



Position description

Title	Financial Counsellor
Reports to	Team Leader Financial Counselling
Direct Reports	Nil
Classification & Salary	SCHCADS Level 5
Employment Status	Full Time, Fixed term
Date	August 2020

Good Shepherd Australia New Zealand (GSANZ)

Our three-year strategy outlines the world we want to see and our role advancing in it. It also speaks to the positive impact we will deliver to support women, girls and families to be safe, secure, strong and connected. We are committed to tackling the issues of our time which adversely affect them. We work to advance equity and social justice and support our communities to thrive.

We seek to increase economic participation and wellbeing, to build resilience, improve safety and bring about system change. We offer microfinance programs and products, financial counselling and coaching, family violence support, family and youth programs and playgroups, education programs and community houses. These services are complemented by research and advocacy to address the underlying structural causes of injustice, exclusion, and inequality.

Role Purpose

Good Shepherd employees are committed to inclusive practice that responds to the specific needs, context and circumstances of service participants. We embrace the diversity and intersectionality of individuals and recognise a person's right to a unique identity comprising culture, language, ability, community, gender, sex, sexual orientation and lived experience.

The Telephone & Online team

This role will form a part of a broader team of skilled professionals working closely to deliver a holistic, multi-channel model of telephone & online support across economic wellbeing, family violence and family services that is person centred and linked into community support services.

This National team will ensure that people who present with financial and personal disadvantage are supported and empowered to address immediate and longer term financial and personal risks and vulnerability.

As a Good Shepherd Financial Counsellor, part of the Telephone & Online team you will:

- Work alongside and provide tailored information, options, support and advocacy for individuals and people with families experiencing disadvantage, financial crisis or longstanding financial difficulties, through a combination of information, supported referral, advocacy and casework.
- Adopt a client-directed approach by supporting the person to identify their strengths and support their fullest participation in all goal setting, planning and decision-making.
- Show empathy, develop trust and assist a person to feel safe; use a strengths-based approach to support a person to explore options and develop and implement strategies that empower them to achieve financial relief.
- Have an understanding of vicarious trauma; be able to lead a conversation through a trauma informed lens; have empathy for the challenges faced by clients with varied lived experience; take a situational approach and support the person to have agency and choice over their lives and feel safe.

- Undertake personal financial analyses, identify options and share advice about debts whilst supporting clients in negotiations with creditors and advocating in the best interest of the client.
- Recognise risk factors that may indicate family violence, mental health distress or child abuse and neglect; triage, prioritise and refer clients to other sources of support and assistance in alignment with client goals and provide consultation to other services in accordance with privacy and information sharing requirements.
- Be culturally sensitive and aware and adapt your practice to accommodate the diverse needs, background and identify of each individual.
- Compliance with GSANZ policy, procedure and code of conduct is always expected.

Key Responsibilities

- Deliver financial counselling to clients in accordance from client-directed and strength-based empowerment principles
- Undertake high quality, trauma informed intake and assessment and provide initial financial counselling support, consultation, triage and referral
- Collect and maintain accurate data, case studies, themes and issues with a view to improving outcomes for clients
- Undertake high quality, trauma informed case work in consultation with key stakeholders and support clients to make informed choices that support them to build longer term financial capability
- Consult, refer and collaborate with financial counselling and financial capability peers, other GSANZ services and the broader service sector
- Comply with GSANZ policy, procedures and practice and participate in GSANZ organisational activities

Responsibilities of Good Shepherd Employees

Strategy

- Deliver service in line with agreed operational plan and Good Shepherd's strategic plan
- Demonstrate understanding of social justice and community capability building concepts

People

- Demonstrate commitment to self-reflection to drive own learning and development
- Contribute to development of a high-performance team through demonstration of capabilities outlined in Good Shepherd 's leadership capability framework
- Participate actively in regular formal supervision
- Share knowledge and practice insights with colleagues
- Take responsibility for own wellbeing

Clients

- Culturally sensitive, inclusive and embraces the diversity of individuals
- Communicates effectively with clients, using a strengths-based approach
- Deliver best practice service to clients in line with agreed goals/contribution
- Seek feedback from client/stakeholders/peers in order to reflect and improve on service support for own practice
- Maintain a client-directed approach to service delivery at all times

