



Position Title

Financial Coach, LISC Financial Opportunity Center

Program Overview

The LISC Financial Opportunity Center (FOC) helps 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, interconnected areas: employment services, financial coaching and access to income supports.

Position Description

The financial coach provides direct services to low to moderate-income individuals who are enrolled as FOC participants. Financial counseling/coaching involves 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 a plan of action that is 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 and will additionally conduct classes and workshops on topics, such as budgeting, homeownership, credit building, and banking products.

The financial coach will work with employment counselors and partner programs to ensure that the client is receiving assistance across the three major service areas listed above. The financial coach reports directly to the Homeowner Services Director.

Responsibilities

- ***Provide one on one financial counseling/coaching***
 - Teach clients about the value of services offered 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 to shift the approach to proactive financial management
 - Work with clients to complete a detailed financial assessment
 - Work with the client to document a budget and provide strategies for 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
 - Help client develop a plan of action and provide tools, resources, and accountability to help them meet their goals
 - Understand other services offered by partner programs, such as employment services and connect the clients to these other services
- ***Outcome tracking***– track the stories and successes of program participants
 - Use Salesforce, a client management system, to document and reflect the outcome of clients accurately and in a timely manner
 - Complete a Combined Financial Assessment (CFA) for 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
- ***Conduct workshops*** as a means of outreach and education
 - The classes may be part of a larger job readiness class offered by the FOC, or may be a workshop open 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
- ***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 their goals
 - Work collaboratively with partner agencies
- ***Works closely with employment specialists***
 - Helps to identify qualified candidates for various companies and positions
 - *Provide one-on-one employment counseling* to program participants. Help assist employment specialist with the following tasks:
 - Conduct skills and training needs assessment
 - Discuss an employment plan based on the client's employment goals
 - Assist clients in developing a personalized and professional resume
 - Prepare clients for the job search process
 - Prepare clients for the interview and hiring process including conducting mock interviews
 - Work closely with partners to match qualified candidates to available positions
 - Monitor job retention and provide additional services to working clients
- ***Works closely with partner programs***
 - Help to ensure the client is getting assistance across the three major service areas
 - Provide one-on-one income support counseling to program participants
 - Conduct general benefits screening
 - Discuss all benefits for which the client is eligible
 - Assist the clients through the application process as needed

Qualifications:

- ***A strong understanding of personal finances***, particularly in the areas of budgeting, asset building, and credit building
- ***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 bachelor's degree*** from a four-year accredited institution or equivalent work experience.
- ***Previous work experience in the financial sector*** (banking, lending, insurance, investments) is a plus
- ***HUD Certified Counselor status is preferred but not required at date of hire.***
- ***Strong communication skills***, both written and oral
- ***Proficient in Microsoft Word, Excel, PowerPoint and an understanding of database systems (Salesforce)***
- ***Internet and Resource Savvy***

To Apply: Send cover letter and resume to Jason Smith, Homeowner Services Director
homeowner@geneseehabitat.org by June 25, 2021.

