

# Position Description



**Title:** Financial Counsellor (Hume/Moreland)  
**Business Unit:** Social and Financial Inclusion  
**Location:** 413 Camp Road, Broadmeadows Victoria 3047  
**Employment type:** Full or Part Time, Maximum term until 30 June 2021  
**Reports to:** Team Leader – Financial Inclusion

## About Uniting

Uniting works alongside people of all ages in local communities in Victoria and Tasmania. Our services reach to Albury-Wodonga in the north, Mallacoota in East Gippsland, the Wimmera region in the west, and across Tasmania.

Uniting is the community services organisation of the Uniting Church. We've been supporting people and families for over 100 years. We are 7000 skilled, passionate and creative people providing over 770 programs and services.

We empower children, young people and families to learn and thrive. We're there for people experiencing homelessness, drug and alcohol addiction or mental illness. We support people with disability to live the life they choose. We assist older people to maintain their independence and enjoy life. We provide opportunities to access training and meaningful employment. We're proud to welcome and support asylum seekers to our community. We work to empower people with the information, skills and tools they need to live a healthy, happy life.

As an organisation, we celebrate our diversity and welcome all people regardless of ethnicity, faith, age, disability, culture, language, gender identity or sexual orientation. We acknowledge Aboriginal and Torres Strait Islanders as Australia's First Peoples and as the traditional owners and custodians of the land on which we work. We welcome lesbian, gay, trans, gender diverse and intersex (LGBTIQ) people at our services. We pledge to provide inclusive and non-discriminatory services.

**Our purpose:** To inspire people, enliven communities and confront injustice

**Our values:** We are imaginative, respectful, compassionate and bold

## Position purpose

The Financial Counsellor provides financial inclusion services aimed at providing information, options, support and advocacy to individuals, families and groups of consumers who find themselves in financial difficulties, whether being for general or specialized financial counselling issues (Family Violence, Problem Gambling etc). The position also requires the Financial Counsellor to contribute to the extension of the consumer rights of the target group and to ensure the protection of the individual's welfare rights.

## Scope

**Budget:** Nil

**People:** Nil

## Relationships

- Internal:**
- Team Leader, Financial Inclusion
  - Programs Manager, Financial Inclusion
  - Senior Manager, Social and Financial Inclusion
  - Social & Financial Inclusion Leadership team more broadly
  - Team members across the broader Uniting
- External**
- Referral organisations e.g. financial counsellors (including national debt helpline), microfinance network and other community organisations
  - Clients, community groups, government departments, community service organisations, utility providers, banks and industry bodies and CareRing partners

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#### Key responsibility areas

##### Service delivery

- Undertake financial counselling casework including assessment, advocacy, negotiation and referrals across the Hume Moreland region at Uniting's offices, other sites, home visits as appropriate, as well as through various technology channels e.g. over the phone, email, SMS, video conferencing as appropriate.
- Respectfully engage, empower and support vulnerable consumers to take the necessary steps to understand their financial situation and work towards financial stability including linking households with other support services as required.
- Provide information and options to individuals, families and groups of consumers who find themselves in financial difficulties as well as provide information regarding the availability of other resources, such as rebates, grants and other practical assistance.
- Manage appointment bookings, data collection, reporting, and administrative tasks in an accountable and timely manner.
- Contribute to learning and evaluation of Uniting's financial inclusion programs and processes including gathering information about service trends.
- Maintain a broad understanding of microfinance and financial inclusion programs and, where necessary, refer clients to a range of support services including: hardship programs, No Interest Loans (NILS), StepUP, utility/energy related rebates, services, grants and assistance, Ombudsman Services and community support services.
- Accurately document cases in client files, including all sources and referencing in order to demonstrate the best outcomes.
- Perform all aspects of the role in an efficient and timely manner including meeting targets for financial counselling services.
- The successful candidate may be required to work from any Uniting or partner agency sites within the LGA Cities of Hume and Moreland.

##### Administration

- Provide the Financial Inclusion Team Leader with written reports undertaken, on an as required basis.
- Maintain and provide appropriate statistics for the service and as required by the funding body.
- Participate in regular structured professional supervision & attend staff/ team meetings.
- Utilise data reporting systems as required, including entry of accurate data in a timely manner.

