

JOB DESCRIPTION

TITLE OF POSITION	Financial Counsellor
CLASSIFICATION LEVEL	LC NT Level 4
PROGRAM	Financial Wellbeing South Australia/Northern Territory, Alice Springs

OVERVIEW

Lutheran Care provides community services 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 disability support. Current programs include emergency relief, financial counselling, family support and education, foster care, homelessness and housing and, NDIS disability services. Lutheran Care is committed to reducing barriers encouraging inclusion and participation in the community of people all ages, genders, Lesbian, Gay, Bi-Sexual, Transgender, Intersex and Queer (LGBTIQ) people, Aboriginal and Torres Strait Islander (ATSI), Culturally and Linguistically Diverse (CALD) backgrounds and those with a disability.

In Central Australia, Lutheran Care (LC) operates a Financial Wellbeing Service Hub which provides financial literacy program, and Financial Counselling to Alice Springs, including town camps and remote communities within the Central Australian service area. LC also offers Emergency relief out of the Alice Springs office and has a contract to deliver specialised financial health and capability services to Central Australia which support money management through a range of existing financial products.

ROLE SUMMARY

The aims and objectives of this role are to:

- Provide high level and confidential Financial Counselling and education to clients
- Build financial resilience for vulnerable people through information, education and promotion of Lutheran Care services
- Deliver activities and services as directed within the guidelines of applicable Program requirements
- With the guidance of the Team Leader Financial Wellbeing, work collaboratively with all members of the Financial Capability and Counselling team to assist clients to overcome financial barriers.

REPORTING RELATIONSHIPS AND ACCOUNTABILITY

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This position reports to the Team Leader Financial Wellbeing, Central Australia for Professional Supervision and Case Management requirements; and to the Operations Manager, Central Australia for more generalised day to day office, systems and process management, general correspondence, regular fortnightly meetings with the team relating to Alice Springs and Central Australia Financial Wellbeing Services.

CORE BEHAVIOURS/ RESPONSIBILITIES

ROLE:	LC STAFF RESPONSIBILITIES AND DUTIES:
LC Culture	<ul style="list-style-type: none"> ▪ Model ethical behaviour and practice consistent with the Christian ethos of LC as outlined in the Code of Conduct and stated values. ▪ Adhere to and support LC'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 LC's Senior Manager Financial Well-being SA/NT and management team's decisions and ensure that instructions are carried out. ▪ Alert the Operational 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 Operations Manager and Senior Manager Financial Well-being SA/NT 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 LC's Work Health and Safety guidelines.
Resource Management	<ul style="list-style-type: none"> ▪ 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

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Continuous Improvement	<ul style="list-style-type: none"> ▪ Contribute to the delivery of high quality services. ▪ Understand and support continuous quality improvement in LC.
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CORE BEHAVIOURS/RESPONSIBILITIES

ROLE	RESPONSIBILITIES AND DUTIES SPECIFIC TO THE ROLE:
Client Assessment, Advocacy and Financial Literacy Support.	<ul style="list-style-type: none"> ▪ Provide professional Financial Counselling to clients from Alice Springs, including town camps and remote communities within the Central Australian service area. ▪ You will be required to travel to remote communities to provide face to face services, including staying in a range of accommodation facilities in remote locations for up to two weeks. ▪ Provide high level accurate information regarding financial rights, responsibilities, legislation and processes relating to debt, credit recovery and income. ▪ Meet the client in a confidential and timely manner and handle their financial affairs accurately and professionally. ▪ Prepare a Statement of Financial Position for clients and creditor lists and money plans 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. ▪ Prepare correspondence as necessary on behalf of the client ensuring that it meets their needs. ▪ Continue appointments until the client is able to take control of their own financial circumstances. ▪ Provide budget counselling and support services to individuals and groups that will assist in reducing the effects of low income and poverty. ▪ Provide information to the target group relating to debt management, credit regulations and consumer finance issues. ▪ Utilise other resources and welfare groups in the community and make referrals where appropriate. ▪ Negotiate and advocate on behalf of the client where appropriate ensuring he/she is represented in a professional manner. ▪ Advocate and negotiate in a professional manner for clients ensuring ethical and legal compliance requirements are met. ▪ Empower the client through improved financial management skills. ▪ Prepare, maintain and present financial literacy education, online or over the telephone for individuals and groups.

