

**Job Title: Financial Empowerment Coach**  
**Position Location: Charlottesville, Virginia**  
**Reports to: Homeowner Services Manager**  
**Employment Type: Full time, frequent evenings and weekends**

**Scope of Responsibilities:**

Habitat for Humanity of Greater Charlottesville (HFHGC) is a Christian based non-profit organization creating simple, decent, affordable housing in partnership with low-wealth families, volunteers and the community of Greater Charlottesville. Homes are built with a volunteer labor force including homeowner families, corporate, civic, and church groups. Habitat is an affiliate of Habitat for Humanity International (HFHI), a global ministry working to end housing poverty worldwide.

The Financial Empowerment Coach (FEC) is part of Habitat's Department of Family and Community Partnerships, which provides direct services and supports for applicants and Habitat homeowners. The Financial Empowerment Coach provides a variety of direct services for low-wealth individuals including conducting financial empowerment workshops, assessing individuals' and families' financial capabilities and providing personalized one-on-one financial coaching sessions. Financial coaching involves an ability to engage and motivate clients, a strong understanding of personal finances, and the ability to teach that knowledge to others. The financial coach is responsible for assisting clients in developing plans of action that are intended to help individuals and their families reach their goals and achieve financial stability. This position reports to the Homeowner Services Manager.

**Qualifications for the Financial Empowerment Coach position include, but are not limited to:**

- Commitment to Habitat for Humanity's mission of service to others and to lending a hand to community members enmeshed in generational housing poverty
- Bachelor's degree in relevant field
- Previous experience working with low-wealth population and/or the ability to provide services in a compassionate and culturally sensitive manner
- Experience in social services community, preferably affordable housing, is a plus
- Excellent interpersonal skills
- Excellent communication skills both oral and written
- Strong understanding of personal finances, particularly in the areas of budgeting, asset building, and credit building
- Ability to manage confidential material
- Ability to develop and maintain effective working relationships with volunteers, colleagues and Board members
- Ability to adopt flexible, creative approaches to helping low-wealth families achieve financial stability
- Demonstrated ability to multi-task, plan, organize, and implement multiple projects and meet deadlines
- Command knowledge of Word, Excel, PowerPoint, Outlook and other common non-profit database software
- Flexibility to work frequent nights and weekends
- Positive, "can do" personality
- Ability to become a qualified loan originator

**Responsibilities:**

- Provide one-on-one financial coaching to low-wealth families and individuals enrolled in Habitat's programs
- Employ motivational interviewing techniques and strengths-based approaches to build effective, long-term relationships with program participants
- Assist clients in resolving current financial situations, while providing a wide lens on their financial health to shift the approach to proactive financial management
- Work with clients to complete a detailed financial assessment and build a holistic plan of action that address barriers to financial stability and self-sufficiency
- Work with individuals to document a budget and build a spending/savings plan that supports their goals and values
- Access credit reports/scores and provide strategies for improving credit
- Understand services and resources offered in the community, such as employment services, child care supports, housing counseling, legal aid, and other critical social services and connect the clients to these resources
- Outcome tracking—track the stories and successes of program participants
- Use Habitat's client management system to document and report on client outcomes accurately and in a timely manner
- Conduct financial empowerment and homebuyer education workshops that cover topics such as budgeting, savings, banking products, credit building, predatory lending, identity theft and more
- Develop workshop materials or tailor existing materials to meet the needs of families
- Develop relationships with local financial institutions and community organizations
- Work with mainstream financial institutions to understand the needs of the community so they can provide products and services that fit
- Work with Homeowner Selection Committee to evaluate applications, conduct home visits, conduct financial interviews and make recommendations for partnership to the board
- Meet with applicants to assist them with the application process and discuss the Habitat program
- Monitor sweat equity, credit and income for partner families
- Administer surveys, collect data, enter data and provide information for various grant applications and reports