



## IN COURT MONEY ADVISOR

Hours: 35 (Monday - Friday), hybrid working

Salary: **£25,000 to £27,000**; 40 days Holiday (including public Holidays) per year; 7% employers pension contributions

Closing Date: 19 February 2026

Applications are invited for an In Court Money Adviser to advise on income maximisation, debt management and sustaining accommodation. Full training will be provided, but experience in working with vulnerable members of the public is required.

It is essential that the In Court Money Adviser has a clear commitment to the ideals of debt and poverty reduction in the community and to customer care. Experience of dealing with the public is required including the ability to deal with people in a tactful and sensitive manner in crisis situations.

The successful applicant will be part of a team working to prevent homelessness across East Lothian, providing money and debt advice to court clients.

The post holder will be expected to deal effectively and efficiently with vulnerable clients and maintain full case records, statistics and reports.

## JOB DESCRIPTION

### IN COURT MONEY ADVISER

#### Reporting to: Head of Service

**Role Purpose:** The In Court Money Adviser will provide advice and information service to people in East Lothian, working alongside the In Court Adviser. Full training will be given.

**Contractual Conditions:** The post will necessitate travel throughout East Lothian. There will be a balance of home working and being office based.

Scottish Charity No. SC000814

**Staff Managed:** None

**Salary Band:** £25,000 to £27,000 (35 hours per week)

**Responsibilities:**

- Maintain a high level of confidentiality when dealing with sensitive personal and financial information.
- Conduct money advice interviews with clients.
- Assess client income and expenditure to provide a clear picture of their financial situation.
- Identify a client's level of debt and create a plan for paying it off.
- Provide support to clients who need assistance in completing debt management plans or other repayment plans.
- Advise clients about statutory debt solutions, such as bankruptcy, when necessary.
- Keep detailed and accurate records of each client's situation and progress.
- Provide support to the In Court Adviser at Court assisting unrepresented party litigants through preparing financial statements and other related advice and will be expected to provide cover for the In Court Adviser, for example during holidays/absence, where appropriate;
- Work closely with the In Court Adviser and CAB staff to increase individuals' awareness of the service through promotional material in court and relevant media;
- Maintain good relationships with court staff and accommodate any delivery changes as required by the Court Service;
- Promote and raise awareness of the impact of debt on households, increasing individuals' financial capability through working closely with the CAB and other agencies;
- Provide debt advice and representation, where appropriate, in court to reduce the numbers of individuals losing their homes;
- Monitor, collate and report to funders and partners both qualitative and quantitative outputs including feedback from clients and other relevant stakeholders;
- Attend membership of strategic groups to increase awareness of the service;
- Work closely with stakeholders to ensure that appropriate advice and representation is available and accessible;
- Increase individuals' financial capability by working closely with the CABx and other services;
- Ensure equality and diversity requirements are addressed through all aspects of project delivery;
- Maintain adviser competence through continuous knowledge and skills development; and
- Carry out any such other duties as may be reasonably requested by the Bureau Manager and/or required by the exigencies of the post.

**Requirements:**

- Experience (or training to be given) in casework of money advice services.
- Knowledge of regulatory requirements and eligibility criteria for welfare benefits.
- In-depth knowledge of debt advice and experience in assessing clients' income and expenditure.
- Strong communication skills to explain complex and sensitive information clearly to clients.
- Good attention to detail and accuracy in record-keeping.
- Ability to work well under pressure, manage a high workload, and prioritize multiple tasks effectively.

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- Empathy and patience in dealing with clients who may be vulnerable or in distress.

## **PERSON SPECIFICATION**

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### **IN COURT MONEY ADVISER**

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#### **ESSENTIAL**

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- Demonstrable experience of dealing with the public
- Ability to communicate at all levels (verbal and written) and to understand client need
- Commitment to undertake and complete a full training programme
- Commitment to work within the Aims and Principles of the CAB Service

#### **DESIRABLE**

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- Voluntary sector background
- Experience of working with clients in a third sector setting
- A working knowledge of IT and related packages

CASEWORKER	ESSENTIAL	DESIRABLE
QUALIFICATIONS	Qualified to at least Higher level	An understanding of and commitment to Aims, Principles and policies of the CAB service
EXPERIENCE	Experience in working with the public	Experience of working with vulnerable people.
SKILLS AND ATTRIBUTES	<p>Ability to prioritise own work and meet deadlines</p> <p>Ability to work as part of a team</p> <p>Ability to communicate effectively, both orally and in writing</p> <p>Understanding of the needs of vulnerable people</p>	<p>Ability to work hours flexibly as required by the needs of the service</p> <p>Experience in giving money and debt advice</p>
KNOWLEDGE	<p>A willingness to acquire knowledge of money advice and benefits strategies</p> <p>A working knowledge of Microsoft software and related packages</p>	<p>Knowledge of repossession and eviction procedures.</p> <p>Knowledge of the Scottish Courts and Tribunals procedures and legislation.</p>

OTHER	A willingness to undertake training identified in collaboration with the Head of Youth, Justice and Employability and Chief Executive Officer	

Updated: 05/02/2026