



JOB DESCRIPTION

TITLE OF POSITION	Financial Counsellor
CLASSIFICATION LEVEL	LCC Level 4
PROGRAM	Financial Counselling

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 and 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.

The Financial Counselling program is funded to help people in personal financial difficulty address their financial problems and make informed choices.

ROLE SUMMARY

The aims and objectives of this role are to:

- Provide high level and confidential financial counselling to clients
- Work collaboratively with volunteer Budget Workers who through education and preparation of individual budget will assist clients to overcome financial barriers
- Provide advocacy and accurate information regarding financial rights, responsibilities, debt management legislation, credit regulations and consumer finance issues
- Refer clients where appropriate to other services as needed
- Build financial resilience for vulnerable people through information and strategies

REPORTING RELATIONSHIPS AND ACCOUNTABILITY

The Financial Counsellor reports to the Site Manager for site and contractual requirements and to the Senior Financial Counsellor for practice supervision and advice.

SPECIAL CONDITIONS

Any offer of employment is subject to;

- A current Department of Human Services Working With Children Check
- A current and unrestricted Australian Driver's Licence
- Willingness to use your own insured and roadworthy vehicle for work-related travel (kilometres reimbursed)

CORE BEHAVIOURS/ RESPONSIBILITIES

ROLE:	LCC STAFF RESPONSIBILITIES AND DUTIES:
Lutheran Community Care Culture	<ul style="list-style-type: none">▪ Model ethical behaviour and practice consistent with the Christian ethos of Lutheran Community Care as outlined in the Code of Conduct and stated values.▪ Adhere to and support LCC's policies and procedures.
Teamwork	<ul style="list-style-type: none">▪ Contribute to maintaining a supportive team environment by communicating with team members, staff and volunteers in a positive and encouraging manner.▪ Support LCC's senior management team's decisions and ensure that instructions are carried out.▪ Alert the program manager to any emerging issues or critical incidents that may impact upon the growth, stability and sustainability of the relevant program/work area(s).▪ Attend and actively participate in regular team meetings and forums as required.▪ Report to the supervisor as required.
Work Health and Safety	<ul style="list-style-type: none">▪ 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.▪ Promote and adhere to LCC's Work Health and Safety guidelines.

Resource Management	<ul style="list-style-type: none"> ▪ Monitor financial reports, expenditure and budget to meet budgetary requirements. ▪ Maintain records of activities as required for accountability purposes. ▪ Manage resources and risks efficiently and effectively. ▪ Work within established or negotiated financial and time constraints
Continuous Improvement	<ul style="list-style-type: none"> ▪ Contribute to the delivery of high quality services. ▪ Understand and support continuous quality improvement in LCC.

CORE BEHAVIOURS/RESPONSIBILITIES

ROLE	RESPONSIBILITIES AND DUTIES SPECIFIC TO THE ROLE:
Assessment	<ul style="list-style-type: none"> ▪ Ensure the client is aware of and has the appropriate documentation required for services. ▪ Meet the client in a confidential and timely manner and undertake an in-depth and accurate assessment of the client's financial position. ▪ Prepare income/expenditure statements, asset and liability statements and/or budgets as required. ▪ 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. ▪ Support the client's choice. ▪ Prepare payment plans in consultation with the client where appropriate. ▪ Continue to engage with the client and creditors until the client withdraws from the service or the available resources have been exhausted. ▪ Empower the client through improved financial management skills. ▪ Work and communicate with people from a wide range of backgrounds in a non-judgemental manner
Advocate for Clients	<ul style="list-style-type: none"> ▪ Negotiate and advocate on behalf of the client where appropriate, ensuring they are represented in a professional manner and that ethical and legal compliance requirements are met. ▪ Refer the client for financial assistance where appropriate.

	<ul style="list-style-type: none"> ▪ Provide professional advocacy for clients in financial hardship.
Network and Consult	<ul style="list-style-type: none"> ▪ Consult with and work collaboratively with local stakeholders and LCC programs that may be relevant to the needs of the client.
Record and keep confidential statistics	<ul style="list-style-type: none"> ▪ Maintain client records and data in a timely, accurate and appropriate manner. ▪ Ensure that all confidential information in regards to the client is kept in a secure area. ▪ Provide information and reports as requested to meet organisational and funding contract requirements
Administration and Documentation	<ul style="list-style-type: none"> ▪ Maintain records of activities as required for accountability purposes. ▪ Work within established or negotiated financial and time constraints.' ▪ Undertake all associated administrative task to support the provision of the service
Career Development	<ul style="list-style-type: none"> ▪ Maintain financial counselling skills and keep up to date with the sector by attending appropriate training.
Work collaboratively with Budget Support workers	<ul style="list-style-type: none"> ▪ Identify suitable clients for referral to the volunteer budget support workers. ▪ Identify appropriate tasks to be undertaken by the volunteer budget support workers and delegate to them. ▪ Provide mentoring, professional knowledge and support to volunteer budget support workers.

PERSON SPECIFICATION

REQUIRED QUALIFICATIONS, SKILLS, KNOWLEDGE, EXPERIENCE AND ABILITIES

- Diploma of Community Service (Financial Counselling)
- Eligibility with the relevant state association to become a member of the South Australian Financial Counsellors Association (SAFCA).
- Knowledge of financial counselling principles and practices.
- Awareness of issues associated with low income groups in the community and rural areas.

- Excellent interpersonal and communication skills including the ability to establish a rapport and maintain a positive relationship with clients and other service providers.
- Sound knowledge of community resources, community development and advocacy models.
- An ability to prioritise, organise and plan a diverse workload and meet strict deadlines.
- Strong detail orientated mindset and sound analytical and research skills.
- An ability to work in a multidisciplinary team.
- Ability to work autonomously with minimal supervision.
- Ability to advocate and negotiate with a wide range of stakeholders on behalf of the client.
- Ability to respond to challenging situations in a flexible manner.
- Ability to work within a non-judgemental framework.
- Ability to handle all enquiries with diplomacy, tact, empathy and confidentiality.
- Ability to relate to a wide and diverse range of clients and organisations.
- Excellent research skills.

ATTRIBUTES THAT ARE DESIRABLE, BUT NOT ESSENTIAL

- Experience working within the context of a not-for-profit organisation.
- Knowledge of the Lutheran Church of Australia.

Employee: _____ Witness: _____ Date: _____