Financial Counsellor

Position Description
Effective: 22 September 2021

Bobby Goldsmith Foundation

Position Title:	Financial Counsellor
Reports to:	Psychosocial Support Services Manager
Authorised by and date:	CEO, October 2018, updated September 2021
Classification level:	SCHCADS Award, Level 5 (Pay point subject to experience)
Roles reporting to this one:	Nil
Appointment Status:	Permanent part time being 45.6hrs per fortnight (.6 FTE)
Position Purpose	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: • Provision of financial counselling services; • Program Development; • Operational Management; • Partner Relationship Management.
Financial Counselling Services	• Provide a full assessment of a client's financial circumstances and other issues that impact their situation; • Provide information and strategies on financial matters and how clients can prevent getting into financial difficulties in the future; • Provide information on various forms of governmental assistance available; • Identify problems in relation to client's use of credit • Advocate on behalf of clients and negotiate with creditors on their behalf. Where possible encourage clients to advocate and negotiate on their own behalf; • Educate clients of their rights and responsibilities in relation to lending practices, harassment and intimidation, debt recovery and the Credit Code; • Work with fellow case workers, case managers and other relevant service providers to develop Individual Support Plans to support clients; • Refer clients internally to caseworkers for financial assistance in accordance with the Financial Assistance Guidelines; • Refer clients externally to relevant welfare and legal services for advice and support; • Deliver services in a range of formats and media, as appropriate.
Program Development	• Build upon existing program in new and creative ways to better engage existing and potential clients living outside of the Sydney inner-city region; • Develop and deliver programs and workshops relating to budgeting and money management; • Conduct community education seminars and similar activities on debt and credit issues;

	• Contribute towards the design of, and consider results of BGF's annual client satisfaction survey; • Extract data, analyse and deliver reports to Client Services Manager and Executive as requested; • Provide data for quarterly KPI reporting to NSW Health timeously or as required from time to time; • Provide client services workers with up-to-date information on developments in credit legislation, debt recovery processes, bankruptcy etc.
Operational Management	• Maintain compulsory accreditation as a Financial Counsellor with FCAN and adhere to all relevant legislative requirements; • 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; • 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; • Undertake a periodic review all services and their effectiveness in delivering KPIs; • Responsible for own day to day administration e.g. travel, correspondence, appointments, record-keeping; • Contribute to annual planning and budget preparation, and to monthly, quarterly and annual reporting
Partner Relationship Management	• Participate in Case Management conferencing activities as the BGF representative • Ensure partners provide an agreed level of service, advice or support to BGF clients • Build and maintain effective working relationships with partners • Establish and maintain protocols for working with partners to deliver agreed levels of support, service and advice to clients e.g. case conferences
Other Responsibilities	• Attend regular supervision sessions, as required; • Attend and participate in regular professional development activities; • Attend all interagency, staff and team meetings; • Perform all other reasonable duties as assigned by your Manager from time to time.

Person Specifications	(E) = Essential (D) = Desirable
Qualifications	• Tertiary qualification in financial counselling, finance or economics • Certified Financial Counsellor with FCAN
Skills	• Advanced skills in negotiating positive outcomes • Strong interpersonal relationship skills • High-level computing expertise in particular in programs such as Microsoft Excel, Microsoft Word, and other Office 365 applications • Developed problem-solving skills • Attention to detail • Highly numerate • Communication skills – clear articulation both in the written and spoken word • Strategic planning - desirable • Presentation skills – desirable
Experience	• Experience in Financial Counselling • Experience working within the NFP sector is desirable
Personal Attributes	• Personal values strongly align with BGF's values • Strong ethical/moral compass • Leadership – by taking full and clear responsibility for their performance and that of their area • Highly organised and time efficient • Ability to communicate complex information clearly and effectively in person • Strong decision-maker • Agent for positive change • Team oriented and highly collaborative, however focused and deadline driven when required to work independently • Valid, unencumbered drivers licence in NSW
Package	• Tenured role • Superannuation contribution of 10% paid by BGF • Salary packaging available • 45.6 hour working fortnight (0.6FTE) based on a 76 hour working fortnight, worked over 3 days each week • 20 days annual leave per annum with 17.5% leave loading, pro-rated • 6 month probationary period • Mobile phone provided • Based in Surry Hills, Sydney, NSW