



Working together for a fairer Scotland.

Money Advice Consultant



NON-FICTION

A note from our CEO, Derek Mitchell

“Thank you for your interest in joining Citizens Advice Scotland (CAS). Our employees play a critical role in helping to make society fairer, and in supporting our network of Citizens Advice Bureaux across Scotland.

We hope this pack will give you the information you need to decide if a role with CAS is right for you. We rely on each member of the team to bring their own unique skills, experience, views and commitment to our goals – it’s that combination which makes our organisation what it is.

The Citizens Advice network in Scotland provides much-needed advice and information to people from all walks of life, on a huge range of issues. We give a piece of advice every 19 seconds – face to face, online and by phone. The services we and our members provide make a difference in communities across Scotland and the rest of Great Britain, ensuring people are aware of their rights. It’s a powerful thing to be part of.

We look forward to hearing from you if you decide to apply, and to learning more about what you can bring to this role, and to the team.”



**Derek Mitchell, Chief Executive Officer
Citizens Advice Scotland**



About Citizens Advice Scotland

The Citizens Advice network in Scotland is the largest independent advice service in the country. Citizens Advice Scotland is a charity within this network – we act as a national organisation supporting and representing the service as a whole and the interests of citizens.

At the heart of the network there are 58 individual citizens advice bureau organisations across Scotland, all operating as independent charities in their own right, and generally focusing on providing support directly to clients. Each of these organisations is a member of Citizens Advice Scotland. Also providing significant added value are the national elements of the service run out of Citizens Advice Scotland, such as the Extra Help Unit.

We believe that every citizen should have access to free, impartial and confidential advice that helps them make informed decisions, whenever they need it and however they choose to access it. Whether that's face-to-face, over the phone or online, people know that wherever they see the familiar blue and yellow of our brand, they are guaranteed the same high quality of free, impartial and confidential advice.

Citizens Advice Scotland is committed to promoting diversity and inclusion. We offer a range of family friendly, inclusive employment policies and flexible working arrangements to support all our staff. We are also committed to equality of opportunity for all and applications from individuals are encouraged regardless of age, disability, sex, gender reassignment, sexual orientation, pregnancy and maternity, race, religion or belief and marriage and civil partnerships.

Find out more at www.cas.org.uk.

Employee Benefits

Our people are our greatest strength and make Citizens Advice Scotland a great place to work. We place our people at the forefront of everything we do, and we offer a wide range of benefits to show how much we value everyone who works for us.

Work-life balance



- > **35-hour full time working week**
- > **Flexible working opportunities for everyone**
- > **Flexitime system**
- > **Hybrid Working**
- > **Generous leave:** 30 days annual leave + 10 days public holiday

Health and wellbeing



- > **Occupational Sick Pay:** up to 6 months full pay and 6 months half pay dependant on length of service
- > **Life Assurance Scheme:** financial security and reassurance for employees and their families
- > **My Gym Discounts:** join gyms, health clubs, leisure centres, yoga studios, boot camps and outdoor activities at a discounted rate
- > **Fresh Fruit:** enjoy a weekly array of complimentary fresh fruit in both offices
- > **Employee Assistance Programme** - a 24/7 phonenumber and online wellbeing hub to access structured counselling and other forms of support.

Financial benefits



- > **Pension scheme:** save for your future with an 8% employer and 4% employee contribution
- > **Capital Credit Union:** access ethical financial services with a credit union membership
- > **Access to Employee Benefits/Discounts:** including special offers, discounts and deals from over 200 suppliers
- > **Other:** Unum Dental Cover, Health Shield

Family and other benefits



- > **Generous Maternity, Adoption and Paternity Pay**
- > **Family Friendly Policies and Support**
- > **Enhanced occupational Sick Pay**
- > **Season ticket loans:** take out an interest-free season ticket loan to save on travelling to and from work
- > **Salary sacrifice schemes:** Cycle to Work, Smart Tech,
- > **Volunteering day off**
- > **Learning and developing opportunities for all**

About the role

Job title: Money Advice Consultant

Location: Edinburgh or Glasgow office

Please note that the team is based in Edinburgh and, in this case, regular attendance in our Edinburgh office will be required.

Workplace type: Hybrid working - min 1 day a week at the office. This is a minimum, but a successful candidate can opt to be office based 5 days per week.

Hours per week: 35

Type of contract: permanent

Job Level and Salary Scale: Level 4, £33,043 - £40,386 per annum, commensurate with skills and experience.

*The successful candidate's salary will be determined in line with their skills and experience. New employees are normally appointed at the lower end of the salary scale and potential candidates should not expect to be appointed above the midpoint of the salary scale.

