

# Financial Counsellor

## Position Description

Effective: 16 November 2018



<b>Position Title:</b>	Financial Counsellor
<b>Reports to:</b>	Client Services Manager
<b>Authorised by and date:</b>	CEO, October 2018
<b>Classification level:</b>	SCHCADS Award, Level 5 (Pay point subject to experience)
<b>Roles reporting to this one:</b>	Nil
<b>Appointment Status:</b>	Permanent part time being 45.6hrs per fortnight (.6 FTE)
<b>Position Purpose</b>	<p>The Financial Counsellor is a member of BGF's Client Services team. The position exists to provide high quality assistance to BGF clients who are in financial distress. The Financial Counsellor has responsibility for:</p> <ul style="list-style-type: none"> <li>• Provision of financial counselling services;</li> <li>• Program Development;</li> <li>• Operational Management;</li> <li>• Partner Relationship Management.</li> </ul>
<b>Financial Counselling Services</b>	<ul style="list-style-type: none"> <li>• Provide a full assessment of a client's financial circumstances and other issues that impact their situation;</li> <li>• Provide information and strategies on financial matters and how clients can prevent getting into financial difficulties in the future;</li> <li>• Provide information on various forms of governmental assistance available;</li> <li>• Identify problems in relation to client's use of credit</li> <li>• Advocate on behalf of clients and negotiate with creditors on their behalf. Where possible encourage clients to advocate and negotiate on their own behalf;</li> <li>• Educate clients of their rights and responsibilities in relation to lending practices, harassment and intimidation, debt recovery and the Credit Code;</li> <li>• Work with fellow case workers, case managers and other relevant service providers to develop Individual Support Plans to support clients;</li> <li>• Refer clients internally to caseworkers for financial assistance in accordance with the Financial Assistance Guidelines;</li> <li>• Refer clients externally to relevant welfare and legal services for advice and support;</li> <li>• Deliver services in a range of formats and media, as appropriate.</li> </ul>
<b>Program Development</b>	<ul style="list-style-type: none"> <li>• Build upon existing program in new and creative ways to better engage existing and potential clients living outside of the Sydney inner-city region;</li> <li>• Develop and deliver programs and workshops relating to budgeting and money management;</li> <li>• Conduct community education seminars and similar activities on debt and credit issues;</li> </ul>

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	<ul style="list-style-type: none"><li>• Contribute towards the design of, and consider results of BGF's annual client satisfaction survey;</li><li>• Extract data, analyse and deliver reports to Client Services Manager and Executive as requested;</li><li>• Provide data for quarterly KPI reporting to NSW Health timeously or as required from time to time;</li><li>• Provide client services workers with up-to-date information on developments in credit legislation, debt recovery processes, bankruptcy etc.</li></ul>
<b>Operational Management</b>	<ul style="list-style-type: none"><li>• Maintain compulsory accreditation as a Financial Counsellor with FCAN and adhere to all relevant legislative requirements;</li><li>• Establish, update and maintain client records and files so that client needs are accurately recorded and effectively handled, ensuring that statistics are available on a timely basis and information is up to date and accessible when absent;</li><li>• Be an internal resource for BGF Caseworkers and Case Managers in relation to all matters pertaining to financial counselling, including educating them about the risks associated with them providing financial advice;</li><li>• Undertake a periodic review all services and their effectiveness in delivering KPIs;</li><li>• Responsible for own day to day administration e.g. travel, correspondence, appointments, record-keeping;</li><li>• Contribute to annual planning and budget preparation, and to monthly, quarterly and annual reporting</li></ul>
<b>Partner Relationship Management</b>	<ul style="list-style-type: none"><li>• Participate in Case Management conferencing activities as the BGF representative</li><li>• Ensure partners provide an agreed level of service, advice or support to BGF clients</li><li>• Build and maintain effective working relationships with partners</li><li>• Establish and maintain protocols for working with partners to deliver agreed levels of support, service and advice to clients e.g. case conferences</li></ul>
<b>Other Responsibilities</b>	<ul style="list-style-type: none"><li>• Attend regular supervision sessions, as required;</li><li>• Attend and participate in regular professional development activities;</li><li>• Attend all interagency, staff and team meetings;</li><li>• Perform all other reasonable duties as assigned by your Manager from time to time.</li></ul>

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Person Specifications	(E) = Essential (D) = Desirable
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>Tertiary qualification in financial counselling, finance or economics (E)</li> <li>Certified Financial Counsellor with FCAN (E)</li> </ul>
<b>Skills</b>	<ul style="list-style-type: none"> <li>Advanced skills in negotiating positive outcomes (E)</li> <li>Strong interpersonal relationship skills (E)</li> <li>High-level computing expertise in particular in programs such as Microsoft Excel, Microsoft Word, and other Office 365 applications (E)</li> <li>Developed problem-solving skills (E)</li> <li>Attention to detail (E)</li> <li>Highly numerate (E)</li> <li>Communication skills – clear articulation both in the written and spoken word (E)</li> <li>Strategic planning (D)</li> <li>Presentation skills (D)</li> </ul>
<b>Experience</b>	<ul style="list-style-type: none"> <li>Experience in Financial Counselling (E) – 5 years min</li> <li>Experience working within the NFP sector (D)</li> </ul>
<b>Personal Attributes</b>	<ul style="list-style-type: none"> <li>Personal values strongly align with BGF's values</li> <li>Strong ethical/moral compass</li> <li>Leadership – by taking full and clear responsibility for their performance and that of their area</li> <li>Highly organised and time efficient</li> <li>Ability to communicate complex information clearly and effectively in person</li> <li>Strong decision-maker</li> <li>Agent for positive change</li> <li>Team oriented and highly collaborative, however focused and deadline driven when required to work independently</li> <li>Valid, unencumbered drivers licence in NSW</li> </ul>
<b>Package</b>	<ul style="list-style-type: none"> <li>Tenured role</li> <li>Annual salary between \$60K and \$65K p.a. pro-rated dependent upon experience and skills;</li> <li>Superannuation contribution of 9.5% paid by BGF</li> <li>Salary packaging available</li> <li>45.6 hour working fortnight (0.6FTE) based on a 76 hour working fortnight, worked over 3 days each week (Tuesday, Wednesday, Thursday)</li> <li>20 days annual leave per annum with 17.5% leave loading, pro-rated</li> <li>6 month probationary period</li> <li>Mobile phone provided</li> <li>Based in Surry Hills, Sydney, NSW</li> </ul>