

Lutheran Social Services

Position Description



Division/Department: Steps to Success

Job Title: Financial Coach – Financial Opportunity Center

Reports to (Title): Director – Steps 2 Success

Job Code:

FLSA Status: Exempt

Manager (with direct reports)?	Yes		No	X
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Location: Jacksonville

SUMMARY

Financial Opportunity Centers (FOC) help low to moderate income families boost earnings, reduce expenses, and make appropriate financial decisions that lead to asset building through an integrated service model approach. The centers provide individuals and families with services across three critical and interconnected areas: employment services, financial coaching and access to income supports.

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

ESSENTIAL DUTIES & RESPONSIBILITIES

The financial coach will work with the employment counselors and income supports counselor to ensure the client is getting assistance across major service areas, while working within the community to build relationships that are beneficial to the program and its clients.

Essential Duties and Responsibilities can be broken down into the following core areas:

1. **Provide one on one financial counseling/coaching**
 - Teach clients the value of FOC services and engage the client in a long-term relationship
 - Assist clients in resolving current financial situations, while providing a wide lens on their financial health - shift the approach to proactive financial management
 - Work with clients to complete a very detailed financial assessment
 - Work with the client to document a budget and provide strategies for budget improvements
 - Access the clients credit report/score and provide strategies for credit building
 - Document the client’s balance sheet and provide strategies for increasing net worth
 - Develop plans of actions and provide tools, resources, and accountability to help them meet their goals
 - Understand other services offered by the agency, such as employment services
 - Conduct a general benefits screening
 - Discuss with the client all the benefits they are eligible to procure
 - Assist the clients through the application process, as needed

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2. **Outcome tracking**—track the stories and successes of program participants
 - Use Efforts to Outcome (ETO), a client management system, to document and reflect the outcome of clients accurately and in a timely manner
 - Completing Combined Financial Assessment (CFA) for financial counseling clients
 - Work 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
3. **Conduct workshops as a means of outreach and education**
 - Classes may be part of a larger job readiness class offered by the FOC, or may be occasional workshops to the public
 - Develop workshop materials or tailor existing materials to meet the needs of the community
 - Workshop topics should be relevant to the community, and may include topics such as: budgeting, savings, banking products, credit building, identity theft, and more.
4. **Develop relationships with local financial institutions and community organizations**
 - 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.)

WORK EXPERIENCE & JOB-RELATED SKILLS (Required/Preferred)

Required:

- A strong understanding of personal finances, particularly in the areas of budgeting, asset building, and credit building
- Strong communication skills, both written and oral
- Proficient in Microsoft Word, Excel, and PowerPoint
- Internet and Resource Savvy
- Teamwork, collaboration, and relationship building skills are required for success in this position
- Independent judgement is required to plan, prioritize, and organize a diverse workload
- Must be a creative problem-solver with strong organizational, analytical, planning, and anticipatory management skills
- Ability to effectively present information and respond to questions from clients, customers, and the public.
- Ability to define problems, collect data, establish facts, and draw valid conclusions.
- Ability to solve practical problems and deal with a variety of concrete variables with a minimum amount of direction
- Strong Mathematical skills

Preferred:

- Previous work experience in the financial sector (banking, lending, insurance, investments) is a plus
- Previous work experience with the FOC’s target population, and/or the ability to provide financial counseling/coaching services in a culturally sensitive manner.
- A good financial coach can relate well to team members and clients

EDUCATION, CERTIFICATION, LICENSURE (Required/Preferred)

- Required: A bachelor’s degree from a four-year accredited institution
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REQUIRED JOB COMPETENCIES (Behaviors For Effective Job Performance)

- Organizational and problem-solving skills
- Managing and Measuring Work
- Planning and Organization
- Professional/Technical Competencies
- Quality Process Management
- Developing others
- Teamwork/Inclusion
- Accuracy/Quality Results
- Coordination/Collaboration
- Flexibility
- Decision Making

WORK ENVIRONMENT/PHYSICAL DEMANDS	
Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.	
Activity: (if more than 2+ hours per day)	<input checked="" type="checkbox"/> standing <input checked="" type="checkbox"/> sitting <input checked="" type="checkbox"/> mobility <input checked="" type="checkbox"/> climbing <input checked="" type="checkbox"/> balancing <input checked="" type="checkbox"/> writing <input type="checkbox"/> crawling <input type="checkbox"/> squatting <input checked="" type="checkbox"/> bending <input checked="" type="checkbox"/> filing <input type="checkbox"/> twisting
Lifting to include:	<input checked="" type="checkbox"/> up to 10lbs. <input checked="" type="checkbox"/> 11-25 lbs. <input type="checkbox"/> 26-60 lbs. <input type="checkbox"/> 61-75 lbs. <input type="checkbox"/> Over 75 <input type="checkbox"/> pushing <input type="checkbox"/> pulling <input type="checkbox"/> carrying
Environmental Conditions:	<input type="checkbox"/> cold <input type="checkbox"/> heat <input type="checkbox"/> wet and/or humid <input type="checkbox"/> noisy <input type="checkbox"/> vibration <input type="checkbox"/> fumes <input type="checkbox"/> dust <input type="checkbox"/> odors <input type="checkbox"/> mists
Sensory:	<input checked="" type="checkbox"/> hearing to converse <input checked="" type="checkbox"/> hearing to use telephone <input checked="" type="checkbox"/> talking <input type="checkbox"/> tasting/smelling <input checked="" type="checkbox"/> reading distance 1-5ft <input type="checkbox"/> reading distance 10-30ft.
Driving:	<input type="checkbox"/> incidental driver <input checked="" type="checkbox"/> regular driver
Keying:	<input type="checkbox"/> Occasionally (2-3 hours week) <input checked="" type="checkbox"/> Frequently (2-3 hours day) <input type="checkbox"/> Continuously (4+ hours day)
Safety:	List specifics: willing to use private vehicle to transport clients as needed

The statements included in this Job Description are intended to describe the general nature and level of the work being performed by the person assigned this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required.

Employee Print Name: _____

Employee Signature: _____ Date: _____

Lutheran Social Services is an Equal Opportunity Employer