








Ph: 07 3826 1500
Email: yfs@yfs.org.au
Feedback line: 07 3826 1596
PO Box 727 Woodridge Qld 4114
www.yfs.org.au

Role description

| | |
|----------------------|--|
| Role Title | Financial Counsellor – Financial Hub |
| Team | Financial Counselling |
| Location | Slacks Creek – and other sites in Logan and Beaudesert for service delivery outreach as needed |
| Classification Level | 5 |
| Reports to | Financial Hub Program Manager |

Our Vision - Building independence and participation.

Our Purpose - YFS backs vulnerable people to overcome adversity and to thrive.

- Our Values** -
-  **Excellence** - we deliver high quality services and have high expectations
 -  **Integrity** - we act honestly and openly
 -  **Optimism** - we think and act with confidence about people and the future
 -  **Steadfastness** - we persist to overcome barriers and adversity with our clients
 -  **Courage** - we challenge ourselves and others to create change



YFS has a long history of working with and empowering First Nations peoples.

The [YFS Cultural Framework](#) sets out our continuing commitment and the actions

we will take as a community member, a service provider and an employer to back First Nations peoples to achieve their aspirations and thrive

YFS is committed to promoting a unified, harmonious, safe and inclusive community, and recognise that all types of diversities deepen and enrich our community and provide an invaluable asset for our future.

We pride ourselves on ensuring our services and work environments are safe, inclusive, welcoming and accessible for all, regardless of ethnicity, gender, gender identity and expression, sexual orientation, disability, or religion.

Primary purpose

This role provides Financial Counselling that helps vulnerable people overcome financial crisis and improve their financial situation. As well as appointments with clients, the Financial Counsellor works flexibly, including taking part in a roster to respond to clients in crisis who drop into the Hub.

Financial Counselling at YFS is holistic and includes budgeting; payment plans; negotiating complex financial issues with creditors; advocacy on behalf of clients and ensuring clients are actively involved and accessing the range of services they need.

It also includes community education and individual financial literacy work to build clients' ability to cope with future adversity and address economic exclusion.

Key accountabilities

Service delivery

- Through casework, provide information and advice to clients on aspects of financial management, including information relating to legal implications of debt; assistance with budget planning; provision of information regarding government assistance and Centrelink benefits; negotiation of repayment with debtors and implementing strategies that prevent future financial crisis where possible.
- Advocate and negotiate with third parties on behalf of clients for relief from financial stress includes payment plans; NILS loans, SPER debts and Centrelink underpayments.
- Contribute to the design, delivery and evaluation of group education that are in response to client needs and referral demands in the community.
- Develop and deliver community education activities to build financial literacy and ability to cope with future financial problems.
- Engage proactively with vulnerable people and link with other services provided by YFS and the broader community to address issues beyond the financial, including:
 - Mental Health, family support, alcohol and /or substance abuse
 - Domestic violence
 - Gambling – linking with counselling services and YFS' specialist Financial Counsellor – Problem Gambling
 - Counselling – relationships; confidence and self-esteem; grief and loss – and general health
 - Housing and tenancy issues, employment and legal.

External relationships

- Promote to external stakeholders the Financial Counselling Service and other YFS services.
- Build and foster collaborative partnerships with other agencies and stakeholders to provide and maintain effective, accountable services for clients and report on developments.
- Build a network of contacts in other relevant organisations and ensure YFS's image and reputation is maintained.
- Represent YFS at external initiatives and networks.

Leadership and values

- Apply YFS values, ethics, policies and procedures across all work practices. Contribute to the resolution of work-related matters by being honest, approachable and responsive.
- Contribute to continuous improvement of risk assessment, service delivery, operational guidelines, organisation policies and procedures. Support implementation of change and best practices.

Participate in program service evaluations and organisational reviews and contribute to the implementation of outcomes.

Teamwork and collaboration

- Contribute to the development of a cohesive team environment by participating in meetings, scheduled activities and team processes.
- Share information, communicate and present ideas in team meetings.
- Work with other team members to implement new and/or adapt existing work methods to improve service delivery. Identify and respond to changing needs of clients and/or YFS.

Professional accountability

- Use YFS and partner information and resources accountably in carrying out activities.
- Undertake work in accordance with team and financial counselling service standards, YFS policies, protocols and procedures, including workplace health and safety, risk management and relevant legislative requirements.
- Participate in professional development activities in order to maintain skills appropriate to the demands of this position. This includes gaining knowledge about legislative and other changes that impact the client group.

Problem solving and decision making

- Identify and resolve problems and contribute to improving working processes and procedures to improve service delivery to clients.

Administration

- Enter data, maintain records and complete documents in line with YFS document management and record keeping procedures.

Cultural respect

- Acknowledge the history and ongoing impacts that Aboriginal and Torres Strait Islander people experience.
- Deliver services that are person and community centred for Aboriginal and Torres Strait Islanders and people from diverse cultural backgrounds.

Relevant skills, knowledge, and experience

Experience and qualifications

- All Financial Counsellors employed with Commonwealth Financial Counselling funding must:
 - Have undertaken appropriate training, in order to have adequate skills and knowledge to satisfactorily provide financial counselling services.
 - Be a member of, or eligible for membership of, a relevant financial counselling association.
 - Diploma of Community Services (Financial Counselling) or equivalent and a minimum of 6 months experience in financial counselling.

Knowledge and experience specific to the role

- Demonstrated understanding of the trauma and disadvantage experienced by clients and the capacity to apply principles of excellent customer service and respect to achieve reduced financial stress.
- Demonstrated ability in financial counselling casework (information and advice to clients on financial management, budgeting, managing credit and reducing expenditure and debt).

- Demonstrated ability to identify systemic issues and predatory financial practices and contribute to change via organisations such as Financial Counselling Association of Qld, Ombudsman and dispute resolution agencies.
- Demonstrated ability to develop and facilitate community education workshops.
- Demonstrated knowledge of legislation and processes relating to debt collection, credit, recovery, bankruptcy, banking code, income security and supplement schemes and complaints and appeals procedures.
- Has sufficient knowledge and practice expertise to judge and assess available research, standard client service delivery situations and problems and recommend appropriate solutions.
- High level oral and written communication skills to write correspondence and prepare/deliver short reports.
- High level of developed skills in advocacy and negotiation.
- Demonstrated organisational skills to plan and prioritise work efficiently and effectively and manage competing demands and priorities.
- Demonstrated ability to work both independently and as a member of a team, and to contribute to program development, implementation and evaluation.
- Proven interpersonal skills.
- Computer literacy
- Refer to the level 5 competencies in the Social, Community, Home Care and Disability Services Industry Award.

Other role requirements

- Current Queensland C Class driver's license
- Current First Aid Certificate, or ability to obtain.
- Current Positive Notice Blue Card.

Additional information

An employee may be directed to carry out such duties as are within the limits of the employee's skill, competence and training. All employees are required to observe YFS' policies and procedures. Employment in the position will be subject to an annual performance plan and review, with initial appointment subject to a probationary period of five months.