

FINANCIAL CAPABILITY WORKER – FINANCIAL WELLBEING HUB

POSITION DESCRIPTION

Position Title: Financial Capability Worker – Financial Wellbeing Hub (FWH)

Location: Alice Springs, NT (with regular travel to remote Central Australian communities)

Employment Type: Full-time / Part-time (negotiable)

Reports to: Program Manager / Financial Counsellor / CEO (as per organisational structure)

1. POSITION PURPOSE

The Financial Capability Worker supports individuals, families and communities to strengthen financial literacy, budgeting skills, financial confidence and access to essential services. The role provides practical, community-based support to people experiencing financial stress, hardship, housing instability and barriers to financial inclusion.

The position forms part of Waltja's Financial Wellbeing Hub (FWH) and works alongside Financial Counsellors, Remote Community Connectors (RCC), Emergency Relief staff and community services to provide integrated and culturally appropriate support.

A key component of the role includes regular outreach and bush travel to remote Central Australian communities to provide financial capability support, community education, referrals and practical assistance.

2. KEY RELATIONSHIPS

- Internal:
 - Program Manager / CEO – supervision, reporting and program oversight
 - Financial Counsellors – referrals, coordinated support planning and case management
 - Emergency Relief Team – integrated crisis support and referrals
 - Remote Community Connectors (RCC) – outreach coordination, community engagement and local support
 - Community Programs Team – collaborative service delivery and participant engagement
- External:
 - Services Australia / Centrelink
 - Banks and financial institutions
 - Housing providers and utility companies
 - Local NGOs and support agencies
 - Community councils, schools and health services
 - Remote community stakeholders and Elders

3. CORE RESPONSIBILITIES



Due to the nature of your role and responsibilities, you may be required to engage with the workplace and/or a third party outside of business hours, from time to time.

3.1 FINANCIAL CAPABILITY SUPPORT

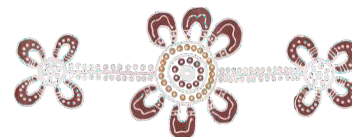
- Provide practical financial capability support to individuals and families experiencing financial stress.
- Assist clients with budgeting, money management and understanding everyday financial obligations.
- Support clients to access banking services, identification documents and online services.
- Assist clients to understand utility bills, payment plans and basic financial systems.
- Provide support around financial wellbeing, including managing debt, avoiding scams and reducing financial risk.
- Support clients to improve financial confidence and independence over time.
- Provide practical education and awareness around gambling-related financial harm, including strategies to reduce financial risk and referrals to appropriate support services.
- Deliver basic cyber safety and scam awareness education, including safe online banking practices, identifying scams and protecting personal information.
- Support clients to safely access digital financial services and reduce vulnerability to financial exploitation or online fraud.
- Provide information and practical assistance regarding No Interest Loans Scheme (NILS) applications and referrals.
- Assist eligible clients to gather documentation and navigate NILS application processes.
- Promote safe and affordable financial products as alternatives to high-risk lending and predatory credit options.

3.2 COMMUNITY OUTREACH & BUSH TRAVEL

- Participate in regular outreach visits to remote communities across Central Australia.
- Travel by 4WD vehicle and undertake multi-day bush trips as required, to fulfil the inherent requirements of the role.
- Deliver financial capability sessions and one-on-one support within remote communities.
- Work collaboratively with RCC staff and local stakeholders to support culturally safe service delivery.
- Assist with travel logistics, outreach preparation and coordination of community visits.
- Ensure all outreach activities are conducted in accordance with WHS, remote travel safety and cultural protocols.
- Maintain flexibility to respond to changing community needs, weather conditions and access issues.

3.3 EMERGENCY RELIEF & REFERRAL SUPPORT

- Support clients to access Emergency Relief including food vouchers, fuel assistance, power cards and temporary support.
- Provide warm referrals to Financial Counsellors and other support services where required.



