

# Position Description

<b>Title</b>	Financial Counsellor
<b>Business unit</b>	Homelessness and Community Support
<b>Location</b>	188 McDonalds Road, Epping
<b>Employment type</b>	Maximum term, Part-time
<b>Reports to</b>	Team Leader – North East Financial Counselling Program

## About Uniting

Uniting Vic.Tas is the community services organisation of the Uniting Church. We’ve been supporting people and families for over 100 years. We work alongside people of all ages in local communities in Victoria and Tasmania. Our services reach to Albury-Wodonga in the north, Mallacoota in East Gippsland, the Wimmera region in the west, and across Tasmania.

We empower children, young people and families to learn and thrive. We’re there for people experiencing homelessness, drug and alcohol addiction or mental illness. We support people with disability to live the life they choose. We assist older people to maintain their independence and enjoy life. We provide opportunities to access training and meaningful employment. We’re proud to welcome and support asylum seekers to our community. We work to empower people with the information, skills and tools they need to live a healthy, happy life.

As an organisation, we work in solidarity with Aboriginal and Torres Strait Islander people as Australia’s First Peoples and as the traditional owners and custodians of this land.

We celebrate diversity and value the lived experience of people of every ethnicity, faith, age, disability, culture, language, gender identity, sex and sexual orientation. We welcome lesbian, gay, bisexual, transgender, gender diverse and non-binary, intersex, and queer (LGBTIQ+) people at our services. We pledge to provide inclusive and non-discriminatory services.

**Our purpose:** To inspire people, enliven communities and confront injustice

**Our values:** We are imaginative, respectful, compassionate and bold

## 1. Position purpose

Financial Counselling services provide information, options, support and advocacy to consumers who find themselves in financial difficulties. Role objectives include:

- To provide financial counselling and assistance including advocacy, planning, and provision of advice and information to consumers experiencing financial difficulties.
- To provide tailored responses to consumers from varied backgrounds and levels of disadvantage to help build financial literacy.
- To build referral pathways and collaboration in provision of support to consumers and their families.
- Community education and promotion of Uniting’s financial counselling services.

## 2. Scope

### Budget:

Nil

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### Financial Counsellor

#### People:

Nil

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### 3. Relationships

#### Internal

- NEFCP Team Leader
- Senior Manager - Financial Inclusion
- Homelessness and Community Support Leadership Team
- Other Uniting program management and staff

#### External

- Consumers
  - Creditors
  - Industry bodies e.g. FCVic, FCA, AFSA, AFCA, ACC and ATO
  - Referral organisations e.g. financial counsellors, microfinance network and other community organisations
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### 4. Key responsibility areas

#### Service delivery

- Undertake face to face and remote financial counselling casework including assessment, advocacy, negotiation and referrals across Victoria at Uniting's offices and outreach locations as appropriate utilising various technology channels e.g. over the phone, email, SMS, video conferencing.
- Respectfully engage, empower and support vulnerable consumers to take the necessary steps to understand their financial situation and work towards financial stability including linking consumers with other support services as required.
- Provide information and options to consumers, families and groups of consumers who find themselves in financial difficulties as well as provide information regarding the availability of other resources, such as rebates, grants and other practical assistance.
- Manage appointment bookings, data collection, reporting, and administrative tasks in an accountable and timely manner.
- Contribute to learning and evaluation of Uniting's financial counselling programs and processes including gathering information about service trends.
- Maintain a broad understanding of microfinance and financial inclusion programs and, where necessary, refer consumers to a range of support services including hardship programs, No Interest Loans (NILS), utility/energy related rebates, grants and assistance, Ombudsman Services and community support services.
- Accurately document case in consumer file, plan consultations with organisations and people, including all sources and referencing to demonstrate the best outcomes.
- Perform all aspects of the role in an efficient and timely manner including meeting targets for financial counselling services.

#### Social Action, Consumer Advocacy and Community Education

- Undertake pro-active role in raising awareness and providing effective distribution and dissemination of educational material to the community and other organisations relating to consumer issues and financial literacy.
- Contribute to the development of community education materials on consumer issues tailored to the needs of specific target groups in collaboration with other stakeholders.

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- Assist with training other professionals about financial affordability and provide ongoing input into the improvement of Uniting's financial counselling programs.
- Identify opportunities to integrate and work collaboratively across teams.
- Identify and document trends in the abuse of consumer rights arising from casework and disseminate appropriately to facilitate structural and systemic change.
- Contribute to strategies that address consumer rights issues.

