



Role Profile

Vacancy Summary			
Job Title	Financial Inclusion Policy Adviser	Job Reference	378149
Group	Financial Services	Team	Personal Finances and Funds
Approach	External	Range	HEO
Contract Type	Permanent	Working Pattern	Full Time, Part Time, Job Share (Flexible working hours can be accommodated)
Salary	£33,450 - £39,000	Location	Darlington (Feethams House). This role cannot be worked from any other HM Treasury office.
Security Vetting Level	<u>Counter Terrorist Check</u>	Closing Date	Sunday 1 st December 2024

Recruitment Timeline		
Closing Date	Shortlisting	Interviews
1 st December 2024	w/c 2 nd December 2024	w/c 16 th December 2024

About HM Treasury

If you're interested in making a difference to people's lives, the Treasury can offer you an exciting opportunity to influence decision making that affects the whole of the UK. Working at the heart of government, we collaborate across government to promote responsible public spending and drive strong and sustainable economic growth.

Our work ranges from protecting customers through the regulation of the financial sector, helping to reduce carbon emissions and creating a greener economy, to promoting British trade around the world and supporting people across the country on jobs, growth and more.

We are part of the Darlington Economic Campus, a pioneering new cross-government policy making hub which brings people together to play an active role in the most important issues of the day whilst working closer to the communities we serve. The campus provides the opportunity for people from all over the UK

to help shape the future of the country, and our flexible working practices ensure you can collaborate effectively with our partners. It's central government, made more accessible to you!

About the Group

Financial Services Group

The Financial Services Group advises the government on how to promote a stable and efficient financial services sector, to deliver excellent outcomes for consumers and business, enhance the UK's position as a global hub for financial services and support economic growth across the country.

The financial services sector is important to the UK economy – providing significant numbers of jobs and making a large contribution to the UK's economic output. It also provides essential services to individuals – for example, helping them to purchase goods with ease, buy their first home, and plan for their retirement. During the COVID pandemic, it played a critical role in supporting individuals and businesses – for example, in providing payment holidays for individuals and businesses affected by the pandemic and working with the government to deliver Bounce Back Loans.

We ensure that financial services businesses such as banks, investment firms, financial advisors and insurers are well-regulated. Ensuring firms treat customers fairly, customers have access to a range of financial services as a result of competition in the market, and there are appropriate remedies in place when things go wrong.

We work on a significant international agenda which includes promoting openness and trading links between the UK and countries all around the world, including through Free Trade Agreements and other international dialogues and negotiations. To do this we work closely with colleagues in offices overseas from the Foreign Commonwealth & Development Office and the Department for International Trade.

Working with stakeholders is key in Financial Services – for example, we work closely with the independent regulators to help them fulfil their roles, consult consumer groups on issues affecting them, and work with the sector on wider issues like the net-zero agenda.

About the Team

Personal Finances and Funds

The Personal Finances and Funds Team is responsible for a wide-ranging portfolio of high-profile consumer finance issues. Policy areas covered by the team include asset management, financial advice and capability, consumer credit, and consumer debt.

The team is an exciting and supportive place to work. We place a strong focus on championing an inclusive team culture, seek to model best practice as a policy team, and explore new and innovative ideas, recognising the fast-moving nature of the team's policy area.

Financial inclusion means that people are able to access appropriate and affordable financial products which allow them to build their financial resilience and participate fully in the economy. The barriers to financial inclusion are complex, ranging from thin credit files to a lack of digital capability. This role represents an opportunity to play a key part in ensuring people have access to the products they need, while also working on the interventions put in place for when things go wrong.

About the Job

These interventions include the breathing space scheme – a debt respite scheme which provides protections for those in problem debt. This involves pausing enforcement action and contact from creditors for a set period, during which individuals engage with a debt adviser to create a plan for their finances going forward. A key responsibility in this role is monitoring the scheme to ensure it remains an effective and useful tool for those who need it.

Key Accountabilities for this role include:

1. Lead policy development for the breathing space scheme, working with stakeholders across government to ensure it remains a useful intervention for those who need it.
2. Build and maintain positive relationships with civil servants across HM Treasury to help develop and coordinate government policy in support of financial inclusion.
3. Provide high-quality briefing to government ministers and senior civil servants on specific issues, such as economic abuse, and wider financial inclusion policy.
4. Take responsibility for the timely response of parliamentary questions, letters from the public, and freedom of information requests in your policy area.

Candidate Drop-In Session – Microsoft Teams

The hiring manager will be running a candidate drop-in session for this role to give you greater insight about the role as well as the chance to learn more about HM Treasury and ask any questions you may have. If you would like to join us, then use the link below to join the call at the right time.

Wednesday 20th November 2024 @ 13:00 – 14:00 [Join the meeting now](#)

If you would like to speak to the hiring manager informally prior to the closing date for applications to find out more about the job, please contact Rosie Brosnan (Rosamund.Brosnan@hmtreasury.gov.uk)

About Your Application

We are looking for the below skills, experience and behaviours and we will ask you to demonstrate these in the selection process. Please review the Candidate FAQ document that is attached to the advert for guidance on how to complete your application form.

