



Job Description

Case Management / Credit Counselor

Department:	Transportation
Reports to:	Director of Operations
Supervises:	None
Status:	Fulltime, Exempt
Work Hours:	General office hours
Primary Working	Clients, Community Partners, Lending Institutions
Relationships:	Equity Partners and State of California Air Resources Board

The Case Management/Credit Counselor works closely with disadvantaged and low-income community residents to provide financial counseling and related financial education services. The Counselor develops strategies and procedures for advancing credit worthiness and expense management to assist applicants in purchasing an EV through loan and grant acquisition. This entails meeting with clients, analyzing their individual situations developing a plan of action and coaching the individuals in implementing the plan through on-going counseling and case management.

Responsibilities

1. Develop strategies that are realistic and provide step by step achievable personal and financial goals that will ultimately result in attaining the best personal financial and future asset building.
2. Provide individuals materials and handouts that can help them understand the process of financial management and key requirements that must be fulfilled with lending institutions for successful financial stability.
3. Assess clients by collecting and analyzing client information including income, credit reports, asset, debts, and other personal information.
4. Provide budgetary analysis and options.
5. Make referrals to organizations that support families in crisis and work closely with Program Director to coordinate and deliver quality resources, education, and counseling services.
6. Develop written client work plans, make follow-up calls, and schedule additional counseling appointments as needed.

Position requirements

Produce a minimum of 75 new applications during the initial calendar year including the following requirements:

- Meet with individuals to accurately analyze their credit and financial status.
- Ability to handle customer complaints and questions about the program process and having the ability to resolve any lingering issues related to the application process.
- Advise customers and assist them through various documentation needed for the program such as financial documents, credit histories and other financial documents required to fulfill the loan requirements.
- Ability to adequately explain the financing assistance pilot project to eligible clients.
- Provide program loan applicants the various options available and the terms related to those options.
- Provide credit counseling and guidance to customers about how realistic their financial goals are and what they will need to do to accomplish those goals.
- Staying up to date with any changes in electric vehicle industry by furthering knowledge of the business through educational opportunities, participating in business-related seminars, and professional networking.

Required Skills

- ***Demonstrating entrepreneurship:*** Being flexible and adaptable in handling day-to-day work challenges and shifting priorities confidently; adjusting to multiple demands, ambiguity, and rapid change; show resilience in the face of constraints, frustrations, or adversity; sets high standards for quality while being self-directed and self-motivated in conveying a sense of urgency in driving results with persistency despite obstacles.
- ***Client and community interpersonal skills:*** Build relationships and relate to people in an open, friendly and accepting manner; showing interest in others and their concerns; demonstrate an appreciation for the importance of client data confidentiality while conveying superior interview and negotiation skills; a service-oriented focus related to the delivery of quality products and/or services and achieving high levels of client satisfaction.
- ***Superior communication skills:*** Speak effectively in group settings, in one-on-one conversations and prepare and deliver effective presentations; actively listens to others while attending to and conveying the understanding of the comments and questions of others.
- ***Integrity:*** demonstrate professional decision-making, principled leadership, and sound business ethics; show consistency among clients and the national office; create trust with others through personal authenticity and follow-through on commitments.

- Demonstrated technical / functional experience with MS Office Application software, MS Windows applications, and possessing up-to-date knowledge in the profession or industry area.

Qualifications

- Bachelor's degree and/or equivalent experience in financial services industries, sales and marketing, consumer credit counseling, personal banking, and/or collections. Preference for individual certification, e.g. National Foundation for

Consumer Credit, Consumers Banker Association, American Institute of Banking, Association of Credit Managers.

- Demonstrated experience in the areas of consumer credit counseling/case management field regarding developing family budgets, spending plans, reading and interpreting consumer credit reports and experience with collections and loan processes.
- Demonstrated ability to achieve measurable results and capacity to excel in a results-oriented environment.

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 frequently required to stand; sit; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee is occasionally required to walk; climb or balance; and stoop, kneel, crouch, or crawl. The employee must frequently lift and/or move up to 10 pounds and occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, and ability to adjust focus.

At Will Employment: This Job Description should not be considered a contract of employment for any definite period of time or guarantee of any particular rules, policies, procedures, or terms and conditions of employment. Employment at CHDC is at-will. Either the employee or the employer may terminate the employment relationship for any lawful reason, or for no reason, with or without cause, and at any time.