Recruitment Pack
Financial Wellbeing Worker

Closing date: Monday 19 October 2026

One Parent Families Scotland

changing lives, challenging poverty

Dear candidate,

Thank you for your interest in joining One Parent Families Scotland (OPFS).

By taking your next step with us, you would be joining an organisation where the work truly matters. It matters to the single parent who is juggling multiple responsibilities to provide for their family. It matters to the child who deserves equal opportunities to thrive. It matters to the families who face daily challenges and need support to navigate them. It matters to us because no one should have to face these challenges alone.

We're looking forward to hearing from people who are deeply committed to our vision: a future where every single parent and their children in Scotland are celebrated in all their diversity, are treated fairly and live free from discrimination and poverty. We believe that every family should have access to the resources and support they need, regardless of their circumstances. ***Changing lives, challenging poverty*** is at the heart of everything we do.

Our impact

You would be joining a team committed to making a meaningful difference. Every day, we are inspired by their dedication, expertise and commitment to enhancing the lives of single parent families. From our frontline staff who provide direct support, to our Office teams who ensure smooth operations, and those who advocate for policy changes, our passionate team is focused on creating lasting, positive impact.

One example of our impactful work is our Family Support Service. In the past year, we have supported thousands of single parent families, helping them to access essential services, financial support and emotional guidance. Our programmes are designed with the input of those we serve, ensuring that our work is relevant and effective.

We know that we can't do this alone. Our work is strengthened by the voices and experiences of single parents who guide our efforts. Their insights are invaluable, and their collaboration is at the heart of everything we do. Through co-design and active participation, we ensure that our programmes are tailored to meet the real needs of the families we serve.

Partnerships

We place great value on our partnerships with community organisations, which help us deepen our impact and better understand what families need to thrive. These partnerships amplify our efforts, allowing us to reach more families and provide comprehensive support. By working together, we can create a network of resources and services that truly make a difference in the lives of single parent families.

Our culture

At OPFS, we strive to create a supportive and inclusive working environment. We believe in fostering a culture where colleagues feel valued and empowered to innovate. We encourage learning from mistakes and working collaboratively to achieve our goals. We are proud to have achieved the **Investors in People Gold** status, reflecting our commitment to excellence in people management and development.

At the core of our mission is the creation of a diverse and inclusive workspace. We recognise that our organisation thrives on the variety of backgrounds and perspectives that our team members bring, enriching our work in countless ways. We are dedicated to equity, diversity, inclusion and belonging, and these principles are embedded within our values and practices.

We encourage applicants who bring diverse skills and a strong commitment to our mission. Regardless of whether your career path has been traditional or unique, if you share our values and are passionate about making a difference, we would love to hear from you.

Thanks for considering a role within OPFS. Together, we can create a brighter future for single parent families across Scotland. ***Changing lives, challenging poverty*** is not just a strapline; it's at the heart of everything we do.

Satwat Rehman
Chief Executive

Halena Gauntlett
Chair

One Parent Families Scotland
changing lives, challenging poverty

OPFS 2026 Staff Conference

Our vision
A Scotland where single parent families are celebrated in all their diversity, are treated fairly and live free from poverty.

Our mission
To amplify the voices of single parent families in their unique role as sole carers and providers and together challenge stigma, poverty and inequality to achieve change.

About OPFS

Established in 1944, OPFS is the leading charity working with single parent families in Scotland. We provide expert advice, practical support and campaign with parents to make their voices hear to change the systems, policies and attitudes that disadvantage single parent families.

We work alongside single parents and their families, placing them at the centre of everything we do, creating ways to overcome barriers, changing their lives and fulfilling their potential. We also celebrate the many achievements of single parents and their children.

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Our values

Our values are the principles or standards that we consider important in life. They shape behaviour and guide our decisions and actions.

Justice: always keeping the scales of justice in balance, avoiding inequalities in the future.
Equity: everyone getting what they need, tackling inequalities in the here and now.
Trust: trusting that people will work to the best of their ability, while ensuring the best interests of others are central.
Collaboration: working together and focusing on solutions.
Compassion: recognising the challenges others face and then taking action to help.

Strategic objectives

Support single parents to build on their strengths and attributes to achieve their goals.
Strengthen single parent families' wellbeing, enabling children to be happy and thrive.
Influence policies to eradicate child poverty, taking an intersectional, equalities approach to policy making.
Involve single parents, experts by experience, to co-produce OPFS services and policy priorities.
Challenge societal attitudes and behaviours to fully support and respect single parent families.

