



## **JOB POSTING: Financial Counselor**

Neighborhood Trust Financial Partners (NTFP) seeks goals-driven Financial Counselors to deliver our full package of financial empowerment services including individualized financial counseling and financial education workshop training and provide ongoing support to clients as they pursue financial health and build their wealth.

## **ABOUT NEIGHBORHOOD TRUST**

Neighborhood Trust's mission is to empower low-income individuals to become productive participants in the U.S. financial system and achieve their financial goals. Neighborhood Trust serves more than 8,000 clients each year on a national scale via its specially trained corps of Financial Advisors delivering tech-enabled services within employers across three states (and growing) and its national Pathways Program providing capacity building services to the credit union industry. Neighborhood Trust is regarded as an industry leader in the financial empowerment field. Today we are cultivating our model as a scalable social venture that encourages financial services innovation. We are growing quickly with strong support from leading foundations and strategic partnerships cultivating national visibility and thought leadership.

## **POSITION DETAILS**

Financial Counselors assess clients through one-on-one financial counseling and then develop and implement a unique set of recommendations to improve their personal financial situation. Additionally, Financial Counselors may facilitate financial capability classes for groups. Financial Counselors, using their professional discretion and judgement, develop specific plans of action, materials, strategies and approaches to teach, guide and empower clients take control of their personal finances. These plans may include referrals to specialists and recommendations around debt reduction, credit improvement, money management, optimizing the use of financial services, building assets and working toward their short- and long-term goals.

Financial Counselors require excellent professional judgement and must exercise discretion in adapting teaching and counseling tools and resources to meet the specific and unique needs of each client. They are required to be goal-driven, mission-aligned, client-centered employees who counsel and promote financial wellness among low- and moderate-income individuals through delivery of Neighborhood Trust Financial Partners (NTFP)'s package of financial empowerment services. These services include individualized financial counseling, group learning sessions and ongoing support as clients pursue their financial goals.

The services offered by Financial Counselors are scheduled to meet the needs of our clients. As such, schedules usually include evenings, early mornings and weekends and are often delivered at community-based organizations, financial institutions and employer partner locations. Financial Counselors work with a high degree of independence, being embedded within partner organizations for significant amounts of their assigned work time without supervision. Financial Counselors serve as a representative for NTFP at their assigned partner location.

Financial Counselors complete four to five weeks of full-time introductory training on technical elements of personal finance, counseling and facilitation techniques, and our service delivery model. Due to the wide range of topics within personal finance and the evolving nature of consumer rights protections, resources and financial products available, Financial Counselors are expected to take ownership for ongoing learning and skill development.

### Principal Responsibilities

As part of an innovative and dynamic organization, the position is actively evolving and responsibilities change as services are refined and new partnerships are developed. The following are responsibilities assigned to Financial Counselors depending on details of work assignment.

- Work directly with clients to provide high-quality financial counseling and education via individualized counseling model and personal finance course, including the delivery of personalized Financial Action Plans
- Provide ongoing support and actively engage program participants to promote financial health
- Participate in cross-training and cross-referrals with host sites
- Document services and gather session data for program reporting and evaluation
- Achieve program and site goals for client impact and service outputs, working with partners and taking initiative with client outreach and engagement
- Deliver brief and persuasive presentations on our services to potential clients or referring partners
- Engage with potential clients at benefit info fairs or during times when they are on site and otherwise available to promote our services
- Communicate with clients via telephone, SMS, email and interactive web platform to follow up on progress towards achieving financial goals
- Participate in regular team meetings and continued skill-building training sessions.
- Research financial products, consumer rights, and additional resources on an ongoing basis and as needed specifically for cases
- Represent NTFP in media inquiries, at events within field, and in communication with peer organizations

### Qualifications

#### Required Qualifications

- Bachelor's degree or equivalent experience required
- Specialized counseling training for providing financial empowerment services to low and moderate income individuals. Applicants without prior training but who have professional knowledge about personal finances (money management, savings, financial products and services or consumer rights) may be considered for the position and must successfully complete NTFP's 4- to 5-week training course upon hire in order to serve in position.



- Have a minimum of two years of full time work experience in economics, financial literacy, human services, business, personal finance, start-ups, direct service, community organizing, education, or social services.

#### Required Skills and Attributes

- Ability to work independently and meet deadlines without supervision
- Excellent communication and interpersonal skills; counseling and teaching/facilitation skills preferred, especially with adults or in non-traditional settings
- Knowledge-based and training-based professional judgement and discretion to adapt services as needed
- Strong attention to detail
- Critical thinking
- Self-motivated
- Ability to take ownership of continued learning and personal finance research
- Effectively receive and implement supervisory feedback
- Must effectively communicate in English and Spanish

#### **SALARY**

Competitive salary benefits package offered.

#### **TO APPLY**

To apply please send resume and cover letter to [hr@neighborhoodtrust.org](mailto:hr@neighborhoodtrust.org) with the subject line “Financial Counselor”

Neighborhood Trust is committed to a workplace culture of collaboration and respect. We are dedicated to ongoing professional development for our employees, supporting career growth and opportunities for advancement within the organization.

Neighborhood Trust is an equal opportunity employer and we are committed to equal employment opportunity in all decisions related to employment, promotion, wages, benefits and all other privileges, terms and conditions of employment.