



Financial Counsellor, APY Lands SA.

Salary Range \$69,707 to \$74,198 (depending on qualifications and experience), plus 9.5% superannuation and generous salary packaging options available. Contract to 30 June 2018, with possibility of extension subject to funding.

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

Organization Profile

MoneyMob Talkabout is a not-for-profit organization providing financial capability and counselling programs in the APY Lands in northern South Australia. We have three offices in the communities of Ernabella (Pukatja), Amata and Kanpi. We are also a Service SA and Centrelink agent at our Pukatja Office and Centrelink agent at our Kanpi office, as well as providing support to local community councils in Pukatja and Kanpi. Please see our website for further details www.moneymob.org.au

The team consists of 8 operational staff, the Corporate Services Manager and Managing Director. Six of our staff are APY Lands-based.

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 Communities and Social Inclusion (SA), the Department of Planning, Transport and Infrastructure (SA), the Department of Premier and Cabinet - Aboriginal Affairs and Reconciliation Division (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.

MoneyMob has a policy of recruiting and training local staff wherever possible. Less experienced local staff complete to the extent possible initial client intake and support and then escalate more complex advocacy or case management work to more experienced staff. In turn, experienced staff are expected to collaboratively case manage clients with colleagues to provide intensive and holistic

support – for example by utilizing them to provide client education, budgeting, or utilising their cultural knowledge to understand and assist clients with their financial difficulties.

Vision and Philosophy

Our vision, developed together with our local staff, is for a future where Anangu (Aboriginal people in the APY Lands) are clever with their money – and their families, communities and organizations are strong.

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 recognize people's diverse strengths and inherent dignity as human beings. We also emphasize 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 colonizing 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.

Position 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 recognized as having high levels of socio-economic disadvantage.

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.

MoneyMob is an extremely busy service. Currently we have over 1200 individual clients and around 50% of these access our assistance in a six-month period. We work in a high-pressure, high volume and very unpredictable environment where 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 workloads 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 benefit and external supervision to support the staff in their work.

The vast majority of our clients are in significant financial stress and have very low levels of general and financial literacy and numeracy. Cultural and social norms have a significant influence on their financial position. They experience a range of complex problems including prevalent drug and alcohol use, domestic violence, gambling, chronic health conditions and overcrowded housing. They are frequently taken advantage of by predatory financial operators. Our clients require assistance with a wide range of matters ranging from undertaking basic banking to complex debt advocacy. There is no firm line between financial counselling and financial capability work in our service given the ad hoc nature of client attendance, and financial counsellors are expected to undertake both types of work when needed.

Position Overview

The Financial Counsellor will be based in Alice Springs, but undertake travel to Amata, Kanpi/Nyapari and Pipalyatjara in the APY Lands on a two weeks on, two weeks off basis.

Position Objective

The objective of the Financial Counsellor role is to prevent financial hardship, assist those who are in financial stress or difficulty and increase client levels of financial capability and resilience through pro-active education and mentoring to teach appropriate skills. All services are provided strictly free of charge.

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.

Appendix A: Position Description

Position Title	Financial Counsellor
Position type and location	38 hours per week. Work base is the Alice Springs Office, with regular travel to the Western APY Lands - two weeks on, two weeks off. Accommodation will be in various visitor accommodation premises.
Salary and Conditions	\$69,707 to \$74,198 (depending on qualifications and experience) 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 the MMT Manager, APY Lands • 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 organized 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 ● Mature positive outlook ● Ability to establish and maintain appropriate boundaries with clients and <i>work with, rather than for clients</i>
Key Result Areas	<p>Community Education</p> <ol style="list-style-type: none"> 1. Develop and/or deliver community education and information sessions on a range of financial management topics including, but not limited to: <ol style="list-style-type: none"> a. Banking b. Budgeting c. Superannuation d. Payslips e. Tax f. Salary sacrifice 2. Establish relationships or partnerships with other local services to deliver workshops to mutual client groups – e.g. <ol style="list-style-type: none"> a. Young mothers b. Assistant teachers c. School students d. Remote Jobs and Communities Program participants e. Drug and alcohol clients 3. Assist with special events from time to time to highlight relevant awareness weeks e.g. <ol style="list-style-type: none"> a. Literacy and Numeracy Week b. Anti-poverty week c. NAIDOC week <p>Money Management</p> <p>Depending on the availability of these support services from the local community office or Centrelink agent:</p> <ol style="list-style-type: none"> 1. Provide one to one assistance to clients to undertake basic financial tasks or transactions, with an emphasis on teaching them the skills

	<p>to become self-reliant. Tasks may include:</p> <ol style="list-style-type: none"> Choosing and opening bank accounts Internet and phone banking Dealing with Centrelink – checking and applying for payments, setting up and using MyGov accounts Obtaining tax file numbers Obtaining identification documents such as birth or death certificates or proof of age cards Finding lost super Finding lost bank account money <ol style="list-style-type: none"> Teach individual clients how to budget their money including: <ol style="list-style-type: none"> Teaching basic numeracy so that clients can understand their financial position Setting up appropriate accounts and regular payments to help clients budget Seeing clients regularly to coach them in how to maintain their budget Ensure that clients with disabilities or barriers have safe financial management arrangements in place, such as: <ol style="list-style-type: none"> Income management or regular Centrepay Flagged as vulnerable with Centrelink Administration orders through Public Trustee Collaborative case management with other support services NDIS options <p>NILS Loans</p> <ol style="list-style-type: none"> Collect initial paperwork required for clients to apply for NILS loans and forward to NILS officer for follow up. <p>Case Management</p> <ol style="list-style-type: none"> Undertake thorough assessment of client financial and social circumstances according to DEX Score outcome requirements Develop appropriate case plans for clients to assist them with achievement of financial and other goals Collaboratively case manage clients with other professionals to assist clients to achieve goals 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"> Drug and alcohol treatment Intensive family support services Domestic violence support services Remote driver program Disability or aged care services <p>Financial Counselling</p> <ol style="list-style-type: none"> Advocate and negotiate solutions for clients with debts, fines or unconscionable contract matters Assist clients to access or consolidate superannuation or access superannuation insurances
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	<ul style="list-style-type: none"> c. Assist clients to access monies in deceased superannuation or other accounts d. Advise clients about eligibility for appropriate Centrelink payments e. Ensure eligible clients are receiving appropriate concessions f. Refer clients for assistance with other types of financial matters such as compensation claims, Lifetime Support Scheme for motor vehicle accident victims, NDIS g. Refer clients for legal assistance - e.g Administrative Appeals Tribunal to appeal Centrelink decisions; Consumer Lawyers for contract matters; Compensation lawyers; Ombudsman. <p>Administration and Professional Development</p> <ul style="list-style-type: none"> A. Maintain up to date information in MMT database and ensure all client data, case notes and case plans completed. B. Contribute stories to MMT newsletter C. Ensure professional membership with SAFCA is maintained and required professional development undertaken each year. D. Participate in monthly supervision with an external supervisor.
Key Performance Indicators	<ul style="list-style-type: none"> 1. Maintain a caseload of 30 priority clients (10 per community), who are seen each trip and 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. Ensure two workshops are delivered per month on relevant money management community education topics 6. Administration and database work up to date 7. 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. 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 and active listening and observation skills 5. Demonstrated cross-cultural experience and cultural competence 6. Ability to work both autonomously and within a team
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