

MID CENTRAL COMMUNITY ACTION, INC.
JOB DESCRIPTION

Job Title: Financial/Employment Coach

Position Level: 4, full time, salaried, exempt

Supervision Received: Director of Next Step and Housing Opportunities

Supervision Exercised: None

Job Summary:

The financial coach provides direct services to low to moderate-income individuals who are enrolled in our Next Step Financial Opportunity Center. Financial/Employment coaching involve an ability to engage and motivate customers, a strong understanding of personal finances, and the ability to teach that knowledge to others. The financial coach is responsible for assisting customers in developing plans of action that are intended to help the client reach their goals and achieve financial stability. The coach is expected to focus services in a one on one financial/employment coaching format. However, the coach will also conduct classes and workshops on topics such as budgeting, credit building, and banking products.

The financial/employment coach will work with the income supports counselor to ensure that the client is getting assistance across these three major service areas.

Job Responsibilities:

General Coaching/Counseling:

- Build relationships with customers to set goals and provide ongoing support to achieve goals
- Work with customers to create and follow a budget and track expenditures
- Educate customers about consumer credit issues and assist in the development of a plan to resolve the issues
- Provide guidance to customers about debt management
- Educate customers on financial products and decision-making
- Assist customers in resolving current financial situations, while providing a wide lens on their financial health to shift the approach to proactive financial management
- Work with customers to complete a very detailed financial assessment
- Work with the customers to document a budget and provide strategies for budget improvements
- Access the customers' credit report/score and provide strategies for credit building
- Document the customers' balance sheet and provide strategies for increasing net worth
- Develop plans of actions and provide tools, resources, and accountability to the client to help them meet their goals
- Understand other services offered by the agency, such as employment services and income supports counseling, and connect the customers to these other services
- Assist customers in preparing for the workforce through education, training, and job readiness preparation
- Work closely with the job developer to match qualified candidates to available positions
- Provided financial/employment coaching to our transitional housing participants
- Counsels and assists existing homeowners to maintain their homeownership
- Provide comprehensive foreclosure counseling services
- Be familiar with local financing programs
- Work with lenders to market MCCA's services and products

Training Events and Workshops:

- Develop workshop materials or tailor existing materials to meet the needs of the community
- Conduct community outreach and marketing for workshops
- Secure and orient appropriate speakers for trainings and workshops

File Maintenance & Reporting:

- Create and maintain hard copy and electronic files for each customer, including all necessary and required forms and documentation, monitor client progress, and assist in reporting to funders;
- Use Customer management systems to document and reflect the outcome of their customers accurately and in a timely manner
- Completing Combined Financial Assessment (CFA) for financial coaching customers
- Working with the entire FOC team to ensure that any changes to the client's CFA (new job, new benefit, change in credit score) is properly documented
- Assists in the preparation of grant applications

Other:

- Work with mainstream financial institutions to understand the needs of the community so they can provide products and services that fit
- Create a network of referral organizations to help you assist the client meet his goals (e.g. local housing counseling agency, legal aid, etc.)
- Coordinate with MCCA staff on issues relating to financial coaching, homeownership promotion and preservation counseling and lender programs
- Maintain required job skills and core professional competencies. Attend and participate in required educational programs and staff meetings
- Adhere to and demonstrate MCCA's guiding principles of integrity and respect
- Any other duties assigned and deemed necessary for the effective and efficient operation of the agency

Job Specifications (as applicable):

Educational Requirements: Bachelors Degree or 5 years counseling/coaching experience required.

Prior Experience: ***in the financial sector*** (banking, lending, insurance, investments), prior experience with workforce development, and housing counseling

Specific Skills: Completion of “Train the Trainer” coursework and certification as a Homeownership Counselor within 2 years of hire; strong reading, writing and mathematical skills with mathematical aptitude sufficient to produce error-free documentation; demonstrated ability to work cooperatively in a team environment for problem-solving and resolution of customer issues; proficient in Microsoft Word, Excel, and PowerPoint; demonstrated ability to learn and use database, customer tracking, and other software; excellent organizational skills; effective oral and written communication skills; proven ability to coordinate multiple tasks; demonstrated ability to service a multi-cultural customer base; demonstrated ability to perform within established timelines; bilingual skills (Spanish language verbal & written) desired.

- Highly motivated self-starter with strong project management, facilitation and change management skills.
- Ability to work effectively in both individual and group settings.
- Ability to work independently with little or no supervision and also as a productive team member.
- Ability to be flexible, adaptive and positive in a constantly changing environment.

Other: Flexible scheduling for some evenings and weekends is required. Valid drivers license with access to an automobile. Ongoing training in is required and must be available to travel to weekly conference trainings twice per year.