Service Delivery and Operations

- Deliver all services in line with service standards and procedures
- Maintain timely, accurate data, information and reporting in line with department requirements at all times
- Maintain agreed service level agreements
- Maintain knowledge of a variety of financial management and budgeting methods and be able relate most appropriate methods to a specific situation.
- Knowledge of current policies regarding non-payment of fines and infringements and alternatives to payment
- Knowledge of services offered by other organisations that may assist the client and the ability to make appropriate referrals
- Knowledge of appropriate authorities, government and non-government alternative dispute resolution bodies to which complaints can be made on behalf of clients
- Knowledge of hardship programs offered by institutions such as utilities and banks
- Other duties as reasonably required

Stakeholders

- Liaise effectively with referral network
- Work collaboratively with other service providers to deliver valued outcomes for clients
- Develop constructive, collaborative relationships with other Good Shepherd team members and departments

Compliance

- Demonstrate behaviour consistent with Good Shepherd mission, values, behaviours and policies at all times
- Maintain agreed quality standards
- Maintain OH&S standards at all times

Qualifications, Experience, Mandatory Requirements and Competencies

- Financial Counselling qualification (Diploma in Financial Counselling); or higher qualification
- Eligibility for registration with relevant state financial counselling peak body
- Demonstrated knowledge of the financial and credit industries and their relevant governing legislation; and the community services system
- Demonstrated understanding of case work
- Demonstrated excellent time management skills
- A satisfactory Police Check
- A current Working with Children's Check (WWCC)

Competencies

- Calm in a busy environment, thinks clearly - can manage a large and complex caseload
- Can assess a client's financial situation including income and entitlements and determine whether debts are accurate and legally owed; explore options and consequences and advocate/ negotiate on the client's behalf
- Inclusive, trauma informed, empathic, sound and supportive conversations that place the client's identity, needs and context at the centre, and, where appropriate, link the client with other services and agencies
- Capacity to self-reflect and understand impact of own behaviour and words on others
- Can assist clients to complete more complex documentation and forms i.e. letters to creditors
- A knowledge of legislation pertinent to credit and debt
- Skills in maintaining accurate and timely case notes, file management and other documentation
- A willingness to adapt to changes in the workplace and within the Financial Counselling field to ensure improve outcomes for clients
- Computer Literacy skills

Key Selection Criteria

1. Financial Counselling qualification (Diploma in Financial Counselling); or higher qualification
2. Demonstrated capacity to work flexibly and respectfully with a diverse range of people, including people with cultural, gendered, social and economically diverse backgrounds, who experience health concerns or disabilities, carers and people who have not previously accessed a community services system
3. Demonstrated understanding of a trauma informed approach, including risk assessment and response to family violence and economic abuse
4. Strong commitment to and capacity for teamwork, collaboration and networking
5. Clear and effective communication, negotiation and advocacy skills
6. Commitment to the use of supervision, client and colleague feedback and professional development to continually improve practice

Values & Behaviours - We are all co-responsible for the delivery of the Good Shepherd Mission and living our values by modelling these behaviours in all that we do.

- Value of each person
- Reconciliation
- Justice
- Zeal
- Audacity

Additional information

Employment is subject to:

- Relevant Qualifications/Registration Name
- A current Police Record Check
- A current Working with Children Check (WWCC) or state equivalent
- Proof of the right to work in Australia

The above requirements will need to be supplied and verified prior to commencement

Work Health and Safety (WH&S): All team members are required to carry out their duties in a manner that does not adversely affect their own health and safety and that of others by reporting all incidents and injuries as well as cooperating with any measures introduced in the workplace to improve WH&S.

Pre-existing injury: The person appointed to this position will be required to disclose any pre-existing injuries or disease that might be affected by employment in this position. This will assist the organisation in providing a safe work environment.

Equal opportunity: Good Shepherd is an equal opportunity employer. We recognise the rich diversity of people across Australia. We are committed to ensuring that our team is reflective of the diverse community we serve and to supporting a culture of equity, inclusion and diversity.

All team members have a responsibility to be familiar with and adhere to the organisation's policies and procedures.

Child Safe Employer: Good Shepherd Australia New Zealand is a Child Safe employer. Employment is subject to satisfactory referee checks, a current employment working with Children Check, National Criminal History check and proof of the right to work in Australia.

Cultural competency: Good Shepherd strives to maintain a culturally competent and inclusive workplace. All team members are expected to undergo cultural competence training as part of their professional development plans.

Salary packaging is available to all employees.