

# MoneyMob Talkabout

## Position Description



### Financial Counsellor

<b>Position Title</b>	Financial Counsellor - Adelaide
<b>Classification and salary package</b>	<p>Base salary range of \$102,820 to \$107,473 per annum plus 12% superannuation (including leave loading)</p> <p>(Social Community Home Care and Disability Services Award – level 5 depending on qualifications and experience)</p> <p><u>Other available benefits</u></p> <ul style="list-style-type: none"><li>• Salary packaging options available</li><li>• 6 weeks annual leave (pro-rata)</li><li>• 5 days additional “mini-break”</li><li>• \$500 wellbeing payment per annum (not cumulative)</li><li>• Support for relocation if required, up to \$2000</li></ul>
<b>Location</b>	250 Wright Street Adelaide, with assertive outreach to clients in greater Adelaide.
<b>Hours</b>	38 hours per week
<b>Special measures</b>	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 at 250 Wright Street in Adelaide, co-located with the DHS SA Remote Visitor Outreach team. We undertake financial counselling and capability casework using an “assertive outreach” model. This means, we go to Anangu homes and community locations to undertake our work where people feel comfortable.

Our Financial Counsellors provide casework from a holistic, trauma- informed and culturally respectful approach. Through comprehensive case planning and extended support, they help clients and their families better address the issues underlying their financial stress; negotiate, advocate and support people to move towards financial resilience and wellbeing through building their skills and knowledge. Our Adelaide program has a strong focus on assisting people to maintain successful tenancies.

<b>Reporting and working relationships</b>	<ul style="list-style-type: none"> <li>• This position reports directly to the Adelaide Financial Wellbeing Team Leader:</li> <li>• Works collaboratively with and supports other MoneyMob team members</li> <li>• Works collaboratively with other agencies and stakeholders.</li> </ul>
<b>Special Work Requirements</b>	<ul style="list-style-type: none"> <li>• National Police Check</li> <li>• Satisfactory pre-employment medical and psychological screening</li> <li>• Working with Children and Vulnerable Persons Check</li> <li>• Unrestricted driver’s license</li> <li>• Willingness to undertake assertive outreach to clients in their homes and community locations (including those who are unhoused/rough sleeping)</li> </ul>
<b>Key responsibilities</b>	<p><b>Lead:</b></p> <p><i>Case Management</i></p> <ul style="list-style-type: none"> <li>• Undertake thorough assessment of client financial and social circumstances using person-centred planning tools</li> <li>• In collaboration with clients, develop holistic and comprehensive case plans towards achievement of short and long-term financial goals/skills. Ensure case plans contemplate and are aligned with support strategies of other support professionals.</li> <li>• Collaboratively and pro-actively case manage clients with other professionals to assist clients to achieve other life goals.</li> <li>• Ensure that clients are referred to other appropriate support services that can assist with underlying issues impacting on their financial circumstances.</li> <li>• Participate in regular case reviews and quality audits with colleagues.</li> </ul> <p><i>Financial Counselling</i></p> <ul style="list-style-type: none"> <li>• Work with clients and their families as required to address financial stress/crises and move to a more resilient financial position.</li> <li>• Provide appropriate counselling and harm minimization</li> </ul>

	<p>strategies for clients experiencing problem gambling.</p> <ul style="list-style-type: none"> <li>• Advocate and negotiate solutions for clients with debts, fines, unconscionable contract matters or systemic issues affecting them.</li> <li>• Limited assistance with superannuation matters such as accessing medical or income protection insurances, payouts at retirement.</li> <li>• 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.</li> <li>• Ensure clients are receiving appropriate concessions</li> <li>• Assist clients to improve their material well being. For example, through accessing No Interest loans or other brokerage funding.</li> <li>• Refer clients for assistance with other types of financial matters such as compensation claims, Lifetime Support Scheme for motor vehicle accident victims and NDIS.</li> <li>• Refer clients for legal assistance. For example, Consumer Lawyers for contract matters; Compensation lawyers; Ombudsman.</li> <li>• 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.</li> <li>• Undertake community development work to address systemic issues - such as conducting information stalls, campaigns during awareness weeks or similar.</li> </ul> <p><i>Administration and Professional Development</i></p> <ul style="list-style-type: none"> <li>• Maintain up to date information in MMT database and ensure all client data, case notes and case plans are completed.</li> <li>• Undertake required training as directed by the organization.</li> <li>• Ensure professional membership with SAFCA is maintained and required professional development undertaken each year.</li> </ul> <p><b>Support:</b></p> <ul style="list-style-type: none"> <li>• Support the Financial Wellbeing Team Leader as required.</li> <li>• Other duties as required by the organisation.</li> </ul>
<b>Key performance indicators</b>	<ol style="list-style-type: none"> <li>1. Maintain a caseload of 10-15 clients, depending on complexity</li> <li>2. Ensure all clients have a current case plan with documented financial and other goals towards which they are working.</li> <li>3. Majority of clients achieve individual financial goals related to financial counselling, capability and resilience.</li> <li>4. Majority of clients either self-report or by worker assessment have improved financial wellbeing, capability and resilience.</li> <li>5. 25% of clients are referred to other support services to assist with underlying issues impacting their financial management.</li> <li>6. Administration and database work up to date.</li> <li>7. Membership of professional bodies and continuing professional development requirements maintained and met.</li> </ol>

## About you

<b>Desired personal attributes</b>	<ul style="list-style-type: none"> <li>● Openness to continuous learning, doing things differently</li> <li>● Resilient, calm and able to cope with consistent pressure and volume of workload.</li> <li>● Emotionally intelligent, with awareness of own behaviour and impact on others.</li> <li>● Possess effective personal strategies to cope with the challenges of intercultural work.</li> <li>● Strong commitment to social justice</li> <li>● Interest in social, political and historical factors which impact First Nations people</li> <li>● Works from a trauma-informed perspective to support people with complex needs.</li> <li>● Aligns with MoneyMob's values, philosophies and codes of conduct.</li> <li>● Ability to speak Pitjantjatjara/Yankunytjatjara is highly desirable.</li> </ul>
<b>Selection criteria</b>	<ol style="list-style-type: none"> <li>1. Diploma of Community Services - Financial Counselling</li> <li>2. 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).</li> <li>3. Passion for social and economic justice and an understanding that poverty is political and structural</li> <li>4. Skills/experience in case management, including the ability to support clients with meeting needs, goal setting, behaviour change, and advocacy.</li> <li>5. Excellent verbal, written, organizational, IT and problem solving skills.</li> </ol>