



## JOB DESCRIPTION

<b>Job Title:</b>	<b>Cost of Living Advice Worker</b>
<b>Rate of pay:</b>	£27,117 pro rata for 35 hrs plus employer's contributory pension. Stirling Credit Union is a Real Living Wage employer.
<b>Responsible to:</b>	Office Manager, Stirling Credit Union
<b>Hours of Work:</b>	35 hours per week, flexible to meet the demands of the service. This post will require occasional evening and weekend work. Working pattern open to discussion. There is no requirement for overtime.
<b>Contract duration:</b>	To 31 <sup>st</sup> December 2023
<b>Location:</b>	<p>This role offers hybrid working: a flexible blend of in-office (Stirling city centre), remote, and field-based working.</p> <p>The post-holder will be employed by Stirling Credit Union Ltd. and based at 10 Spittal Street, FK8 1DU.</p> <p>However, this role represents a unique collaboration between Stirling Credit Union and Stirling District Citizens Advice Bureau. Therefore, the post holder will also have a base in CAB's offices, Norman MacEwan Centre, Cameronian Street, Stirling, FK8 2DX.</p> <p>The split between office-, field- and home-working will be determined by the needs of the service and the worker's accreditation.</p>
<b>Other:</b>	This role requires the post holder to have a current full driving licence and access to personal transport (e.g. motorbike, car). Travel expenses incurred in the performance of the role will be reimbursed through our expenses process.

## GENERAL

**This post has been created to respond to need in our community, which is escalating because of the current Cost of Living Crisis.**

The post represents an exciting, unique and innovative collaboration between Stirling Credit Union (SCU) and Stirling District Citizens' Advice Bureau Ltd (CAB), and is funded by Stirling Council.

SCU and CAB share the objectives of helping people out of financial crisis, addressing the scourge of unmanageable debt, helping people become financially secure and building financial resilience in the community. The two organisations have shared values and offer complimentary services:

- **Stirling District CAB is a registered charity that offers free, impartial, and confidential advice to people across Stirling.** CAB exists to support local people who are in crisis, or who are facing difficulties and seeking to prevent escalation. CAB delivers support and guidance

on a range of topics, giving people the information they need to deal with any situation and improve their lives.

Every year Stirling District CAB works with around 6,500 clients and helps resolve over 10,500 issues.

- **SCU is a local member-owned not-for-profit financial co-operative, which offers savings and loans to its members. Members share income generated from lending to each other.**

SCU's aims include:

- **To encourage sound financial money management**, by making it easy for members to save, which includes saving through payroll deduction schemes operated in partnership with several local employers.
- **To provide loans to our members at fair and competitive rates.**
- **To support the financially excluded and unbanked**, by removing the appeal of payday lenders and other high interest sources of borrowing.

In addition to a small team of paid part-time employees, other staff (including the Board of Directors) work on a voluntary basis for the mutual benefit of members.

Appointment to this post is conditional on two satisfactory references and PVG certificate.

## **KEY RESPONSIBILITIES**

The Cost-of-Living Advice (COLA) worker will reach out to people in communities across the Stirling district where there is the greatest need (deprivation and financial exclusion). A specialist advisor role, the COLA worker will signpost clients to appropriate support available from both Stirling Credit Union (SCU) and Stirling District Citizens' Advice Bureau Ltd (CAB).

The COLA worker will offer the following services:

1. **Advice for maximising income:** Assist people maximise their income by accessing such support as is available to them (e.g. benefits and grants).
2. **Advice for managing debt.** Helping people identify their options and strategies, enabling them to get control of their borrowings or removing the burden of debt entirely.
3. **Advice for money management and increasing financial resilience.** Increasing financial literacy and inclusion by helping people to better manage their money and develop healthy habits.
4. **Help in relation to digital inclusion.** Being available to assist or explain to clients how to access and use SCU's online services or, indeed, how to access other relevant online services (e.g. the UC portal).

In addition, the COLA worker will signpost clients to other specialist services provided by CAB (e.g. housing, legal, and family/relationship advice).

## **OTHER RESPONSIBILITIES**

The COLA worker will be a member of the teams of both partner organisations, joining SCU's and CAB's team briefings and based across both organisations' Stirling city centre offices.

## **DELIVERY**

The COLA worker will focus on reaching people in those communities where there is the greatest need (deprivation and financial exclusion):

- Hold regular (weekly, fortnightly, or monthly) advice and support clinics, building on CAB's existing relationships with **community libraries** (e.g. in Cowie, Fallin, Killin, Balfron, Strathblane, Callander).
- Explore client relationships **through existing outreach events** (e.g. in partnership with Raploch and St Ninians Food Banks).
- Offer periodic advice and support clinics to SCU's **payroll partners**, providing opportunities for on-site 121 clinics and presentations for staff.
- Explore with Stirling Council the potential for clinics in the new community **Enterprise Hubs** (e.g., Bannockburn).
- Explore the potential for offering Cost of Living Advice presentations and receiving referrals from the **local schools** who are in SCU's network (Allan's Primary, Borestone Primary, Braehead Primary, Cambusbarron primary, Our Lady's primary, St Mary's Bannockburn, and St Modan's Secondary).

## **TRAINING AND CERTIFICATION**

The COLA worker will be trained by both organisations, including:

- Completion of the CAB Advisor Training programme. Observed interview to obtain intermediate competency certification (and insurance). To achieve CAB's full generalist advisor certification, completion of 30 client interviews that are checked by CAB for technical and administrative competency.
- Completion of SCU's induction training. Training in the use of SCU's online, mobile and paper-based services.
- Completion of regulatory training pertinent to CAB and SCU (safeguarding, case recording, GDPR, Money Laundering, etc).

The COLA worker's CAB case work will be quality assured by Stirling's CAB.

## **SKILLS, EXPERIENCE AND EDUCATIONAL REQUIREMENTS**

### **Essential**

- Experience working as a member of a team.
- Excellent written and oral communication
- Excellent interpersonal skills
- Confident and competent presenting to groups of people.
- Good planning and organisational skills
- Ability to work on own initiative
- Competence in the use of IT packages (e.g. Microsoft 365).
- Current clean driving licence and own transport.

### **Desirable**

- Experience in in person centred advice, or an advocacy/representation role
- Experience of community development work in deprived communities
- Experience in the voluntary sector or CAB
- Experience of working in financially deprived communities / context
- Experience of supporting people with financial issues, including unmanageable debt, or providing financial advice.
- Knowledge of welfare benefits system
- Awareness of the needs of local communities in relation to financial capacity, financial literacy and financial resilience.
- Understanding of digital exclusion issues
- Understanding of the impact of the economic downturn in relation to vulnerable families