



## JOB DESCRIPTION

<b>TITLE OF POSITION:</b>	<b>Financial Counsellor</b>
<b>CLASSIFICATION LEVEL:</b>	<b>LCC Level 4</b>
<b>PROGRAM:</b>	<b>Financial Capability &amp; Wellbeing Program</b>

### OVERVIEW

Lutheran Community Care (LCC) provides community services on behalf of the Lutheran Church in South Australia and Northern Territory through a range of programs. We support communities through responding to the needs of individuals and families, community development, learning opportunities, accommodation and support. Current programs include emergency relief, financial counselling, family support and education, foster care, housing and family shelter, and refugee services. LCC is committed to reducing barriers encouraging inclusion and participation in the community of people with a disability, people of all ages, Lesbian, Gay, Bi-Sexual, Transgender, Intersex and Queer (LGBTIQ) people, Aboriginal and Torres Strait Islander (ATSI) people and people from Culturally and Linguistically Diverse (CALD) backgrounds. Lutheran Community Care supports a gender inclusive work environment and adheres to White Ribbon workplace practices.

In Central Australia, Lutheran Community Care (LCC) operates a Financial Services Hub which provides a financial literacy program, emergency relief and financial counselling to Alice Springs, including town camps and remote communities within the Central Australian service area.

### ROLE SUMMARY

The aims and objectives of this role are to support people in financial difficulty to address their financial problems, make informed choices and develop their capacity to manage their money.

### REPORTING RELATIONSHIPS AND ACCOUNTABILITY

This position reports directly to the Team Leader, Financial Capability & Wellbeing Program and Manager Financial Services.

### SPECIAL CONDITIONS

Any offer of employment is subject to;

- A satisfactory National Criminal History Record Check (NCHRC) and a current Ochre Card for working with children and youth
- Holding a current and unrestricted NT Driver's Licence
- Undertaking extensive travel throughout Central Australia with overnight stays in a range of accommodation. Some travel may require driving a 4WD vehicle alone over large distances

## CORE BEHAVIOURS/RESPONSIBILITIES

ROLE	LCC STAFF RESPONSIBILITIES AND DUTIES:
<b>Lutheran Community Care Culture</b>	<ul style="list-style-type: none"> <li>▪ Model ethical behaviour and practice consistent with the Christian ethos of Lutheran Community Care as outlined in the Code of Conduct and stated values.</li> <li>▪ Adhere to and support LCC's policies and procedures.</li> </ul>
<b>Teamwork</b>	<ul style="list-style-type: none"> <li>▪ Contribute to maintaining a supportive team environment by communicating with team members, staff and volunteers in a positive and encouraging manner.</li> <li>▪ Support Lutheran Community Care's senior management team's decisions and ensure that those instructions are carried out.</li> <li>▪ Alert the program manager to any emerging issues and critical incidents that may impact upon the growth, stability and sustainability of the relevant program/work area(s).</li> <li>▪ Attend and actively participate in regular team meetings and forums as required.</li> <li>▪ Report to the supervisor as required.</li> </ul>
<b>Work Health and Safety</b>	<ul style="list-style-type: none"> <li>▪ Maintain a safe and healthy workplace, identify and act upon potential workplace hazards and identify and implement procedures to manage and minimise risks within your team environment.</li> <li>▪ Promote and adhere to LCC's Work Health and Safety guidelines.</li> <li>▪ Use safe practice if working alone.</li> </ul>
<b>Resource Management</b>	<ul style="list-style-type: none"> <li>▪ Monitor financial reports, expenditure and budget to meet budgetary requirements.</li> <li>▪ Maintain records of activities as required for accountability purposes.</li> <li>▪ Manage resources and risks efficiently and effectively.</li> <li>▪ Work within established or negotiated financial and time constraints.</li> </ul>
<b>Continuous Improvement</b>	<ul style="list-style-type: none"> <li>▪ Contribute to the delivery of high quality services.</li> <li>▪ Understand and support continuous quality improvement in Lutheran Community Care.</li> <li>▪ Participate in professional development opportunities as negotiated with LCC.</li> </ul>

