

Credit.org
JOB DESCRIPTION

POSITION TITLE: Financial Coach

STATUS: Hourly/Non-exempt

POSITION SUMMARY: Working independently within clear guidelines and established procedures to financial options and programs, which includes budgeting counsel, credit practices, housing issues, and the wise use of credit over the phone and face-to-face. Review's client's financial situation and works with client to develop and implement a clear financial management action plan. Perform moderately complex job functions and activities within assigned area.

WHAT YOU WILL DO:

- Thoroughly review and create analysis of debt to income during counseling sessions.
- Educate clients about available financial options while counseling clients on the value of good financial management.
- Assess client's needs and develops a client plan of action recommendation based on the information established in the counseling session.
- Set up budget and to assist clients in resolving their financial indebtedness.
- Maintain thorough records on each session and promptly submit records according to established procedures. Utilize computer system to input counseling results.
- Acquire and maintain current and up-to-date relevant information required to support programs and services that align with credit.org's mission.
- Promote a positive image of credit.org throughout programs supported by credit.org.
- Create appropriate referrals to other resources in the community based on client's needs. (Legal Referral Service, Legal Aid, Family Services, Food Share, etc.) Counselor does not give legal or tax advice.
- Adhere to established company policies and procedures.
- Provide support to management in the performance of other duties as required by the department Manager/Supervisor.
- Receive assignments from Supervisor/Manager and work independently within clear guidelines and established agency policies and procedures.
- Participate in a team within the organization; regular attendance and punctuality is required.
- Assist and perform other duties as assigned.

The duties and responsibilities described above may provide only a partial description of this position. This is not an exhaustive list of all aspects of the job. Other duties and responsibilities not outlined in this document may be added as necessary or desirable, with or without notice.

WHAT TALENTS YOU NEED:

- Minimum High School Diploma (or GED) required, BS/BA Degree preferred. Demonstrated performance and work experience may be a substitute for the education requirements.
- 2+ years' experience as a Loan Officer, Mortgage Banker, Student Loan Advisor, Consumer Loan Officer or work experience in a consulting sales role, financial services, or call center environment.
- Strong business acumen and professionalism, excellent presentation skills with solid verbal and written communication skills.
- Must obtain applicable counseling certifications, i.e., HUD, HECM, NFCC, FDCPA, FCRA, etc. as outlined in credit.org's "Exam Policy and Procedures". Must maintain and recertify certification throughout employment.
- Ability to function efficiently in a computerized environment; ability to use multiple computer systems while in conversation with a client; strong customer service skills.
- Demonstrated ability to work independently with self-direction as well as in one-on-one group setting. Proven ability to display good judgment and common-sense qualities.
- Demonstrated passion for helping people with an outstanding focus on the consumer's needs; a self-starter with an entrepreneurial spirit and a desire to exceed goals.

PHYSICAL DEMANDS:

The physical demands are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the position.

- Heavy phone volume which requires speaking for 90% of a scheduled shift.
- The individual is required to regularly sit at a computer and enter data for extended periods of time.
- The individual is required to listen and talk to individuals and before groups in the performance of the job.
- The individual is regularly called upon to deal with stressful situations and a high work volume.
- The individual is regularly required to stand, walk and drive for extended periods of time.
- The individual is occasionally required to bend, stretch and use hands to handle or feel objects, tools or controls and to reach with hands and arms.
- May include lifting and moving of small boxes of computer paper, forms, and small office equipment up to 25 pounds.