**Financial Coach & Microloan Officer**

Northwest Access Fund is pleased to announce an opportunity for a full-time Financial Coach and Microloan Underwriter with the goal to provide high quality, one-on-one financial coaching and education, and access to low-interest loans to individuals with disabilities which promote independence, financial resilience, and life opportunities.

**About Northwest Access Fund**

Northwest Access Fund is a 501(c)(3) nonprofit Community Development Financial Institution (CDFI) established by and for people with disabilities. We envision a world where all people with disabilities have access to the resources they need to fully participate and thrive in our communities. We offer people with disabilities in Washington and Oregon customized loans, financial coaching, and other resources to promote access to assistive technology, independence, financial resilience, and life opportunities. For more information visit <http://nwaccessfund.org/>.

**Position Responsibilities**

* **Financial Coaching Program (~60%):** Under the supervision of the Executive Director, provide one-on-one financial coaching and counseling to a caseload of low-income people with disabilities, in the following areas:
  + **Budgeting:** assist with creating a budget that aligns spending with a client’s financial values, dreams, and goals;
  + **Banking:** provide information and resources regarding safe and affordable banking and credit union options; assist clients to access Chexsystems report and present options available to address barriers to becoming banked;
  + **Credit:** review and analyze credit reports and in coordination with the client’s goal develop personalized plan to improve credit; assist with disputing errors on credit reports and communicating with creditors;
  + **Savings:** provide strategies and information on various savings opportunities to promote savings without jeopardizing access to public benefits; assist eligible clients with opening ABLE accounts;
  + **Debt:** assist with developing a plan to pay down debt, address existing debt and debt collectors, and offer referrals to debt relief resources, as relevant; assist eligible clients with navigating medical debt, including assisting with filling out financial assistance applications with hospitals;
  + **Identity Protection:** offer strategies and resources to help clients protect their identity; offer resources if client have been the victim of identity theft or fraud;
  + **Public Benefits:** provide benefits analysis, planning and assistance to help clients who access Social Security benefits to explore and utilize work incentive programs, helping them understand how employment income will affect their federal and local benefits and increase their overall financial well-being.
* **Loan Program (~25%):** Underwrite Resilience and Opportunity Loans. (*Resilience Loans are designed to help households with people with disabilities to cover basic needs such as rent, utilities, childcare, transportation, etc. during a loss of income due to COVID-19. Opportunity Loans are designed to help people with disabilities meet cover one-time expenses such as a security rental deposit or car repair*.)
  + Answer loan inquiries, provide program information, and send application packets;
  + Determine eligibility for Resilience Loans and Opportunity Loan Programs and facilitate application submission;
  + Process and evaluate loan applications, verifying accuracy and completeness;
  + Provide applicant with timely and periodic status updates of loan application;
  + Evaluate and interpret applicant credit report and budget to determine whether applicant has the ability to repay loan;
  + Prepare credit memo and financials to present to Loan Review Committee for loan decision;
  + Ensure applicant understands terms of repayment and communication expectations;
  + Prepare closing documents and collect required documentation for borrower and follow up on missing elements;
  + Collect and input data in relevant systems;
  + Maintain client confidentiality and keep files and data in a secure manner;
  + Provide outside referrals where necessary, including identifying other possible sources of funding using Northwest Access Fund’s database; and
  + Provide information and assistance to borrowers, as needed.
* **Outreach (~15%)**:
  + Conduct outreach activities to relevant community-based organizations and governmental entities to promote Northwest Access Fund’s programs and services to generate financial coaching clients.
* **Other Tasks:**
  + Serve as a point of contact for questions about all of Northwest Access Fund’s programs and services; as a small non-profit, we all do our part to help with projects as needed to fulfill our mission.

**Education and Experience**

* Bachelor’s degree preferred (equivalent experience will be considered);
* Experience in providing customer service; and
* Demonstrated knowledge and experience with working with disability communities and BIPOC Communities.

**Required Skills**

* Outstanding interpersonal and relationship building skills and a non-judgmental, positive, problem-solving attitude;
* Ability to effectively collaborate with diverse constituent populations, including Disability Communities, BIPOC Communities, and LGBT Communities;
* Ability to communicate effectively, both orally and in writing;
* Ability to learn quickly, work independently, and handle multiple tasks efficiently with high attention to detail;
* Ability to work as part of a team;
* Ability to provide an exceptional level of customer service: in person, by email, and over the phone;
* Interest in learning and professional growth;
* Ability to maintain detailed case notes;
* Proficiency in Microsoft Office and Excel; and
* Ability to learn new data systems.

**Preferred Qualifications**

* Knowledge and/or experience in consumer lending;
* Knowledge and/or experience with financial education or coaching;
* Knowledge and/or experience with federal disability benefits and work incentive programs;
* Knowledge and experience of/with Assistive Technology; and
* Multilingual with Spanish fluency preferred.

**Preferred Certifications:**

* Accredited Financial Counselor, Association for Financial Counseling & Planning Education (AFCPE)
* Certificate in Community Partner Work Incentives Counseling

\**If not currently certified, Northwest Access Fund is able to provide educational opportunities. Candidates must be willing to obtain above certifications.*

**Physical Requirements and Work Environment**

* Primarily works in standard office conditions and climate;
* Primarily works at a desk and computer, likely for extended periods of time; and
* ***Due to COVID-19, all staff are working remotely from home for the foreseeable future.***

**Compensation**

* $48,000 - $54,000 DOE annually for full-time work
* Option of employer paid health, dental, and vision benefits for the employee, and enrollment in SIMPLE IRA (matches up to 3% of salary).
* PTO: 11 holidays and 15 sick days, and starting level of 18 vacation days annually

**Start Date**

* Target start date is mid-August/early-September 2020

**Application Procedure**

* Email resume and cover letter with the subject line FINANCIAL COACH to [emerson@nwaccessfund.org](mailto:emerson@nwaccessfund.org).
* In your cover letter, please address relevant experience, qualifications, and reasons for your interest in this particular position.
* Applications will be reviewed and assessed as received until position is filled.

**Questions**

* Please email Emerson Sekins with questions at: [emerson@nwaccessfund.org](mailto:emerson@nwaccessfund.org).

***We encourage individuals with disabilities and people from BIPOC Communities to apply.***