Money Ready

Candidate Pack



Job Title: HR and Payroll Officer

Location: Hybrid (London, Birmingham, Southampton, Cardiff, Belfast, Glasgow, Manchester)

Contract type: Permanent - full-time

Salary: £30,000–£32,000 per annum, depending on experience)

About us

At Money Ready, we envision a financially fluent population. We teach practical money management skills through impactful financial education programmes - from budgeting and saving to investing.

Across all four UK nations, our team shares a passion for financial inclusion and a culture of innovation, inclusivity, and collaboration. If you're looking to make a meaningful difference while growing both personally and professionally, Money Ready could be the perfect fit for you.



Our vision

A financially fluent population

Our mission

We bring the language of finance to life so that everyone can navigate their money with confidence, no matter where they start.



Our values

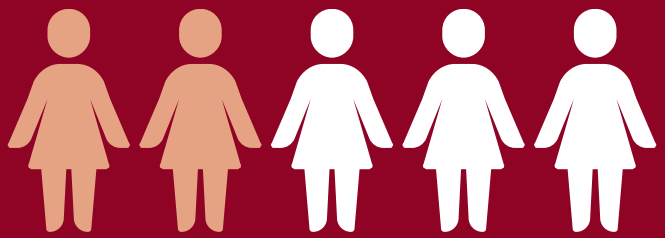
- Young at heart, serious in intent.
- Stories are the best means of education.
- We live in the real world.

These values underpin all that we do - shaping how we support young people and adults, collaborate as colleagues, and deliver work that has lasting impact. Working at Money Ready means contributing to something meaningful, in an organisation that values both purpose and people.



The need

Poor financial literacy is central to many problems people face today, including rising mental health issues, homelessness and unemployment. We're here to change that.



Only 40% of young people aged 16-24 feel confident managing their money, compared to 82% of over-64s.

Source: Financial Literacy and Entrepreneurial Skills, 2024, Money Ready & Visa



61%

of young people do not recall receiving any financial education in school.

Source: Compare the Market and Money Ready, 2023

Our work across the UK

Money Ready continues to grow its national presence, delivering financial education across all four nations of the UK.

From rural Scotland to the south coast of England, and from communities across Wales to towns in Northern Ireland, our dedicated regional teams deliver in-person sessions tailored to local needs, alongside virtual options where appropriate.

During the 2023–24 academic year, we supported 52,960 individuals through our engaging and accessible financial education programmes - empowering people to build brighter financial futures.



The role

HR and Payroll Officer

The HR and Payroll Officer owns the accurate and timely delivery of Money Ready's monthly payroll and provides the HR administration that supports colleagues through the full employee lifecycle. The role sits within the People and Culture team, which forms part of the Finance and Operations department, and is responsible for day-to-day support of employee relations, as well as payroll processing and staff benefits administration. It suits someone who enjoys precise, deadline-driven process work alongside people-facing administration, and who handles confidential information with complete discretion.

Key responsibilities:

HR Administration

- Provide recruitment administration, including posting adverts, coordinating interviews, issuing offer letters and completing right to work, reference and DBS checks.
- Prepare contracts of employment and contract variations, and run onboarding and induction administration so new starters have everything they need from day one.
- Maintain the HR information system (SafeHR) as the single source of truth for employee records, ensuring data is accurate, current and consistent with payroll.
- Administer absence recording for sickness, annual leave and family leave, and flag patterns and entitlement issues to the Head of People and Culture.
- Coordinate probation, appraisal and training cycles, tracking deadlines and prompting managers.
- Manage leaver administration, including final pay instructions, return of equipment and exit interview logistics.

Key responsibilities:

Policy, Compliance and People Data

- Keep HR policies and the staff handbook up to date, supporting the Head of People and Culture with revisions arising from changes in employment legislation.
- Provide confidential administrative support to employee relations casework, including correspondence, note-taking and file management.
- Ensure employee data is processed lawfully and securely in line with UK GDPR and Money Ready's retention schedule.
- Produce people management information – headcount, turnover, absence, diversity and pay data – for the Senior Leadership Team, board committees and statutory reporting.