Closing date: 09 June 2026

Interviews: TBC

About the job

MATRICES is a partnership project between Citizens Advice Scotland (CAS) and Money Advice Scotland (MAS) funded by the Scottish Government. The aim of the project is to support an increase in the provision of high quality money advice in Scotland. The project's key outcomes are to support an embedding of the Scottish National Standards in money advice, to achieve a skilled money advice workforce providing quality advice, to build, design, review and re-design the Matrics Learn Project and the learning route for money advisers. It achieves these outcomes through training, second tier consultancy support, and provision of information resources.

The Money Advice Consultant (MAC) has a key role to perform in supporting the process of improving the quality of money advice offered to clients by Citizens Advice Bureaux (CAB), local authority and independent advice agencies. They do so through provision of learning opportunities and information resources, a legal consultancy service, and development of these services.

This role offers you the opportunity to work at the heart of supporting Scotland's largest independent advice network and to make an invaluable contribution to citizen's lives.

Job description

Job title: Money Advice Consultant

Responsible to: Money Advice Coordinator

Line manager responsibility: No

Budgetary responsibility: No

Key responsibilities

Money Advice Consultancy Service

- > To support MATRICS colleagues to provide a consultancy service for all money advisers working in agencies serviced by MATRICS, within targets set. This service includes the provision of information, guidance, supporting case evidence, interpretation and research of legal and other materials advice on current practice and regular peer review/consistency checking of content.
- > To liaise internally with relevant CAS sections and externally with relevant agencies in Scotland and the UK, as required, on changes in consumer credit, bankruptcy, debt recovery and other relevant legislation, in conjunction with the Money Advice Coordinator.

Training

- > To build, develop, review, maintain and deliver the relevant face to face and e-learning courses of the learning route for money advisers pitched at all levels of the Scottish National Standards for Information and Advice Providers (Money Advice), ensuring that all materials and resources enable advisers to meet the required standards and enable blended learning.
- > To design and deliver seminars/fact sheets on major new legislation, policy and systems that impact on the work of money advisers.
- > Where required, to provide training to meet specific agency needs, for example as part of an audit response strategy.
- > To liaise where appropriate in consultation with internal and external specialists in the production of appropriate information and training materials.

Other duties

- > To participate in internal or external groups related to money advice provision as required.
- > To identify relevant resources required to carry out any of the specialist tasks.
- > To undertake other duties as may reasonably be directed by the Money Advice Coordinator.

Accountability and Decision Making

- > Reporting into the Money Advice Coordinator, this post has responsibility for ensuring the success of the MATRICS project through the legal consultancy service and provision of learning opportunities and information resources.
- > The post holder is expected to make decisions within known boundaries and make recommendations to the Money Advice Coordinator for decision of more complex or unprecedented circumstances.
- > Seen as an expert in the field of money advice.

Problem solving and Complexity

- > Complexity in the role comes from knowledge of relevant legislation and ability to apply this as part of the legal consultancy service.
- > The post holder must interpret information from a variety of sources in order to develop training materials, including researching existing legislation and guidance.
- > Most problems can be solved based on existing legislation, guidance or case law, but significant analysis and interpretation of these will be required to determine the appropriate response.

The above job description is not exhaustive and is clarified to include broad duties inherent in the post.

Person specification

Knowledge, skills and experience

Essential

- > Understanding of the Scottish legal system, court procedures and debt recovery procedures
- > In depth up-to-date specialist knowledge of the law relating to consumer credit, bankruptcy, diligence and debtor protections
- > Understanding of the roles of regulatory bodies regarding lending and recovery practices
- > Experience of interpretation and practical application of legislation and case law
- > Awareness of current policy issues relating to money advice in Scotland
- > Excellent communication skills, both written and oral
- > Good analytical and diagnostic skills
- > Experience working on own initiative and managing own workload, via effective planning and organising
- > Ability to work co-operatively in a small team
- > Experience of providing money advice at type III (money advice) level under the Scottish National Standards for Information and Advice Providers
- > Proven understanding of learning theory and experience of training course design, delivery, presentations, groupwork and evaluation
- > Considerable experience of identifying and meeting training needs of various groups of people in differing circumstances
- > Competency to provide training via digital training platforms such as Adobe Connect, Teams and Zoom
- > This post requires a knowledge of IT systems such as word and excel and confidence in using these systems.

Desirable

- > Experience of working within the free debt advice sector

Additional requirements

- > A willingness to travel throughout Scotland, possibly involving overnight stays

www.cas.org.uk



[@CitAdviceScot](https://twitter.com/CitAdviceScot)



[CitizensAdviceScotland](https://www.facebook.com/CitizensAdviceScotland)



[CitizensAdviceScotland](https://www.linkedin.com/company/CitizensAdviceScotland)

The Scottish Association of Citizens Advice Bureaux – Citizens Advice Scotland. Scottish charity (SC016637) and company limited by guarantee (89892)