MoneyMob Talkabout Position Description



Financial Counsellor

Position Title	Financial Counsellor
Classification and salary package	Base salary range of \$102,820 to \$107,473 per annum plus 12% superannuation (including leave loading)
	(Social Community Home Care and Disability Services Award – level 5 depending on qualifications and experience)
	 Other available benefits Remote salary packaging options available 6 weeks annual leave 5 days additional "mini-break" non-accrued leave OR two return airfares to capital city closes to home base \$500 wellbeing payment per annum (not cumulative) Support for relocation if required, up to \$2000
Location	Alice Springs, with fortnightly outreach to remote communities in far north SA and the southern Northern Territory
Hours	38 hours per week
Special measures	Qualified and/or experienced Aboriginal and Torres Strait Islander people are strongly encouraged to apply

About MoneyMob Talkabout

MoneyMob Talkabout is a not-for-profit organisation providing financial counselling and capability casework, financial literacy and energy efficiency education and community development programs. We are funded to deliver services to Anangu in Adelaide, the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands in northern South Australia, and in the Northern Territory.

The MoneyMob financial literacy education program was founded in 2009 as a small travelling program that raised awareness in advance of visiting money management services across the Northern Territory. In 2012 as a result of a successful funding application, we established a place-based "Money Hub" in the APY Lands to provide ongoing support to Anangu. The establishment of the services was guided by advice from APY communities. In 2015, we incorporated as an independent not-for-profit organisation.

We are governed by a majority First Nations Board of Directors with diverse backgrounds and skill sets, including directors from the communities we serve. Our cultural governance continues to strengthen, with an Anangu Advisory Board embedded in our organisational structure.

Our Vision

First Nations people and communities are empowered to achieve economic wellbeing and self-determination.

Our Focus

First Nations people are equal partners in and co-creators of our practice. We elevate the voices of our clients and advocate, influence, deliver services, build and share knowledge to achieve equality.

Our Values

These values guide all aspects of our work including our service delivery, advocacy, governance and management.

- **COURAGE:** We are committed to advocating strongly for change and creating a more just and inclusive environment.
- EMPOWERMENT: We work to support First Nations people to be in control and work towards achieving independence, rights, opportunities and recognition of the inherent value of their culture and communities.
- **INTEGRITY:** Honesty, openness, accountability, fairness and inclusiveness must be at the core of everything we do and are.
- **INSIGHT:** Our actions and services are grounded in our organisational knowledge, evidence and ethics; the wisdom of the people, organisations and communities working alongside us; current thinking and research about what works nationally and internationally.
- **INNOVATION:** We are a creative and agile organisation, motivated to continually improve, adapt and develop innovative solutions that add value and are valued by the communities we work with.

Our influence

We advocate and influence across Australia on issues affecting First Nations people and their economic well being. We use our knowledge and practice-based evidence to inform our positions and to advocate for our clients.

We also deliver financial literacy education in regional and remote Northern and Western Australia. We seek out opportunities to shape conversations with decision-makers that affect our clients, including in Canberra and other capital cities.

Our operating ecosystem and environment means there are many factors that contribute to achieving our vision, as it is known that economic well being is impacted by many co-occurring elements such as health, education and social connections. A collaborative and joined up approach is needed by communities, governments, service providers and others in the ecosystem to make progress towards achieving our vision.

Please see our website for more information about MoneyMob and what we do: https://moneymob.org.au/

About the position

The Financial Counsellor will be based in Alice Springs in our Financial Wellbeing Service. We undertake casework using an "assertive outreach" model, going to Anangu homes and community locations where they feel comfortable in community.

Our Financial Counsellors work within a holistic, trauma- informed and culturally respectful case management approach, helping clients and their families address the issues underlying their financial stress, negotiating, advocating and supporting people to move towards financial resilience and wellbeing through building their skills.