##### Legal requirements and risk management

- Ensure all legal, funder and statutory requirements pertaining to the position are met including serious incidents, reportable conduct and mandatory reporting (child safety).
- Participation in professional development activities endorsed and / or conducted by the Financial and Consumer Rights Council of Victoria (FCRC) and other relevant organisations.
- Ensure financial counselling Peak Body Membership (FCRC) is maintained at all times.
- Foster a culture where risks are identified and appropriately managed.
- Report areas of serious risk to next level supervisor and work together to mitigate those risks.

##### Social Action, Consumer Advocacy and Community Education

- Undertake pro-active role in raising awareness and providing effective distribution and dissemination of educational material to the community and other organisations relating to consumer issues and financial literacy.
- Contribute to the development of community education materials on consumer issues tailored to the needs of specific target groups in collaboration with other stakeholders.
- Assist with training other professionals about financial affordability and provide ongoing input into the improvement of Uniting's financial inclusion programs.

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- Identify opportunities to integrate and work collaboratively across teams.
- Identify and document trends in the abuse of consumer rights arising from casework and disseminate appropriately to facilitate structural and systemic change.
- Contribute to strategies and advocacy that address consumer rights issues.

#### Personal accountability

- Compliance with Uniting's values, code of conduct, policies and procedures and relevant government legislation and standards where relevant.
- Cooperate with strategies to actively ensure the safety, protection and well-being of children who come into association with us.
- Ensure appropriate use of resources.
- Work collaboratively with Uniting (Victoria Tasmania) employees and external stakeholders in accordance with Uniting's values and professional standards of behaviour.
- Actively participate in initiatives to maintain, build upon and promote a positive and collaborative workplace.
- Identify opportunities to integrate and work collaboratively across teams.
- Take reasonable care for your own health and safety, and health and safety of others (to the extent required).
- Promote a positive safety culture by contributing to health and safety consultation and communication.
- Promptly respond to and report health and safety hazards, incidents and near misses to line management.
- Attend mandatory training sessions (i.e. equal employment opportunity, health and safety) and mandatory training specific to position.

#### Performance indicators

- Achieve KPIs as set by Funding bodies.

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#### Person specification

##### Qualifications

- Diploma of Financial Counselling or equivalent - fully or partially completed
- Eligible for membership of the Financial and Consumer Rights Council (FCRC)

##### Experience

- Demonstrated experience in a financial counselling or related role and an understanding of issues relevant to the community service sector.
- Knowledge of casework issues as related to the target group, including an awareness of financial hardship, family violence and cultural sensitivity.
- Demonstrated capacity to:
  - Provide energy and/or financial literacy information to residential households, community groups and other related organisations,
  - Actively participate in relevant networks and liaise with support agencies,
  - Respectfully discuss billing/financial issues, and
  - Advocate payment arrangements and access to consumer schemes and other services.
- Competent in the use of Microsoft suite (Word, Excel, and Outlook), data entry, and navigation of databases and portable electronic devices.
- Ability to use IRIS and CDS databases beneficial, but not essential.
- Ability to speak a relevant community language would be considered an advantage.
- Knowledge of policies and practices of major creditors and the ability to identify the appropriate legislation which applies to particular debts.
- Full Victorian Drivers Licence

##### Core selection criteria

- **Values alignment:** ability to demonstrate and authentically promote Uniting's values

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- **Strength-based Case Work:** Motivated to work with and support vulnerable and low income households using strength-based practice so that they gain confidence in managing their own affairs.
- **Flexibility:** Demonstrated ability to work in a fast paced environment, to embrace change and adapt including willingness to use technology to provide services to vulnerable households.
- **Communication Skills:** Outstanding communication and liaison skills including the ability to engage with vulnerable people experiencing personal issues including financial hardship, family violence and other concerns, and communicate with other support agencies, government, utility providers, relevant networks and industry bodies.
- **Time Management Skills:** Well-developed time management, planning, and organisational skills as demonstrated by meeting key performance requirements and managing own workload efficiently.
- **Records Management:** Proven ability to maintain accurate and complete files and other records.

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### We are a child safe organisation

Uniting is a child safe organisation and is committed in everyday practice to ensure the safety and wellbeing of all children, at all times. As a child safe organisation, employment with Uniting is subject to a satisfactory national (and international where relevant) police check and Working With Children Check (in Victoria) and/or Working With Vulnerable People Check (in Tasmania) **prior** to commencement of any paid or unpaid work and/or participation in any service or undertaking.

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**This position description is subject to review and may change in accordance with Uniting's operational, service and consumer requirements.**

	Employee	Manager
Name:		
Signature:		
Date:		