



# metro assist

## POSITION DESCRIPTION

### Financial Counsellor

<b>Employment Status</b>	Casual 14 hours per week
<b>Industry Award</b>	SCHCADS Award Level 5
<b>Reporting to</b>	Manager Tenancy and Financial Inclusion Team
<b>Directly Supervising</b>	Nil
<b>Work Area</b>	Inner West, Inner South West and South West Sydney
<b>Office Location</b>	Campsie and Ashfield, and as required be present at other offices
<b>Conditions</b>	Employment for this position is subject to a Working with Children and Police check

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#### Position Summary

The Inner Western Sydney Financial Counselling Service provides information and counselling to clients experiencing difficulties with their financial commitments. The primary function of the Service is the delivery of a face to face counselling service and casework to clients who reside within the identified catchment area. This service is supplemented by limited telephone information, representation to a range of relevant authorities such as the Financial Ombudsman and delivery of communication and educational workshops.

The Inner Western Sydney Financial Counselling Service is a consortium between Metro Assist and Rosemount Good Shepherd and employees of the Service must be willing to work within the partnership model.

All employees of the service must adhere to the principles, vision and objectives of the members of the Financial Counselling Committee, being Metro Assist and Rosemount Good Shepherd.

All employees must have or be willing to obtain accreditation with FCAN, meet and undertake professional development requirements of FCAN and remained informed of any policy, legislative or service changes relevant to the provision of financial counselling.

