



1535 Liberty Lane, Suite 116A
Missoula, MT 59808



Phone: 406-532-4663
Fax: 406-541-0239



info@homeword.org
www.homeword.org



January 21, 2025

Dear Applicant:

Enclosed is a job description for your perusal. We encourage you to visit our website, www.homeword.org, to familiarize yourself with our organization.

The Financial Educator is a regular non-exempt full-time employee with the following compensation and benefits:

- Hiring range is \$45,700- \$48,300 annually (DOE)
- Bonus once HUD certification is completed
- 100% of Employee Health Insurance Premium paid by Employer
- Short term disability, long term disability and Life/Accident insurance paid by employer
- Simple IRA plan with dollar for dollar matching up to 3% of compensation
- Employer cost shares up to 75% of the voluntary dental and vision insurance premiums
- 4 weeks paid time off (PTO) per year
- 5 weeks PTO after 2 years employment
- 11 Paid Holidays throughout the year
- Great work environment

Eligible applications must include 1) a cover letter addressing the required qualifications set forth in the attached job description, 2) resume, 3) Homeword's employment application, and 4) three professional references. If you have any questions about the online packet, please contact Jeanie Robb at 532-4663 x10 or Jeanie@homeword.org.

Priority deadline for applications is Monday, February 3rd, 2025. The position is open until filled.

Homeword is an Equal Employment Opportunity (EEO) employer. Women and people of color are strongly encouraged to apply, and reasonable accommodations will be made for people with disabilities.

Applications may be faxed, emailed, mailed, or delivered to:

Attn: Julie Pavlish
Homeword, Inc.
1535 Liberty Lane, Suite #116A
Missoula, MT 59808
jpavlish@homeword.org
FAX # (406) 541-0239

Homeward, Inc.
Job Description
JOB TITLE: FINANCIAL EDUCATOR (2025)

POSITION SUMMARY: The primary responsibilities for the Financial Educator is to provide financial and renter counseling services including development and facilitation of customized financial education workshops for special populations, as well as administration and facilitation of the financial and renter education courses.

SUPERVISOR: Operations and Program Director

POSITION STATUS: Regular Full-time/Non-Exempt

MINIMUM QUALIFICATIONS:

- Bachelor's Degree in a related field or five years' experience in position with related duties
- Proficient computer skills using Internet and Windows based software
- Proven ability in oral and written communications
- Able to work some weekend and evening hours

PREFERRED QUALIFICATIONS:

- Exhibit professional communication and organization skill set including listening and customer service skills
- Experience with computer appointment systems, data entry, client management systems and business writing
- Experience with counseling or planning activities with clients
- Familiarity with personal finance, counseling programs and experience working one-on-one with families or individuals
- Strong interest in and a commitment to the Homeward mission

ADDITIONAL SKILLS AND OTHER REQUIREMENTS:

- Exhibit professional communication and organization skill set including listening and customer service skills
- Displays a neat, professional appearance and competent manner
- Ability to work in a small team environment
- Demonstrated ability to be self-motivated and to work independently
- Strong organizational and planning skills

ESSENTIAL DUTIES AND RESPONSIBILITIES:

Regular and predictable attendance is an essential duty and responsibility of this position. Employees are accountable for reliable attendance and meeting this position's essential function requirements as listed below.

COUNSELING AND EDUCATION

- Provides one-on-one financial and renter counseling, including creating a budget, reviewing credit, creating an action plan and time lines, etc., for clients as needed
- Input confidential client data into online client management system
- Manage client and class files and ensure all HUD-required documentation is in order and in the file
- Maintains the highest level of client confidentiality and keeps client files in a locked, secure file cabinet or secure electronic server files.
- Provides realistic analysis and communication regarding client's individual situation
- Researches and stays current on industry practices and programs and updates class content accordingly
- Organizes, facilitates, coordinates and instructs the bi-monthly Financial Skill Building class

- Develops monthly class schedule, including dates and locations, and schedule classes at least six months in advance
- Tracks relevant data points through time to determine client and program success
- Markets class schedule to community partners, businesses and other agencies
- Continues to evaluate and improve the class curriculum and developer methods
- Cultivates relationships and builds rapport with community partners
- Solicits counseling sessions throughout class instruction
- Recruits, trains and prepares new volunteer presenters
- Collects in-kind information from volunteer presenters to be tracked by the administrative office and reported to and matched by NWMT quarterly
- Helps to ensure that the program is in compliance with HUD and NeighborWorks America standards
- Stays up to date on the most current consumer financial data and trends and performs research projects as needed; Updates presentation materials accordingly
- Conducts class pre- and post-class evaluations and post-course assessments and tracks data
- Responds to and explores needs of clients and community for potential future programming
- Develops customized financial education workshops for special populations, such as the YWCA Transitional Housing clients, and facilitates and coordinates workshops
- Attends national NeighborWorks America training workshops to obtain required certifications and continuing education credits
- Obtain additional training as needed for new service types and funding opportunities
- Participates in monthly NWMT partner calls for peer support and to discuss best practices
- Gathers client success stories and supports marketing efforts for Homeward
- Serves as a critical member of the HOC Team and attends regular team meetings

ORGANIZATIONAL

- Attends and participates in Homeward staff check-ins, staff meetings and special events
- Other duties as assigned

GENERAL RESPONSIBILITIES:

