



Position Description - Financial Counsellor - APY Lands

Salary Range \$82-85,000 per annum (including leave loading) plus remote salary sacrifice option, above award leave provisions, wellbeing and travel allowance and 9.5% superannuation

Contract to 30 June 2021, with possibility of extension subject to funding.

Suitably Qualified and/or Experienced Aboriginal and Torres Strait Islander People are Strongly Encouraged to Apply.

Organisation Profile

MoneyMob Talkabout is a not-for-profit organisation providing a range of community services and programs in the APY Lands in northern South Australia, and in Alice Springs. We have remote offices in the communities of Ernabella (Pukatja) and Amata and Mimili, and provide outreach services to other Anangu communities. Our programs and services include:

- Financial counselling
- Financial capability and education
- No Interest Loans
- Services SA agency
- Centrelink Agency
- Alternative to Custody Project (N.T.)
- Mimili Family Wellbeing Centre Coordination
- Future Sustainability Energy Efficiency Education Program.

Please see our website for further details www.moneymob.org.au.

MoneyMob is committed to Indigenous employment and a culturally competent workplace. We encourage qualified Aboriginal and Torres Strait Islander applicants to apply for all levels of roles.

MoneyMob Talkabout Program History & Overview

MoneyMob Talkabout receives funding from a variety of different sources: the Department of Social Services (Commonwealth), the Department of Human Services (Commonwealth), the Department of Human Services (SA), the Department of Planning, Transport and Infrastructure (SA), the Department of Energy and Mining (SA) and Good Shepherd Microfinance.

MMT began as a touring program in regional and remote Northern Territory and WA communities in mid 2010, providing financial literacy education and connecting people to other financial support programs such as money management and financial counselling. Since 2012, MoneyMob Talkabout has run an integrated financial wellbeing service in the APY Lands, which includes services such as financial counselling, capability, no-interest loans, licensing and registration and Centrelink agency.

In early 2020 we took over responsibility for coordinating the Mimili Family Wellbeing Centre, which is being outsourced by the Department of Human Services SA. In July 2020 we commenced delivery of the Future Sustainability Energy Education program with the Department of Energy and Mining. This project will see MoneyMob deliver house to house community education alongside the introduction of electricity charging in Anangu communities.

Vision, Values and Philosophy

Our vision is that 'Aboriginal people and communities are empowered to achieve economic wellbeing and self-determination'.

Our focus is 'Aboriginal people are equal partners in and co-creators of our practice. We advocate, influence, deliver services, build and share knowledge to tackle inequality'.

Our values guide all aspects of our work including our service delivery, advocacy, governance and management. They are:

Courage: We are committed to advocating strongly for change and confronting injustices.

Empowerment: We work to support Aboriginal and Torres Strait Islander people to exercise their agency in their ongoing struggle for autonomy, 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: We take reasoned action 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 an enterprising and agile organisation, motivated to continually improve, adapt and develop inventive solutions that create value and are valued by people.

The MoneyMob Talkabout program takes a strong community development approach; to the extent possible, we prioritise local employment. Our primary task is to assist people to achieve independence in their financial management so they do not become reliant on an outside service provider for their livelihood. We recognise people's diverse strengths and inherent dignity as human beings. We also emphasise two-way learning, where our staff (are expected to) learn as much from community as community learns from them. All non-local staff are expected to make efforts to acquire local language skills.

For our non-local staff, it is important that we maintain a critical awareness of our position of power with relation to Aboriginal communities. We come from the dominant colonising culture, and we are bringing cultural ideas and practices that are still a relatively new – and in some cases unwelcome - overlay on Aboriginal culture. There are also power imbalances within the community, and we need to be alert to these when working with clients to ensure that we are not unwittingly making their situation worse.

Geographic Context

The APY Lands cover an area in excess of 100,000 square kilometres from the Stuart Highway to the Western Australian border. The APY Lands are extremely remote, with the nearest major town being five to six hours away in Alice Springs. The resident population is estimated to be 2,500 people spread across a number of communities and homelands. The population is very young in comparison with the Australian average, and is recognised as having high levels of socio-economic disadvantage.

Social Context

Community members are collectively known as Anangu, and may have family links into the Ngaanyatjatjara Lands in Western Australia, as well as Coober Pedy, Port Augusta, Adelaide and Alice Springs. Predominant languages spoken are Pitjantjatjara and Yankunytjatjara, as well as varying levels of English.

