

Cost of Living Advice Worker

Candidate Information



Thank you!

... for showing interest in this vacancy.

We hope this document will give you sufficient background information to help you decide if this role is for you. We hope so, and look forward to receiving your application.

If you need any additional information, please contact:

- Stephen Worgan, Chair, Stirling Credit Union Ltd.
chair@stirlingcreditunion.co.uk
- Craig Anderson, CEO Stirling District Citizens' Advice Bureau Ltd.
CraigAnderson@StirlingCAB.casonline.org.uk

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The vacancy

This post has been created in response to the current Cost of Living Crisis

News > UK > Home News

A quarter of British adults have no savings, study reveals

And one in ten Brits admitted they typically spend more than they earn

Emma Elsworthy |



Like Click to follow The Independent



More than a tenth of the UK's population admit to being 'terrible' with money (Getty)



A unique opportunity

The post represents an exciting, unique and innovative collaboration between

- Stirling Credit Union (SCU) and
- Stirling District Citizens' Advice Bureau Ltd (CAB).

It's funded by Stirling Council.

Would you like to help us shape and develop this new concept?

You will be trained and supported to deliver much-needed support



This role brings together SCU's and CAB's complimentary services, providing them to the people who need them.

You will receive

- CAB Advisor Training, with the possibility of CAB generalist advisor certification, and
- training to enable you to work in SCU's financial services team.

For a more detailed description of the role, download the role description from SCU's website, or ask us for a copy.

What is Stirling Credit Union & why are credit unions a “Good Thing”?



Put simply, we are a local, member-owned, not-for-profit financial co-operative – a community bank

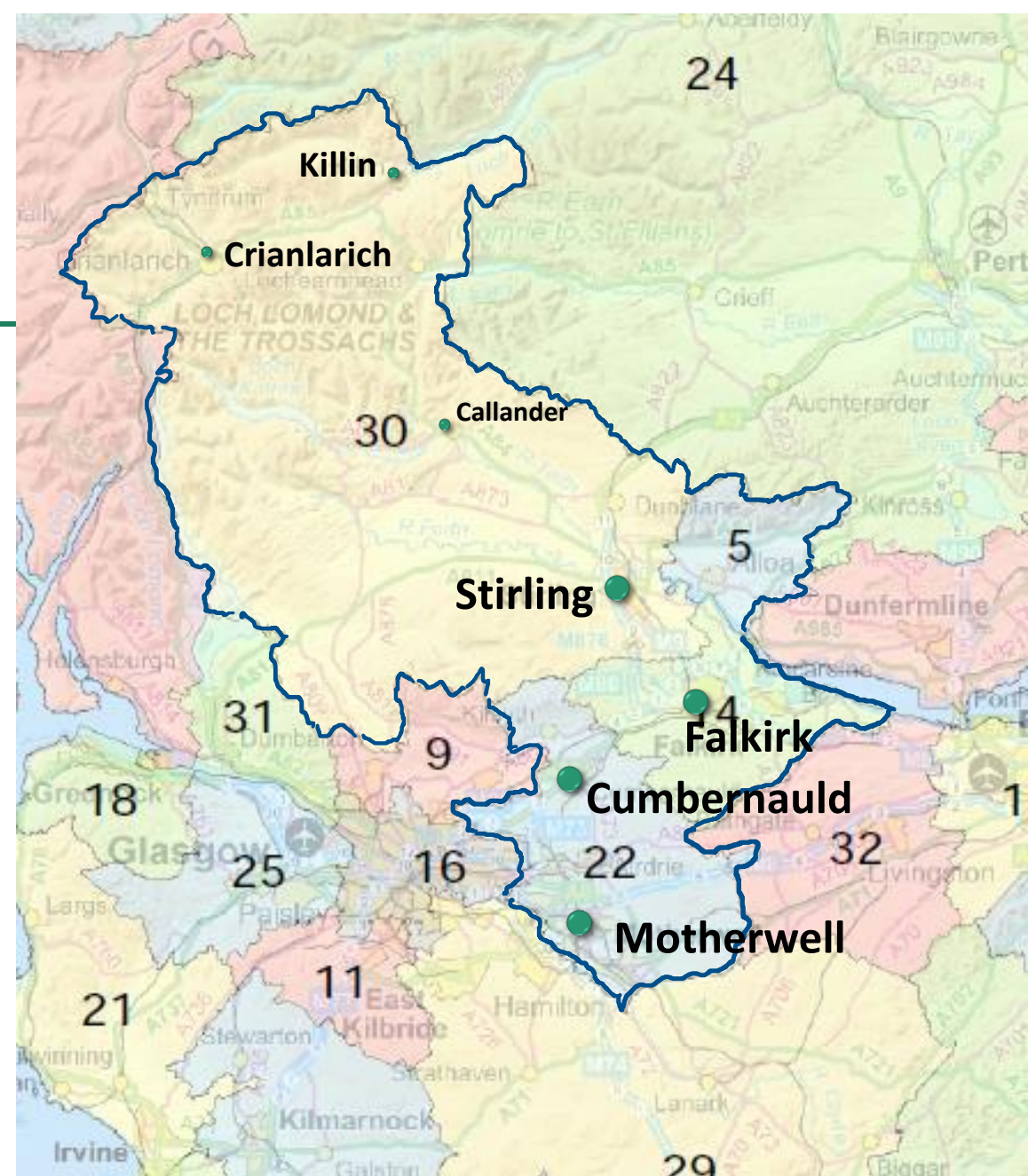
Our community includes

...

