

TITLE: Credit Counsellor**Overview:**

Operating within a dynamic and entrepreneurial environment, you will work with our lead management systems to engage and assist clients in exploring appropriate solutions to their financial problems. You will empower them with the tools necessary to be successful with their new plans and provide them with support to take action.

Our Vision:

We are Canada's leaders in credit counselling, transforming the way people use credit.

Our Mission:

We help people get out of debt, so they can get back into life.

SUMMARY:

- Engage and assist clients in finding appropriate and life-changing solutions to their financial problems providing them with hope
- Work with clients to develop a money management plan and/or budgeting techniques and help them to transform the way they use credit
- Utilize customer relationship and management tools, and build trust with clients to successfully guide them through their decision-making process, allowing them to improve their quality of life and achieve financial wellness
- Establish and maintain positive connections with creditors, business partners and community agencies in order to advocate on behalf of clients and make referrals to other services where applicable.

QUALIFICATIONS:

- Ability to build strong client relationships through exceptional customer service and interpersonal skills
- Ability to adapt to a changing environment and handle multiple priorities
- Ability to work independently and cooperatively with fellow employees
- Detail-oriented approach, impeccable time management and organizational skills, proven ability to self-manage responsibilities
- University degree in Business or an equivalent educational qualification is an asset
- Strong command of the English language (ability to speak French or another second language an asset)

- Must have AFCC Certified Credit Counsellor designation within three years of being hired
- Must be bondable

RESPONSIBILITIES:

- Conduct counselling sessions with clients to assess their current financial situation and provide customized repayment solutions
- Provide money management and budgeting techniques as well as access to applicable resources
- Work with customer relationship management and case management tools to assist clients in finding solutions to their debt problems and help them follow through
- Advocate on behalf of clients with their creditors
- Act as an intermediary with lending institutions, landlords, utilities, courts, other social services, etc.
- Make referrals to other social service agencies or partners where appropriate
- Establish and maintain positive relationships with credit grantors and social agencies
- Set up, when appropriate, an agency-administered Debt Consolidation Plan (DCP)
- Provide ongoing counselling and follow-up
- Maintain up-to-date case records
- Arrange settlements with creditors
- Be knowledgeable in the distribution of client funds to the creditors and the recording of transactions
- Be knowledgeable regarding the statistical reports and agency goals
- Perform all job-related duties as may be required, as well as additional duties assigned where your Manager/Chief Executive Officer deems
 - such duties reasonably appropriate
- Be involved in Credit Canada Debt Solutions presentations and education programs to outside groups and agencies where appropriate
- Assume responsibility for your own professional development by keeping up-to-date on current developments in the field of credit counselling
- Assume responsibility for your own credit education units to keep in good standing with AFCC designation