



Position: Financial Empowerment Center (FEC) Financial Counselor

Reports to: Community Impact Director, Financial Stability

Type: Full Time, Non-Exempt

Summary of Position

The Financial Empowerment Center (FEC) Financial Counselor is more than a financial coach. This position serves as a trusted partner who helps individuals and families build financial capability, overcome barriers, and achieve lasting financial stability. Through one-on-one coaching, coordinated referrals, and ongoing encouragement, the counselor helps clients move from crisis management to long-term financial mobility.

The Financial Counselor works as part of United Way Monterey County's integrated Financial Stability team, linking clients to financial education workshops, Volunteer Income Tax Assistance (VITA), benefits access, workforce development, housing resources, small business services, and other community supports. Success is measured not simply by the number of appointments completed, but by meaningful client outcomes including improved credit, reduced debt, increased savings, access to safe financial products, and progress toward each client's self-defined goals.

The Financial Empowerment Center operates in partnership with the City of Salinas as part of the national Cities for Financial Empowerment Fund network and reflects United Way Monterey County's commitment to creating pathways to financial opportunity.

Responsibilities and Duties

Client Coaching & Financial Counseling

- Provide individualized financial counseling and coaching using a strength-based, trauma-informed approach.
- Assess each client's financial situation and collaboratively develop realistic action plans.
- Coach clients on budgeting, banking, credit building, debt reduction, savings, consumer protection, and asset building.
- Maintain ongoing relationships with clients through regular follow-up, accountability, and encouragement.
- Celebrate client milestones and adapt coaching plans as goals evolve.

Integrated Service Navigation

- Coordinate referrals through the Smart Referral Network and other partner systems.
- Connect clients with financial education workshops, VITA, public benefits, workforce development, housing, entrepreneurship, and other community resources.
- Work collaboratively with banks, credit unions, nonprofit organizations, educational institutions, and government agencies to improve client outcomes.
- Ensure warm handoffs and closed-loop referrals whenever possible.

Program Operations & Data

- Maintain timely, accurate, and confidential client records.
- Track client progress, outcomes, and required performance measures using program databases.
- Support grant reporting, evaluation, and continuous quality improvement.



- Participate in Financial Counselor certification, ongoing professional development, peer learning, and case consultation.

Community Engagement

- Represent United Way at workshops, outreach events, and community meetings.
- Assist with delivery of financial capability education workshops.
- Identify trends, barriers, and opportunities that can improve services for clients and strengthen community partnerships.

Core Competencies

- *Mission oriented* – Performance and professional motivations are driven by a commitment to creating real social change that leads to better lives and healthier communities.
- *Relationship oriented* - Understands that people come before process and is astute in cultivating and managing relationships toward a common goal.
- *Collaborator* – Understands the roles and contributions of all sectors of the community and can mobilize resources (financial and human) through meaningful engagement.
- *Results driven* – Dedicated to shared and measurable goals for the common good; creating, resourcing, scaling, and leveraging strategies and innovations for broad investment and impact.
- *Brand Steward* – Steward of the United Way brand and understands his/her role in growing and protecting the reputation and results of the organization and greater network.

Functional Competencies:

- *Strategic Community Collaborator* - Engages diverse stakeholders to accurately and effectively assess community needs and with credibility, authenticity and humility strategically guides United Way to contribute to Monterey County's priorities.
- *Effective & Engaging Communicator* - Is an effective and passionate communicator, articulating the United Way message in a way that inspires other to act in service to the organization and the community.
- *Critical Thinking & Creative Problem Solving* - Able to address and manage complex issues to achieve desired results. This includes the ability to gather, interpret and use relevant data to drive strategy development, make decisions and drive for results.
- *Planning & Implementation* - Leads and takes initiative in planning and developing initiatives within impact areas to achieve results that drive collective community outcomes.
- *Embracing & Managing Change* - Champions and facilitates change to ensure long-term community sustainability. Adapts successfully to changing needs while maintaining positive relationships with all constituents, internal and external.

Qualifications / Desired Skills

- Bachelor's degree or equivalent professional experience.
- Experience in financial counseling, coaching, banking, education, social services, workforce development, or related fields.
- Knowledge of budgeting, consumer credit, debt management, banking products, savings strategies, and financial capability principles.



- Experience using motivational interviewing, trauma-informed practices, and culturally responsive service delivery preferred.
- Strong organizational skills with the ability to manage multiple client relationships simultaneously
- Experience using Microsoft Office and client management systems such as Clear Impact, SRN, Salesforce, or similar.
- Excellent communication and relationship-building skills.
- Bilingual English/Spanish strongly preferred.

Position Requires

- Some evening and occasional weekend availability.
- Valid California driver's license and reliable transportation.
- Ability to lift and transport materials up to 20 pounds.

Compensation : Salary Grade 4

\$ 27.50-\$37.80 per hour

Benefits

Comprehensive benefits include medical, dental, vision, retirement plan, disability, life insurance, generous paid time off, and holidays.

To Apply

Interested applicants are encouraged to submit a cover letter and resume by email to tina.engquist@unitedwaymcca.org

United Way Monterey County is an Equal Opportunity Employer.

8/18/2026