### Communication and documentation:

- Maintain comprehensive, professional and up-to-date consumer records and ensure their safe custody, return and confidentiality at all times.
- Prepare and maintain appropriate statistical data.
- Provide reports to the team leader and others as appropriate.
- Provide feedback to the team leader regarding emerging consumer trends and perceived demand.
- Contribute to the development of financial counselling knowledge base both for the service and the broader community.
- Completion of all consumer documentation in accordance with Uniting consumer files policy.
- Regular communications and feedback to the team leader and other members of management as required.
- Advocate for consumers and actively encourage and support a seamless service including partners, family and friends.

### Personal accountability

- Compliance with Uniting's values, code of conduct, policies and procedures and relevant government legislation and standards where relevant.
- Cooperate with strategies to actively ensure the safety, protection and well-being of children who come into association with us.
- Ensure appropriate use of resources.
- Work collaboratively with Uniting (Victoria Tasmania) employees and external stakeholders in accordance with Uniting's values and professional standards of behaviour.
- Actively participate in initiatives to maintain, build upon and promote a positive and collaborative workplace.
- Identify opportunities to integrate and work collaboratively across teams.
- Take reasonable care for your own health and safety, and health and safety of others (to the extent required).
- Promote a positive safety culture by contributing to health and safety consultation and communication.
- Promptly respond to and report health and safety hazards, incidents and near misses to line management
- Attend mandatory training sessions (i.e. equal employment opportunity, health, and safety) and mandatory training specific to position.
- Declare anything that you become aware of through the course of your engagement which may impede your suitability to work with children and/or young people.
- Declare any potential or actual conflict of interest that you become aware of through the course of your engagement:
  - Based on a relationship with a current member of Uniting's workforce
  - Based on my ongoing work with another organisation

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## 5. Performance indicators

- Achieve and record 1,301 service hours per year per 1 FTE (pro-rata).
- Complete all mandatory MARAM and Uniting training.
- Undertake and complete required industry professional development (CPD points).
- Undertake and complete required industry professional supervision hours.

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### 6. Person specification

#### Qualifications

- Diploma of Financial Counselling (CHC51115)
- Member of Financial Counselling Victoria (FCVic)

#### Experience

- Preferable 2 years demonstrated experience in a financial counselling or related role and an understanding of issues relevant to the community service sector.
- Knowledge of casework issues as related to the target group, including an awareness of financial hardship, family violence and cultural sensitivity.
- Demonstrated capacity to:
  - Provide energy and/or financial literacy information to residential households, community groups and other related organisations,
  - Actively participate in relevant networks and to liaise with support agencies,
  - Respectfully discuss billing/financial issues, and
  - Advocate payment arrangements and access to consumer schemes and other services.
- Knowledge of policies and practices of major creditors and the ability to identify the appropriate legislation which applies to particular debts.
- Sound knowledge of the relevant hardship policies, practices and services offered by relevant State and Federal Governments Departments, utility providers and other major creditors as appropriate to the consumer group.
- Working knowledge of the legislation in relation to credit and debt, particularly the National Credit Code, the Bankruptcy Act, Debt Recovery Legislation and the Energy Retail Code.
- Competent in the use of Microsoft suite (Word, Excel, and Outlook), data entry, and navigation of databases and portable electronic devices.
- Ability to use CDS database beneficial, but not essential.
- Ability to speak a relevant community language would be considered an advantage.

#### Core selection criteria

- **Values alignment:** ability to demonstrate and authentically promote Uniting's values.
- **Strength-based Case Work:** Motivated to work with and support vulnerable and low-income households using strength-based practice so that they gain confidence in managing their own affairs.
- **Flexibility:** Demonstrated ability to work in a fast-paced environment, to embrace change and adapt including willingness to use technology to provide services to vulnerable households.
- **Communication Skills:** Outstanding communication and liaison skills including the ability to engage with vulnerable people experiencing personal issues including financial hardship, family violence and other concerns, and communicate with other support agencies, government, utility providers, relevant networks and industry bodies.
- **Time Management Skills:** Well-developed time management, planning, and organisational skills as demonstrated by meeting key performance requirements and managing own workload efficiently.
- **Records Management:** Proven ability to maintain accurate and complete files and other records.

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**7. We are a child safe organisation**

Uniting is a child safe organisation and is committed in everyday practice to ensure the safety and wellbeing of all children, at all times. As a child safe organisation, employment with Uniting is subject to a satisfactory national (and international where relevant) police check and relevant Working With Children Check (and NDIS Worker Screening Check where relevant) to your State prior to commencement of any paid or unpaid work and/or participation in any service or undertaking.

**This position description is subject to review and may change in accordance with Uniting's operational, service and consumer requirements.**

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**8. Acknowledgement**

**I have read, understood, and accepted the above Position Description**

**Employee**

Name:	<input type="text"/>
Signature:	<input type="text"/>
Date:	<input type="text"/>