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	<ul style="list-style-type: none"> ▪ Participate in the financial well-being projects that support the financial counselling sector under the guidance of the Team Leader Financial Wellbeing
Professional Development	<ul style="list-style-type: none"> ▪ Maintain Financial Counselling qualifications by attending appropriate professional development training, through the Financial Wellbeing Practitioner; and ▪ Ensure required attendance for clinical supervision. ▪ Participate in training as required by LC. ▪ Attend accredited training as required by the department to fulfil contractual obligations. ▪ Participate in further personal development as discussed with the Team Leader Financial Well-being.
Service Delivery	<ul style="list-style-type: none"> ▪ Ensure the delivery of high quality, best practice supports to clients and ensuring service delivery meets standards and guidelines. ▪ Ensure reports are produced and submitted on time to meet organisational and contractual reporting requirements. ▪ Demonstrate and model a commitment to all organisational planning and quality management processes. ▪ Role model your passion for the sector by exploring innovative approaches to complex problems. ▪ Work collaboratively with Senior Manager Financial Well-being SA/NT and Operations Manager. ▪ Other duties as reasonably requested within your level of skills and qualifications.
Networking and Advocacy	<ul style="list-style-type: none"> ▪ Work with the team to create a network with various Indigenous communities. ▪ In consultation with the team, take into account the local requirements for the presentation of material to be culturally relevant. ▪ Be involved in local partnerships and networks with relevant agencies, financial services and local organisations. ▪ Develop and maintain links with both local and remote Government and non-Government agencies to enable positive referral pathways for clients.
Record Keeping	<ul style="list-style-type: none"> ▪ Maintain good case management practices, including regular input of data into relevant databases. ▪ Collect data needed for reporting purposes as requested by the senior management team. ▪ Ensure that data is kept confidential. ▪ Attend to filing of records when required. ▪ Ensure all required documentation is completed in a timely manner.

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PERSON SPECIFICATION

REQUIRED QUALIFICATIONS, SKILLS, KNOWLEDGE, EXPERIENCE AND ABILITIES

- Diploma of Financial Counselling
- Member or ability to obtain membership with the South Australian Financial Counsellors Association (SAFCA).
- An understanding of Central Australian Indigenous culture.
- Ability to work with people from Indigenous communities.
- Ability and willingness to regularly travel (dependent on budget ability) throughout Central Australia with some overnight stays of up to two weeks; in a range of accommodation.
- Knowledge of the concepts of financial exclusion/inclusion, hardship, financial counselling services, relevant government policy and legislation.
- Knowledge of financial counselling principles and practices including experience in the delivery of financial counselling services to clients.
- Excellent interpersonal and communication skills including the ability to establish a rapport and maintain a positive relationship with client and other service providers.
- Strong skills in time management, setting priorities, planning and organising own work to achieve specified objectives.
- Sound knowledge of community resources, community development and advocacy models.
- Strong detail orientated mindset and sound analytical and research skills.
- Ability to work independently and demonstrate initiative.
- Ability to work in a multidisciplinary team with a strong team work focus.
- Promote Lutheran Care's Financial Learning and Education Programs.
- Ability to produce and present education sessions to groups and individuals online
- Ability to work within a non-judgemental and trauma-informed framework

ATTRIBUTES THAT ARE DESIRABLE, BUT NOT ESSENTIAL

- Eligible and desirable to be a member of SAFCA.
- Experience working within a community and/or not-for-profit sector.
- Experience working within Indigenous communities.
- Remote First Aid certificate.
- Experience/certificate in driving a 4WD or willingness to attend training if required.

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SPECIAL CONDITIONS

- Any offer of employment is subject to NT and SA requirements for:
 - Satisfactory National Criminal History Record Check (NCHRC)
 - Current Ochre Card (NT)
 - Working with children clearance (WWCC)
 - Current NDIS Worker Screening Check.
 - Proof of up-to-date Covid-19 vaccination (x3)
 - Hold a current Northern Territory/South Australia Driver's Licence
 - Possess a registered, roadworthy and comprehensively insured private vehicle (travel will be reimbursed as per agreed award rate).

ACKNOWLEDGEMENT:

Staff will be consulted over major changes to their position descriptions, however, duties and responsibilities may vary from time to time to maintain "Best Practice" standards of service delivery. You may be assigned other duties as reasonably requested within your level of skills and qualifications.

I have received, reviewed and fully understood the job description. I further understand that I am responsible for the satisfactory execution of the essential functions described therein, under any and all conditions as described.

Employee: _____ Witness: _____ Date: _____

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