- Assist clients to navigate local services including housing, health and community support systems.
- Work collaboratively with partner agencies to improve service access and coordination.

3.4 GROUP EDUCATION & COMMUNITY ENGAGEMENT

- Facilitate financial capability workshops and community information sessions.
- Support delivery of education around budgeting, saving, financial wellbeing and safe financial products.
- Promote culturally appropriate financial literacy resources and activities.
- Engage respectfully with individuals, families and community leaders.
- Support positive community participation and relationship building.

3.5 RECORDS, REPORTING & COMPLIANCE

- Maintain accurate client records, case notes and activity data.
- Ensure confidentiality and informed consent requirements are followed.
- Contribute to program reporting, monitoring and evaluation activities.
- Support compliance with funding agreements, policies and procedures.
- Maintain secure handling of client information and records.

3.6 TEAMWORK & PROFESSIONAL PRACTICE

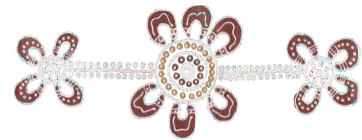
- Work collaboratively within a multidisciplinary team environment.
- Participate in supervision, team meetings and reflective practice.
- Undertake professional development and mandatory training.
- Maintain professional boundaries, ethical conduct and duty of care.
- Contribute positively to a culturally safe and supportive workplace.

4. KEY OUTPUTS (INDICATIVE)

- Delivery of financial capability support to individuals and families.
- Participation in remote outreach visits and community engagement activities.
- Accurate and timely client records and reporting.
- Delivery of financial literacy workshops and education activities.
- Effective referrals and coordination with support services.
- Positive engagement with remote communities and stakeholders.

5. KNOWLEDGE AND EXPERIENCE

1. Essential:
 - Demonstrated experience working with Aboriginal individuals, families and/or remote communities.
 - Understanding of financial hardship and barriers impacting vulnerable individuals and families.
 - Strong communication and interpersonal skills.
 - Ability to work respectfully within culturally diverse environments.
 - Capacity to work independently and as part of a team.



- Strong organisational and record-keeping skills.
- Willingness and ability to undertake regular remote travel and bush work.
- Current NT Driver's Licence (manual preferred).
- Ability to drive 4WD vehicles in remote conditions.
- Ochre Card and National Police Check (or willingness to obtain).

2. Desirable:

- Experience delivering financial capability or community education programs.
- Experience in Emergency Relief, community services or financial wellbeing programs.
- Knowledge of Centrelink, financial systems or community support services.
- First Aid Certificate.
- Experience with remote travel safety and outreach delivery.

6. WORKPLACE HEALTH & SAFETY (WHS)

- Exercise a duty of care to ensure actions do not negatively impact the health and safety of others or self in the workplace.
- Ensure all health and safety equipment or resources provided are not wilfully or recklessly interfered with, altered or misused.
- Comply with all Waltja WHS policies, procedures and any reasonable instructions to support a safe working environment.
- Promptly report any hazards, incidents, accidents or near misses to the relevant supervisor or manager.
- Use machinery, equipment and personal protective equipment (PPE) only as instructed and in accordance with approved procedures and training.
- Participate in remote travel safety procedures, vehicle safety checks and risk management practices during outreach activities.

7. REQUIREMENTS AND CONDITIONS

- Work in accordance with Waltja policies, procedures and Code of Conduct.
- Maintain confidentiality and comply with privacy obligations.
- Undertake regular travel to remote communities including overnight stays.
- Participate in remote travel safety procedures and WHS requirements.
- Work flexibly to meet operational and community needs.
- Participate in supervision, training and performance development processes.

8. SALARY AND ENTITLEMENTS

Salary and conditions are in accordance with the SCHADS Award and commensurate with qualifications and experience. Superannuation, leave entitlements, salary packaging and travel allowances are provided in line with organisational policy and applicable legislation.

APPROVAL

Approved by Syed Shahzeb Ali	Position CSM	Date
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