



*Start Small Think Big, Inc.*

*Financial Empowerment for the South Bronx*

*(718) 665-5250 • (347) 989-5139*

*startsmallthinkbig.org*

**START SMALL. THINK BIG., INC.**  
**FINANCIAL COUNSELOR**

**General Overview:** Start Small is a not-for-profit organization founded in 2010 and located in the heart of the South Bronx. Start Small's mission is to empower its clients, over 80% of whom are low-income minority women, to increase their economic opportunities and build sustainable financial independence. In service of this mission, Start Small provides its clients with the tools that they need to direct their own path toward a future of increased assets, reduced vulnerability to financial shocks, and improved economic security.

Start Small provides its clients with Case Management, Financial Management, and Civil Legal Assistance. Start Small has a small, close knit and dedicated group of core staff who work closely with each other, individual volunteers, and partner organizations.

**Position Overview:** The Financial Counselor reports directly to the Director of Programs and Operations and is responsible for providing one-on-one financial counseling to clients, developing individual Economic Security Plan with clients, helping clients access necessary supports and services, and tracking clients' progress toward financial goals and overall economic security. The Financial Counselor will also conduct workshops on financial issues for clients and the general public. The successful candidate will have exceptional organizational and communication skills, be able to manage multiple tasks and projects, be motivated, take initiative, pay careful attention to detail, and follow projects from inception through to completion. The Financial Counselor will be a core member of the Start Small team with responsibility for and authority over all direct client financial counseling and will work closely with the Director of Programs and Operations to develop all Start Small financial programming and related materials.

**Job Responsibilities** shall include, but are not limited to:

***Client Counseling***

- Conducting one-on-one interviews with clients to assess their financial position and behaviors.
- Developing an Economic Security Plan (ESP) for each client, which outlines strategies for meeting clients' short- and long-term financial goals and objectives.
- Guiding clients in the gathering and understanding of relevant financial information, including bank statements, tax returns, and credit reports and scores.
- Recommending strategies clients can use to achieve their financial goals and objectives, including specific recommendations in such areas as cash management, savings, debt reduction, insurance coverage, credit usage and investment planning.
- Advocating for clients with creditors and other financial parties to correct records and access best products and services.
- Conducting follow-up interviews with clients to evaluate progress and program impact and to identify new needs.
- Thoroughly documenting all client meetings, referrals, and recommendations and maintaining organized records.
- Reviewing clients' accounts and ESPs regularly to determine whether life changes, economic changes, or financial performance indicate a need for ESP reassessment.
- Referring clients to appropriate partners and supports, tracking progress, and advocating as necessary.

***Outreach and Education***

- Conducting community outreach to identify potential clients.

- Conducting seminars and workshops on personal financial education topics such as Understanding and Managing Your Credit, Student Loans, Debt Collection, and Identity Theft.

**Preferred Skills/Qualifications:**

- Bilingual English/Spanish.
- BA or BS degree, with business, finance, microfinance and/or financial education experience.
- 3 or more years work experience working in financial counseling
- Experience working in the South Bronx and/or other low-income immigrant communities.
- Accredited Financial Counselor or similar training (or be committed to attaining this or the equivalent status).
- Superior communication, writing, and interpersonal skills.
- Excellent organizational skills with careful attention to detail.
- Strong understanding of discretion and confidentiality.
- Ability to work successfully with employees, volunteers and clients from diverse backgrounds.
- Commitment to the mission of the organization.
- Computer proficiency including familiarity with the Internet (including Google Applications) and MS Office.

**SALARY:** \$17/hour; average of 20-25 hours/week (flexible, but predominantly afternoons and evenings); potential for growth into a full-time position.

**TO APPLY:** Submit resume and a one-page cover letter to: Jennifer DaSilva @ jenny@startsmallthinkbig.org (include subject line: “[your name] □(Financial Counselor)). Position open until filled.