

Consumer Credit Counseling Services Job Description

Job Title: Client Service Representative
Department: Operations
Reports To: Operations Supervisor
FLSA Status: non-exempt
Prepared By: Sandra Osborn
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Summary The Client Service Representative handles on-going services to CCCS clients and creditors by providing accurate, helpful and relevant information to potential and current clients and creditors.

Essential Duties and Responsibilities include the following. Other duties may be assigned:

- Promptly answers incoming calls from clients and creditors. Determines nature and degree of concern or question and takes proper course of action, providing additional assistance as needed.
- Follows established customer service procedures.
- Obtains all necessary data in order to provide assistance and follow-up to clients, creditors, or staff.
- Resolves account issues; verifies payment and disbursement information.
- Routes client and/or creditor information for problem resolution.
- Performs data entry of client information.
- Updates client balances
- Processes rejected proposals from creditors
- Returns client and creditor calls and messages within 24 hrs
- Process incoming faxes within 24 hours.
- Assist face to face clients

Competencies To perform the job successfully, an individual should demonstrate the following competencies:

Professionalism -Interacts diplomatically with diverse clientele, and communicates comfortably and confidently over the telephone and in person.

Problem Solving - Gathers and analyzes information skillfully; Uses reason even when dealing with emotional topics.

Technical Skills - Pursues training and development opportunities; Strives to continuously build knowledge and skills; Shares expertise with others. Demonstrates attention to detail.

Customer Service - Manages difficult or emotional customer situations; Responds promptly to customer needs; Responds to requests for service and assistance

Interpersonal Skills - Focuses on solving conflict, not blaming; Listens to others without interrupting; Keeps emotions under control and is empathetic and courteous at all times.

Oral Communication - Speaks clearly and persuasively in positive or negative situations; listens and gets clarification; responds well to questions.

Written Communication - Writes clearly and informatively; Edits work for spelling and grammar.

Teamwork & Attitude - Balances team and individual responsibilities; Contributes to building a positive team spirit; Supportive of department and company change, and shows flexibility as new tasks are assigned or new expectations established; Communicates effectively with peers and

exudes professional behavior; Regularly reports to work on time and maintains high attendance record. Adheres to the company dress code Work area is clean and organized.

Quality Management - Demonstrates accuracy and thoroughness.

Organizational Support - Follows policies and procedures; Completes administrative tasks correctly and on time;

Supports organization's goals and values.

Judgment - Exhibits sound and accurate judgment; Includes appropriate people in decision-making process.

Motivation - Measures self against standard of excellence.

Planning/Organizing - Uses time efficiently.

Professionalism - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position; Accepts responsibility for own actions.

Quality - Demonstrates accuracy and thoroughness; Applies feedback to improve performance; Monitors own work to ensure quality.

Quantity - Meets productivity standards; Completes work in timely manner.

Safety and Security - Observes safety and security procedures; Uses equipment and materials properly.

Adaptability - adapts to changes in the work environment; able to deal with frequent change, delays, or unexpected events.

Attendance/Punctuality - is consistently at work and on time; ensures work responsibilities are covered when absent.

Dependability - Follows instructions, responds to management direction; Takes responsibility for own actions; Completes tasks on time or notifies appropriate person with an alternate plan.

Initiative - Volunteers readily; Asks for and offers help when needed.

Analytical - Collects and researches data.

Qualifications To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience

Associate's degree (A. A.) or equivalent from two-year college or technical school; or six months to one year related experience (credit, information and referral services, personal financial services, customer service , office clerical) or equivalent combination of education and experience.

Language Skills

Ability to read and interpret documents such as safety rules, operating and maintenance instructions, and procedure manuals. Ability to write correspondence. Excellent oral communication skills.

Mathematical Skills

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

Reasoning Ability

Ability to apply common sense understanding to carry out instructions furnished in written, oral, or diagram form. Ability to deal with problems involving several concrete variables in standardized situations.

Computer Skills

To perform this job successfully, an individual should have knowledge of Spreadsheet software and Word Processing software.

Other Skills and Abilities

Ability to work flexible hours as necessary which may include Saturdays.

Other Qualifications

Successful completion of internal training program.

Physical Demands The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this Job, the employee is regularly required to sit and talk or hear.

Work Environment The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.