

Position Description

Position Title:	Financial Counsellor	Position No:	
Position Type:	Part Time	Level:	3
Award:	Social Community, Home Care and Disability Services, Industry Award 2010		
Location:	Mount Gambier	Murray Bridge	Berri
Date of Effect:	30/07/2019		

POSITION DESCRIPTION

Environment: At ac.care we want all country people to have a safe home, enough money to live on and strong, positive relationships. With over 200 staff we provide a range of services for country South Australian communities the Adelaide Hills, Limestone Coast, Murraylands and Riverland.

We are a non-government organisation (NGO) and our values (CARE - Compassion, Adaptability, Relationships, Excellence) underpin the work we do. Together, as one team we CARE and can continue to enrich the lives of country South Australians.

Purpose: The Financial Counsellor (FC) will work collaboratively as a team member within the Financial Inclusion team and organisation to deliver financial counselling services to people who are experiencing financial difficulties due to circumstances such as; unemployment, sickness, credit over-commitment, mortgage stress, family breakdown; financial literacy or money management issues.

The Financial Counsellor will support and assist clients to (re)gain control of their finances and to provide access to specialised services to assist people to deal with problems arising from debt.

Responsibilities: To drive and implement the organisational strategic agenda to achieve outcomes. This includes:

1. Strategy

- Assist Manager with planning and co-ordination of program activities.
- Identify and contribute to program/service delivery performance outcomes.
- Assess a client's financial situation, identifying the financial issues and supporting the client through the provision of information to address the client's needs and the implications of these to his/her financial situation.
- Participate and assist in the development and implementation of frameworks, policies, guidelines and other resources that deliver business outcomes for ac.care.
- Manage risk in accordance with ac.care policies and procedures and Legislative requirements.

2. Leadership

- Work collaboratively, developing respectful and compassionate relationships with internal and external stakeholders to deliver high quality outcomes.
- Coordinate and deliver a wide range of activities associated with program/service delivery.
- Apply a case work service which is client centred, respectful, tailored and appropriate to the individual's circumstances and needs e.g. develop and implement viable action plans and strategies to address consumer debt issues for immediate and longer term action.

- Contribute to the management and supervision of volunteers and micro-finance staff within the program.
- Advocate and negotiate on the client's behalf with credit providers as required and teach clients to advocate and negotiate on their own behalf.
- Responsible for managing time, setting priorities, planning, and organisation of own work.

3. Culture

- Actively promote and role model the ac.care values of Compassion, Adaptability, Relationships and Excellence and contribute to positive organisational change, effective communication and continuous improvement at ac.care.
- Work effectively in the Financial Inclusion team as part of '**one ac.care team**' within ethical guidelines and professional boundaries, contributing to team achievements in a safe and trusting environment.
- Communicate effectively with a broad range of people from a variety of backgrounds including vulnerable communities.

4. Continual Improvement

- Participate in the evaluation, monitoring and reporting of program activities to determine their effectiveness and contribute to identifying strategies to address any deficits.
- Keep accurate and appropriate documentation (case notes) and statistical data in accordance with program and funding body requirements.
- Maintain case files as required by ac.care, provide written reports and maintain confidentiality e.g. document consumer debt issues arising from casework.
- Ensure compliance with all statutory, legal and ethical obligations and participate in compliance audits.
- Apply computing programming knowledge and skills in systems development, maintenance and implementation under the direction of the program manager.
- Provide specialist advice and reporting on relevant issues to manager.
- Provide support and assistance to community based initiatives in consumer debt advocacy.

5. Capability Development

- Participate in the development of community consumer debt education materials.
- Facilitate access to education and training on consumer debt issues.
- Ensure the quality of service through active participation in supervision and training, to ensure services provided are ethical, of a high standard and fulfil the requirements of the funding body.
- Promote and contribute to an environment of continuous learning and improvement through coaching and mentoring clients, and/or agency staff as required.
- Promote and provide debt management, credit regulations and consumer finance information to the general community.

6. Other

- Perform other duties allocated appropriate to position and organisational needs, and to undertake any relevant task as directed by the manager as part of the employer/employee relationship within the scope of the role.

Position Description

- Reports to:** • Program Manager, Financial Inclusion
- People Management:** • No direct reports, however provide coaching and mentoring to other staff as required.
- Budget Management:** • No direct responsibility.

NOTE:

- This position may require weekend work, or outside ordinary work hours;
- This position may be required to travel domestically/interstate.

POSITION SKILLS AND EXPERIENCE

Qualifications and Experience:

Essential

- Tertiary or formal qualifications Diploma of Community Services (Financial Counselling) or Diploma of Financial Counselling and be eligible for South Australia Financial Counselling Association (SAFCA).
- Demonstrated experience and/or knowledge in counselling, case management, case noting, assessment and referral e.g. financial counselling, budget counselling or experience in emergency relief or anti-poverty services.
- Demonstrated experience in identifying client needs, selecting the best solution to address those needs and following up to ensure client resolution.
- Demonstrated experience in working with and being sensitive to the needs of others, in a welcoming and non-judgemental environment, acting with diplomacy, tact, empathy, privacy and confidentiality e.g. vulnerable communities, low income earners, cultural groups and/or people socially isolated and or economically disadvantaged.
- Highly developed skills in negotiation and liaison using conflict resolution, mediation and advocacy skills.
- Demonstrated practice to work autonomously, manage time effectively, set priorities, plan and organise workload and that of other staff and/or volunteers where supervision is required to achieve specified outcomes within a limited timeframe.
- High developed communication skills (listening, verbal and written), including the ability to establish rapport and maintain a positive relationship with clients and other service providers.
- Experience working within a cross functional environment (multiple service delivery programs at one site) to achieve client focused outcomes, and organisational strategic objectives.
- Advanced skills in Microsoft Office e.g. word, excel, PPT, outlook and data entry.
- Demonstrated experience in identifying, reporting and implementing Work Health and Safety procedures and initiatives for personal safety and the safety of others.

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Highly Regarded

- Demonstrated knowledge of Legal and consumer issues as it relates to financial counselling.
- Demonstrated understanding of confidentiality and privacy, including the principles of sharing financial information.
- Demonstrated knowledge of advocacy issues in dealing with creditors.
- Demonstrated experience in managing access and equity issues relevant to clients through the provision of appropriate and accessible information, support, and advisory services.
- Demonstrated use of self-reflective practices that build the ability to identify and manage own emotional responses to clients being supported.
- Experience working with people from culturally and linguistically Diverse (CALD) and Aboriginal and Torres Strait Islander backgrounds.

Special Conditions

- Current SA driver's licence 'Class C' or interstate equivalent.
- Current Satisfactory Working with Children Check (WWCC) or willingness to obtain in accordance with ac.care policy.
- Child Safe Environment Certificate or willingness to obtain in accordance with ac.care policy.

ACCEPTANCE

Position Holder Signature: _____

Name (Printed): _____ Date: _____