## CORE BEHAVIOURS/RESPONSIBILITIES

<b>ROLE:</b>	<b>RESPONSIBILITIES AND DUTIES SPECIFIC TO THE ROLE:</b>
<b>Financial Counselling</b>	<ul style="list-style-type: none"> <li>• Provide professional financial counselling to clients in need from Alice Springs, including town camps and remote communities within the Central Australian service area.</li> <li>• Provide direct case work or one-on-one intensive support services to clients including the provision of information and advocacy.</li> <li>• Assist clients to resolve their personal financial difficulties and access other sources of support and assistance.</li> <li>• Work with clients to increase their capability to make informed decisions on the best course of action for resolving personal financial difficulties.</li> <li>• Help clients improve their ability to manage their financial affairs in the future.</li> <li>• Increase client's economic and social participation in their communities.</li> <li>• Provide an outreach service to prisoners at the Alice Springs Correctional Centre in both workshop settings and one-on-one.</li> </ul>
<b>Assessment</b>	<ul style="list-style-type: none"> <li>• Ensure the client is aware of and has the appropriate documentation required for services.</li> <li>• Meet the client in a confidential and timely manner and handle their financial affairs accurately and professionally.</li> <li>• Prepare income/expenditure statements, asset and liability statements and/or budgets as required.</li> <li>• Present all options to clients and clearly explain all the advantages and disadvantages of each option, allowing clients to choose their own course of action.</li> <li>• Support the client's choice.</li> <li>• Prepare payment plans in consultation with the client where appropriate.</li> <li>• Prepare correspondence as necessary on behalf of the client ensuring that it meets his/her needs.</li> <li>• Ensure the client has follow up appointments as frequently as required.</li> <li>• Continue appointments until the client is able to take control of his/her own financial circumstances.</li> </ul>
<b>Education</b>	<ul style="list-style-type: none"> <li>• Mentor, support and work collaboratively with Financial Capability Workers</li> <li>• Using an empowerment model, provide clients with Financial Literacy education to increase their knowledge base so they can make informed choices and become work ready.</li> </ul>

	<ul style="list-style-type: none"> <li>• Provide education sessions for individuals, groups and organisations in regard to Financial Counselling matters including but not limited to: superannuation, taxation debts and scams.</li> </ul>
<b>Network and consult</b>	<ul style="list-style-type: none"> <li>• Consult with and work collaboratively with local stakeholders.</li> <li>• Build and maintain links with Indigenous Communities within the service area.</li> <li>• Build relationships with various organisations to receive referrals and provide appropriate referral pathways for clients.</li> <li>• Establish and maintain networks and distribute community information as required by the role and the organisation.</li> <li>• Develop and maintain links with both local and remote DHS teams to enable appropriate referral pathways for clients.</li> </ul>
<b>Advocate for clients</b>	<ul style="list-style-type: none"> <li>• Provide advocacy for clients in financial hardship. Negotiate and advocate on behalf of the client where appropriate ensuring he/she is represented in a professional manner.</li> <li>• Refer the client for financial assistance where appropriate.</li> </ul>
<b>Record and keep confidential statistics</b>	<ul style="list-style-type: none"> <li>• Ensure that all confidential information about the client is kept in a secure area.</li> <li>• Ensure that all information is de-identified prior to reporting.</li> <li>• Maintain statistics in an accurate and appropriate manner.</li> <li>• Input data into LCC approved database as required.</li> </ul>
<b>Career development</b>	<ul style="list-style-type: none"> <li>• Undertake appropriate further training and assistance to develop financial counselling skills.</li> <li>• Ensure adequate Professional Development points are maintained to meet SAFCA requirements</li> </ul>

## PERSON SPECIFICATION

### REQUIRED QUALIFICATIONS, SKILLS, KNOWLEDGE, EXPERIENCE AND ABILITIES

- Diploma of Community Service (Financial Counselling) and eligibility to become a member of South Australian Financial Counsellors Association.
- Knowledge of financial counselling principles and practices.
- High level of conflict resolution and negotiation skills.
- Commitment to extending and updating own skills.
- An understanding of Central Australian Indigenous culture.
- Demonstrated ability to function as a cooperative member of a team to achieve team objectives.
- Ability to work autonomously with minimal supervision.
- Computer literacy (email, word processing, database).
- Ability to work with people from Indigenous communities.
- Ability to handle all enquiries with diplomacy, tact, empathy and strict confidentiality.
- Ability and willingness to travel throughout Central Australia, with some overnight stays in a range of accommodation.
- Ability to advocate and negotiate with a wide range of stakeholders on behalf of the client.
- Ability to work within a non-judgemental framework.
- Ability to respond to challenging situations in a flexible manner.
- Willingness and ability to work in a correctional facility one-on-one with prisoners and in groups.

### ATTRIBUTES THAT ARE DESIRABLE, BUT NOT ESSENTIAL

- Experience working within the context of a not-for-profit organisation.
- First Aid Certification.
- Experience /certificate of training in driving a four wheel drive vehicle.

Employee: \_\_\_\_\_

Witness: \_\_\_\_\_

Date: \_\_\_\_\_