

Job Description: **Financial Coach**

### **About Us**

Neighborhood Trust is a national nonprofit social enterprise and marketplace innovator creating workplace and market solutions to better meet the financial needs of low wage workers. We inform our customers how to more effectively advance and support workers' financial needs, and we co-design innovative financial products.

We reach workers primarily through TrustPlus, our worker benefit that provides trusted guidance via our team of financial coaches and our proprietary financial wellness platform. With TrustPlus we connect workers to safe and effective financial products that help reduce and avoid debt and assert control over their financial lives. TrustPlus is distributed nationwide through a network of employers, worker networks, financial institutions, and fintechs, with our solution integrated into worker benefits packages and financial products. Today we serve nearly 10,000 workers each year. The majority of TrustPlus' clients are Black and Latina women earning \$25,000-\$40,000 a year. We are committed to supporting our clients to be in control of their financial lives. We also recognize that the legacy of systemic racism in this country has left many of our clients in situations of being in debt, having poor credit, and not having access to great financial products. Our coaches help clients to navigate all of this, while not placing judgment on any individual's choices or actions. We're looking for coaches with experience living in, growing up in, and/or working in these communities.

### **Position Details**

Financial Coaches assess clients' financial health through one-on-one coaching and then develop a tailored set of recommendations to help clients improve their financial position and pursue their goals. Our TrustPlus program allows us to serve clients across geographies via phone sessions or video conferencing. We leverage multiple communication channels – phone, SMS, email - to engage our clients and provide follow-up services. In addition to individualized coaching sessions, some Financial Coaches may also deliver financial capability courses for groups. Financial Coaches require excellent judgement and must exercise professional discretion to accurately assess each client's unique situation and effectively develop personalized plans of action. These plans include concrete recommendations for debt reduction, credit improvement, money management, use of financial services, asset protection and the pursuit of short- and long-term goals. The services offered by Financial Coaches are scheduled to meet the needs of our clients. As such, schedules regularly include evenings, early mornings and weekends. This is a remote position with occasional travel to our NYC office post-COVID.

### **Your Responsibilities:**

As part of an innovative and dynamic organization, the position is actively evolving and responsibilities change as services are refined and new partnerships develop. The following are responsibilities assigned to Financial Coaches depending on details of work assignment.

- Work directly with clients to provide high-quality financial coaching via individualized counseling
- Provide ongoing support and continue to actively engage clients to promote financial health
- Document services and gather session data for program reporting and evaluation
- Achieve program goals for client impact and service outputs, taking initiative with client outreach
- Deliver presentations on personal finance topics and our services
- Participate in regular team meetings and continued skill-building training sessions
- Research financial products, consumer rights, and resources on an ongoing basis
- Represent Neighborhood Trust in media inquiries, at events within the field, and with peer organizations

### **Qualifications**

- Prior experience in personal finance, education, social services, community organizing or a related field
- Specialized knowledge in financial empowerment services to low- and moderate-income individuals a plus
- Fluency in Spanish and English
- Excellent communication and interpersonal skills; ideally coaching and facilitation skills with adults or in non-traditional settings
- Self-motivated - able to work independently, meet deadlines without supervision and take ownership of personal finance research and continued learning
- Ability to exercise knowledge-based professional judgement and discretion to adapt services as needed
- Strong attention to detail. Robust critical thinking skills
- Ability to effectively receive and implement feedback

### **Compensation and Benefits Package:**

- Total compensation: \$48,000 annually
- 100% employer-paid medical, dental and vision premiums for employees (savings of \$6K - \$10K per year)
- Eligible for 401(k) participation immediately, with up to a \$1K per year in employer match, vested immediately
- 12 weeks paid family leave for full-time employees, with schedule flexibility upon return to work for eligible employees
- Generous paid time off per year— 12 paid holidays, 15 vacation days (grows with tenure), 6 personal/sick leave days, 1 civic engagement day

### **How To Apply:**

Please send cover letter (voice note or video note is also acceptable) and resume to [nbaez@neighborhoodtrust.org](mailto:nbaez@neighborhoodtrust.org) with the subject line **“Financial Coach”**.

### **Neighborhood Trust Employment**

We are committed to building a diverse and inclusive workplace that reflects the diversity of our clients. We especially seek applicants with lived experiences of financial hardship or systemic exclusion. Staff from all backgrounds can contribute meaningfully to our mission, and we recognize that those who come from the communities we serve have a uniquely powerful perspective.

*Neighborhood Trust is an equal opportunity employer and we are committed to equal employment opportunity in all decisions related to employment, promotion, wages, benefits and all other privileges, terms and conditions of employment.*