**JOB DESCRIPTION**

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| *For Human Resource Use Only:* | |
| **Job Title:** | *Financial Counselor* |
| **Position Classification:** | *Non-exempt* |
| **Position Type:** | *Full time* |
| **Reports To:** | *Program Manager* |
| **Location:** | *Salem, OR* |
| **Contract:** | *Family Readiness Program Management Services* |
| **Security Requirements:** | *N/A* |
| **Education Requirements:** | *Bachelor’s degree* |
| **Years of Experience:** | *Must have 5+years of relevant experience* |

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| *For Advertisement:* |
| **Job purpose**  The State Family Program Office has a non-personal services requirement for contractor support to provide personal financial counseling and referral services to clients, and their families. Accredited and certified counselors trained in financial matters shall provide personal and family financial counseling, planning, and education, awareness of information services, appropriate referrals, and assistance applicable to military families.  **Duties and responsibilities**   * Provide services to Service Members (Active and reserve status), retirees in good standing within 1 year of retirement, federal technicians, and their families. * Deliver direct personal financial counseling by delivering the following:   + Identifying immediate and long-range measures to reduce household expenditures and avoid additional financial burdens.   + Personal budget/financial planning tailored to client needs to reduce, eliminate, and avoid debt and to achieve solvency and stability.   + Teaching Service members (and their families) money management techniques to encourage them to live within their means.   + Establishing, monitoring, and protecting their credit.   + Teaching Service Members to make informed decisions regarding associated costs such as insurance, maintenance, fuel costs, etc.   + Counseling Service Members about retirement systems and providing financial models to assist them in establishing a comprehensive retirement plan.   + Assisting with tax planning. Tax preparation is not part of tax planning and shall not be done.   + Provide Instruction on techniques to save for emergencies, unanticipated contingencies, short and long-term goal setting.   + Providing financial counseling in accordance with the Civil Relief Act, Public Law 110-289 Housing and Economic Recovery Act of 2008 as well as other applicable laws and policies.   + Clients in extreme financial hardship, threat of deprivation, homelessness, or other similar circumstances, shall be provided with information on applicable resources such as relief societies, banks/credit unions, Chaplains, other state, federal, local and veterans’ organizations, and other resources as applicable. Follow-up on referrals to financial resources within 48 hours * Prepare counseling briefs at family programs / events to include yellow ribbon and for command-requested events (unit drills, SRC/SRP, family days, organization days etc.) up to 24 events per year either in person as regulations allow or by teleconference. * Maintain up-to-date knowledge, understanding, and contacts of available financial resources including federal, state, and municipal entities within the state of Oregon as well as external military and civilian service providers. * Conduct community resource capacity improvement meetings with up to three or more community organizations per month to build relationships for referral services. * Provide ORNG Leadership, Commanders, Unit NCOs, and SFRGs with trends and analysis as it pertains to the financial wellness of their Service Members by request of specific units and their personnel.   **Qualifications**   * A minimum of a bachelor’s degree coupled with 5+ years of experience in financial counseling or education. * Counselors shall maintain a valid, unrestricted motor vehicle license. * Demonstrated experience in utilizing MS Office products (Excel, Word, PowerPoint). * Excellent customer service skills. * Must possess one of the following certifications: Certified Financial Planner (CFP®), Chartered Financial Consultant (ChFC®), and/or Accredited Financial Counselor (AFC®). Contractor employees must maintain current, up-to-date certifications, accreditation, and licenses. |
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| Date Approved: |  |
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