

Credit Counselor

Are you the sort of person who gets up each day hoping for an opportunity to make another person's life better? So are we! In fact, it's our mission to help individuals and families improve their financial lives and we're looking for a Call Center Counselor with exceptional customer service and people skills to join our team.

As a Credit Counselor, you'll consult via telephone with clients and potential clients on the full range of personal financial topics, from basic money management and credit-related issues to bankruptcy, student loans, and much more.

At Consumer Credit Counseling Service of San Francisco, we value our people's talents and abilities and we show it with a work environment that fosters teamwork and an outstanding benefits package. We couldn't be more proud of the fact that we've been ranked one of the Best Places to Work in the Bay Area by the San Francisco Business Times.

If you're passionate about helping people with financial issues and looking for a new challenge, read on and see if this role fits you. If so, we hope you'll contact us.

Essential Duties and Responsibilities:

- Assesses clients' financial situation based on the information furnished by the client.
- Assists clients in developing a budget and setting financial goals.
- Explains credit report ratings and protections laws to clients and provides answers to clients' questions.
- Confers with clients to ascertain available monthly income after living expenses to meet credit obligations.
- Determines and calculates feasibility of debt management plan based on clients' and creditors' ability to participate.
- Calculates amount of debt and funds available to plan method of payoff and estimate time for debt liquidation. Establishes payment priorities to reduce client's overall costs by liquidating high-interest, short-term loans or contracts first.
- Produces a written action plan that supports the counselor's conclusion as to the course of action that promotes the client's best interests or the client's choice of action.
- Motivates the client to implement the established plan.
- Counsels client on personal and family financial problems such as excessive spending and borrowing of funds.
- Performs elements of on-going casework as needed to provide service and problem-solving assistance for client inquiries and account management.
- Answers incoming calls from consumers; discusses agency services and schedules appointment for appropriate services as necessary.
- Answers incoming calls from the national Hope Line designed to provide immediate assistance to homeowners in distress and danger of foreclosure

- Conducts telephone interviews to determine whether or not client has developed a general understanding of the information pertaining to homeownership and/or being a landlord. Completes the required assessment, generates and distributes appropriate paperwork, and inputs data as required.
- Conducts telephone inquiries as to the status of the clients for the Early Delinquency Intervention. Informs clients of the agency services, makes referrals and performs other duties associated with the program. Offers by telephone Early Delinquency Intervention to clients.
- Provides information and referrals to consumers to internal resources, community resources and other organizations.
- Prepares materials for housing workshops.
- Audits the Housing files to insure compliance with the current regulations. Ensures that CCCS policies are followed in the housing files. Participates in special projects as assigned by management.

Requirements:

Bachelor's degree (B. A.) from four-year college or university; or one to two years related experience and/or training (EAP, financial services, counseling, banking, credit and collection); or equivalent combination of education and experience.

Hours:

Full-time (40 hours per week). Schedule is Tuesday through Saturday 8am-430pm

Pay:

\$17.00 per hour plus benefits

About Us:

Consumer Credit Counseling Service of San Francisco is a non-profit organization committed to helping individuals and families nationwide overcome their financial challenges and meet their goals. Through local and national education and counseling programs we provide help and hope to families overwhelmed by debt, facing foreclosure, struggling to master their money, caught in a cycle of over-priced fringe financial services, or trying to purchase their first home. Additional information about us can be found at www.cccssf.org.

CCCS offers exceptional benefits for our employees which include 100% employer paid health, dental, vision, and life insurance; 403(b) retirement plan, 3 weeks paid time off plus 11 holidays, and an extensive training program.

How to Apply:

Please apply by emailing your resume to hrdept@cccssf.org with "Credit Counselor" in the subject line. You may also mail your information attention HR, to 595 Market Street, San Francisco, CA 94105 Or, fax your resume to HR at (415) 777-4035.

No phone calls, please.

Consumer Credit Counseling of San Francisco is an Equal Opportunity Employer.