Financial Resilience Adviser
Job Description

FTE Salary:	£26,780 - £29,560 (dependent on experience)
Hours:	Full-time (37 hours per week)
Location:	Hybrid Working
Contract Type:	Fixed term – 12 months
Reports to:	Community and National Projects Manager

Company Benefits	
Pension:	Contribution of 7% based on 4% employee contribution
Employee Assistance Scheme:	Health Assured
Birthday Leave:	Take a day to celebrate your annual personal milestone. This leave does not form part of your annual leave entitlement.
Christmas Closure:	Our office will be closed between Christmas and New Year's, and these days won't count towards your holiday entitlement.
Flexible Working Policy:	Includes compressed hours, flexitime, homeworking/hybrid

About the Project

North and West Gloucestershire Citizens Advice has secured funding to deliver a financial inclusion project supporting people to become financially resilient. The project aims to help clients build long-term financial resilience following a period of financial crisis. Clients will benefit from ongoing support to strengthen money management skills, increase financial confidence, and reduce the likelihood of future financial hardship.

The service will provide personalised financial capability support to, helping them maintain financial stability, improve resilience to future income shocks, and make informed financial decisions.

Role Purpose

As a Financial Resilience Adviser, you will provide tailored financial capability support to clients who have experienced financial difficulties and require assistance to strengthen their financial wellbeing.

You will work with individuals to improve budgeting skills, manage household finances, understand credit and borrowing, maximise income, plan for future financial goals, and build confidence in managing money independently. You will help clients move from financial crisis towards long-term financial resilience.

Working within Citizens Advice quality standards, you will manage your own caseload, deliver support through telephone, digital and face-to-face channels, and contribute to the achievement of project outcomes and performance measures.

Key Responsibilities

Client Support and Financial Capability Guidance

- Deliver one-to-one financial capability support to clients referred through partner organisations and Citizens Advice services.
- Undertake holistic assessments of clients' financial circumstances and identify opportunities to improve resilience.
- Support clients to create and maintain realistic household budgets.
- Help clients understand income, expenditure, benefits entitlement, and financial commitments.
- Assist clients in developing practical money management skills.
- Support clients to understand credit, borrowing, debt, savings and financial products.
- Encourage and support clients to develop emergency savings and future financial planning.
- Help clients identify strategies to manage income shocks and unexpected expenses.
- Provide information and guidance that enables clients to make informed financial decisions.
- Signpost or refer clients to specialist debt, housing, energy, welfare benefits or other advice services where appropriate.

Advice Delivery

- Deliver services through telephone, video, digital and face-to-face channels.
- Maintain accurate and comprehensive client records using Citizens Advice case management systems.

- Ensure all work complies with Citizens Advice quality standards, FCA requirements, and organisational policies.
- Safeguard vulnerable adults and identify additional support needs where appropriate.
- Ensure confidentiality and data protection requirements are met at all times.

Partnership Working

- Develop positive working relationships with referral partners.
- Work collaboratively with colleagues to ensure clients receive seamless support.
- Contribute to service development and continuous improvement activities.
- Provide information, feedback and case studies that support project evaluation and learning

Performance and Reporting

- Manage and prioritise a caseload effectively.
- Achieve project targets and performance indicators.
- Monitor client outcomes and demonstrate impact.
- Support reporting requirements.
- Participate in team meetings, supervision, training and quality assurance processes.

Want to chat about this role?
If you want to chat about the role further, you can contact Ania Swoboda by emailing Anna.Swoboda@gloscab.org.uk or calling 01452 442015.

Person Specification

Essential

Knowledge and Experience

- Experience providing advice, guidance or support to members of the public.
- Generalist Advice Adviser qualification or equivalent.
- Debt advice knowledge or Money and Pensions Service accredited training.
- Experience delivering financial capability, money guidance, welfare benefits, debt support or related advice services.
- Experience managing client caseloads and maintaining accurate records.

- Experience supporting vulnerable clients with complex circumstances.
- Understanding of financial exclusion, poverty and the challenges facing people experiencing financial hardship.
- Experience working to targets and performance measures.

Skills and Abilities

- Excellent communication skills, both verbal and written.
- Ability to explain complex financial information clearly and sensitively.
- Strong interviewing and client engagement skills.
- Ability to motivate and empower clients to make positive financial changes.
- Excellent organisational and time-management skills.
- Good numerical and analytical skills.
- Ability to work independently while contributing positively to a team environment.
- Competent in the use of IT systems and digital communication platforms.

Personal Qualities

- Commitment to the aims and principles of Citizens Advice.
- Strong commitment to equality, diversity and inclusion.
- Empathy and understanding when working with vulnerable people.
- Flexible and adaptable approach to work.
- Commitment to continuous learning and professional development.



Applying for this post

To apply for this post, please submit to info@gloscab.org.uk:

Your CV, outlining your relevant experience, skills and qualifications. **A covering letter (maximum two pages)** explaining why you are interested in the role and how your experience and skills meet the requirements of the person specification.
In your covering letter, please address the following:

- **Why you are interested in the role** and what attracts you to working for North & West Gloucestershire Citizens Advice
- **Your relevant experience**, including examples that demonstrate how you have carried out similar responsibilities.
- **The key skills and strengths** you would bring to the role.
- **How you meet the essential requirements** of the person specification, providing specific examples where possible.

- **What you feel you could contribute to the team and organisation.**

We are interested in the **quality and relevance of your examples**, rather than simply repeating information from your CV. Where possible, please use specific examples to demonstrate what you have done, the role you played and the outcome or impact.
Your covering letter will be considered alongside your CV as part of the shortlisting process.

In accordance with Citizens Advice national policy, we may require the successful candidate to be screened by the DBS. However, a criminal record will not necessarily be a bar to your being able to take up the job.