Key responsibilities:

Payroll

- Prepare and run the end-to-end monthly payroll for approximately 70 staff, including starters, leavers, contractual changes, salary sacrifice and all variable inputs.
- Calculate statutory and contractual payments accurately, including SSP, SMP, SPP and ShPP, occupational maternity pay, payments in lieu of notice, unpaid leave and mid-month apportionments.
- Submit Full Payment Submissions and Employer Payment Summaries to HMRC on time, and manage PAYE, National Insurance and Employment Allowance positions.
- Produce and distribute payslips, P45s, P60s and P11Ds, and respond to employee payroll queries clearly and promptly.
- Administer the workplace pension scheme, including auto-enrolment, re-enrolment, opt-outs, monthly contribution uploads and provider reconciliations.
- Support finance team with reconciliation of payroll control accounts.
- Maintain the payroll system (QuickBooks Payroll) and payroll records and controls in line with HMRC requirements and UK data protection law, including a clear audit trail for every change.

Key responsibilities:

Working Across Finance and Operations

- Provide staff cost data to support budgeting, forecasting and month-end reporting, working closely with finance colleagues.
- Support the annual pay review, benefits administration and benchmarking exercises.
- Contribute to improving people and payroll processes, including system changes and closer integration between payroll and the finance system.
- Undertake other duties consistent with the level and purpose of the role.

Person specification:

Experience - Essential

- Experience providing HR administration across the employee lifecycle, from recruitment and onboarding through to leavers.
- Demonstrable experience of running end-to-end UK payroll, to strict monthly deadlines.
- Sound working knowledge of PAYE, National Insurance, RTI submissions, statutory payments and pension auto-enrolment.
- Experience maintaining an HR information system and producing accurate people data reports.
- A track record of handling confidential and sensitive information with discretion and sound judgement.

Experience - Desirable

- Experience within a charity or not-for-profit organisation.
- Experience supporting staff based across more than one UK nation, including awareness of differing public holidays and terms.

Qualifications

- CIPP qualification, or working towards one, or equivalent practical HR Admin and payroll experience.

Person specification:

Systems

- Confident user of a cloud-based payroll system and an HR information system.
- Strong Excel skills, including the ability to reconcile and interrogate payroll data.

Skills & Attributes

- Meticulous attention to detail, with a methodical approach to checking and reconciling figures.
- Highly organised and able to manage a monthly cycle of fixed deadlines alongside day-to-day requests.
- Able to explain payroll, pension and policy matters clearly and patiently to colleagues who are not specialists.
- Discreet, trustworthy and professional in handling personal and sensitive information.
- Collaborative, with the confidence to raise queries and challenge inconsistencies.
- Committed to Money Ready's mission and values.

Money Ready is committed to safeguarding and promoting the welfare of children and adults at risk. Appointment to this role will be subject to satisfactory references and the appropriate level criminal record check (PVG).



Benefits

- 25 days per year annual leave, pro rata full time equivalent (plus bank holidays) and scheduled Christmas-New Year break
- Pension scheme
- Income protection insurance
- Death in service insurance
- Cycle-to-work scheme
- Annual training allowance
- Enhanced maternity, paternity and adoption leave and pay
- Flexible working policy
- Hybrid working policy
- Season ticket loans
- Cash Health plan

Important dates

- **Application deadline:** 12pm on Friday 18th December 2026
- **Round 1 interviews:** To be confirmed (online)
- **Round 2 interviews:** To be confirmed (in person, London)



How to apply

To apply for this role please:

Click here to access our vacancies site

2.Enter your details and submit a **CV and supporting statement (max. 2 pages)** that outlines how you meet the criteria for the role and your interest in Money Ready.

If you require any adjustments throughout the recruitment process, please contact Money Ready HR at jobs@moneyready.org

If you have any other questions about the application process, please contact Money Ready HR at jobs@moneyready.org




MoneyReady
Make money make sense