



www.journeyhouse.org

Job Title: Financial Coach

Reports To: THRIVE Workforce Project Manager

FLSA Status: Full-time, Exempt

Prepared Date: March 29, 2022

Site Location: Journey House Center

Our Mission: Journey House empowers families living on Milwaukee's near Southside to move out of poverty by offering adult education, workforce readiness, youth development, and family engagement programs.

Journey House LISC Financial Opportunity Center (FOC) helps low to moderate income families boost earnings, reduce expenses, and make appropriate financial decisions that lead to asset building through an integrated service model approach. The FOC provides individuals and families with services across three critical and interconnected areas: employment services, financial coaching and access to income supports.

THRIVE: Transforming Healthy Reliable Inspiring Valued Employable Career Interns

Position Overview: The Financial Coach provides direct services to low to moderate-income individuals who are enrolled as THRIVE Financial Opportunity Center Career Interns. Financial counseling and coaching involve an ability to engage and motivate interns, a strong understanding of personal finances, and the ability to teach that knowledge to others. The Financial Coach is responsible for assisting interns in developing plans of action that are intended to help the intern reach their goals and achieve financial stability. The Financial Coach is expected to focus services in a one-on-one counseling format. The Financial Coach will conduct classes and workshops on topics such as budgeting, credit building, and banking products. When funding permits, the Financial Coach will lead Voluntary Income Tax Assistance (VITA) as Site Coordinator at Journey House. The Financial Coach will work with the THRIVE Team to ensure that the career intern is getting assistance across three major service areas (Income Supports, Financial, and Career/Employment). The Financial Coach also assists with recruitment to the THRIVE Workforce Program.

Responsibilities and Essential Duties include the following. Other duties may be assigned in line with individual's experiences and qualifications:

Provide One-on-One Financial Counseling and Coaching

- Teach career interns about the value of their services and engage the intern in a long-term relationship.
- Assist interns in resolving current financial situations, while providing a wide lens on their financial health to shift the approach to proactive financial management.
- Work with Career interns to complete a very detailed financial assessment
 - Work with interns to document a budget and provide strategies for budget improvements
 - Access the interns credit report/score and provide strategies for credit building
 - Document the intern's balance sheet and provide strategies for increasing net worth
- Develop plans of actions and provide tools, resources, and accountability to the intern to help them meet and/or exceed their goals.
- Understand other services offered by the agency, such as employment services, income supports counseling, and connect the interns to other agency services.
- Assess existing programs and service providers within the Clarke Square community and beyond to identify potential partnerships and resources for Career Interns.
- Work with the THRIVE Project Manager to develop, implement and expedite program plans and expectations with specific emphasis on financial education.
- Assist in program delivery of THRIVE Career Pathway trainings as related to financial education.
- Coordinate efforts with other THRIVE career coaches, Financial Coaches, and other LISC Financial Opportunity Center (FOC) staff to assure interns' needs are met in a timely manner.
- Ensure that accurate up-to-date Career Intern contact notes, workshop attendance and progress towards outcomes are entered into the Salesforce database.

Conduct Financial Workshops and Coordinate VITA Site

- The Financial Coach will conduct workshops as a means of outreach and education.
- Classes may be part of a larger job readiness class offered by the THRIVE FOC, or may be occasional workshops to the public.
- Develop workshop materials or tailor existing materials to meet the needs of the community
- Workshop topics should be relevant to the community, and may include topics such as: budgeting, savings, banking products, credit building, identity theft, and more.
- When funding permits, coordinate and oversee VITA Site to include volunteer recruitment and management.

Track Outcomes and Data Management

- Track the stories and successes of program participants.
- Use Sales Force data base, client management system, to document and reflect the outcome of their interns accurately and in a timely manner
- Complete Combined Financial Assessments (CFA) for financial counseling interns

- Work with the entire THRIVE FOC team to ensure that any changes to the intern's CFA (new job, new benefit, change in credit score) is properly documented
- Provide follow-up services to monitor participant financial success, and submit all reports required by LISC, Journey House, and other funding partners quarterly and upon request.

Develop Relationships with Local Financial Institutions and Community Organizations

- Work with mainstream financial institutions to understand the needs of the community so they can provide products and services that are aligned with community needs and demand.
- Create a network of referral organizations to help assist the intern meet their goals.

Recruitment

- Provide outreach and recruitment to THRIVE Program.
- Update flyers and obtain approval from THRIVE Project Manager.
- Attend and participate in relevant committees, community meetings, and public events.

General

- Utilize Microsoft Teams web-based networking tool to communicate with Journey House staff.
- Participate in SKY Breathing Meditation and Community Building mandated staff trainings.
- Attend Journey House all staff meetings, team meetings, and events.
- Perform other relevant tasks as assigned.

Education and Experience:

Qualifications for the Financial Coach position include, but are not limited to:

- A strong understanding of personal finances, particularly in the areas of budgeting, asset building, and credit building.
- A bachelor's degree from a four-year accredited institution or commensurate experience preferred.
- Previous work experience in the financial sector (banking, lending, insurance, investments) is a plus.
- Strong communication skills, both written and oral; bi-lingual (English/Spanish) preferred.
- Previous work experience with the FOC's target population, and/or the ability to provide financial counseling/coaching services in a culturally sensitive manner. A good Financial Coach relates well to team members and THRIVE Career Interns.
- Passion for working with urban adult population from diverse cultural backgrounds.
- Ability to work with adults from a cross-cultural population.
- Proficient in Microsoft Office applications [Word, Excel, PowerPoint], databases, and social media platforms.
- Professional enthusiasm to stay current in the field of Financial Literacy and Workforce Development.
- Ability to adjust to crisis situations, motivates others, and utilizes effective listening skills.

- An enthusiasm to stay current with and job career development, non-profit, human services, community financial services, and best practices.
- Excellent time management capabilities and ability to simultaneously execute multiple projects/events.
- Ability to represent the agency and collaborating partners.
- Must be willing to work some evenings and weekends.

Other Duties: Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

Licenses: Valid Wisconsin Driver's License and insurance required.

Qualifications: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

Physical Demands: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is regularly required to talk and hear. The employee frequently is required to sit. The employee is occasionally required to use hands to finger, handle, or feel. Specific vision abilities required by this job include close vision and ability to adjust focus.

Work Environment: The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The work environment characteristics include working in office space, classrooms, gymnasiums, community agencies and outdoors.

**Journey House Is an Equal Opportunity Employer
Drug Free Workplace**

If you are qualified and interested in this position, please complete:

1. Career History Form: <http://www.journeyhouse.org/jobs.html>
2. Letter stating personal intent
3. Comprehensive resume
4. References (optional with initial submission)
5. Submit documents to jobs@journeyhouse.org