

POSITION DESCRIPTION	
Job Title	Financial Counsellor
General	
Context	Mortgage Stress Victoria is a specialist Community Legal Centre based on Wurundjeri country in Melbourne's CBD. We provide free financial counselling, legal & social work services to Victorians in mortgage stress. Our clients are complex, often ineligible for other intensive supports and may be at risk of homelessness. MSV's casework informs our systemic advocacy work. More about MSV can be found on our website, including our organisational strategy.
MSV Vision	Fair mortgages and secure housing for homeowners in debt.
MSV Purpose	We support people experiencing mortgage stress and drive systemic change to prevent mortgage stress.
Role Purpose	The Financial Counsellor works as part of Mortgage Stress Victoria's (MSV) integrated practice, which includes legal and social work professionals. The role provides expert financial counselling to Victorian homeowners (many of whom are vulnerable) experiencing mortgage stress, with the aim of preventing homelessness and improving financial wellbeing.
Reports to	Program Manager Financial Counselling
Term	12 months
Scope of Role	The Financial Counsellor is responsible for delivering high-quality financial counselling services in a timely quality and efficient way whilst also identifying themes and contributing to systemic advocacy initiatives. Internal Collaboration Within MSV, the Financial Counsellor works closely with: - Program Manager – Financial Counselling, - Legal and social work teams as part of MSV's integrated practice model - Other financial counsellors, volunteers, and student placements - Operations staff to ensure smooth client service delivery External Engagement Externally, this position engages with: - Clients experiencing mortgage stress and financial hardship

	Financial Counselling Victoria and other professional networks Lenders, utility providers, government agencies, and industry bodies Community organisations and support services
Key Responsibilities/Expectations	
• Deliver timely high-quality financial counselling services to clients experiencing mortgage stress and related financial hardship. • Collaborate with legal and social work teams within MSV's integrated practice model, and identify legal issues. • Contribute to the improvement of MSV processes and systems to ensure we are running an effective integrated practice model. • Contribute to stakeholder and community engagement by delivering community education and development sessions, and other initiatives as directed. • Provide Maram informed expert advice and casework assistance for clients experiencing Family Violence. • Proactively advocate for the client with lenders and other stakeholders. • Identify, report and manage risk issues • Contribute to systemic advocacy including through the provision of case studies and community education initiatives. • Contribute to creating and maintaining a culturally safe service for Aboriginal and Torres Strait Islanders and other culturally and linguistically diverse groups experiencing systemic disadvantage. • Maintain accurate and timely case records and reporting. • Participate in the Duty Officer roster assessing eligibility of new clients. • Uphold MSV's values and strategic objectives in all aspects of work. • Contribute to embedding MSV's Values and fostering culture and good staff wellbeing. • Other relevant work as directed.	
Key Selection Criteria	
Mandatory <u>Accredited Financial Counsellor</u> - Hold a Diploma of Financial Counselling (or equivalent) and accreditation as a financial counsellor. <u>Professional Registration</u>	

- Eligible for, or currently hold, membership with Financial Counselling Victoria (FCVic)

Experience

- Prior experience in a financial counselling role or in the financial services industry with an understanding of complex mortgage, debt, and consumer credit issues including credit reporting.

Technical Skills

- Advanced computer literacy, including proficiency in Microsoft 365 (Word, Excel, Outlook, Teams, operational understanding of benefits of AI) and client management databases.
- Demonstrated ability to analyse and present financial information using Excel or similar tools.

Commitment to Social and Economic Justice

- Demonstrable commitment to advancing economic and social justice, particularly for communities experiencing vulnerability.

Alignment with MSV Values

- Commitment to MSV's Vision, Purpose, and [Organisational Strategy](#).

Diversity and Inclusion

- Values diversity and inclusion and actively contributes to a culturally safe and respectful workplace.

Desirable

Integrated Practice Experience

- Experience working within an integrated practice, collaborating with multiple service types (e.g., legal, social work) to achieve client outcomes.

Client Management Systems

- Experience using cloud-based client management software (e.g., ActionStep).

Sector Knowledge

- Working knowledge of legal, financial regulation, and social factors impacting home lending and mortgage stress.

Complex Needs Support

- Experience working alongside or supporting clients with complex needs, including those experiencing family violence, economic abuse, or other vulnerabilities.

Salary and benefits

1. This is a full-time (5 days per week) role. Applicants seeking 4 days per week will be considered.
2. Annual full time equivalent salary per annum \$108,739 and \$113,679 [SCHADS Level 5 + 3%], exclusive of superannuation.
3. 12% superannuation.

4. Five weeks paid annual leave + 17.5% leave loading.
5. Paid Christmas closure in addition to annual leave.
6. Up to \$15,900 in salary packaging.
7. Hybrid work from home and office model.
8. Access to Employee Assistance Program.
9. An energising workplace, with a supportive culture and great colleagues dedicated to social & economic justice.
10. Central CBD location next to Flagstaff Station; new offices with end-of-trip facilities including showers, secure indoor bike storage & laundered towel service.

Accountabilities	Indicative Weight	Activity	Measure of Success
Client-Centred Financial Counselling	60%	• Provide timely, high-quality, MARAM informed and efficient specialist financial counselling to clients with complex mortgage and consumer credit issues. • Participate in the Duty Officer roster assessing eligibility of new clients. • Develop and implement tailored credible long-term financial plans and advocacy strategies. • Support clients to understand their rights and options and build financial capability. • Contribute to creating and maintaining a culturally safe service for Aboriginal and Torres Strait Islanders and other culturally and linguistically diverse groups experiencing systemic disadvantage.	• Positive client feedback and outcomes (e.g., sustainable payment plan, successful hardship arrangement, prevention of eviction and repossession as a result of our wrap around intervention). • Quality, timely and accurate completion of casework. • Increased client confidence and financial literacy.
Integrated Practice Collaboration	15%	• Work closely with MSV's legal and social work teams to deliver holistic support.	• Evidence of collaborative casework and

		• Participate in case conferences and joint planning sessions. • Share insights and contribute to integrated service delivery. • Collaborate effectively with social work and legal to reduce unnecessary external referrals. • Align daily practice with broader strategic goals and service delivery standards	shared outcomes. • Improved client outcomes through integrated support. • Positive feedback from team members of other teams • Increase in cases showing evidence of internal collaboration-wrap around service • Monthly tracking of internal referral volumes and outcomes shows consistent or increasing trends. • Client feedback reflects improved continuity of service
Systemic Advocacy and Community Engagement	20%	• Identify systemic issues affecting clients and contribute to advocacy efforts including through preparation of case studies. • Deliver financial literacy workshops and community education sessions in the context of mortgage stress.	• Contributions to policy submissions or advocacy campaigns • Number and quality of community education sessions delivered.

			Stakeholder engagement and partnerships developed.
Administration and Compliance	5%	- Understand and comply with MSV's policies and risk management guide. - Maintain accurate client records using MSV's case management systems. - Ensure compliance with relevant legislation, policies, and ethical standards. - Ensure full compliance with MARAM framework, including completion of required training. - Demonstrate evidence of family violence risk identification, response, and referral pathways - Improve skills and knowledge in addition to completing annual CPD requirements.	- Timely and accurate data entry & reporting. - Compliance with professional & organisational standards. - Contribution to program evaluation & continuous improvement - Evidence of outcomes of relevant cases shows documented application of the family violence policy (e.g., referrals, risk assessments) in all applicable case files. - Annual compliance check confirms adherence to MARAM responsibilities and practice guides.