## KEY RESPONSIBILITY AREAS

CORE RESPONSIBILITIES	ROLE REQUIREMENTS	KEY PERFORMANCE INDICATORS (KPI)	WEIGHTING
<p><b>Vision, Mission and Values</b></p>	<ul style="list-style-type: none"> <li>• Has a comprehensive knowledge of the vision, mission and values; and its application within the community context In relation to both Metro Assist and Rosemount Good Shepherd.</li> <li>• Commitment to work within the ethos, mission and values of the organisations.</li> <li>• Has a comprehensive knowledge of the Services' values, ethos and strategic/work plan.</li> <li>• Detailed working knowledge of other relevant teams and other functions within the organisations.</li> <li>• Detailed working knowledge of the partnership, with a strong commitment to that partnership in service delivery outcomes.</li> </ul>	<ul style="list-style-type: none"> <li>- Understands and articulates significance of the Services' Vision, Mission and Values.</li> <li>- Understands, articulates and applies the Services' values, ethos and strategic plan to client services; when representing clients or the Services in dispute resolution fora and in external agencies such as FCAN, and Consumer Credit Legal Centre.</li> <li>- Makes effective referrals to others areas and programs.</li> <li>- Feedback from client surveys and stakeholders.</li> <li>- Adheres to identified targets in program workplans.</li> </ul>	<p><b>Not applicable</b></p>
<p><b>Practices / Safety / Standards</b></p>	<ul style="list-style-type: none"> <li>• Adheres to Policies and Procedures, Code of Conduct and all relevant government legislation (eg: Work Health &amp; Safety) and relevant standards. Adopts a professional approach to practice including: client representation, financial reporting.</li> <li>• Adheres to the Services' policies and standards, and Financial Counselling program guidelines.</li> </ul>	<ul style="list-style-type: none"> <li>- Is conversant with the Services' procedures, Codes of Conduct and relevant legislation and safe work practices.</li> <li>- Can effectively apply the Services' policies and procedures in relation to safety and standards in all workplaces and outreach workplaces located in external agencies.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Has an understanding of the Services' standards in relation to client representation and conflict of interest.</li> </ul>	<ul style="list-style-type: none"> <li>- Participates in risk assessments and OHS training and activities.</li> <li>- Effectively applies program guidelines and work practices.</li> <li>- Feedback from clients and stakeholders.</li> </ul>	
<p><b>Leadership/Teamwork</b></p>	<ul style="list-style-type: none"> <li>• Assists team leader with the formal leadership and learning and mentoring of less experienced team members.</li> <li>• Able to independently monitor and amend their own schedule in response to their workload demands; and in response to team workload demands.</li> <li>• Demonstrates to other team members a high level of motivation and sustained discipline to provide a high level care and/or support for clients with a variety of complex requirements.</li> <li>• Assists in team building by participating or leading in team submissions or responses to systemic financial issues – either specific to the Service or within the Financial Counselling Network.</li> <li>• Understands the techniques of conflict resolution within the work environment.</li> </ul>	<ul style="list-style-type: none"> <li>- Provides mentoring to other staff in relation to financial; counselling enquiries.</li> <li>- Actively participates in financial counselling team meetings and staff meetings, and brings to the attention of the team legal and casework issues relevant to financial matters.</li> <li>- Adheres to timeframes identified in workplans.</li> <li>- Demonstrates initiative and participates in the development of Service submissions/responses to financial issues and working parties.</li> <li>- Feedback from team members and supervisor.</li> <li>- Demonstrates initiative and participates in team problem-solving.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Shows flexibility within the team so as duties are carried out in consistently and in accordance with the partnership model.</li> </ul>	<ul style="list-style-type: none"> <li>- Adopts a collegiate approach to complex cases and work management.</li> </ul>	
<b>Continuous Improvement</b>	<ul style="list-style-type: none"> <li>• Has an understanding of the elements of continuous improvement in relation to provision of financial counselling; including why the process is undertaken; how information and data is gathered and assessed; and how continuous improvement is applied.</li> <li>• Participates and contributes to the development of innovative approaches to client service delivery.</li> <li>• Independently applies new approaches to client service delivery and monitor and record the impact on service delivery.</li> <li>• Resolves problems in relation to client service delivery and foresees the consequences in relation to service delivery.</li> </ul>	<ul style="list-style-type: none"> <li>- Identifies and recommends changes to procedures, protocols and work systems, both internally and across relevant external services.</li> <li>- Participates in service reviews, development and planning functions.</li> <li>- Actively participates in team casework meetings.</li> <li>- Contributes to discussions around program knowledge, trends and best-practices.</li> <li>- Attends training and conference and provides feedback to the Team.</li> <li>- Feedback from staff and stakeholders.</li> </ul>	
<b>Interpersonal Skills and Communication</b>	<ul style="list-style-type: none"> <li>• Effectively and positively engages with other staff of the Service; other Teams within the Services and with external agencies, using a range of communication techniques including correspondence and use of electronic systems, in addition to telephone and personal inquiries.</li> </ul>	<ul style="list-style-type: none"> <li>- Communicates effectively and in a timely manner with clients, stakeholders, and respects confidentiality.</li> <li>- Communicate effectively through a range of media, including written, oral and electronic systems.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Demonstrate a capacity to represent the Service in a range of forums, including FCAN, relevant external agencies such as community legal centres, dispute resolution agencies, interagencies; and working parties.</li> <li>• Demonstrate a capacity to build and maintain a network of contacts within the Service, the Financial Counselling network and external agencies and effectively collaborate with those agencies to assist with resolving client issues.</li> </ul>	<ul style="list-style-type: none"> <li>- Is able to research and collate relevant information and prepare or contribute to reports.</li> <li>- Is aware of organisational protocols relating to conflict resolution.</li> <li>- Effectively uses systems of the Financial Counselling Network to engage in and initiate discussions relevant to financial issues.</li> <li>- Feedback from internal and external stakeholders.</li> <li>- Client feedback, complaints and retention rates.</li> </ul>	
<b>Experiences/Qualifications/Professional Development</b>	<ul style="list-style-type: none"> <li>• 4 year degree and/or Higher Diploma/Associate degree and/or 3 year degree or equivalent knowledge - combined with 2 years experience.</li> <li>• Accreditation and registration from FCAN; or willingness to obtain accreditation and registration.</li> </ul>	<ul style="list-style-type: none"> <li>- Presents qualifications and experience as part of the recruitment process.</li> </ul>	