Anyone who **lives, studies or works** in the Local Authority Areas

- Stirling
- Clackmannan
- Falkirk
- North Lanarkshire

AND ...





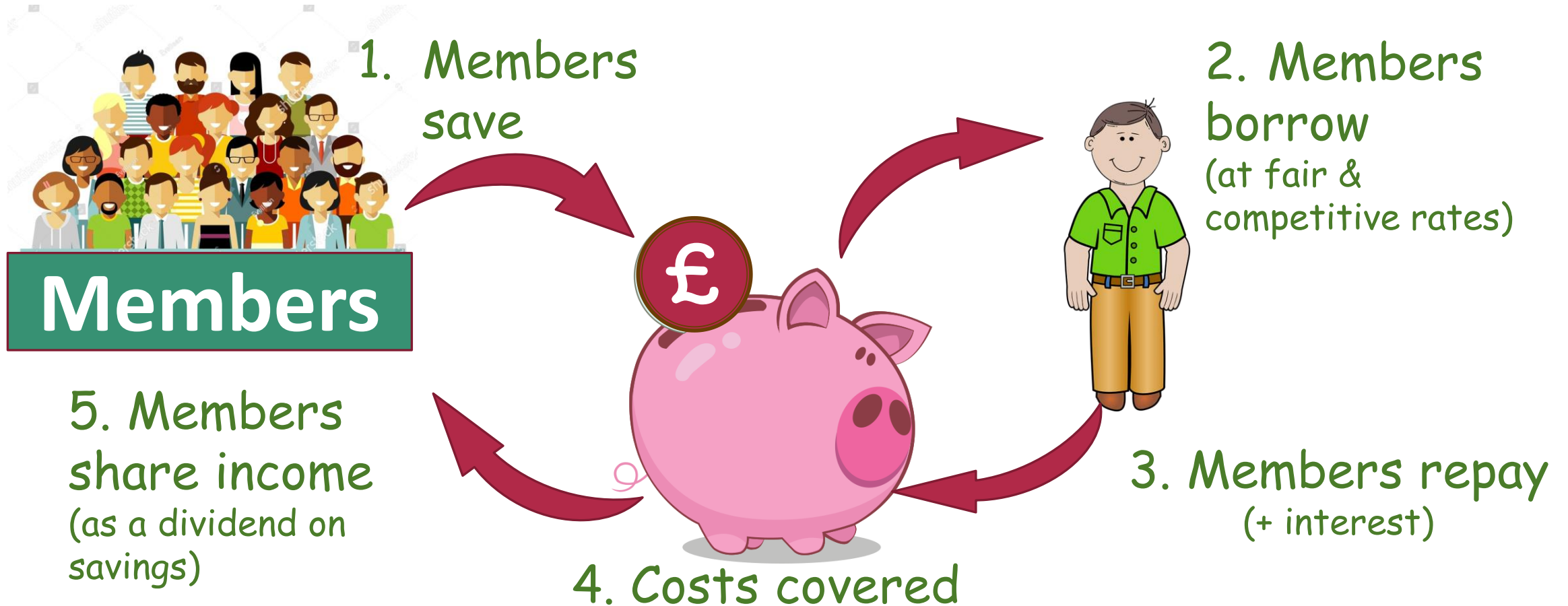
Our community

Also includes anyone who works for one of our **payroll savings scheme partners**

(Whose employees are able to save as they earn)



Members save, which enables us to lend to others in our community





We can help members build or repair their credit scores

A low credit score can affect access to rental property, the best phone deals, the cost of borrowing, and much more!

- SCU contributes to national Credit Reference Agency data.
- Borrowing small amounts for short periods from SCU (e.g. £200 x 3 mths) will demonstrate a member can be trusted – **and their credit score will increase.**

We are closely monitored by government regulators



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

Credit Unions are a safe way to save.

- SCU must operate professionally and is monitored by government regulators.
- Members' savings are protected by a **government guarantee**, up to **£85,000** per member

Who is Stirling's Citizens' Advice Bureau?

We are a local, independent charity providing free, impartial and confidential advice and information



We exist to support local people who are in crisis, or facing difficulties and wanting to prevent escalation.

We aim to be accessible to people in need of our support



In addition to our city centre offices, our email and phone, outreach activities currently include:

- Community Libraries
- Food Banks
- Homes in rural areas
- Local groups, such as the Forth Valley Alcohol Drug Partnership

Professional and expert

The service we deliver must always meet national standards.

- Our advisers undergo extensive training to ensure they deliver the best quality of advice. CAB Scotland's Adviser Training Programme is renowned in the voluntary sector and beyond.
- Our advisers also have access to the **AdviserNet** Information System – an up-to-date, independent, trusted and quality-assured source of information.
- The service we provide is regularly audited, to ensure we continue to meet the high standards required of a Citizens Advice Bureau.





How to apply



Applying for this role

To apply for this role, click [here](#) or visit our website (stirlingcreditunion.co.uk) to download an application form. Or ask us for an application form.

Complete the form and

- Email it to us at chair@stirlingcreditunion.co.uk or,
- Print the form, put it in an envelope marked “COLA Worker” and drop it off at the offices of SCU or CAB, or
- Post your application to: COLA Worker, 10 Spittal Street, Stirling, FK8 1DU

Cost of Living Advice Worker

We look forward to hearing from you!