



**Working Credit, NFP**  
**JOB DESCRIPTION**

Position: **Credit Building Counselor**  
Position Type: **Full Time**  
Time Commitment: **35 hours/week includes  
Some nights and weekend hours**  
Reports to: **Chief Program Officer**

**Key Responsibilities Include:**

- I. Meet one-on-one with clients to facilitate credit building: a credit building appointment encompasses meeting the client one-on-one, reviewing income, detailing a baseline financial profile, employment information, budget, and an in-depth review of the credit report and score.
  - Review financial goals of client and identify needs
  - Understand and explain to clients how to read their credit report
  - Educate on best practices on how to build credit
  - Assist clients with any disputes or inaccuracies
  - Connecting participants, when needed, to credit building products, such as secured credit builder loans and secured and unsecured credit cards.
  - Responding to client questions and requests for guidance throughout the 12-month term of the benefit; providing coaching services to clients if requested;
  - Maintain follow up with clients on a consistent basis (whether or not they want coaching services) and evaluate progress.
- II. Data Management/Administration
  - Ensure clients files are accurate, up to date and saved in Salesforce. This includes scanning and uploading any forms, budgets, Credit Action Plans and other documents to Salesforce.
  - Keep track of follow up dates and update Salesforce and the stories section when you communicate with a client.
  - Pulling and analyzing a new credit report and credit score for every client every 6 months and preparing a personalized report to the client explaining how and why the credit score changed, how to continue building credit and how to reap the financial benefits of improved credit – within the context of any changes in the employee's circumstances;
- III. Other duties as assigned

*This job requires independent judgment, the exercise of discretion, and the successful completion of an 8-week training and apprenticeship program provided to new counselors during their introductory period.*