We recognise the strength of sharing knowledge and experience.

Efficient

We deliver the best possible outcome by carefully managing our resources.

- We are empowered to deliver the most efficient outcome.
- We harness new technology and tools to deliver our services efficiently.
- We look after our finances and maximise value for money for residents.

Integrity

There is no gap between what we say and do.

- We choose what is right over what is easy.
- We trust and support each other to get the job done.
- We are responsible and accountable for our actions, both good and bad.

Open and honest

We are transparent in the actions and decisions we take.

- We provide a safe space to have truthful discussions in a positive way.
- We encourage constructive feedback without fear of judgement.