

## JOB DESCRIPTION

<b>TITLE OF POSITION</b>	<b>Financial Counsellor</b>
<b>CLASSIFICATION LEVEL</b>	<b>Lutheran Care (NT) Level 4</b>
<b>PROGRAM</b>	<b>Financial Wellbeing Services - NT</b>
<b>LOCATION</b>	<b>Alice Springs</b>

### 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 a financial literacy program and, Financial Counselling within the Central Australian service area, including Alice Springs, town camps and remote communities. LC also offers an Emergency Relief service 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 professional Financial Counselling to clients in Alice Springs, including town camps and remote First Nations communities within the central Australia Service area, through face to face and or other telecommunication platforms that are available
- 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 DSS funding requirements : including the National Debt Helpline Appointment Booking Project

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<b>Teamwork</b>	<ul style="list-style-type: none"> <li>▪ Contribute to maintaining a supportive team environment by communicating with team members, staff and volunteers in a positive and encouraging manner.</li> <li>▪ Work collaboratively with all members of the Financial Capability and Counselling teams to assist clients to overcome financial barriers.</li> <li>▪ Support LC's senior management team's decisions and ensure that instructions are carried out.</li> <li>▪ Alert the Operational or Senior Practitioner Financial Wellbeing to any emerging issues or critical incidents that may impact upon the growth, stability and sustainability of the relevant program/work area(s).</li> <li>▪ Attend and actively participate in regular team meetings and forums as required.</li> <li>▪ Report to the Operations Manager and or Senior Practitioner Financial Wellbeing as required.</li> </ul>
<b>Work Health and Safety</b>	<ul style="list-style-type: none"> <li>▪ 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.</li> <li>▪ Promote and adhere to LC's Work Health and Safety guidelines.</li> </ul>
<b>Resource Management</b>	<ul style="list-style-type: none"> <li>▪ Maintain records of activities as required for accountability purposes.</li> <li>▪ Manage resources and risks efficiently and effectively.</li> <li>▪ Work within established or negotiated financial and time constraints</li> </ul>
<b>Continuous Improvement</b>	<ul style="list-style-type: none"> <li>▪ Contribute to the delivery of high quality services.</li> <li>▪ Understand and support continuous quality improvement in LC.</li> </ul>

## CORE BEHAVIOURS/RESPONSIBILITIES

<b>ROLE</b>	<b>RESPONSIBILITIES AND DUTIES SPECIFIC TO THE ROLE:</b>
<b>Client Assessment, Advocacy and</b>	<ul style="list-style-type: none"> <li>▪ Provide professional Financial Counselling to clients within the Central Australian service area, including Alice Springs, town camps and remote communities.</li> <li>▪ Travel to and provide services in remote communities that require you to stay in a range of accommodation facilities in remote locations for up to a week</li> </ul>

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<p><b>Financial Literacy Support.</b></p>	<ul style="list-style-type: none"> <li>▪ Provide high-level accurate information regarding financial rights, responsibilities, legislation and processes relating to debt, credit recovery and income.</li> <li>▪ Meet the client in a confidential and timely manner and handle their financial affairs accurately and professionally.</li> <li>▪ Prepare a Statement of Financial Position for clients and creditor lists and money plans as required.</li> <li>▪ 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.</li> <li>▪ Prepare correspondence as necessary on behalf of the client ensuring that it meets their needs.</li> <li>▪ Continue appointments until the client is able to take control of their own financial circumstances.</li> <li>▪ Provide budget counselling and support services to individuals and groups that will assist in reducing the effects of low income and poverty.</li> <li>▪ Provide information to the target group relating to debt management, credit regulations and consumer finance issues.</li> <li>▪ Utilise other resources and welfare groups in the community and make referrals where appropriate.</li> <li>▪ Negotiate and advocate on behalf of the client where appropriate ensuring he/she is represented in a professional manner.</li> <li>▪ Advocate and negotiate in a professional manner for clients ensuring ethical and legal compliance requirements are met.</li> <li>▪ Empower the client through improved financial management skills.</li> <li>▪ Manage complex case management where people are in immediate crisis experiencing financial stress or have multiple or complex needs to provide short to medium term case management and support through a combination of tailored information, options exploration, supported referral, advocacy and case work.</li> </ul>
<p><b>Professional Development</b></p>	<ul style="list-style-type: none"> <li>▪ Maintain Financial Counselling qualifications by attending appropriate professional development training, and membership with South Australian Financial Counselling Association (SAFCA)</li> <li>▪ Ensure active and regular attendance for clinical supervision.</li> <li>▪ Participate in training as required by LC.</li> <li>▪ Attend accredited training as required by the Department to fulfil contractual obligations.</li> <li>▪ Participate in further personal development as discussed with the Financial Practitioner and Senior Manager, NT</li> </ul>
<p><b>Service Delivery</b></p>	<ul style="list-style-type: none"> <li>▪ Funding specific to Commonwealth Financial Counselling – requires that we participate in capability and capacity building projects that support the financial counselling sector, namely: the National Debt Helpline Appointment Booking Project, under the guidance of the Senior Practitioner Financial Wellbeing</li> </ul>

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	<ul style="list-style-type: none"> <li>▪ Ensure the delivery of high quality, best practice supports to clients and ensuring service delivery meets standards and guidelines.</li> <li>▪ Ensure reports are produced and submitted on time to meet organisational and contractual reporting requirements.</li> <li>▪ Demonstrate and model a commitment to all organisational planning and quality management processes.</li> <li>▪ Work collaboratively with Senior Manager NT, Operations Manager and Senior Practitioner Financial Wellbeing</li> <li>▪ Be an integral part of an innovative new model of practice working within the Alice Springs Financial Wellness Team on various agreements with key stakeholders in the region.</li> </ul>
<b>Networking and Advocacy</b>	<ul style="list-style-type: none"> <li>▪ Work with the team to create a network with various First Nations communities.</li> <li>▪ In consultation with the team, take into account the local requirements for the presentation of material to be culturally relevant.</li> <li>▪ Be involved in local partnerships and networks with relevant agencies, financial services and local organisations.</li> <li>▪ Develop and maintain links with both local and remote Government and non-Government agencies to enable positive referral pathways for clients.</li> </ul>
<b>Record Keeping</b>	<ul style="list-style-type: none"> <li>▪ Complete comprehensive, professional case notes finalised within allocated timeframes on the relevant database/s.</li> <li>▪ Maintain good case management practices, including regular input of data into relevant databases.</li> <li>▪ Collect data needed for reporting purposes as requested by the senior management team.</li> <li>▪ Ensure that data is kept confidential.</li> <li>▪ Provide reports as requested</li> </ul>

## 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 First Nations culture.
- Ability to engage positively with people from First Nations communities.
- Ability and willingness to travel, on a rostered basis, throughout Central Australia with some overnight stays in a range of accommodation.

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- 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.
- Ability to produce and present education sessions to groups and individuals in person and online
- Ability to deliver services with a culturally sensitive and trauma informed approach.

**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 First Nations communities.
- Experience/certificate in driving a 4WD or willingness to attend training if required.

**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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