WIS£RMONEY

Job Description and Person Specification
Transitions Client Liaison Officer

NAVIGATE

Fixed Term Contract			
Salary:	£26,228 to £27,880, per annum, pro rata, depending on experience.	Place of Work:	Hybrid working, with a combination of home working, and travel across the Districts of Torridge and West Devon to deliver home visits, outreach and community-based appointments as required.
Hours of Work:	22.5 Hours per week (Part-Time)		
Start Date:	ASAP		
End Date:	30th September 2026		
Reporting to:	Rapid Response Team Leader		

What We're Looking For:
We're looking for people who genuinely want to make a difference. You don't need to have worked in money advice before. If you're an excellent communicator, a natural problem solver and enjoy working with people, we'll provide the training and support you need to succeed. This role is about much more than providing advice. It's about building trusted relationships with people who may be experiencing financial hardship, poor mental or physical health, trauma, disability, homelessness, digital exclusion or other barriers that make accessing traditional services difficult. If you're compassionate, resilient, organised and committed to helping people rebuild their confidence and financial stability, we'd love to hear from you.

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:

The Client Liaison Officers are the first point of contact for individuals referred into the Money and Debt Advice Service and play a vital role in ensuring people receive timely, compassionate and person-centred support. Acting as the gateway into the service, you will build trusted relationships from the very first contact, undertaking holistic assessments to understand not only an individual's financial situation but the wider circumstances affecting their wellbeing and resilience.

You will respond quickly to people experiencing financial hardship or crisis, helping to stabilise their immediate situation through income maximisation, welfare benefits advice, crisis planning and practical support. Working closely with partner organisations, you will ensure every client is connected to the right support at the right time through a coordinated 'no wrong door' approach. You will maintain regular contact with clients throughout their journey, preventing disengagement and ensuring individuals feel supported whilst awaiting ongoing casework. Through empathy, knowledge and flexibility you will remove barriers to engagement, helping clients prepare for specialist advice and supporting them to build the confidence and skills needed for long-term financial resilience.

The role combines triage, welfare benefits advice, crisis intervention, client engagement and case coordination to provide an accessible, responsive and trauma-informed service for some of the most vulnerable people in the community.

Main Duties and Responsibilities

Client Engagement and Triage

- Act as the first point of contact for all referrals into the Transitions Money & Debt Advice service.
- Contact new referrals promptly, normally within one working day wherever possible.
- Build positive, trusting relationships from the first interaction.
- Complete holistic needs assessments to understand each client's circumstances, priorities and support needs.
- Identify risks relating to homelessness, utility disconnection, enforcement action, safeguarding and financial crisis.
- Assess barriers to engagement including poor mental health, disability, trauma, digital exclusion, literacy, caring responsibilities and rural isolation.
- Undertake and maintain appropriate risk assessments, including those relating to lone working, to support and safeguard the health, safety and wellbeing of clients and staff.
- Agree preferred communication methods with each client and tailor support accordingly.

Crisis Intervention

Provide immediate practical support to help stabilise clients experiencing financial hardship by:

- Maximising household income through welfare benefits advice and applications.
- Completing benefit entitlement calculations.
- Assisting clients to gather supporting evidence.
- Developing emergency budgets.
- Identifying priority debts.
- Negotiating with priority creditors where appropriate.
- Supporting Breathing Space applications.
- Protecting essential services including fuel and housing.
- Arranging emergency support including food, fuel and other crisis assistance where available.

Aim to stabilise urgent situations within three working days wherever possible.

Welfare Benefits Advice

- Provide high-quality welfare benefits information and advice.
- Complete benefit entitlement checks.
- Support new claims and changes of circumstances.
- Assist clients with mandatory reconsiderations and appeals where appropriate.
- Identify opportunities to maximise household income.
- Keep knowledge of welfare benefits legislation up to date.

Client Journey and Case Coordination

- Allocate clients to the most appropriate adviser based on complexity and need.
- Maintain oversight of client journeys.
- Ensure no client disengages or is lost within the system.
- Maintain regular contact with clients awaiting specialist advice.
- Support clients to engage with "Get Advice Ready" sessions to help clients prepare documentation and understand the advice process.
- Make warm referrals to partner organisations with client consent.
- Support seamless transitions between crisis intervention and longer-term casework.

Outreach and Accessibility

- Deliver support flexibly through telephone, video, secure digital communication, outreach venues and home visits where appropriate.
- Remove barriers preventing individuals from accessing advice.
- Adapt communication styles to meet individual needs.
- Promote financial education opportunities and encourage participation where appropriate.

Partnership Working

- Develop positive working relationships with partner organisations.
- Liaise with statutory agencies including housing, adult social care, DWP and health services.
- Attend multi-agency meetings where appropriate.
- Promote the "No Wrong Door" approach to service delivery.

Systems, Recording and Compliance

- Maintain accurate and timely case records using AdvicePro.
- Complete all monitoring requirements.
- Record outcomes, interventions and client progress.
- Maintain GDPR compliance.
- Use digital systems including client portals, Open Banking and automated workflows where appropriate.
- Ensure safeguarding concerns are recorded and escalated immediately.

Continuous Improvement

- Participate in supervision and reflective practice.
- Contribute ideas for improving systems and processes.
- Support service evaluation through client feedback and case studies.
- Keep professional knowledge up to date through continuous professional development.

Person Specification

What We're Looking For: We welcome applicants with the right skills and potential, even if you do not have prior experience in money advice. If you are a strong problem solver, an excellent communicator, and passionate about making a difference, we would 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 the Districts of Torridge and West Devon as required by the role.