TITLE: Credit Counsellor

Overview
Join a dynamic and entrepreneurial non-profit organization dedicated to empowering individuals to achieve financial wellness.

As a Credit Counsellor, you will be working directly with individuals seeking support for their financial challenges by conducting financial assessments and recommending appropriate debt repayment solutions. Through education, practical tools, and ongoing support, the credit counsellor empowers clients to take action and build long-term financial stability, advancing the organisation's mission and vision.

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, Credit Canada has helped thousands avoid bankruptcy, become debt-free, and achieve financial wellness.

Last year, we assisted approximately 70,000 consumers through our credit counselling and educational services, which are available to all Canadians regardless of income level or employment status. Now, and into the near future, many Canadians will need credit counselling services that put their best interests first, and we're stepping up to answer the call.

Experience what it feels like being a part of our collaborative, motivated and purpose-driven team.

Job Responsibilities

As a Credit Counsellor, you will report to the Counselling & Client Services Manager

You will:

- Conduct on-demand financial counselling sessions to assess client situations and develop tailored debt repayment strategies.
- Serve as a backup review counsellor when required.
- Provide guidance on budgeting, money management, and financial literacy, and connect clients with appropriate financial tools, community supports, and social service resources.
- Provide alternative solutions when a DCP is no longer viable (e.g., LIT referral, mortgage referral).
- Utilize CRM and case management systems to accurately document client interactions, monitor client progress, and support the implementation of recommended solutions.
- Advocate on behalf of clients with creditors and act as an intermediary with lending institutions, landlords, utility providers, courts, and other relevant organizations.
- Maintain accurate, organized, and up-to-date client case records in accordance with organizational standards and compliance requirements.
- Take accountability for achieving individual performance targets and service goals while maintaining high-quality client support.
- Participate in and contribute to Credit Canada's strategic priorities and initiatives.
- Maintain Certified Financial Counsellor (CFC) designation in good standing by completing required continuing education units.
- Perform all job-related duties as required, including additional responsibilities assigned by management that are reasonably related to the role.

Qualifications/Skills

You are:

- Accountable and love a fast-paced working environment.
- A results-producer with a proven track record and exceptional ability to take initiative and follow through.
- A role model of integrity, professionalism and confidentiality
- An innovator who embraces change and seeks out new ideas, learning and opportunities.
- Able to analyze data and think critically to uncover insights and identify solutions that will influence client success.

- An excellent communicator with a strong rapport who expresses ideas in a way that builds client, team and stakeholder commitment.
- Empathetic, open-minded and sensitive to the needs and feelings of others.
- Known as someone who actively listens without judgement, is transparent and inclusive, and challenges own biases and assumptions.
- Must be bondable.

You have:

- Proven counselling experience, preferably in financial or credit counselling.
- A demonstrated track record of consistently meeting targets and achieving goals.
- Strong ability to build and maintain client relationships through exceptional customer service and interpersonal skills.
- The ability to motivate clients and sustain engagement throughout their program.
- A high level of emotional intelligence, with the ability to read situations and adapt communication styles to effectively engage others.
- Proven ability to mobilize, influence, and engage others to achieve results.
- Experience developing the knowledge, skills, and capabilities of others.
- A reputation for fostering meaningful, trust-based collaborations that lead to win-win outcomes.
- Strong strategic thinking skills, with the ability to identify high-impact priorities that drive long-term, sustainable success.
- The ability to balance big-picture thinking with strong attention to detail.
- Excellent organizational, time management, and detail-oriented skills, with the ability to self-manage responsibilities.
- The ability to adapt in a fast-paced, changing environment and effectively manage multiple priorities.
- Comfort working both independently and collaboratively within a team.
- A strong command of English (written and verbal); proficiency in French or another language is an asset

Education and Experience Requirements:

- University degree, college certificate and/or appropriate work experience
- Must have or obtain Certified Financial Counsellor (CFC) designation within two years of hire.
- Digital fluency skill in DMS6, Google Workspace, HubSpot, Power BI, Basecamp, Asana, and Office 365. Experience with contact centre software is an asset.
- Understanding of Legislation, Collections Act Requirements and/or Accreditation Requirements is an asset.

Dates, Work Hours & Location

Start Date: Immediate opening
Hours of operation: Monday-Thursday 8am to 6pm, Friday 8am to 5pm and Saturday 8am to 4pm.
Location: Credit Canada is a "remote-friendly hybrid " organization. To foster collaboration, we require periodic attendance at the office (Yonge/Sheppard). This position will also be required to occasionally attend in-person meetings and events.

Salary

$60,000/year

How to Apply

If interested, please send your resume to careers@creditcanada.com.