FUNCTIONAL RESPONSIBILITIES			WEIGHTING
<b>Client Services</b>	<ul style="list-style-type: none"> <li>• Understands that services are delivered to clients in accordance with client-focus principles.</li> <li>• Understands that the Service provides financial counselling to a range of clients with complex needs; and has a comprehensive understanding of the needs of those from culturally diverse and indigenous backgrounds, disabilities and low levels of literacy.</li> <li>• Understands that the Service provides financial counselling to clients presenting with a range of need, and in some instances may require multiple service delivery methods.</li> <li>• Able to provide referrals to other services as appropriate.</li> <li>• Assists the Service to maintain a list of alternate service providers, including financial, legal and community welfare.</li> <li>• Ensures clients have access to the Services' complaint processes.</li> <li>• Demonstrate a capacity to build and maintain a network of contacts of external agencies and internal resources from which to address the needs of specific client communities (CALD or</li> </ul>	<ul style="list-style-type: none"> <li>- Can provide financial counselling in accordance with the principles of plain English.</li> <li>- Uses good listening skills to ensure that the needs of the client are identified as part of the counselling provided.</li> <li>- Ensures that the service is accessible and provides a safe and friendly environment to clients.</li> <li>- Has a working knowledge of complex clients needs and utilises appropriate tools and protocols to assist in delivery of services such as TIS, TTY and disability support arrangements.</li> <li>- Makes appropriate and effective referrals to internal and external services and programs.</li> <li>- Adheres to relevant policies and guidelines relating to clients consent, and authorities to act; and clients understand the financial counselling provided and action to be taken in relation to their financial commitments, or complaints to external dispute resolution agencies.</li> </ul>	

	Aboriginal/low literacy).	<ul style="list-style-type: none"> <li>- Makes appropriate judgement on client intake and eligibility.</li> <li>- Feedback from clients and stakeholders.</li> </ul>	
<b>Financial Counselling and Casework</b>	<ul style="list-style-type: none"> <li>• Develops professional competence in the provision of financial counselling to clients and other workers in relation to financial issues.</li> <li>• Understands and maintains an up to date knowledge of legislation and government policies relevant to financial services and counselling, and providing advice to clients in relation to resolving financial hardship.</li> <li>• Understands the different forms of advice and counselling provided by the Service, and what assistance is appropriate to the individual client - telephone information; assistance in completing relevant forms; provision of face to face counselling or extended casework.</li> <li>• Provide support and resourcing to clients so that they can make their decisions in relation to pursuing applications or complaints to external dispute resolution agencies.</li> <li>• Able to identify appropriate cases where casework assistance can be provided in accordance with the Service's policies on extended assistance.</li> </ul>	<ul style="list-style-type: none"> <li>- Provides financial counselling as required in accordance with the Service's policies and in accordance with FCAN requirements and standards.</li> <li>- Completes all essential training and maintain registration with FCAN.</li> <li>- Maintains supervisions with FCAN.</li> <li>- Attends training sessions offered by other agencies such as Consumer Credit Legal Centre that are relevant to financial issues or provision of client services.</li> <li>- Regularly participates in forums organised by FCAN or CCLC.</li> <li>- Maintains a folio of appropriate resource material to be provided to clients.</li> <li>- Discusses case allocation and caseload with Team Leader and executes the role with competence.</li> <li>- Completes all forms and maintains files, including all appropriate copies of</li> </ul>	

	<ul style="list-style-type: none"> <li>• Develops professional competence when representing clients in negotiations with financial or service providers, or representing clients in external dispute resolution agencies.</li> </ul>	<p>documents and any finalised reports that form part of the financial counselling.</p> <ul style="list-style-type: none"> <li>- Provides timely reports to team leader as requested.</li> <li>- Feedback from clients and stakeholders.</li> </ul>	
<b>Record Management</b>	<ul style="list-style-type: none"> <li>• Has a thorough working knowledge of the Metro Assist database.</li> <li>• Has a thorough understanding of the need for record keeping and filing systems.</li> </ul>	<ul style="list-style-type: none"> <li>- Enters client information onto the Metro Assist database daily.</li> <li>- Uses the telephone message book during each telephone shift or when recording telephone messages.</li> <li>- Records outgoing mail in the correspondence book.</li> <li>- Maintains a diary for client appointments.</li> <li>- Opens and maintains client files in accordance with the Service's policies on client files and record keeping.</li> <li>- Feedback from clients and stakeholders.</li> </ul>	
<b>Policy and Law Reform</b>	<ul style="list-style-type: none"> <li>• Has an understanding of law and policy reform processes adopted by governments.</li> </ul>	<ul style="list-style-type: none"> <li>- Contributes to law and policy reform responses by FCAN, CCLC or either of the Services.</li> <li>- Is able to identify appropriate case studies for the development of responses to law and policy reform through FCAN and</li> </ul>	