Aboriginal people have a short history with money. During this time they have survived the days of missions and being paid in rations, stolen wages and being treated as though they are incapable of

learning about and managing money. They regularly contend with scammers, unethical traders and practices in their communities and interactions with the broader society. They experience disproportionate rates of penalties for non-compliance with Centrelink rules. They lack access to basic financial services such as banking. They are some of the most economically disadvantaged and financially excluded people in Australia, and this contributes to high rates of chronic health and other social problems. Yet they continue to survive, celebrate and practice language and culture.

MoneyMob is a busy service. We work in a high-pressure, high volume and unpredictable environment where client numbers can vary and clients can sometimes be angry or aggressive for a variety of reasons. Clients generally do not adhere to structured appointment times or rigid case management frameworks, but rather will drop in according to their own imperatives.

Staff must therefore be proficient at managing their own times and caseloads and be flexible to undertake outreach in order to reach clients when appropriate/necessary. Staff also need to have keen observational skills and sensitivity to discern what is going on for clients.

This will ensure that positive relationships are developed which in turn will encourage clients to return for ongoing follow up in relation to their financial and other difficulties and lay the groundwork for “hard conversations” which need to be had.

MoneyMob also understands the difficult conditions that staff work under and provides extra leave, wellbeing benefits and external supervision to support the staff in their work.

Position Overview

The Financial Counsellor will be based in Alice Springs and undertake travel to or within various communities in the APY Lands doing outreach two weeks out of every four. The roles will be split into East and West and cover a variety of communities in these geographic locations while on outreach. Clients in Pukatja community will be shared between the East and West roles. When not on outreach, the other two weeks will involve office-based work in either Alice Springs. East will include clients in Pukatja, Fregon, Mimili and Indulkana and West will include clients in Pukatja, Amata, Nyapari, Murputja, Kalka and Pipalyatjara.

Position Objective

Financial Counsellors assist those who are unable to pay their bills or are at imminent risk of doing so. They help people address their financial problems and support their employment readiness by advocating, providing information and negotiating for clients, and supporting their skill development to manage their own money. The role also provides clients with referrals for other support, and actively involves clients in the case planning and decision making process.

Our financial counsellors work within a person centred approach. Person centred approaches aim to empower people who have traditionally been disempowered by specialist services. They involve listening, thinking together, sharing ideas and seeking feedback. They are designed to support each client to move towards their personal goals, even as these change, and to understand what each individual needs and wants to live a good life as they define it. Using this approach in our financial counselling and capability work has enabled us to incorporate and validate Anangu cultural perspectives about financial capability.

This position is responsible for maintaining the high quality of service and reputation of MoneyMob. The Financial Counsellor is responsible for the achievement of contract KPIs, positive outcomes for clients and participating in staff development, support and supervision.

Position Description Details

Position Title	Financial Counsellor
Position type and location	<p>38 hours per week.</p> <p>Work base is the Alice Springs Office, with regular travel to the APY Lands - outreach two weeks out of every four with the alternative fortnight working at the base office.</p> <p>Accommodation while on outreach will be in various visitor or MoneyMob accommodation premises.</p>
Salary and Conditions	<p>MoneyMob Talkabout Payscale Level 5 (depending on qualifications and experience) plus 9.5% superannuation and salary packaging</p> <p>6 weeks annual leave pro rata per annum.</p> <p>1 additional week "mini-break" non-accrued leave.</p> <p>Limited relocation assistance.</p>
Reporting and Working Relationships	<p>This position:</p> <ul style="list-style-type: none"> • Reports directly to the Community Service and Practice Manager • Works with other MMT colleagues • May work alongside external consultants, contractors and volunteers.
Special Work Requirements	<ul style="list-style-type: none"> • Undertake and complete Financial Literacy Education Skillset • Ability to travel independently and live away from home for extended periods in remote communities and temporary accommodation. • Ability to share housing with colleagues and visiting service providers • Willingness to drive 4WD alone long distances on poor roads, do basic maintenance as required - e.g. change a flat tyre • Unrestricted driver's license and able to drive manual vehicle • National Criminal Records History Check and relevant Working with Children Checks • Current APY Lands Entry Permit at all times
Personal Attributes	<ul style="list-style-type: none"> • Highly organised and reliable • Flexibility and resilience to adapt to challenges of working in remote communities, including: <ul style="list-style-type: none"> ▪ Cope with loneliness, create own social connections and support networks ▪ Maintaining an appropriate level of vigilance for personal safety and health at work ▪ Ability to cope with environmental challenges such as dust, dirt, animals and children in offices • Understanding of power dynamics working with Aboriginal communities and awareness of social, political and historical factors which impact on this. • Empathetic, non-judgmental in dealings with people with complex needs • Keen observational skills • Calm, mature positive outlook • Ability to establish and maintain appropriate boundaries with clients and <i>work with, rather than for.</i>