- **Analytical** - Synthesizes complex or diverse information; Collects and researches data.
- **Problem Solving** - Identifies and resolves problems in a timely manner; Gathers and analyzes information skillfully; Develops alternative solutions
- **Oral Communication** - Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions
- **Teamwork** - Balances team and individual responsibilities; Exhibits objectivity and openness to others' views; Puts success of team above own interests; Able to build morale and group commitments to goals and objectives
- **Written Communication** - Writes clearly and informatively; Edits work for spelling and grammar.
- **Business Acumen** - Understands business implications of decisions; Displays orientation to profitability; Aligns work with strategic goals
- **Professionalism** - Approaches others in a tactful manner; Reacts well under pressure; Treats others with respect and consideration regardless of their status or position; Accepts responsibility for own actions; Follows through on commitments
- **Work Quality** - Demonstrates accuracy and thoroughness; Looks for ways to improve and promote quality; Applies feedback to improve performance; Monitors own work to ensure quality
- **Workload Management** – Responds to urgent needs/issues in a timely manner; identifies and assists with resolving conflicting priorities; Identifies opportunities for workload capacity sharing (appropriate delegation)

TRAININGS AND CERTIFICATIONS:

This position requires specific training and certification through NeighborWorks Training institutes. Classes may include:

HO109 - Foreclosure Basics, Part 1 (online)
HO229 – Train the Trainer
HO 250 – Housing Counseling Certification: Principal, Practices & Techniques, Part 1
HO211 – Credit Counseling for Maximum results
HO209 – Developing Effective Financial Education
HO310 – Financial Coaching: Helping Client’s Reach their Goals
HO321 – Developing Effective Loss Mitigation Negotiation Sales Skills
Attendance as specialized training, such as domestic violence advocacy training

Certifications: This position must successfully complete and maintain HUD-required certifications for counseling and education. Homeward and NeighborWorks Montana will support the training required for these certifications.

LEVEL OF INDEPENDENT DISCRETION / CONSEQUENCE OF ACTIONS: This person, within the parameters of Homeward policies and procedures, exercises a moderate level of independence in decision-making. Significant errors in judgment may cause serious financial and /or legal repercussions for Homeward.

WORKING/ENVIRONMENTAL CONDITIONS: Most work occurs in normal work environment. Physical effort may be required to do the following: sitting, standing, walking, bending, reaching, transporting supplies, keyboarding, repetitive motion and operating electronic equipment.



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Application for Employment

An Equal Opportunity Employer

Homeward

PERSONAL INFORMATION

Name (Last Name First)			Phone	
Present Address	Apt No	City	State	Zip Code
Permanent Address	Apt No	City	State	Zip Code
Email Address				

EQUAL EMPLOYMENT OPPORTUNITY – It is our policy to employ the best qualified personnel and to provide equal opportunity for the advancement of employees and to administer all of our personnel policies in a manner that will not discriminate against any person because of race, color, national origin, ancestry, religion, creed, sex, age, marital or familial status, physical (including pregnancy) or mental disability, political belief, sexual orientation, gender identity or general expression, veteran status, on-the-job injuries, source of income, or any other legally protected status unless it is a bona fide occupational requirement reasonably necessary to the operation of our business.

DESIRED EMPLOYMENT

Position		Date You Can Start	
Are you currently employed?	If so, may we inquire of your present employer?		
Have you ever applied to Homeward before?	When?	Who referred you to this position opening?	
<p>Criminal Record – (Conviction of a crime is not an automatic bar to employment. Factors such as the nature and the gravity of the crime, the length of time since conviction and/or completion of any sentence and the nature of the job for which you have applied may be considered.)</p> <p>Have you ever been CONVICTED, PLED GUILTY, NO CONTEST or FORFEITED BOND, or BAIL for any crime other than a traffic violation?</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, please give details as they pertain to relevancy to the position applying</p>			

EDUCATION

School Level	Name and Location of School	Years Attended	Graduate	Subjects Studied
College				
Trade, Business or Correspondence School				

GENERAL

Subjects of Special Study or Research Work
Special Training
Special Skills

FORMER EMPLOYERS

List below your last three employers, starting with the most recent.

Name of Present or Last Employer			
Address	City	State	Zip Code
Starting Date	Leaving Date	Job Title	
May we contact your supervisor?	Name of Supervisor	Phone	
Description of Work			
Reason for Leaving			

Previous Employer			
Address	City	State	Zip Code
Starting Date	Leaving Date	Job Title	
May we contact your supervisor?	Name of Supervisor	Phone	
Description of Work			
Reason for Leaving			

Previous Employer			
Address	City	State	Zip Code
Starting Date	Leaving Date	Job Title	
May we contact your supervisor?	Name of Supervisor	Phone	
Description of Work			
Reason for Leaving			

I understand and agree to all of the following itmes: (1) Misrepresentation or omission of material information from my employment application and/or resume submitted to Homeword, Inc. may result in rejection of my application or, if hired, termination. (2) I am legally eligible for employment in the country in which the job is located(all new hires will be required to provide proof of eligibility upon hire.) (3) Nothing contained in my application for employment, or conveyed during any interview that may be granted, is intended to create a contract of employment with Homeword, Inc. (4)I authorize investigation of all statements contained herein and the references and employers listed herein to give you any and all information concerning my previous employment and any pertinert information they may have, personal or otherwise, and release the company for all liability for damage that may result from utilization of such information. (5) If offered employment, I agree to submit to a physical examination and authorize the physician or physicians assistant to disclose the results of that examination. I also agree to comply with Homeword's substance abuse program, including submission to pre-employment drug testing as may be required in certain job categories.

Signature:

Printed Name:

Date: