



The Cambodian Family Community Center

A Multi-Ethnic Human Services Agency Promoting Social Health

1626 East 4th Street, Santa Ana, CA 92701 (714) 571-1966

www.cambodianfamily.org

Founded in 1980, **The Cambodian Family (TCF) Community Center** is a community-based, multi-cultural, non-profit organization, located in Santa Ana, California. Our mission is to provide refugee and immigrant families with the opportunities to develop the knowledge, skills, and desire for creating better health and well-being in their lives. We accomplish this by providing programs and services in three main areas: (1) community health and mental health; (2) youth program; and (3) civic engagement, immigration, and advocacy.

Title: **Financial Coach- Student Loan Focus** **FLSA:** Non-Exempt, 40 hours/week (Full-Time)

Reports to: Director of Youth, Civic Engagement, and Immigration

Pay Range or Rate & Benefits: \$28 to \$30 per hour - plus excellent benefits package (medical, dental, vision, 403b retirement matching plan, paid time off such as vacation and sick)

Job Location: In-Person in Santa Ana, California (No Remote Work)

Position Status: Grant-funded position. The position will be eliminated once the grants end.

Summary:

The Financial Coach with a Student Loan Focus will be responsible for conducting financial coaching sessions via telephone and the Internet and representing the organization at local community events. A significant aspect of this role involves being a great listener, conveying empathy when clients share their stories, and effectively identifying goals or concerns to assist clients with as part of the financial coaching/student loan repayment journey.

Essential Functions:

Coaching (90%)

- Provide one-on-one financial coaching sessions to assess needs and develop specific strategies to empower individuals to resolve financial problems, meet financial goals, and improve their overall well-being.
- Provide valuable information to clients about credit and debt issues, credit reports, housing issues, identity theft, money management, financial planning and retirement, student loans, bankruptcy, collections, consumer protection laws, court judgments, transitioning to safe and affordable banking, and wage garnishments.
- Assist clients in creating a personalized action plan to support and motivate clients towards achieving financial goals.
- Provide continuing education, guidance, and resources to empower clients to accomplish their established plans, including resolving immediate problems and changing behaviors; and
- Provide confidential referrals to appropriate, vetted non-profit organizations using our national online database (Ex. Food banks, public benefits, state bar).

Student Loan Counseling Specific Responsibilities

- Conduct comprehensive assessments of clients' student loan situations, including loan types, repayment plans, and eligibility for forgiveness or discharge programs.
- Provide personalized guidance on student loan repayment options, including income-driven repayment

plans, loan consolidation, and loan forgiveness programs.

- Assist clients in understanding the implications of student loan default, delinquency, and rehabilitation and provide strategies for resolving these issues.
- Educate clients on the importance of timely payments, loan servicer communication, and the impact of interest accrual on long-term repayment.
- Advocate for clients with loan servicers, lenders, and collection agencies to address billing errors, resolve disputes, and negotiate favorable repayment terms.
- Stay informed about changes in federal and private student loan regulations, policies, and programs, and communicate updates to clients as needed.
- Collaborate with other financial coaches and counselors to integrate student loan counseling into broader financial wellness plans for clients.
- Maintain accurate records of student loan counseling sessions, including notes on client discussions, action plans, and follow-up tasks.
- Participate in training and professional development opportunities related to student loan counseling best practices and industry trends.

Administrative (10%)

- Schedule appointments for clients, confirm daily appointments, and reschedule appointments as necessary.
- Follow the Phone Status Policy and remain on available status during the workday to respond to inbound and outbound call inquiries to answer questions, troubleshoot problems, provide information, deliver immediate counseling, and schedule appointments as needed.
- Conduct outbound calls for follow-up and/or outreach.
- Collect, track and report required data and input call and session notes for every client and interaction using the client management database; and
- Represent BALANCE at community events, partner meetings, or workshops.

Minimum Qualifications - Knowledge, Skills and Abilities Required

- Bachelor's degree (B. A.) from a four-year college or university; or
- An associate degree from an accredited college is required, or one to two years of related experience and/or training (EAP, financial services, counseling, case management, banking, credit, and collection); or an equivalent combination of education and experience is preferred.
- Experience in one or more of the following fields financial services, financial planning, social work, community organizing, teaching or other related fields; and
- Experience in community service such as volunteering, coaching, or mentoring.
- Bilingual in English/Khmer (Cambodian) or English/Spanish preferred (not required)
- Passionate about advancing equity and working with communities of color with greatest need
- Cultural awareness and ability to navigate and promote sensitivity with issues of race and equity and knowledge of racial equity and racial justice in the context of public health
- Ability to interact effectively with residents, older adults, youth, and their families
- Good communication and excellent writing skills
- Excellent attention to detail
- Must have the ability to work independently and in a team; ability to supervise a few staff members
- Be self-motivated, self-directed, quick to learn, flexible, and creative
- Have high comfort level working in a diverse environment, particularly with the immigrant communities
- Excellent relationship-building, communication, and organizational skills; strong written and interpersonal

skills

- Ability to effectively represents the agency, our mission, and our programs to the outside world
- Verification of employment eligibility, driving record, and background check required.
- Must have a successful record in setting priorities; keen analytic, organization and problem solving skills which support and enable meaningful data interpretation (versus simple reporting) and sound decision making
- Must have personal qualities of integrity, credibility, accountability, and dedication to the mission of TCF
- Must maintain professional behavior, dress, and appearance at all times
- Drive personal car for work-related purposes (mileage to be reimbursed); maintains driving record and car insurance in accordance with organization's policies and provides related records periodically
- Must be able to work weekends and evenings upon request.

Non-Essential Qualifications - Knowledge, Skills and Abilities

- G Suite (Google Sheets), Canva, Zoom, and Adobe Suite preferred.

Environmental Conditions (Working Conditions)

- Exposed to typical office environment conditions and noise levels.
- Exposed to mentally demanding situations (including but not limited to: emergency situations, accidents, and stress)

Physical Requirements

- Sit for extended periods of time at a computer station or work desk. Stand and walk throughout the day.
- Uses hands and fingers to operate computers and office equipment for up to 8 hours or more each day.
- Requires clear vision at 20 inches or less with or without corrective lenses and vision sufficient to use equipment.
- Hearing and speech within normal ranges and sufficient for clear communication face to face and on the telephone.
- Lifts up to 50 pounds occasionally.

Mental Requirements

Must be able to handle any/all of the following: constant distractions, interruptions, emergency situations, accidents, and uncontrollable changes in priorities/work schedules. Must be able to process information, think, and analyze situations in short periods of time. Must be able to comprehend and follow instructions, maintain work pace appropriate to given workload, and relate to other people beyond giving and receiving instructions.

Applicants invited for an interview will be required to complete TCF Employment Application, which will be sent by e-mail to the applicant and submitted to TCF prior to the interview date.

TO APPLY: Please submit your most updated resume to jobs@cambodianfamily.org

I have read this job description entitled **Financial Coach- Student Loan Focus** and fully understand the requirements, responsibilities, and expectations set forth therein. I attest that, if I am hired, I am able to perform the essential job functions as outlined with or without any reasonable accommodations. I further understand that this job description does not constitute an employment contract with The Cambodian Family.

Applicant Name

Applicant Signature

Date