

About Neighborhood Trust

Neighborhood Trust is a national nonprofit social enterprise and marketplace innovator creating solutions to better meet the financial needs of low wage workers. Our solutions are designed to create high-impact, systemic change by directly serving both individuals and institutions. We help workers eliminate and avoid debt, which enables them to build savings, escape the vicious cycle of living paycheck to paycheck and assert control over their financial lives. For over 25 years, we've worked side by side with workers, collected vast data and qualitative insights about the financial challenges they face, and built strategic partnerships across the financial services ecosystem.

Our work is grounded in our understanding that our economy was founded on and has grown through racist policies and institutions, which have depleted the wealth and the economic mobility of people of color. Therefore, we serve our clients cognizant of the structural inequities that are their reality today and that live within their personal histories. This lens informs all our efforts, from our direct services to the way we share insights with peers, policymakers and the market.

About Your Role

As a Financial Coach, you will work directly with low- to moderate-income workers, helping them achieve their financial goals. Your main responsibilities will involve assessing clients' financial health through personalized one-on-one coaching sessions and creating tailored recommendations to improve their financial situation. Through our TrustPlus program, you'll connect with clients from various geographies nationwide via phone or video calls, and use multiple communication channels—phone, SMS, and email—to engage and support them. In addition to individual coaching, you may also lead financial capability courses for groups. This role requires strong judgment and professional discretion to accurately assess each client's unique situation and develop effective, personalized plans of action. Your recommendations will cover areas such as debt reduction, credit improvement, money management, asset protection, and the pursuit of both 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.

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 proactively 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, either in person or virtually, to effectively reach and engage diverse audiences.
- Participate in regular team meetings and continued skill-building training sessions.
- Research financial products, consumer rights, and resources on an ongoing basis – due to the breadth of personal financial topics, the evolving nature of consumer protections and the shifting landscape of financial products and consumer resources, Financial Coaches play a key role in their ongoing learning and skill development.
- Represent Neighborhood Trust in media inquiries, at events within the field, and with peer organizations.

What You Bring

- Alignment with core organizational values
- At least two years of full-time experience in personal finance, education, social services, community organizing, or a related field. Prior knowledge in financial empowerment for low- to moderate-income individuals is preferred. However, applicants with relevant professional or comparable experience in personal finance (e.g., money management, savings, financial services, consumer rights) may also be considered.
 - If hired, candidates must complete Neighborhood Trust's Financial Empowerment Training course and pass all exams to qualify for the role.
- Self-motivated – Capable of working independently, meeting deadlines without supervision, and taking initiative in personal finance research and ongoing learning.

- Strong communication and interpersonal skills – Ideally experienced in coaching or facilitating learning with adults or in non-traditional settings.
- Professional judgment and discretion – Able to apply knowledge to adapt services based on individual client needs.
- Attention to detail – Meticulous in ensuring accuracy and thoroughness.
- Critical thinking – Strong problem-solving abilities to assess situations and make informed decisions.
- Receptive to feedback – Open to feedback and able to implement suggestions effectively.

Position Details

- Status: Full-time, exempt
- Reports to: Senior Manager, Financial Coaching
- Location: This position can be performed remotely and candidates located anywhere in the U.S. are encouraged to apply. At Neighborhood Trust we have a hybrid work culture. Some staff are local to the NYC metro area and balance work location between our offices in NYC and working from home whereas other staff are located nationwide and are required to periodically visit our NYC headquarters.

Compensation and Benefits Package

- Starting salary: \$62,500 annually. We review salary ranges for our roles annually and update, as needed, sensitive to organizational finances and macro-economic factors such as inflation.
- 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.
- Access to Health Flexible Spending Account, Dependent Care Flexible Spending Account, Life Insurance, and long-term and short-term disability plans.

To Apply

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.

Please send your resume to hr@neighborhoodtrust.org with the subject line “Financial Coach”.

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.