

Consumer Credit Counseling Services Job Description

Job Title: Credit Counselor I
Department: Counseling
Reports To: Counseling Supervisor
FLSA Status: Non-exempt
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Summary Provides counseling to individuals and families including, but not limited to personal financial counseling, debt management, housing counseling, credit report review. Provides accurate, relevant and helpful information to assist clients and potential clients in developing solutions in money management, housing and credit related issues via telephone, Internet or in-person consultation by performing the following duties.

Essential Duties and Responsibilities include the following. Other duties may be assigned. Confers with client 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. Provides information to clients including, but not limited to bankruptcy, collection action, court judgments, credit education, credit reports, housing issues, consumer protection laws, student loans, wage attachments, etc.

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. Provides information and referrals to consumers to internal resources, community resources and other organizations.

Competencies

To perform the job successfully, an individual should demonstrate the following competencies:
Problem Solving - Gathers and analyzes information skillfully; Uses reason even when dealing with emotional topics.

Technical Skills - Assesses own strengths and weaknesses; Pursues training and development opportunities; Strives to continuously build knowledge and skills; Shares expertise with others.

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

Interpersonal Skills - Focuses on solving conflict, not blaming; Maintains confidentiality; Listens to others without interrupting; Keeps emotions under control.

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; Varies writing style to meet needs; Able to read and interpret written information.

Teamwork - Balances team and individual responsibilities; Gives and welcomes feedback; Contributes to building a positive team spirit; Puts success of team above own interests.

Quality Management - Looks for ways to improve and promote quality; Demonstrates accuracy and thoroughness.

Ethics - Treats people with respect; Keeps commitments; Works with integrity and ethically; Upholds organizational values.

Organizational Support - Follows policies and procedures; Completes administrative tasks correctly and on time; supports organization's goals and values; Supports affirmative action and respects diversity.

Judgment - Exhibits sound and accurate judgment; Makes timely decisions.

Motivation - Sets and achieves challenging goals; Measures self against standard of excellence.

Planning/Organizing - Prioritizes and plans work activities; 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; Follows through on commitments.

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; Reports potentially unsafe conditions; 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; Arrives at meetings and appointments on time.

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

Initiative - Volunteers readily; Undertakes self-development activities; Asks for and offers help when needed.

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

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.

Language Skills

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports and business

correspondence. Effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

Mathematical Skills

Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

Reasoning Ability

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

Computer Skills

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

Certificates, Licenses, Registrations

Must successfully pass NFCC Counselor Certification exams 1 through 3 within 3 months from date of hire. Must successfully pass NFCC Counselor Certification exams 4 through 7 within 6 months from date of hire. Must successfully pass Counselor Issues exam within 3 months from date of hire. CRR and CIC Certification within 12 months from date of hire.

Other Skills and Abilities

Bilingual abilities if applicable.

Other Qualifications

Ability to work Saturdays and Evenings.

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, communicate confidently over the telephone and in person.

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.