



Job Title: *Financial Counselor*

FLSA Status: Non-Exempt

Supervisor: Financial Management & Education Director

Direct Reports: NA

Minimum Qualifications: Bachelor's Degree (or equivalent experience) in education, counseling, business, finance, housing counseling, real estate, or related field. Strong organizational skills and computer skills; proficient in Microsoft Office. Position requires ability to work harmoniously with staff; strong problem-solving skills; excellent organization and time management skills; excellent communication skills; ability to relate and maintain professional relationships with businesses, social service agencies, creditors, and clients. Must be able to recognize and control biases and refrain from making judgments. Must be HUD Certified or obtain within 90 days of hire. Must be able to obtain applicable certifications through National Foundation for Credit Counseling within six months of hire. Additional job-related certifications may be required as the position evolves. All training costs provided by Agency.

Preferred Qualifications: Business or related degree and two years satisfactory work experience in credit, finance, financial counseling, real estate, or other related experience

Primary Role

Provide financial counseling on money management coaching, credit and debt counseling, and housing counseling to individuals and families. The goal is to improve the overall financial wellbeing of the client and to assist them in reaching their goals, whatever they may be, without judgement or projection of opinion. Counseling typically assists clients through a potential crisis, while coaching offers support, encouragement, and empowers the client in awareness of financial concepts, day-to-day financial skills, and the importance of emergency savings. Provides action plan with options available to resolve their financial concerns or goals.

Responsibilities

- Provide financial, credit, housing, crisis, coaching, and advocacy counseling to clients, offering options to navigate financial concerns or goals, including homeownership, debt management plans, budgeting, credit report reviews, student loan counseling, and foreclosure prevention.
- Deliver services by interviewing, analyzing, and investigating client's financial situation in relation to available options.
- Assure quality services by being knowledgeable of rules, regulations, and legal requirements.
- Assure timely follow-up of clients, including returning phone calls within 1 business day.
- Adhere to policies and procedures relating to client file maintenance and documentation. Maintain records necessary for programming and accountability.
- Establish and maintain positive rapport with community partners, other non-profit agencies, financial institutions, lenders, realtors, and the numerous resources and referrals in our community.
- Contribute to the effectiveness of the profession by maintaining active interest in the field, consulting, and advocating for change.



- Assist in the marketing and outreach of agency and program services
- Maintain client management system, providing accurate and complete data entry for electronic and paper client files. Prepare correspondence as requested or necessary.
- With prior approval of the supervisor, participate in outreach opportunities when possible.
- Be sensitive to the needs and circumstances of the client, and respect diversity among cultures, gender, age, etc.
- Abide by the Counselor Certification requirements of the National Foundation for Credit Counseling, HUD, HECM, SHIP, Info & Options Counseling. Maintains professional competency by participating in continued education, workshops, seminars, and trainings to maintain certifications and professional development.
- Provide case consultation with other counselors as needed.
- Meet regularly with supervisor regarding responsibilities and share concerns or suggestions.
- Attend and participate in department and organization meetings as required.
- When applicable: Facilitate financial education public workshops to all populations in the community, presenting material at a level of understanding for most audiences, using presentation materials, while promoting and representing the agency.
- Adhere to data collection standards for reporting purposes while keeping client information confidential.
- Maintain program evaluations.
- Participate in ongoing development of comprehensive education program.
- Provide information and referral on financial literacy education resources.
- Keeps up to date on trends and information related to personal finance, housing, credit, and student loan debt; along with needs of the community based on the current economic landscape of WSFC.
- Participate in the Quality Assurance Team which performs quarterly peer file case reviews.
- Other duties as the supervisor deems necessary.

Agency Responsibilities

- Adhere to established agency values, policies and procedures, and agency handbook guidelines.
- Promote a positive image of the agency by demonstrating an understanding of the services available and conducting oneself according to a professional code of ethics.
- Maintain harmonious working relationships with agency staff, United Way, educators, business associates, and other related service agencies by amenable and cooperative contacts.



- Assure confidentiality of information related to clients and other information of a confidential nature as established by the standards of the Council of Accreditation for Services to Families & Children (COA).
- Maintain active professional competency by participating in training and workshops for professional growth in areas pertaining to duties. Maintain certifications required to perform the duties of the job. Obtain new certifications as needed for the job in a timely manner as established by policies of the organization.

Equipment Used: Telephone, copier, scanner, printer, computer, MS Office, and virtual platforms.

Working Conditions: General office environment

Physical and Mental Requirements:

- Frequent: sitting, writing, reading, problem solving, planning, decision making, organizing, interpreting data
- Often: standing, walking