



Position: Financial Empowerment Center (FEC) Navigator

Reports to: Community Impact Director, Financial Stability

Type: Full Time, Non-Exempt, In-person

Summary of Position

The Financial Empowerment Center (FEC) Navigator serves as a trusted guide who helps individuals and families identify goals, understand their options, connect to the right services, and stay engaged as they work toward greater financial stability and mobility. Using a strengths-based, client-centered approach, the Navigator helps each participant develop an individualized pathway and provides follow-up and encouragement as needs and goals evolve.

The Navigator is a central connector within United Way Monterey County's Financial Empowerment Center and broader Financial Mobility Framework. The position links participants to one-on-one financial counseling, financial education, Volunteer Income Tax Assistance (VITA), housing and homeownership supports, entrepreneurship and small business services, public benefits, workforce development, and other community resources. The role helps participants move across programs through warm handoffs, coordinated referrals, and ongoing follow-up. During FEC start-up, the Navigator also supports day-to-day program operations, workshops, scheduling, and partner coordination.

Success is measured not simply by the number of referrals made, but by whether participants connect to services, remain engaged, make progress toward self-defined goals, and experience a clear and coordinated journey through the FEC and partner network.

Responsibilities and Duties

Client Navigation & Goal Support

- Build trusting relationships with participants and provide individualized navigation using a strengths-based, trauma-informed approach.
- Conduct initial conversations to understand each participant's priorities, strengths, barriers, immediate needs, and longer-term goals.
- Support participants in setting realistic, self-defined goals and developing an individualized pathway to appropriate services and resources.
- Maintain ongoing relationships with participants through regular follow-up, encouragement, problem-solving, and accountability.
- Help participants address barriers that may prevent them from connecting to or continuing with services.
- Manage an active caseload and maintain appropriate professional boundaries while recognizing participants as the experts in their own lives.

Integrated Service Navigation

- Develop referral relationships with aligned service partners and coordinate referrals through the Smart Referral Network (SRN) and other approved partner systems.



- Receive referrals from UWMC financial education and other programs, complete FEC intake, and connect interested participants to the appropriate UWMC or partner services.
- Connect participants with FEC financial counseling, financial education workshops, VITA, public benefits, workforce development, housing and homeownership services, entrepreneurship and small business supports, legal services, and other community resources.
- Provide warm handoffs and follow up to confirm that participants connect to services; identify next steps when a referral does not work.
- Develop and maintain a strong working knowledge of local programs, eligibility requirements, and community resources.
- Work collaboratively with nonprofit organizations, government agencies, educational institutions, financial institutions, housing partners, workforce providers, and small business partners to improve participant access and outcomes.
- Participate in case conferencing and partner coordination when appropriate and permitted by participant consent and privacy requirements.

Program Operations, Workshops & Data

- Support FEC financial education activities, including the Thursday evening series, participant registration, reminders, room scheduling, materials, and day-of workshop logistics.
- Coordinate scheduling for FEC coaching and other services and support partner coordination for FEC activities.
- Provide practical start-up support for FEC activities, with the balance of operations and navigation responsibilities evolving as the participant caseload grows.
- Maintain timely, accurate, and confidential participant records, including goals, referrals, follow-up, case notes, and outcomes.
- Use SRN and other required program databases to document participant activity and support closed-loop referral practices.
- Document referral outcomes in SRN to support coordinated care and program reporting.
- Obtain and document required participant consent and follow United Way policies for privacy, confidentiality, data sharing, and information security.
- Track caseload activity, service connections, participant progress, and required performance measures.
- Close or pause inactive cases appropriately so records accurately reflect current participant engagement.
- Support grant reporting, program evaluation, and continuous quality improvement by identifying recurring barriers, service gaps, and opportunities to strengthen the client journey.
- Participate in Navigator onboarding, ongoing professional development, peer learning, supervision, and case consultation.

Community Engagement

- Represent United Way at Smart Referral Network convenings, workshops, outreach events, resource fairs, partner meetings, and community activities.
- Help residents and partner organizations understand how to access the FEC and the range of services available through the Financial Mobility Framework.



- Build and strengthen relationships with community partners to support effective referrals and coordinated service delivery.
- Promote FEC enrollment and referral pathways through United Way programs and community partners.
- Share participant feedback, emerging needs, and service-access challenges with the FEC team to improve the participant experience.

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 others 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 navigation, case management, coaching, community services, outreach, benefits access, workforce development, housing, financial capability, education, or related fields.
- Demonstrated experience working directly with community members and coordinating services across multiple organizations.



- Experience using motivational interviewing, trauma-informed practices, strengths-based coaching, and culturally responsive service delivery preferred.
- Strong organizational skills with the ability to manage multiple participant relationships and follow-up tasks simultaneously.
- Experience using Microsoft Office and client management or referral systems such as SRN, Salesforce, Clear Impact, or similar.
- Excellent communication, listening, problem-solving, and relationship-building skills.
- Knowledge of Monterey County community resources and service systems strongly preferred.
- Bilingual English/Spanish strongly preferred.

Position Requires

- Some evening and occasional weekend availability.
- Valid California driver's license and reliable transportation.
- Ability to travel to partner sites and community events throughout Monterey County.
- Ability to lift and transport materials up to 20 pounds.

Compensation : Salary Grade 4

Hourly range: \$27.50 - \$30.91

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.

9/18/2026