Job Description and Person Specification
Transitions Money Advice Caseworker

Fixed Term Contract Ending 30th September 2026			
Salary:	£26,797 - £29,007 per annum, depending on experience	Place of Work:	Hybrid - Home Based & working across the districts of Torridge and West Devon.
Hours of Work:	Full-time 37.5 Hours per week	Reporting to:	Money Advice Team Leader

What We're Looking For
We welcome applicants with the right skills and potential, even if you do not have prior experience in money and debt advice. If you are a strong problem solver, an excellent communicator and passionate about making a difference to people's lives, we would love to hear from you.

You will be someone who can listen without judgement, understand complex situations and help people find practical ways forward. You will be organised, resilient and able to build positive relationships with clients who may be experiencing financial hardship alongside other challenges in their lives.

About Navigate CIO and the Transitions Project
Navigate is a registered charity providing free, independent and confidential money and debt advice, alongside financial education, across Devon and Somerset. We support people experiencing financial hardship, helping them to understand their options, resolve financial difficulties and build greater stability, confidence and resilience.

The Transitions Money and Debt Advice Service works across Torridge and West Devon, providing specialist, trauma-informed support to people experiencing financial hardship and complex life circumstances. We recognise that financial difficulties rarely exist in isolation. Clients may be managing debt alongside poor physical or mental health, domestic abuse, relationship breakdown, disability, substance use, digital exclusion or other challenges that can make it difficult to access traditional advice services.

Our advisers work flexibly and build trusted relationships with clients, providing practical, person-centred support to reduce and manage debt, maximise income and help people move towards greater financial stability and independence.

Working with Wis£rmoney
Transitions is delivered as part of Wis£rmoney, a long-established partnership between Navigate CIO and Encompass Southwest. Together, the partners provide specialist money and debt advice, welfare benefits advice, financial resilience support and financial education. The partnership works collaboratively to ensure people receive coordinated support that responds to their individual circumstances and helps them move towards greater financial security and resilience.

Working with Us
At Navigate and across Wis£rmoney, we invest in training, supervision, wellbeing and professional development. We encourage innovation, embrace technology where it improves services and are always looking for better ways to support our clients and teams. You will become part of a friendly and supportive partnership that believes everyone deserves access to high-quality advice and the opportunity to overcome financial hardship and build a more secure future.

Job Purpose

To provide high-quality, confidential and person-centred money and debt advice to people experiencing financial hardship and complex life circumstances across Torridge and West Devon.

The postholder will work with clients to understand their individual circumstances, identify priorities and provide practical advice and ongoing casework to help them address debt, maximise income and improve their financial stability. This will include exploring available options, supporting clients to make informed decisions and taking appropriate action on their behalf where required.

The role involves managing a varied caseload and building trusted, professional relationships with clients who may face barriers to accessing traditional advice services. The postholder will work flexibly and at the client's pace, adapting their approach to individual needs and circumstances while maintaining clear professional boundaries. Advice is predominately delivered through home visits.

Working closely with colleagues, partner organisations and other professionals supporting the client, the postholder will help ensure that people receive coordinated support and are connected with other services where appropriate.

The role is focused not only on resolving immediate financial difficulties but also on helping clients develop greater understanding, confidence and resilience, supporting them to achieve more sustainable financial outcomes and greater independence.

Main Duties

1. Casework Delivery

- Deliver person-centred, needs-based money and debt advice to clients experiencing financial hardship, vulnerability, or complex needs.
- Manage a caseload of clients with complex circumstances, providing tailored interventions, including:
  - Identifying and addressing debt emergencies
  - Maximising income through benefits advice
  - Completing and verifying financial statements
  - Exploring debt solutions and negotiating with creditors
  - Addressing fuel poverty and improving energy efficiency
  - Completing grant applications and benefit forms
  - Supporting tenancy sustainment
- Provide regulated debt advice where qualified (including DROs, bankruptcy options, and court representation), or refer appropriately where required.
- Support clients experiencing fuel poverty through tariff checks, supplier negotiation, and practical interventions.
- Act as an advocate for clients with creditors, landlords, utility providers, and statutory services.

2. Resilience Building

- Develop personalised support plans focused on stabilisation, recovery, and long-term resilience.
- Support clients to build financial confidence, knowledge, and independence through coaching and mentoring approaches.

3. Outreach, Engagement and Holistic Support

- Conduct home visits and outreach to engage vulnerable or hard-to-reach residents.
- Work collaboratively with local partners to address wider needs including housing, health, wellbeing, and social inclusion.

4. Partnership Working and Referrals

- Maintain strong relationships with local partners to ensure seamless pathways between services.
- Signpost or refer clients to specialist services where additional support is required.

5. Systems, Recording and Compliance

- Maintain accurate, timely, and high-quality case records using digital case management systems.
- Utilise organisational systems and tools effectively, including AI-supported transcription and secure client portals.
- Ensure all work complies with regulatory standards, organisational policies, safeguarding requirements, and data protection legislation.

6. Monitoring, Evaluation and Outcomes

- Contribute to service monitoring through accurate data recording and reporting.
- Support evaluation processes including surveys, case studies, and follow-up engagement to demonstrate impact.
- Work towards agreed service targets and performance outcomes.

7. Professional Practice

- Work in line with person-centred, trauma-informed and strengths-based practice principles.
- Maintain professional boundaries and safe practice when supporting clients in distress or crisis.
- Engage in supervision, training, and continuous professional development to maintain high-quality delivery.

General Duties

- Develop and maintain positive, collaborative relationships with external partners, referral agencies and stakeholders, promoting joint working to improve outcomes for clients and the Wis£rmoney partnership.
- Support service improvement by completing post-case closure telephone surveys to gather client feedback and identify learning.
- Work always in accordance with organisational policies, procedures and professional standards.
- Contribute to a positive team culture by maintaining strong communication and actively participating in team meetings and service discussions.
- Support the Head of Advice Services, when required, in responding to enquiries, compliments and complaints in a timely, professional and solution-focused manner.
- Undertake any other duties appropriate to the level of the role, as requested by the Management Team, and engage in ongoing professional development.

Person Specification

What We're Looking For: We welcome applicants with the right skills, even if you don't have prior experience in money advice. If you are a problem solver, a great communicator, and passionate about making a difference, we'd love to hear from you!

Experience & Knowledge

- Experience of working with people facing complex needs, vulnerability or crisis situations.
- Working knowledge of money advice, debt advice and welfare benefits.
- Understanding of safeguarding principles and risk management in a client-facing setting.
- Awareness of professional, ethical and regulatory requirements relevant to advice services (e.g. confidentiality, data protection, record keeping).

Skills & Abilities

- Ability to communicate clearly, sensitively and effectively with people in distress and with professional partners.
- Ability to undertake assessments, identify risk and make sound decisions in urgent or complex situations.
- Strong organisational and time management skills, with the ability to prioritise workload and meet deadlines.
- Ability to maintain accurate case records and use case management systems confidently.
- Ability to work both independently and collaboratively, providing guidance and support to colleagues where needed.
- Problem-solving skills and the ability to respond calmly and effectively under pressure.

Personal Attributes

- Empathetic, non-judgemental and committed to delivering a person-centred service.
- Resilient and able to practise effective self-care when working with challenging situations.
- Commitment to equality, diversity and inclusion.
- Commitment to high standards of professional practice and continuous improvement.

Other Requirements

- Ability to travel across Torridge and West Devon District areas as required by the role.