



Position Description - Financial Counsellor - Caseworker - APY Lands

Salary Range \$90,554 - \$94,646 per annum (including leave loading) plus superannuation and remote salary sacrifice options, above award leave provisions, wellbeing and travel allowance.

Permanent role, 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 current programs and services include:

- Financial wellbeing (including counselling, advocacy, education and no-interest loans)
- Mimili Family Wellbeing Centre Coordination
- Pukatja Community Office
- Future Sustainability Energy Efficiency Education Program.
- Small business mentoring

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

MoneyMob is committed to Indigenous employment and a culturally safe 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 Commonwealth, State Government and not-for-profit sources.

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, from 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.

MoneyMob is one of the agencies that helped spearhead the campaign that resulted in 2021 in the second largest corporate penalty in the history of Australian consumer law for conduct by a private organisation against disadvantaged people. In May 2021, MoneyMob's Managing Director Carolyn Cartwright was awarded the Financial Counselling Australia Chair's Special Recognition Award for Outstanding Contribution to Financial Counselling.

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.

Key Philosophies

❖ Indigenous Employment

MoneyMob Talkabout prioritises Indigenous and Anangu Employment when possible. Our task is one of continuous learning in how we can improve support to our Indigenous workforce.

❖ Walking Beside People

Our philosophy is to “do with, not for” - whether this be with clients or colleagues, and even when it is slower than doing something ourselves. Our task is to help people draw on their personal strengths and knowledge in order to achieve their financial and social wellbeing goals.

❖ Two Way Learning

We also emphasise two-way learning, where our staff (are expected to) learn as much from Anangu as Anangu learn from us. All non-local staff are expected to make efforts to acquire local language skills.

❖ Colonization and Power

Our non-Indigenous staff are expected to maintain a critical awareness of our position of power with relation to Indigenous peoples. We come from the dominant colonizing western culture, which positions itself as “the norm” and historically devalues other perspectives. In our work, we are inviting Anangu to consider cultural ideas and practices that are still a relatively new – and in some cases unwelcome - overlay on Aboriginal culture. Particularly as regards to money.

❖ Inter-personal and intra-community power relations

There are also various power imbalances within the communities themselves - including those of age, ability, and gender. We need to be alert to these when working with clients to ensure that we are not unwittingly making a situation worse. We should be careful about making assumptions that these are cultural differences.

Social 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 a minimum of 450 kms away in Alice Springs. The resident population is estimated to be 2,500 people spread across a number of small 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.

Aboriginal people (especially in Central Australia) have a short history with money, having not been recognised as citizens of Australia until 1967. Since colonization 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 lack access to basic financial services such as banking. Low levels of educational attainment in the western system result in poor functional and financial literacy and numeracy. Ongoing racism, intergenerational and contemporary trauma have significantly impacted the social and economic wellbeing of communities. Despite this Anangu continue to survive, celebrate and practice language and culture.

Position Overview

The Financial Counsellor Caseworker 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. There are two roles in the team, allocated to either East or West APY communities. As the largest community, Pukatja is shared between the East and West roles. When not on outreach, case planning and administration is done in the Alice Springs office.

Position Objective

Financial Counselling Case Workers assist people experiencing financial stress and exclusion. They work with those who are unable to pay their bills or are at imminent risk of doing so. Taking a case management approach, our team will help people address the issues underlying their financial stress by working from a holistic perspective. Financial Counselling Case Workers advocate, provide information, negotiate on behalf of and support the skill development of clients to move towards financial resilience and wellbeing. Financial Counselling Case Workers also make referrals for other supports, organize and participate in case conferencing with the aim of providing the maximum wrap-around support for clients.

MMT works from a person centered and trauma informed approach. Person-centered 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.

Aboriginal communities are widely understood to experience high levels of trauma and require trauma informed approaches from professionals in response. Trauma-informed approaches recognise that the clients with whom we are in relationship must experience us as “safe” and caring on both a physiological and psychological level. We communicate this through our expressions, tone, consistency in working with the client and being sensitive to how they are at any given time. We ensure that the client has appropriate - not overwhelming - opportunities for control in their own life, by setting goals and working on tasks in small chunks that are matched to the client’s ability to undertake them. We bring an awareness that maladaptive responses from clients may be the result of trauma they have experienced, rather than treating them as “poor/bad behaviour”.

Position Description

Position Title	Financial Counsellor Caseworker
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	<ul style="list-style-type: none"> ● SCHADS Award Pay Scale Level 5 (depending on qualifications and experience) plus superannuation and salary packaging ● 6 weeks annual leave pro rata per annum ● 1 additional week “mini-break” non-accrued leave ● 2 days outreach leave per month ● Limited relocation assistance
Reporting and Working Relationships	<p>This position:</p> <ul style="list-style-type: none"> ● Reports directly to the Financial Wellbeing Team Leader ● 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 Diploma Financial Counselling ● 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 ● Flexible, resilient and self-reflective 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, calm non-judgmental in dealings with people with complex needs ● Keen observational skills ● 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 using person-centered planning tools and DEX assessment criteria 2. Develop appropriate case plans and strategies for clients to assist 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 stress/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, payouts at retirement. 4. Advise clients about eligibility for appropriate Centrelink payments, assist them with Centrelink debts including internal Centrelink reviews of decisions and appeals to the Administrative Appeals Tribunal. 5. Ensure clients are receiving appropriate concessions 6. Assist clients to improve their material well being e.g through accessing No Interest 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; Ombudsman. 9. Work collaboratively with financial capability caseworkers to provide wrap-around service to clients - for example by linking them to 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 are 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 weekly supervision with line manager. <p>Other duties as required by the organisation</p>
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Key Performance Indicators	<ol style="list-style-type: none"> 1. Maintain a caseload of 15 clients across allocated communities, with a current case plan, 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. Bachelor of Social Work, A Certificate IV in Community Services, Diploma of Financial Counselling or equivalent qualification/experience. 2. Willingness to learn on the job and complete the Diploma of Financial Counselling (if you don't have it already) 3. Minimum of two years experience in community services work with complex clients (experience with ATSI clients and/or in a remote setting highly desirable) 4. Skills in all stages of client case planning and case conferencing with multi-disciplinary professionals. 5. The ability to work calmly from a strengths based, client centered perspective. You'll know how to sensitively establish rapport and determine what underlies presenting issues. 6. Excellent verbal and written communication skills and a basic knowledge of the Australian legal system for effective advocacy. 7. Great organizational, administration and IT skills using cloud based systems.

Name: _____

Signature: _____

Date: _____