Job Description and Person Specification

Transitions Money Advice Caseworker

Fixed Term Contract Ending 30th September 2027			
Salary:	£26,797 - £29,007 per annum, depending on experience.	**Place of Work:**	Hybrid - Home Based and working across the districts of Torridge and West Devon.
Hours of Work:	**30 hour per week**	**Reporting to:**	Money Advice Team Leader

What We're Looking For

Are you a strong communicator and problem solver who wants to help people overcome financial hardship?

You do not need previous money or debt-advice experience. We are looking for someone with the right values, transferable skills and potential to learn. If you can listen without judgement, understand complex situations and help people find practical ways forward, we will provide the training and support you need to develop into the role.

About Navigate Charity and Transitions

Navigate is a registered charity providing free, independent and confidential money and debt advice and financial education across Devon and Somerset. The Transitions service works across Torridge and West Devon, supporting people experiencing financial hardship and complex life circumstances.

Our clients may be managing debt alongside poor physical or mental health, domestic abuse, relationship breakdown, disability, substance use, digital exclusion or other barriers. We work flexibly, build trusted relationships and provide trauma-informed support at each client's pace.

About the Role

You will help clients understand their financial situation, identify urgent priorities and take practical steps to reduce or manage debt, maximise income and improve financial stability. Most advice is delivered through home visits, so you will work independently across Torridge and West Devon while remaining closely connected to the wider Transitions and Wis£rmoney team.

You will begin by learning our systems, processes and advice framework. You will provide regulated debt advice and undertake more complex casework only when you have completed the relevant training and have been assessed as competent.

What You Will Do

- Build trusted, professional relationships with clients experiencing financial hardship or complex circumstances.
- Assess each client’s circumstances, priorities, risks and support needs.
- Help clients gather information, understand their income and spending and identify debt emergencies.
- Support benefit checks, income maximisation, grant applications and practical financial-resilience activity once trained.
- Explore appropriate debt options, negotiate with creditors and provide regulated advice once trained and authorised.
- Support clients affected by fuel poverty, housing difficulties or risks to tenancy sustainment.
- Complete home visits and outreach safely, following risk-assessment, safeguarding and lone-working procedures.
- Work with partner organisations and make appropriate referrals for housing, health, wellbeing or other support.
- Maintain accurate case records and record client progress, outcomes and feedback.

What You Need When You Join

- Experience of helping, supporting or working with people, including transferable or voluntary experience.
- Excellent listening and communication skills, including with people who may be distressed or overwhelmed.
- A calm, compassionate and non-judgemental approach to solving problems.
- Good organisation, attention to detail and the ability to manage competing priorities.
- Confidence working independently, using digital systems and maintaining accurate records.
- Commitment to confidentiality, safeguarding, equality and professional boundaries.
- Ability to travel across Torridge and West Devon for regular home visits.

What We Can Do for You

We will support you to build the technical knowledge and confidence needed to become a capable Money Advice Caseworker. You will receive structured training, regular supervision and guidance from experienced advice professionals.

- Teach you money and debt-advice processes, financial statements and available debt solutions.
- Train you in benefit checks, income maximisation, fuel-poverty support and relevant applications.
- Help you develop safe and effective home-visiting, assessment and case-management skills.
- Train you to use our case-management systems, secure client portals and digital tools.
- Provide training in FCA requirements, quality standards, safeguarding, GDPR and professional boundaries.
- Introduce responsibilities gradually and assess your competence before you provide regulated advice independently.
- Provide ongoing supervision, reflective practice and professional-development opportunities.

Desirable but Not Essential

- Experience of advice, support, housing, health, community work or another client-facing service.
- Awareness of welfare benefits, debt, fuel poverty or financial wellbeing.
- Experience of home visiting, outreach, lone working or supporting people in crisis.