

Job Description
Tenfold
Financial Empowerment Division
Equal Opportunity Employer (EOE)

Job Title: Financial Empowerment Specialist

Date of last Revision: September 2023

A. Basic Function

1. Provide counseling for clients of the Barshinger Financial Empowerment Center (BFEC). To include but not limited to:
 1. General Financial Counseling regarding all aspects of personal finances including Debt Management Plans (DMPs) when appropriate
 2. Homebuyer Counseling (pre-purchase/pre-closing)
 3. Default Mortgage Counseling
 4. Rental/Eviction Prevention Counseling
 5. Reverse Mortgage Counseling (HECM)
 6. Student Loan Counseling
 7. Small Business Owner Counseling (SBO)

B. Essential Functions-Counseling

1. Assist clients to resolve their financial challenges and to achieve their goals through in-person and/or telephone counseling sessions.
2. Adhere to the BFEC counseling guidelines or protocols.
3. Advise clients about a DMP option when appropriate.
4. Provide information about and referrals to social service agencies or community programs that may be of assistance to clients.
5. Maintain complete, accurate and up-to-date client files, including client intake information, budgets, action plans and any other documentation provided by clients during the course of counseling.
6. Timely data entry of required client information and counseling log notes in the appropriate database.
7. Maintain regular contact with clients as necessary per counseling guidelines.
8. Provide these counseling services at off-site satellite locations when requested by BFEC Manager and/or as mutually agreed.

Other Functions

1. Serve as back up to the BFEC Intake Coordinator as needed.
2. Participate in staff meetings and training. (Overnight travel may be required for some training)
3. Represent Tenfold and the BFEC at community meetings when requested.
4. Provide off-site financial workshops when requested. Up to 50% travel required within Lancaster and surrounding counties.
5. Maintain required certifications.
6. Perform other tasks assigned by the Director of Financial Empowerment.

C. Counseling Certifications required within 12-18 months from hire date (subject to change)

1. HUD (HUD Exam): Covers all aspects of financial and housing counseling (within 6 months)
2. National Foundation for Credit Counseling: Financial and Student Lending certifications (within 45 days)
3. Pennsylvania Housing Finance Agency (PHFA): Homebuyer and Default certifications
4. Additional Certifications needed for Foreclosure Mitigation.

D. Supervision Exercised

None.

E. Supervision Received

Responsible to the FEC Manager.

F. Minimum Knowledge, Skills and Abilities

1. A Bachelor's degree in finance, business or a related field is *preferred*, or a 2 year degree in counseling, finance, business or related field. 4+ years of relevant Job Experience may be considered in lieu of degree.
2. Demonstrated personal financial management skills and experience.
3. English fluency required, bi-lingual Spanish strongly preferred.
4. Strong organizational and time management skills.
5. Excellent communication skills, including writing, speaking, and listening skills.
6. Computer-literate, with good knowledge of Microsoft Office applications.
7. Sensitivity to cultural and socioeconomic characteristics of the client population served.
8. A commitment to empowering others to resolve their own challenges and a conviction about the capacity of people to grow and change.
9. Ability to establish a respectful relationship with clients to help them enhance skills and confidence.
10. Capacity to maintain a helping role while setting appropriate limits.
11. Ability to work collaboratively with other staff and service providers.
12. Commitment to Tenfold's Core Values: We Value Empowerment; We value Innovation; We Value Integrity; We Value Diversity, Equity and Inclusion; We Value Teamwork

G. Requirements

- Full time, 40 hours per week. Occasional evenings and weekends as needed
- Reliable and legal personal vehicle (Inspected and insured) and an active valid driver's license
- Willingness to travel to meet clients in Lancaster and surrounding counties as needed

H. Classification

This position is classified as non-exempt from overtime and compensation is paid on an hourly basis.

The above is intended to describe the general content of, and requirements for, the performance of this job. It is not to be construed as an exhaustive statement of duties, responsibilities, or requirements.

I have read and understand the responsibilities and requirements of this position for which I have been employed by Tenfold.

Signature of Employee _____ Date _____

Equal Employment Opportunity

Tenfold is an equal opportunity employer and does not discriminate on the basis of race, gender, disability, ethnicity, religion, sexual orientation, national origin, age, citizenship, veteran status or genetic information.

Americans with Disabilities Act

Applicants as well as employees who are or become disabled must be able to perform the essential duties and responsibilities either unaided or with reasonable accommodation. The agency shall determine reasonable accommodation on a case-by-case basis in accordance with applicable law.