

Job Description
Tenfold
Equal Opportunity Employer (EOE)

Job Title: Financial Empowerment Specialist II

Date of last Revision: January 31, 2025

A. Basic Function

The Financial Empowerment Specialist II provides qualified counseling and assistance to clients seeking to improve their current financial and housing circumstances. Through a high level of trauma informed customer service, the Financial Empowerment Specialist II will prepare a financial plan, an action plan, and coach clients on topics including but not limited to:

1. General Financial Counseling regarding all aspects of personal finances
2. Rental Counseling to prevent eviction or gain access to the rental market.
3. Prepurchase counseling for those who are interested in homeownership or ready to purchase.
4. Homeownership Counseling to prevent foreclosure or to improve financial circumstances.

Additional Topics/services could include:

5. Fair Housing
6. Debt Management options including Debt Management Plans
7. Reverse Mortgage Counseling (HECM)
8. Student Loan Counseling
9. Small Business Owner Counseling (SBO)

B. Essential Functions

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

Other Functions

1. Participate in staff meetings and training. (Overnight travel may be required for some training)
2. Represent Tenfold and the BFEC at community meetings when requested.
3. Provide off-site financial workshops when requested. Up to 50% travel required within Lancaster and surrounding counties.
4. Maintain required certifications.

5. Perform other tasks assigned.

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

1. National Foundation for Credit Counseling: Credit and Housing certifications (within 45 days)
2. HUD Housing Certification: Covers all aspects of financial and housing counseling (within 6 months)
3. Pennsylvania Housing Finance Agency (PHFA): PHFA Housing Specialist Certification and Homeowner Emergency Mortgage Assistance Program
4. Additional Certifications/Training needed for Foreclosure and Fair Housing
Experienced Counselors may continue to develop expertise in the following areas:
 1. Student Loans
 2. Home Equity Conversion Mortgage (HECM)
 3. Financial Coaching Certifications

D. Supervision Exercised

None.

E. Supervision Received

Responsible to the Program Manager, Client Services.

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. Competency in Microsoft 365 products, including but not limited to Word, Excel, & Teams.
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, color, 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.