		<p>CCLC.</p> <ul style="list-style-type: none"> <li>- Assists in appropriate research and preparation of submissions.</li> <li>- Attends and participates relevant meetings. Contributes to the organisation's body of knowledge relating to their program and practices.</li> <li>- Feedback from clients and stakeholders.</li> </ul>	
<b>Community Financial Education</b>	<ul style="list-style-type: none"> <li>• Understands the value of community education as both intervention and capacity building for clients of consumer and financial products.</li> </ul>	<ul style="list-style-type: none"> <li>- Actively participates in team meetings to identify priorities and planning for community education.</li> <li>- Actively participates in the development of community education resources as required by the Service.</li> <li>- Deliver community education sessions as requested by the Service.</li> <li>- Actively participate in community information sessions as requested by the Service.</li> <li>- Feedback from clients and stakeholders.</li> </ul>	
<b>Compliance/Reports</b>	<ul style="list-style-type: none"> <li>• Adheres to compliance and reporting requirements.</li> <li>• Adheres to registration requirements of FCAN.</li> </ul>	<ul style="list-style-type: none"> <li>- Provides timely and accurate reports, case notes and data to Team Leader and to the Department.</li> </ul>	

	<ul style="list-style-type: none"> <li>Assists with the implementation of new/amended compliance and reporting requirements.</li> </ul>	<ul style="list-style-type: none"> <li>Informs Team Leader and colleagues of issues as they arise and/or during supervision sessions.</li> <li>Is conversant with, and adapts quickly to program and operational changes.</li> <li>Feedback from staff, Department and other stakeholders.</li> </ul>	
<b>Business Communications</b>	<ul style="list-style-type: none"> <li>Prepares short reports and accurate case notes.</li> <li>Liaises and participates in discussions with staff and external agencies at all levels.</li> <li>Deals with routine correspondence from outside centres.</li> <li>Acts as minute secretary at meetings.</li> </ul>	<ul style="list-style-type: none"> <li>Responds in a timely and efficient manner to emails, memos and correspondence.</li> <li>Shares information with team members and other staff, and identifies opportunities to reinforce and promote the program and its activities to clients and stakeholders through a range of mediums (eg: print, website, newsletters).</li> <li>Is able to write and maintain minutes of meetings.</li> <li>Feedback from staff and stakeholders.</li> </ul>	
<b>Problem Solving/Innovation</b>	<ul style="list-style-type: none"> <li>Understands and interprets complicated guidelines/procedures. Resolves problems requiring the practical application of theory.</li> </ul>	<ul style="list-style-type: none"> <li>Engage in planning with staff, Team Leader, Area Manager and other services to address barriers to client access with the aim of strengthening services.</li> </ul>	
<b>Special Projects/Tasks</b> As and when required by [Executive Officer/Manager/Team Leader]			

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**Decision Making Authority**

You are responsible for fulfilling your duties within the framework of legislative requirements and Metro Assist Limited’s policies and procedures. Issues are usually resolved without reference to your immediate supervisor but matters that arise which are outside the policy framework or matters which may potentially escalate to the detriment of Metro Assist Limited should be reported to your immediate supervisor.

**Endorsed by: CEO May 2020**

**Acknowledgement**

I acknowledge the following:

- I have read and discussed this position description with my manager; and
- I understand the position objectives, key tasks, responsibilities and performance standards.

Employee Name: \_\_\_\_\_

Employee Signature: \_\_\_\_\_

Date: \_\_\_\_\_