Outcomes

- Single parents know their rights and can access those rights
- Their contributions to society are celebrated and recognised
- They have a standard of living above the Minimum Income Standard
- They experience stronger family wellbeing
- They have a powerful voice in shaping services and policies

Read our strategic plan to find out more

Name of role

Post: Financial Wellbeing Worker. 4 posts available.
Term: Fixed term to 31 March 2027 in the first instance, with the intention from Scottish Government to extend to March 2029.
Hours: One 28 hour and three 32 hours posts available, however other hours may be considered.
Salary: £29600 - £34042
Location: Hybrid national role – Scotland, based in Glasgow with flexibility to work across OPFS services and remotely.
Reports to: National Financial Inclusion Manager

About One Parent Families Scotland

One Parent Families Scotland (OPFS) is the national organisation for single parent families in Scotland. Founded in 1944, we support and empower single parents and their children by providing trusted advice and information, helping parents move into training, employment and education, and strengthening family wellbeing.

We work directly with families across Scotland, including Dundee, Glasgow, Edinburgh, North Lanarkshire and Falkirk. We reach families nationally through our multi-channel advice line, our FCA regulated Debt Advice Service, and digital tools including My Life and Me, the Budget and Debt Planner and the Single Parent Forum.

The families we work with face some of the deepest and most persisten poverty in Scotland. Around 250,000 children, a quarter of all children in the country, live in a single parent family. Almost a third of these children are growing up in poverty. Over 90% of single parent households are headed by women.

A single parent is usually both the sole carer and the sole earner, so a setback in one part of family life quickly affects the whole household. Our work is shaped by that reality, and by our values of trust, equity, justice, collaboration and compassion. We are an Investors in People Gold employer, committed to being an equal opportunity and family friendly organisation.

About Weave partnership

Weave is a new whole family support partnership, funded through the Scottish Government's Whole Family Support Third Sector Delivery Fund. OPFS is the lead partner and accountable body, working with Relationships Scotland and its member services, Families Outside and Fife Gingerbread. The Scottish Poverty and Inequality Research Unit (SPIRU) will be the learning and evaluation partner.

The partnership is built on a straightforward principle: a single parent family should never have to repeat their story, be passed between disconnected services or be told that someone else deals with that part of their life. Our My Life and Me framework ensures this doesn't happen.

My Life and Me is a strengths based, trauma informed framework, co-designed with 300 single parents and refined through more than 2,000 family interactions. It maps every dimension of a family's life across six connected domains: **money, work and training, home, relationships, children** and **health and wellbeing**.

Whatever door a family comes through, they join the same journey, with one shared plan built around a trusted relationship and what matters most to them. The partnership works through a hub and spoke model across Scotland and prioritises income stability first, so that a family is supported as a whole, rather than in separate parts. This is the 'no wrong door' approach at the centre of the programme.

About the role

The Financial Wellbeing Worker will play a key role in delivering OPFS's Whole Family Support offer, providing high-quality, person-centred and strengths-based income maximisation and financial wellbeing support to single parents and their families across Scotland.

Working within the OPFS My Life and Me framework, the postholder will support parents to understand their financial circumstances, maximise household income, manage essential expenditure and build financial resilience.

The role will involve working with single parents experiencing financial pressures including low income, benefit changes, debt, rising household costs, insecure employment and childcare costs.

The postholder will take a holistic, whole-family approach, recognising the links between financial wellbeing, employment, housing, childcare, health and wider family circumstances. They will identify wider needs, strengths and goals and connect parents to appropriate OPFS and partner support, ensuring families can access the right support at the right time.

Key responsibilities

Financial Wellbeing Worker

- Provide high-quality one-to-one income maximisation and financial wellbeing support.
- Assess household income, expenditure, financial circumstances and priorities.
- Identify opportunities to maximise income through welfare benefits, grants and other financial support.
- Support parents with welfare benefit applications, renewals and changes of circumstances where appropriate.
- Undertake benefit entitlement checks and calculations.
- Provide early intervention and preventative financial wellbeing support, helping parents identify and address financial pressures before they escalate into crisis or unmanageable debt.
- Support parents to budget effectively and identify opportunities to reduce household expenditure and essential living costs.
- Provide Better Off in Work calculations to help parents understand the financial implications of employment or changes to working hours.
- Support parents to understand the financial impact of changes in circumstances.
- Identify and respond appropriately to immediate financial hardship, including food, fuel and other essential needs, supporting parents to access relevant crisis assistance, grants and emergency provision.
- Provide income maximisation and financial wellbeing support within the agreed scope and competency of the role, identifying where specialist welfare rights, debt or regulated advice is required and ensuring timely referral to the appropriate OPFS or external service

Supporting single parents and families

- Build positive, trusting and respectful relationships with single parents, recognising their individual circumstances, strengths and aspirations.
- Use a person centred, strengths based and trauma informed approach.
- Work alongside parents to identify financial goals and develop realistic action plans.
- Support parents to build confidence, knowledge and skills in managing household finances.

- Empower parents to make informed financial decisions and develop greater financial resilience.
- Recognise the wider impact of financial hardship on parents, children and family wellbeing and identify needs which may require support beyond the presenting financial issue.
- Take a whole-family approach, connecting parents to appropriate OPFS services and external support including family support, employability, childcare, welfare rights and debt services.
- Identify safeguarding, wellbeing or other concerns and respond appropriately in line with OPFS procedures.

