Money Adviser Person Specification

Person Specification – Advisor (Income Maximisation / Money Advice)

Qualifications & Training

Criteria Type	Requirement
Essential	Relevant training in General Advice, Welfare Rights, or Money Advice
Essential	Experience in providing one-to-one advice to clients (paid or voluntary)
Desirable	Formal accreditation or recognised qualification in Welfare Rights or Money Advice
Desirable	Training aligned with Scottish National Standards for Advice and Information

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Experience

Criteria Type	Requirement
Essential	Experience supporting clients with welfare benefits including an understanding of Universal Credit and legacy benefits
Essential	Experience assisting with benefit applications, reviews, mandatory reconsiderations and an understanding of the appeals process
OR	Demonstrable experience supporting clients with priority and non-priority debts
Essential (Alternative)	Experience providing money management and budgeting support
Essential (Alternative)	Experience negotiating with creditors on behalf of clients
Desirable	Experience managing a client caseload
Desirable	Experience using AdvicePro or similar case management systems

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Knowledge

Criteria Type	Requirement
Essential	Knowledge of income maximisation through benefits, tax credits, and grants
Essential	Understanding of debt solutions, liabilities, and negotiation strategies
Essential	Understanding of priority expenditure and budgeting principles
Essential	Knowledge of GDPR legislation in relation to clients and organisations
Essential	Understanding of equality and discrimination legislation

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Skills & Competencies

Criteria Type	Requirement
Essential	Excellent communication and interpersonal skills
Essential	Ability to provide holistic, client-centred advice
Essential	Strong negotiation skills with creditors and statutory bodies
Essential	High standard of administrative skills and accurate record-keeping
Essential	Ability to ensure advice provided is accurate, clear, and compliant
Essential	Excellent customer care practice and ability to maintain professional boundaries
Essential	Confident using IT

Personal Attributes

Criteria Type	Requirement
Essential	Empathetic and non-judgemental approach to clients
Essential	Ability to work independently while responding to management direction
Essential	Well organised, reliable and able to prioritise workload effectively
Essential	Commitment to continuous learning and training

Additional Requirements

Requirement
Ability to undertake any reasonable duties as directed by the Advice Services Manager
Satisfactory references required
Successful completion of a Disclosure Scotland check