<p>Key Result Areas</p>	<p>Case Management</p> <ol style="list-style-type: none"> 1. Undertake thorough assessment of client financial and social circumstances according to DEX Score outcome requirements 2. Develop appropriate case plans for clients to assist them with achievement of both short and long-term financial and other life goals 3. Collaboratively and pro-actively case manage clients with other professionals to assist clients to achieve goals 4. Ensure that clients are referred to other appropriate support services that can assist with underlying issues impacting on their financial circumstances. For example: <ol style="list-style-type: none"> a. Drug and alcohol treatment b. Intensive family support services c. Domestic violence support services d. Remote driver program e. Disability or aged care services <p>Financial Counselling</p> <ol style="list-style-type: none"> 1. Work with clients and their families as required to address financial crises and move to a more resilient financial position 2. Advocate and negotiate solutions for clients with debts, fines or unconscionable contract matters 3. Limited assistance with superannuation matters such as accessing medical or income protection insurances, hardship only where client has no other options to address debt. 4. Advise clients about eligibility for appropriate Centrelink payments, assist them with Centrelink debts including internal reviews and appeals to the Administrative Appeals Tribunal. 5. Ensure eligible clients are receiving appropriate concessions 6. Assist client to improve their material wellbeing eg through accessing NILS loans. 7. Refer clients for assistance with other types of financial matters such as compensation claims, Lifetime Support Scheme for motor vehicle accident victims, NDIS 8. Refer clients for legal assistance - e..g Administrative Appeals Tribunal to appeal Centrelink decisions; Consumer Lawyers for contract matters; Compensation lawyers; Ombudsman. 9. Work collaboratively with financial capability workers to provide wrap-around service to clients - for example by linking them with FCWs for budgeting support or skill development in other areas. <p>Promotional Events</p> <ol style="list-style-type: none"> 1. Assist with special events from time to time e.g. <ul style="list-style-type: none"> ● Literacy and Numeracy Week ● Anti-poverty week ● NAIDOC week <p>Administration and Professional Development</p> <ol style="list-style-type: none"> 1. Maintain up to date information in MMT database and ensure all client data, case notes and case plans completed. 2. Contribute stories to MMT newsletter 3. Ensure professional membership with SAFCA is maintained and required professional development undertaken each year. 4. Participate in monthly supervision with an external supervisor and
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	<p>weekly supervision with line manager.</p> <p>Other duties as required by the organisation</p>
Key Performance Indicators	<ol style="list-style-type: none"> 1. Maintain a caseload of 30 priority clients across allocated communities, who have a current case plan with documented financial and other goals towards which they are working. 2. Majority of clients achieve individual financial goals related to financial counselling, capability and resilience 3. Majority of clients either self-report or by worker assessment have improved financial wellbeing, capability and resilience 4. 25% of clients are referred to other support services to assist with underlying issues impacting their financial management 5. Administration and database work up to date 6. Membership of professional bodies and continuing professional development requirements maintained and met.
Selection Criteria	<ol style="list-style-type: none"> 1. Completed or enrolled in Diploma of Financial Counselling which will be accepted in South Australia 2. Experience in any of the following areas: <ul style="list-style-type: none"> ● Community welfare/community services/case management ● Social work ● Community development; ● Adult and community education 3. Highly developed counselling skills, and ability to articulate the counselling approach taken when working with clients. 4. Excellent administrative, time management and organizational skills, with an ability to manage a high volume workload and juggle competing priorities 5. Advanced communication skills across all domains – writing, verbal and active listening and observation skills 6. Demonstrated cross-cultural experience and cultural competence 7. Ability to work both autonomously and within a team

Name: _____

Signature: _____

Date: _____