



## POSITION DESCRIPTION

**Position:** Credit Building Counselor

**Position Type:** Full Time

**Reports to:** Chief Program Officer

**Start Date:** TBD

### **About Us:**

Working Credit was launched in 2014 to make credit building education and counseling more easily and widely available, particularly in low-income communities and communities of color. Since 2015, we have offered a service with two parts, a 45-minute workshop on how the credit scoring system works, followed by 12 months of unlimited one-on-one credit building counseling. The program is offered through employers, as an employee benefit; through strategic partnerships with like-minded programs and initiatives. (e.g. partnerships with community colleges, small business support organizations, and transitional jobs program for youth); and directly to consumers, through a new consumer-facing website.

### **Key Responsibilities:**

- Using Working Credit's proprietary curriculum, conduct 45-minute workshops (in English and Spanish) that explain how the credit scoring system works, how credit impacts an employee's finances, and effective strategies for building or establishing credit. The workshop is a prerequisite to individualized counseling, and is used when we launch with new employers/partners, or onboard new groups for an existing employers/partners.
- Provide one-on-one credit building counseling to employee clients. This includes:
  - Discussing the client's financial situation, goals, and timing; preparing a financial profile and budget; conducting an in-depth review of the credit report and score; and applying best practices in credit building to develop a personalized credit action plan with detailed steps the client can take to establish and/or improve their FICO credit scores;
  - Pulling and analyzing a new credit report and credit score for each client every 6 months and preparing a personalized report for the client explaining how and why the credit score changed, how to continue building credit, and how to reap the financial benefits of improved credit – in the context of any changes in the employee's circumstances;
  - Providing ongoing one-on-one counseling throughout the 12-month term of the program; providing coaching services to clients if requested;
  - Connecting participants, when needed, to credit building products, such as secured credit builder loans and secured and unsecured credit cards.
  - Entering, tracking and maintaining up-to-date client data, and ensuring clients' files are accurate and secure in Working Credit's Salesforce Customer Relationship Management (CRM) system.
  - Other duties as assigned.

This position assumes an interest in supporting Working Credit's mission to improve the financial health and resilience of U.S. adults - particularly those living paycheck to paycheck - but does not require industry-specific prior knowledge, as we provide the necessary training on all aspects of credit building. Through an initial mandatory 8-week Training & Apprenticeship Program, Working Credit provides 3 weeks of remote classroom instruction, followed by a 5-week apprenticeship. This Training & Apprenticeship Program (1) prepares the employee with the industry-specific knowledge, and (2) permits Working Credit and the employee a period of evaluation to determine whether continued employment is the right fit for both parties. All credit building counselors will also receive coaching training. **Basic requirements for the position:**

- Demonstrated ability to work independently, as well as part of a team
- Proficiency with Excel and PowerPoint; familiarity with data management systems knowledge of Salesforce a plus
- Ability to work nontraditional hours if needed, ability to work remotely and travel;
- Demonstrated history working with diverse populations or traditionally underserved communities

**Additional Qualifications:**

- Excellent analytical and problem-solving skills along with a demonstrated ability to think quickly and strategically when presented with a large amount of information
- Ability to learn, retain, integrate, and apply new information on complex financial topics quickly and accurately
- Excellent verbal and written communication skills
- Ability to build trust with clients
- Ability and comfort level in leading one-on-one, non-judgmental interactions in a variety of settings with individuals from diverse backgrounds and at all levels of the pay scale
- Comfort leading educational workshops of varying sizes for groups of individuals
- Ability to prioritize and work on multiple projects simultaneously, and to operate in a fast-paced environment
- Ability to manage a client interview, data collection, and data entry concurrently with a meticulous attention to detail
- Bachelor's degree or the equivalent experience in a related field

**Compensation:**

Working Credit offers a competitive salary and benefits, commensurate with experience and skills

**Location of Employment:**

Remote

**To Apply:**

To respond to this opportunity, please email resume and cover letter to: [susan@workingcredit.org](mailto:susan@workingcredit.org)

We encourage individuals from traditionally underrepresented communities to apply. Working Credit does not discriminate on the basis of race, color, religious creed, sex, gender, age, or any other basis prohibited by law.