



Certified Financial Planner (Contract)

Job Posting

Overview

Credit Canada is seeking an entrepreneurial and innovation-oriented Certified Financial Planner (CFP®) for a groundbreaking contract opportunity to help pilot our Advice-Only Retirement Planning service. This role is designed specifically to serve low- and moderate-income Canadians who are emerging from debt and are currently underserved by the financial planning industry.

As a non-profit leader for over 60 years, Credit Canada is leveraging the power of our established non-profit to develop a new Advice-Only model that offers objective, holistic planning without product recommendations, at a cost that everyday Canadians can afford. Reporting directly to the CEO, you will be the primary lead in developing this new service and delivering high-impact, affordable financial plans through a mix of 1:1 sessions and community-based group learning. This is a contract position and is flexible in terms of schedule and workload – ie, 3-5 days per week. It may be a fit for a CFP who is interested in continuing to serve other clients.

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.

Who We Are

For more than 60 years, Credit Canada has been helping Canadians lead healthier financial lives, achieve their goals, and improve their quality of life through financial education and debt resolution. As a national, non-profit organization and Canada's first and longest-standing credit counselling agency, we have helped hundreds of thousands of people achieve financial wellness. We are now leveraging our expertise to address the retirement savings gap for individuals with low-to-moderate incomes.

Job Responsibilities

As a Certified Financial Planner, you will:

- **Create the Client Journey:** Develop and test ways to support this demographic in building a better financial future.
- **Deliver Financial Plans:** Conduct 1:1 sessions to help clients build simple, actionable, holistic retirement plans.

- **Facilitate Community Learning:** Deliver financial planning education in group settings to maximize the impact of personalized 1:1 time.
- **Utilize Modern Tech:** Use AI-enabled tools and retirement planning software to complement in-person conversations and generate financial plans efficiently.
- **Track Impact:** Assist in measuring client progress longitudinally to ensure the program meets its impact goals.

Qualifications/Skills

You are:

- **A Human-First Planner:** You believe in holistic planning that considers a broad range of goals beyond just financial ones, including family, job, and health. You know that your superpower is in financial planning and client service, not in business development or marketing.
- **Deeply empathetic:** You have a deep understanding of the psychology of money and are experienced and comfortable having difficult conversations.
- **Entrepreneurial:** You possess a builder mindset and are excited by the challenge of launching a new service model.
- **Innovation-Oriented:** You have a passion for technology and are comfortable learning new tools.
- **Highly Organized:** You are thorough and accurate in the completion of financial plans and can manage multiple priorities at the same time.

You have an:

- **Ability to Simplify:** You can translate complex financial concepts for people with minimal financial knowledge and experience.
- **Analytical Approach:** Proficiency in using data to identify solutions for clients with unsecured debt or modest incomes.
- **Adaptive Communication Style:** Ability to adjust your behaviour to establish rapport and build trust with diverse community members.

Education and Experience Requirements

- **A Certified Financial Planner (CFP®) designation** is required.
- **Minimum of 5 years of financial planning experience** with a demonstrated history of delivering comprehensive financial plans.
- **Experience with low- to moderate-income clients**, an understanding of the differences in financial planning for this demographic, and/or a deep interest in financial inclusion are significant assets.
- **Proficiency with CRM and Planning Tools:** Experience with HubSpot or a similar CRM, and with retirement software such as Adviice, Conquest or Planswell.

Dates, Work Hours & Location

- **Hours:** This is a contract position. Specific hours and days of the week are flexible.
- **Location:** Credit Canada is a "remote-friendly hybrid" organization. Periodic attendance for contractors at the Toronto office (Yonge/Sheppard) or for in-person sessions may be required.
- **Expected Compensation:** \$72,000 to \$102,000 based on full-time hours. Amount pro-rated based on the number of days worked if less than full-time.

To Apply

Applications (cover letter and resume) for the Certified Financial Planner role should be submitted in confidence to careers@creditcanada.com.

Artificial intelligence may be used during the recruitment process to assist with screening or evaluating candidates.

We thank all applicants for their interest; however, only those selected for an interview will be contacted.

Application Deadline: May 15th, 2026.