

POSITION DESCRIPTION – TEAM MEMBER

Position Title	Financial Counsellor	Department	Community Programs
Location	Kwinana	Direct/Indirect Reports	Nil
Reports to	Community Programs Lead	Date Revised	Mar 2021
Industrial Instrument	WA Enterprise Agreement		
Job Grade	Job Grade 4	Job Evaluation No:	HRC0033035

■ Position Summary

The Financial Counsellor provides information, support, education and advocacy for people in financial difficulty. The position works as part of the Financial Counselling Network (FCN) and delivers the financial counselling service in line with the expectations outlined in the relevant resources and supports. The Financial Counsellor works as part of an integrated Kwinana community programs team.

The position holder is required to be multi-skilled and flexible, with a well-developed understanding of the inter-related issues that contribute to financial difficulties arising. The position requires excellent interpersonal and communication skills and the ability to support people effectively during times of significant stress.

■ Position Responsibilities

Key Responsibilities

- Provide best practice advocacy services for people experiencing financial difficulty
- Work closely with the FCN, as an active partner and contributor to the community of practice and in meeting the obligations of the FCN. Commit to a process of continuous improvement, which builds the financial counselling system and strengthens outcomes for people and the community
- Work with other key stakeholders including government departments, FCAWA, utility providers, financial service organisations and other community agencies to increase the knowledge, skills and confidence of individuals, families and communities
- Develop and liaise with key stakeholders to ensure good referral pathways, enhanced service provision and optimal client outcomes
- Devise, organise and present community education to build financially resilient communities
- Ensure that the organisation meets its statutory and contractual obligations
- Participate in regular ongoing supervision and critical debriefing, where appropriate
- Ensure program records are accurate and kept up-to-date including policies, procedures, client files and databases. Provide accurate statistical data and well written program reports
- Complete external reports as required
- The effective management and resolution of client and volunteer issues, grievances and complaints.

Service Delivery

1. Conduct assessments with individuals and families, providing advocacy and facilitating self-advocacy and independence
2. Work collaboratively with individuals and families to develop action plans
3. Provide information, advocacy, support, negotiation, options and appropriate referrals
4. Provide financial management budgeting plans and asset building tools
5. Maintain a high standard of case work management, including the provision of timely follow-up actions as required

6. Promote a holistic service approach and ensure that complex cases are managed appropriately
7. Provide telephone based support where appropriate.

Community Engagement

1. Devise strategies and deliver community education to facilitate the building of financially resilient communities across client services
2. Liaise with networks and communities to strengthen our profile and promote sustainable growth
3. Regularly contribute information, trends and articles relevant to building financially resilient communities.

Administration and Reporting

1. Keep accurate records and comprehensive database entries
2. Undertake quantitative and qualitative reporting to Red Cross, the Financial Counselling Network and other agencies as required
3. Undertake regular internal quality audits and file reviews
4. Maintain an updated financial services resource and referral file.

■ Position Selection Criteria

Technical Competencies

- Understanding of and respect for Aboriginal culture
- Proven ability to engage and effectively support people at times of considerable stress. Demonstrated strengths-based client support skills and practices
- Demonstrated high level of communication skills, both written and oral, including interpersonal, negotiation and client centred advocacy skills
- Knowledge and experience of financial literacy and financial capability tools
- Working towards or hold a Diploma of Community Services (Financial Counselling)
- Previous experience in financial counselling, or a financial services organisation
- Ability to prepare and present community education and to raise public awareness on relevant issues
- Knowledge and experience of the National Credit Code and the Bankruptcy Act 1966 (desirable)
- 2-5 years' experience in financial counselling or a community programs related field
- Basic proficiency in MS Office or similar software and experience using databases
- Ability to work flexible hours, as required for the delivery of program activities.

Qualifications/Licenses

- Current driver's licence
- Diploma of Community Services (Financial Counselling) achieved or working towards qualification.

Behavioural Capabilities

- **Personal effectiveness | Achieve results** | Demonstrated ability to manage work and achieve the results committed to. Ability to evaluate progress and make adjustments needed to achieve goals. Accept responsibility for mistakes and learn from them.
- **Personal effectiveness | Solving problems** | Demonstrated ability to identify situations or issues, consider options and develop solutions. Ability to communicate any problems, implement solutions and monitor appropriate actions.

- **Personal effectiveness | Being culturally competent** | Demonstrated understanding and appreciation of cultural differences and diversity in the workplace. Always displaying respect and courtesy to others and acknowledges cultural heritages and varying perspectives of team members.
- **Team effectiveness | Managing performance** | Demonstrated capability to take ownership of work and use initiative to deliver results. Accountable for own performance and ability to set clearly defined objectives for achievement.
- **Team effectiveness | Communicating** | Demonstrated capability to communicate clearly and concisely ensuring messages are understood. Ability to express ideas clearly, listen effectively and provide feedback constructively.

■ General Conditions

All Red Cross staff and volunteers are required to:

- Adhere to the 7 fundamental principles of Red Cross:
Humanity | Impartiality | Neutrality | Independence | Voluntary Service | Unity | Universality
- Act at all times in accordance with the Australian Red Cross Ethical Framework and Child Protection Code of Conduct
- Demonstrate skill, knowledge and behaviour to work with Aboriginal and Torres Strait Islander people in a culturally respectful way
- Comply with the Work Health and Safety management system
- Undertake a police check prior to commencement and every 5 years thereafter. Police check renewals may be required earlier than 5 years in order to comply with specific contractual or legislative requirements
- Support a child safe organisation by undertaking screening for suitability to work with children, youth and vulnerable people and to comply with relevant state/territory legislative requirements
- Assist the organisation on occasion, in times of national, state or local emergencies or major disasters.