1. **Experience:** Tell us about any relevant experience of policy work on consumer vulnerability. We are particularly interested in your knowledge and understanding of how different vulnerabilities can affect consumers' money management and use of financial products.
2. **Working Together:** The ability to build relationships with different stakeholders and use these to arrive at high quality outcomes.
3. **Delivering at Pace:** The ability to contribute to the delivery of work in a timely manner, balancing different priorities.
4. **Making Effective Decisions:** The ability to develop and present reasoned arguments based on analysis of evidence.

The lead criterion is: Experience

If we receive large volumes of applications, we will conduct an initial sift on the lead criterion only.

Candidate Guidance Support Session – Microsoft Teams

We will be running an overview of Success Profiles and the STAR approach including top tips for the

application and interview process and an opportunity to ask general questions around our recruitment practices. Please note that this session is not role specific, so we will be unable to answer specific questions about roles we are advertising. If you would like to join us, please use the link below to join the call at the right time.

Thursday 28th November 2024 @ 12:30 [Join the meeting now](#)

Your Interview

At interview stage, you will be assessed on the below criteria:

- Strengths
- Experience
- Behaviours:
 - Working Together
 - Delivering at Pace
 - Making Effective Decisions

Interview Task/Presentation

Prior to your interview, we will contact you about a task/presentation that the interview panel would like you to complete as part of the assessment. The exact details will be communicated to you nearer the time.

Flexible Working Arrangements

HM Treasury views flexible working as essential in enabling us to recruit and retain talented people, ensuring that they can enjoy a long-lasting career with us. All employees have the right to apply for flexible working and there are a range of options available including; part-time, compressed hours and job sharing. Additionally, we operate flexitime systems, allowing employees the flexibility to adjust their working patterns throughout the week which is subject to operational needs and line management approval.

At HM Treasury we have an incredibly broad remit; our work touches every citizen of the country. So, it's important our employees come from the widest possible range of backgrounds, bringing us the widest possible range of perspectives and ways of thinking. We are committed to ensuring that all staff can realize their potential and achieve a healthy work-life balance.

HM Treasury operates an office based working approach across all Treasury sites - Darlington, London, and Norwich, and along with the rest of the Civil Service, has an expectation of a minimum of 60% attendance in the office, along with working remotely. This blended working approach allows you to work collaboratively, meet stakeholders face to face, support others and promotes a healthy work life balance (please be aware that this role can only be worked in the UK and not overseas). Some roles will not be suitable for Hybrid Working. Similarly, Hybrid Working will not suit everyone's circumstances.

Arrangements will be discussed and agreed with the successful candidate(s) and subject to regular review. All our offices have been recently modernised and designed to collaborate and connect with colleagues as well as desk and quiet space to allow a range of ways to work.

The office working expectation is linked to location of the role, if you apply to a post in a single location then you will not be able to meet this expectation at any of our other sites or be able to move your role to another location.

Benefits

- 25 days annual leave (rising to 30 days after 5 years), plus 8 public holidays and the King's birthday (unless you have a legacy arrangement as an existing Civil Servant). Additionally, we operate flexitime systems, allowing you to take up to an additional 2 days off each month.
- Flexible working patterns (part-time, job-share, compressed hours).
- Generous parental leave and adoption leave packages.
- A Civil Service Pension which provides an attractive pension, benefits for dependants and average employer contributions of 28%
- Access to a cycle-to-work salary sacrifice scheme and season ticket advances.
- A Rental Deposit Advance Scheme to help meet the total costs of deposits for privately rented homes.
- Access to HM Treasury's benefits portal allowing you access to a range of discount codes for online shopping.
- A range of active staff networks, based around interests (e.g. analysts, music society, sports and social club) and diversity.
- Access to a range of allowances if eligibility applies. These include profession related allowances.

Equal Opportunities and Reasonable Adjustments

HM Treasury is a Disability Confident Leader. This means we've been recognised as an employer which is confident and leading the way in recruiting and retaining staff with disabilities. We will offer an interview to any applicants with a disability who have indicated they wish to take part in the disability confident scheme, provided they meet the essential criteria for the post set out in the person specification.

HM Treasury is committed to being an Equal Opportunities Employer. We wish to ensure that all applicants are treated fairly and appointed solely on their suitability for the role. We welcome the opportunity to speak with you to discuss what adjustments can be made to help you demonstrate your full potential whatever the type of assessment used.

If you need any reasonable adjustments to take part in the selection process, please tell us about this in your online application form. If you would like to speak to the recruitment team regarding this, you can contact them on hrrecruitment@hmtreasury.gov.uk .

Complaints Procedure

Our recruitment process is underpinned by the principle of recruitment based on fair and open competition with decisions made on the basis of merit, as outlined in the Civil Service Commissioners' Recruitment Principles. If you feel your application has not been treated in accordance with these principles and you wish to make a complaint, you should in the first instance contact HMT by email: hrrecruitment@hmtreasury.gov.uk

If you are not satisfied with the response you receive, you can contact the Civil Service Commission, which regulates all Civil Service recruitment.