Information, advice and signposting

- Provide accurate and accessible financial and benefits information within the remit of the role.
- Keep up to date with changes to welfare benefits, Scottish social security and relevant financial support.
- Make appropriate internal and external referrals to specialist services
- Work closely with OPFS Debt Service, Advice and Information, Family Support, Employability and other services to provide coordinated support.
- Maintain knowledge of relevant national and local services and resources.

National outreach and partnership working

- Deliver income maximisation support nationally across Scotland through face-to-face, telephone and digital approaches.
- Undertake proactive outreach and develop flexible and accessible approaches to engage single parents who may experience barriers to accessing traditional advice and support services.
- Develop effective relationships with statutory, voluntary and community organisations.
- Represent OPFS at relevant partnership meetings, events and networks.
- Promote the OPFS income maximisation service and wider support available to single parents.

Administration, monitoring and evaluation

- Maintain accurate, confidential and timely case records in line with OPFS policies and data protection requirements.
- Record outcomes and progress and contribute to monitoring, evaluation, case studies and funder reporting.

- Record evidence of the financial impact of the service, including income maximised and savings achieved where appropriate.
- Contribute to reporting requirements associated with the Whole Family Support Third Sector Delivery Fund.
- Capture parent feedback and identify emerging issues affecting single parents.

Service development

- Contribute to the development and continuous improvement of OPFS's national income maximisation offer.
- Share learning, good practice and emerging issues with colleagues and managers.
- Contribute to developing accessible financial wellbeing information, resources and workshops.

Health, safety and safeguarding

- Comply with OPFS policies and procedures relating to safeguarding, confidentiality, equality, diversity, inclusion, health and safety and data protection.
- Promote the wellbeing and safety of single parents and their children and ensure concerns are appropriately identified, recorded and escalated.
- Maintain appropriate professional boundaries when working with parents and families.

General responsibilities

- Attend team meetings, supervision, training and development opportunities.
- Share learning and good practice and contribute to effective team working.
- Promote equality, diversity and inclusion in all aspects of the role.
- Undertake any other duties commensurate with the post as requested by the Service Manager.

Personal specification

Essential skills and experience

- Relevant qualification in advice work, welfare rights, financial inclusion, money advice or related area, or equivalent relevant experience.
- Relevant experience of providing income maximisation, financial wellbeing, welfare rights, budgeting or related advice and support.
- Experience of supporting people to understand and manage household income and expenditure.
- Experience of identifying benefit entitlement and maximising household income.
- Experience of working with people experiencing poverty, financial hardship or complex circumstances.
- Experience of partnership working and making appropriate referrals.
- Experience of maintaining accurate records and monitoring information.
- Ability to work independently, use initiative and manage competing demands.
- Strong knowledge of welfare benefits and financial support available to families in Scotland.
- Understanding of the financial challenges experienced by single parent families.
- Understanding of the impact of poverty and financial hardship on children and families.
- Knowledge of budgeting and household financial management.
- Ability to explain complex financial and benefits information clearly and accessibly.
- Understanding of safeguarding and professional boundaries.
- Strong communication, organisational and time management skills.
- Ability to build effective relationships with parents, colleagues and partner agencies.
- Competent IT, database and record keeping skills.
- Commitment to equality, diversity, inclusion and anti-discriminatory practice.

Desirable

- Experience of working specifically with single parent families.
- Experience of delivering financial wellbeing workshops or group sessions.
- Experience of working within a whole family support model.
- Knowledge of the Scottish policy context relating to child poverty, social security and financial inclusion.
- Experience of national or remote service delivery.
- Full Driving licence and access to a vehicle.
- Experience of using benefit calculation, Better Off in Work and income maximisation tools.

Terms and conditions

Application deadline: Monday 19 October 2026

Confirmation of appointment: Fixed term to 31 March 2027 in the first instance, with the intention from Scottish Government to extend to March 2029. Confirmation of appointment is subject to satisfactory completion of a 3-month probationary period, two references and a PVG check.

Location: Hybrid National Role. Based in Glasgow with flexibility to work across OPFS services and remotely.

Salary: £29600 - £34042

Hours of work: One 28 hour and three 32 hours posts available, however other hours may be considered.

Holidays: Annual leave entitlement is 25 days and 12 Public holidays (pro rata for part-time staff).

Pension: You will be auto enrolled in our pension scheme with a 3% contribution from you and 7% contribution from OPFS.

Training and support and supervision: You will receive induction training and frequent support in the first three months. Thereafter you will receive monthly individual support and supervision and annual appraisals. Regular team meetings will be held, and staff have access to internal and external training.

Equal opportunities and family friendly employment: OPFS aims to be an equal opportunity and family friendly employer. OPFS has Investors in People Gold status.