Reporting and working	 This position reports directly to the Alice Springs Financial Wellbeing Team Leader:
relationships	Works collaboratively with and supports other MoneyMob team members
	Works collaboratively with other agencies and stakeholders.
Special Work Requirements	 Undergoing or have completed Diploma of Financial Counselling. National Police Check Satisfactory pre-employment medical and psychological screening Working with Children and Vulnerable Persons Check Unrestricted driver's license and ability to drive a manual vehicle Ability to undertake assertive outreach to clients in their homes and community locations (including those who are unhoused/rough sleeping)
Key responsibilities	 Lead: Case Management Undertake thorough assessment of client financial and social circumstances using person-centered planning tools Develop appropriate case plans and strategies for clients to assist with achievement of both short and long-term financial goals and skills. Collaboratively and pro-actively case manage clients with other professionals to assist clients to achieve other life goals. Ensure that clients are referred to other appropriate support services that can assist with underlying issues impacting on their financial circumstances. Financial Counselling Work with clients and their families as required to address financial stress/crises and move to a more resilient financial position. Provide appropriate counselling and harm minimization strategies for clients experiencing problem gambling. Advocate and negotiate solutions for clients with debts, fines, unconscionable contract matters or systemic issues affecting

- Limited assistance with superannuation matters such as accessing medical or income protection insurances, payouts at retirement.
- Advise clients about eligibility for appropriate Centrelink payments, assist them with Centrelink debts including internal Centrelink reviews of decisions and appeals to the Administrative Appeals Tribunal.
- Ensure clients are receiving appropriate concessions
- Assist clients to improve their material well being. For example, through accessing No Interest loans or other brokerage funding.
- Refer clients for assistance with other types of financial matters such as compensation claims, Lifetime Support Scheme for motor vehicle accident victims and NDIS.
- Refer clients for legal assistance. For example, Consumer Lawyers for contract matters; Compensation lawyers; Ombudsman.
- Work collaboratively with financial capability caseworkers to provide wrap-around service to clients. For example, by linking them to budgeting support or skill development in other areas.

Administration and Professional Development

- Maintain up to date information in MMT database and ensure all client data, case notes and case plans are completed.
- Ensure professional membership with SAFCA is maintained and required professional development undertaken each year.

Support:

- Support the Financial Wellbeing Team Leader as required.
- Other duties as required by the organisation.

Key performance indicators

- 1. Maintain a caseload of 10-15 clients
- 2. Ensure all clients have a current case plan with documented financial and other goals towards which they are working.
- 3. Majority of clients achieve individual financial goals related to financial counselling, capability and resilience.
- 4. Majority of clients either self-report or by worker assessment have improved financial wellbeing, capability and resilience.
- 5. 25% of clients are referred to other support services to assist with underlying issues impacting their financial management.
- 6. Administration and database work up to date.
- 7. Membership of professional bodies and continuing professional development requirements maintained and met.

About you

Desired personal attributes

- Resilient, calm and able to cope with consistent pressure and volume of workload.
- Emotionally intelligent, with awareness of own behaviour and impact on others.
- Possess effective personal strategies to cope with the challenges of intercultural work.

	 Understanding of power dynamics impacting Aboriginal communities and awareness of social, political and historical
	factors which impact on them.
	 Works from a trauma-informed perspective to support people with complex needs.
	 Aligns with MoneyMob's values, philosophies and codes of conduct.
	 Ability to speak Pitjantjatjara/Yankunytjatjara is highly
	desirable.
Selection criteria	 Diploma of Community Services - Financial Counselling - complete or underway.
	 Minimum of two years' experience in community services work with complex clients (experience with First Nations clients and/or in a remote setting highly desirable).
	 Passion for social and economic justice and an understanding that poverty is political and structural
	 Skills/experience in case management, including the ability to support clients with meeting needs, goal setting, behaviour
	change, and advocacy.5. Excellent verbal, written, organizational, IT and problem solving skills.