



Position Description - Senior Financial Counsellor - APY Lands

Salary Range \$92,268 per annum (including leave loading) plus remote salary sacrifice option, above award leave provisions, wellbeing and travel allowance and 9.5% superannuation

This position is based in Alice Springs, with frequent remote travel away from base - 2 weeks per month including weekends - see PD for further information.

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, domestic and family violence and financial abuse. Despite these challenges, Anangu continue to survive, celebrate and practice language and culture.

Position Context

MoneyMob is a busy service. We work in a high-pressure, high volume and unpredictable environment where client numbers can vary, structured appointment times rarely work and clients can sometimes be angry or aggressive for a variety of reasons. Our clients are characterised by an almost universal lack of assets (physical and financial), and short-term reactive financial management resulting from poverty, pervasive trauma and poor financial literacy.

This is not a typically well-ordered office environment and financial counselling in the remote context is very different from that which takes place in an urban setting. Staff must be comfortable putting in place boundaries to manage their time and caseloads so as to achieve results. This will require flexibility in balancing walk-in appointments and case management of regular clients. Our staff are committed to safely undertaking assertive outreach in the field in order to reach clients when appropriate/necessary.

The lack of therapeutic support available to clients in remote Aboriginal communities requires that our financial counsellors take a holistic view of how they work with clients that goes beyond just focussing on the financial aspects of the client's situation. MoneyMob's financial counsellors must be prepared to explore the application of trauma-informed counselling techniques in their practice and commit to continuous learning and improvement of their counselling skills. MoneyMob Talkabout is currently developing a model of practice which, when complete, will articulate the elements of our counselling philosophy and practice across all our programs. All staff are expected to contribute to the development of this model and work within the framework as it develops.

We take a person centred approach to case planning and management. 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 enables us to incorporate and validate Anangu cultural perspectives about financial capability.

Position Objective

The Senior Financial Counsellor will be based in Alice Springs and undertake regular travel (two weeks at a time including weekends away) across the APY Lands, as well as providing financial counselling services to the Alternative to Custody project in Alice Springs from time to time. The Senior Financial Counsellor role will have a strong focus on the supervision and professional development of junior financial counselling staff, improvement of case management practices and processes, identification of systemic issues affecting our clients and undertaking advocacy to address these. The Senior Financial Counsellor will manage a limited caseload of around 10 clients.

Position Description

Position Title	Senior Financial Counsellor
Position type and location	38 hours per week, full time, on-going. Based in Alice Springs with frequent travel two weeks per month to the APY Lands (including weekends away) alternating with east and west regions. Accommodation while on outreach will be in various visitor or MoneyMob accommodation premises.
Salary and Conditions	SCHADS Level 6/1 plus 9.5% superannuation and salary packaging 6 weeks annual leave pro rata per annum. 1 additional week "mini-break" non-accrued leave. Limited relocation assistance.
Reporting and Working Relationships	This position: <ul style="list-style-type: none"> • Reports directly to and works closely with the Community Services Manager • Has no direct reports • Provides professional financial counselling supervision and guidance to other MMT Financial Counsellors (FCs). • Works closely with financial counselling and capability team • Works with other MMT colleagues • May work alongside external consultants, contractors and volunteers.
Special Work Requirements	<ul style="list-style-type: none"> • Accredited financial counselling supervisor • 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 long distances (alone if necessary) 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 History and relevant Working with Children Checks • Current APY Lands Entry Permit at all times
Personal Attributes	<ul style="list-style-type: none"> • Flexible and resilient to adapt to challenges of working in remote communities, including: <ul style="list-style-type: none"> • Coping with loneliness and boredom and able to 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 • Highly organised and reliable • 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 with high levels of emotional intelligence. • Ability to establish and maintain appropriate boundaries with clients and <i>work with, rather than for.</i>

