



Contract Financial Coach – English: Spanish

Job Description

(Beginning part-time (15 hours per week) – extending to full-time within 6 months)

About EARN

EARN (www.earn.org) is an award-winning California-based nonprofit that gives low-income workers the power to create economic prosperity for their families for generations to come. Since 2001, EARN has helped tens of thousands of low-wage families through innovative financial products including matched savings accounts, checking accounts for the unbanked, micro-loans, and money management coaching.

EARN's Wealthcare Program

Through EARN's Wealthcare Program, low- and moderate-income clients are matched with a Financial Coach who supports them as they work toward self-determined financial goals. Clients also receive high-quality financial advice through pro-bono financial planning assistance. Coaches meet regularly with clients to encourage, support and hold clients accountable in their efforts to reach financial milestones or address financial concerns. Clients generally work on a range of goals – from building emergency, educational or retirement savings to repairing credit, creating and following a budget, or decreasing debt. Many clients work through limiting beliefs or behaviors that keep them from reaching financial milestones. In sum, clients implement changes in their financial lives in order to achieve greater security, stability and prosperity.

Financial Coach Responsibilities

EARN is expanding our Wealthcare program into Marin County and consequently hiring a Marin-based Financial Coach. Our new Financial Coach will predominantly work with clients out of EARN's San Rafael office, while remaining available to coach San Francisco clients on an as-needed basis.

The Financial Coach will:

- Provide 45 – 50 minute coaching sessions to clients in-person and by phone, depending on client preference
- Check in or follow up with clients when client accountability for tasks or action items is required
- Complete administrative activities related to client sessions:
 - Enter session details into client database
 - Write up session notes and next steps
 - Work with EARN's Wealthcare Assistant to schedule client meetings
- Participate in monthly client supervision sessions with Wealthcare Supervisors and Financial Coaches
- Gather client feedback through surveys and other tools
- Provide financial coaching services within the context of EARN's Wealthcare Program process and goals

Typical financial coaching sessions may include:

- Helping participants define and set goals
- Helping participants develop a budget or spending plan
- Reviewing spending plan with participants
- Helping participants to create action plans
- Identifying resources, tools and services to support participants in their efforts to reach financial goals
- Addressing barriers to reaching goals, including limiting behaviors or beliefs
- Monitoring client progress on financial plan; helping client remain accountable for their expressed goals
- Making referrals as needed

Necessary Skills & Experience

- Excellent communication and facilitation skills
- Experience working one-on-one in a financial counseling, coaching or planning capacity with low-wage workers
- Bilingual English: Spanish
- Strong commitment to EARN's mission
- Excellent organization skills and attention to detail
- Deep understanding of coaching principles and fundamentals
- Strong belief in coaching as powerful intervention to facilitate change
- Strong content knowledge of personal finance – particularly budgeting, savings, credit and debt
- Flexible schedule – ability to work with clients in the evenings and on weekends

Ideal Skills & Experience

- Training through ICF- (International Coach Federation) approved school
- ICF accreditation

Position

Contract/consulting position starting with part-time hours, extending to full-time within six months. Hourly rate depends on experience.

For more information please visit our website at www.earn.org

Applicants should email a resume and cover letter to: search@earn.org

EARN is an equal opportunity employer, and does not discriminate on the basis of race, gender, national origin, ethnicity, religious affiliation, physical or mental disability, age, medical condition or sexual orientation.