

WESTERN COMMUNITY LEGAL CENTRE LTD
Financial Counsellor, Mortgage Stress Victoria
Position Description

Job Title	Financial Counsellor, Mortgage Stress Victoria
General	
WEstjustice Vision	WEstjustice believes in a just and fair society where the law and its processes don't discriminate against people, and where those in need have ready and easy access to quality legal education, information, advice and casework services.
WEstjustice Purpose	To service the legal needs in the West in a way that addresses the systemic nature of disadvantage.
Mortgage Stress Victoria Purpose	To provide effective, multi-disciplinary help to Victorians in mortgage stress and contribute to stopping the systemic drivers and impacts of mortgage stress.
Reports to	Program Manager, Financial Counselling Mortgage Stress Victoria
Term	12 months (extension TBC once subsidiary organisation established)
Scope	You will be assigned to Mortgage Stress Victoria, an integrated legal, financial and health wellbeing program assisting people experiencing mortgage stress and financial hardship across Victoria.
Key Responsibilities/Expectations	
	<ul style="list-style-type: none"> • Provide financial counselling services including assessing and analysing the client's situation and providing comprehensive support to assist the client in addressing their financial issues, including advocacy and negotiation, provision of information and options, and client upskilling and building of financial literacy and agency (under supervision). • Undertake rostered shifts on Mortgage Stress Victoria's client advice, information and triage phone line (under supervision). • Undertake computer operations including use of client management and telephony cloud-based software. • Establish and maintain client referral pathways with key industry, government and community contacts. • Contribute to involvement in external stakeholder relationships, networks and steering committees. • Compliance with WEstjustice's and Mortgage Stress Victoria's policies, risk management processes and best practice guidelines. • Contribute to team processes and systems to ensure we are running an effective integrated legal, financial counselling and social work practice. • Contribute to creating and maintaining a culturally safe service for Aboriginal and Torres Strait Islanders and other groups experiencing systemic marginalisation. • Student or volunteer supervision where appropriate. • Provide community education sessions to particular client and community groups via written materials, speaking engagements and participation in local community networks as required. • Provide professional development training to referral and stakeholder organisations' workers. • Contribute to policy/systemic impact work as directed, including maintaining statistics and project reporting requirements. • Contribute to broader monitoring and evaluation work where appropriate.

	<ul style="list-style-type: none"> • Provide assistance on grant applications including basic research or collection of data. • Contribute to the implementation of WEstjustice's and Mortgage Stress Victoria's Strategy and Impact Areas. • Other relevant work as directed.
Qualifications & Skills	
Key Selection Criteria	<p>Mandatory</p> <ol style="list-style-type: none"> 1. Hold the Diploma of Financial Counselling (or equivalent). 2. Eligible for or hold membership of Financial Counselling Victoria. 3. Ability to engage and communicate with people experiencing vulnerability, support services, government, utility providers, lenders and industry bodies. 4. Demonstrated ability to work as part of a small team, both under the direction of senior employees and independently. 5. Sound technical legal knowledge and some paralegal skills, in particular concerning credit and debt issues affecting clients and their rights and obligations. 6. Excellent communication skills, including the ability to communicate complex information in a practical, accurate and understandable manner to potentially challenging clients in stressful and emotionally charged situations. 7. Sound organisational, time management and planning skills including the ability to prioritise tasks and manage competing demands under pressure. 8. Ability to adapt to change, working in a fast-paced, start-up environment. 9. Intermediate computer literacy skills including familiarity with databases, client management software, and Microsoft 365. 10. Knowledge and/or experience of the banking and finance sector, particularly owner-occupied home mortgage lending. 11. Understanding of and commitment to WEstjustice's Vision, Purpose, Strategic Plan and Impact Areas.
Desirable Skills & Competencies	<ul style="list-style-type: none"> • Prior experience in a financial counselling or related role and an understanding of issues relevant to the community service sector, including awareness of financial hardship, family violence and cultural safety and sensitivity. • A demonstrated interest in and commitment to social justice, including awareness of issues such as homelessness, mental health, family violence, disability, drug and alcohol issues, gambling, and criminal activity. • Demonstrated capacity to work with clients who are experiencing disadvantage and/or vulnerability including those who are from culturally and linguistically diverse backgrounds. • Hold a valid Victorian Driver Licence.
Other relevant information	<ul style="list-style-type: none"> • The successful applicant will be employed under the Social, Community, Home Care and Disability Services Industry Award 2010 with a probationary period of six months. • To be eligible for this position you must have current work Australian rights (e.g. as an Australian or New Zealand Citizen, permanent resident, or hold a valid work permit or visa). • You will be required to apply for and hold a current Working with Children Check. • Your primary work location will be the WEstjustice Werribee Branch in the short term but will be relocated to a Melbourne location in 2024 <p><i>WEstjustice is committed to working towards justice for marginalised groups including Aboriginal and Torres Strait Islander communities. WEstjustice is committed to being a culturally safe, responsive and respectful organisation. Our Reconciliation Action Plan (RAP) is integral to these objectives and will provide the framework for our reconciliation journey. You can view our RAP at https://www.westjustice.org.au/aboutus.</i></p>

Last Reviewed: February 2022