<p>Key Result Areas</p>	<p>Financial Counselling Supervision</p> <ol style="list-style-type: none"> 1. Provide accredited financial counselling supervision and support for professional development to junior colleagues, including: <ol style="list-style-type: none"> a. Regular individual and group financial counselling casework supervision b. In consultation with the Community Services Manager, identify team financial counselling learning needs and organizing guest speakers or attendance at relevant training courses 2. Undertake bi-monthly case-load reviews with junior staff to ensure: <ol style="list-style-type: none"> a. data quality is being maintained b. case plans are in place, followed, and regularly reviewed c. DEX assessments are being undertaken d. case notes are of appropriate standard e. clients issues are being properly addressed and files are being properly closed at the conclusion of case plans. 3. Identify needed improvements to financial counselling policies and procedures and work with Community Services Manager to implement <p>Financial Counselling & Case Management</p> <ol style="list-style-type: none"> 1. Manage a caseload of 5-10 long-term clients to achieve personal financial goals and increased financial resilience. Case management process to include: <ol style="list-style-type: none"> a. Undertake a thorough pre- and post-assessment of client financial and social circumstances according to DEX Score outcome requirements b. Develop appropriate case plans for clients to assist them with achievement of both short and long-term financial and other life goals c. Collaboratively and pro-actively case manage clients with other professionals to assist clients to achieve goals d. 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"> i. Drug and alcohol treatment ii. Intensive family support services iii. Domestic violence support services iv. Remote driver program v. Disability or aged care services 2. Advocate for and negotiate solutions for clients with debts, fines or unconscionable contract matters, including with external dispute resolution bodies 3. Limited assistance with superannuation matters such as accessing on compassionate/medical grounds, insurances, release at preservation age. MoneyMob's policy (consistent with DSS contract requirements) is that we do not provide assistance with early release of super on financial hardship grounds unless the client is genuinely in debt, has been assessed by a financial counsellor as having no other options to address the debt and is committed to using the super to address debt issues.
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	<ol style="list-style-type: none"> 4. Advise clients about detailed eligibility requirements 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 clients to improve their material well being e.g. through referrals for 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 Consumer Lawyers for contract matters; Compensation lawyers. 9. Work collaboratively with financial capability workers and other team members to provide wrap-around service to clients - for example by linking them with FCWs for budgeting support or energy efficiency workers for assessment of home energy use <p>Systemic Issues</p> <ol style="list-style-type: none"> 1. Review service data on a monthly basis to identify systemic issues affecting clients ability to achieve financial wellbeing 2. In consultation with the Community Services Manager, propose approaches to/solutions for identified systemic issues and undertake advocacy in relation to these. <p>Promotional Events</p> <ol style="list-style-type: none"> 1. With help from the rest of the team, lead the planning and staging of events to mark relevant occasions such as: <ol style="list-style-type: none"> a. Literacy and Numeracy Week b. Anti-poverty week c. NAIDOC week <p>Administration, Professional Development and Service Improvement</p> <ol style="list-style-type: none"> 1. Under direction from the Community Services Manager, contribute to the development and implementation of MMT's model of practice. 2. Ensure database and client filing up to date at all times 3. Contribute stories to MMT newsletter 4. Maintain professional membership with SAFCA and undertake required professional development each year. 5. Participate in monthly supervision with an external supervisor and regular supervision with line manager. <p>Other duties as required</p>
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Key Performance Indicators	<ol style="list-style-type: none"> 1. Individual and group supervision for FC team undertaken on a monthly basis, with group supervision to be no more than 50% of supervision time. 2. Professional development and training opportunities identified and organised for FC staff. 3. Bi-monthly case-load reviews undertaken showing that junior financial counselling staff have documented case plans for all case managed clients, meet DEX reporting and data quality requirements for referrals, service types, SCORE assessments, demographic information, case notes etc. 4. Senior FC caseload of 5-10 priority clients maintained with case planning, data quality and DEX requirements met. 5. Administration and database work up to date 6. Membership of professional bodies and continuing professional development requirements maintained and met. 7. Events planned and undertaken during promotional weeks 8. Actively contributes to the development of MMT's model of practice and assists with implementation.
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Selection Criteria	<ol style="list-style-type: none"> 1. Experienced financial counsellor with five or more years on the job experience. Accredited by a relevant peak body to provide financial counselling supervision. 2. Demonstrated understanding of cultural safety, and experience providing financial counselling in a cross-cultural context. Remote community experience will be highly regarded. 3. Excellent administrative, time management and organizational skills, with an ability to manage a high volume workload and juggle competing priorities 4. Advanced communication skills across all domains – writing, verbal, listening and emotional intelligence 5. Ability to work both autonomously and within a team.
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Name: _____ Signature: _____

Date: _____