

Financial Mentor – In Training

(FTE 1.0)

JOB DESCRIPTION

This job description describes the tasks that will be required of the job holder but does not form a part of the job holder's Employment Agreement. This Job Description is likely to change from time to time, to ensure that the role continues to best serve CAP's values, vision and impact model. Therefore, flexibility on the part of the job holder is required.

Location of the Role

CAP Support office, Auckland

Hours of work

8.45am - 5pm

Purpose of the Role

The Financial Mentor – In Training will deliver Debt Help with excellence, delivering quality solutions that result in positive outcomes as clients work towards their financial goals. They will grow in competence and confidence as a Financial Mentor, and with support become a certified Financial Mentor.

Key Relationships

Department: Services Department – Client Services

Reports to: Financial Mentor Manager

Direct Reports: None

Key Internal Relationships: Client Services Teams
Partner Services & Support Team
Wider Services Department
FM Supervisor
Services Trainer

Key External Relationships: Clients
Work and Income
Coaches
Creditors

Summary of Role Accountabilities

1. Assess client financial situations and identify appropriate solutions in line with both Financial Mentoring best practice, CAP frameworks such as the Quality of Debt Solutions and client-identified goals
2. Collaborate effectively to enable the Team of Three model and to ensure that client pathways are well delivered
3. Participate in ongoing development, particularly towards becoming a certified Financial Mentor
4. Champion and actively participate in organisation-wide rhythms and initiatives

Role Accountabilities on a day-to-day level

1. Assess client financial situations and identify appropriate solutions in line with both Financial Mentoring best practice, CAP frameworks such as the Quality of Debt Solutions and client-identified goals

- Support a client end-to-end in their journey with CAP, monitoring progress along the way
- Manage training-level client caseload with care and timeliness, flagging any capacity issues with the FM Manager
- Work alongside clients to offer financial and budgeting information using a client-centred approach and other approved methodologies
- Identify appropriate next steps or options that will support positive client outcomes, in line with CAP's impact model and client goals
- Apply financial management tools as relevant to a client's situation
- Appropriately using CAP's technical systems related to service delivery including: Tūmanako and other systems
- Assess a client's situation and engage the Solution Support Team and Advocacy Team to outwork further assessments where appropriate.
- Maintain accurate and up to date client details, being cognizant of relevant policies (ie Privacy, Data Retention etc)
- Advocate and negotiate on behalf of the client where required
- Take accountability for decision-making relating to client options and solutions, escalating complex issues to an FM Supervisor or the FM Manager as required.
- Champion and outwork a positive client experience, in line with CAP's values and the Quality of Debt Solutions framework
- Identify and outwork opportunities to educate, encourage and support clients in their growing financial capability
- Identify areas for process improvements with FM Manager
- Comply with all relevant CAP policies and frameworks related to the delivery of Debt Help

Performance Indicators or Measurable Outputs:

- KPIs relating to service delivery and effectiveness
- KPIs relating to client outcomes and experience
- KPIs relating to caseload management

2. Collaborate effectively to enable the Team of Three model and to ensure that client pathways are well delivered

- Build and maintain strong relationships with community-based coaches, providing coaching and guidance where appropriate, and working in the best interest of the client
- Build and maintain strong relationships with clients, ensuring a client-centred approaches are applied, including both national industry and Quality of Debt Solutions frameworks
- Ensure that next steps and pathways are aligned with client goals, and as clients complete goals or circumstances change, ensure that advice and solutions are contextual and relevant
- Build and maintain strong relationships with the Solution Support and Advocacy Teams so that FM assessments and recommendations can be outworked with clarity, efficacy and timeliness
- Build and maintain strong relationships with external stakeholders as related to client casework, ensuring CAP's values are well-reflected
- Communicate with professionalism, care, accuracy and timeliness to all stakeholders
- Offer prayer where appropriate, and in line with CAP's approach to Gospel Engagement
- Maintain a posture of accountability and championing while working with different stakeholders

Performance Indicators or Measurable Outputs could include:

- Health check indicators for internal relationships, including project evaluation, stakeholder surveys
- KPIs relating to client outcomes and experience
- KPIs relating to coach outcomes and experience

3. Participate in ongoing development, particularly towards becoming a certified Financial Mentor

- Engage in supervision and other national industry requirements to outwork the Provisional Period, with support from the FM Supervisor, FM Manager or other relevant support
- Participate in ongoing learning and development at CAP
- Be well informed and keep up to date with changes to legislative and regulatory policies that may impact on the financial wellbeing of clients
- Participate in CAP's performance programme, including regular performance reviews, create check-ins & development conversations
- Identify needs for development and maintain a posture of ongoing learning

Performance Indicators or Measurable Outputs could include:

- Moving through the Provisional Period and being certified as a Financial Mentor, within the expected timeframe
- Measurable competency, skill and qualification uplifts

4. Champion and actively participate in organisation-wide rhythms and initiatives

Pertaining to Organisational Identity & Culture:

- Participate in daily and weekly karakia
- Engage in CAP's Haerenga and outwork CAP's Haerenga Competencies

Pertaining to Donor Relations:

- Regularly invite personal contacts to contribute to CAP's 'Life Changer' regular giving program
- Participate in fundraising activities, including an annual thankyou calling evening
- Attend a minimum of one Fundraising Dinner per year (including weekends)
- Help out with 3-4 CAP Church talks per year around Aotearoa, either by supporting or doing the talk

Performance Indicators or Measurable Outputs could include:

- Consistently participates in all of the above listed activities

Requirements of the Role

Personal attributes & values

- A strong personal alignment with the foundational Christian philosophy, organisational identity, culture, and values of CAP
- Ability to work with many different faith expressions, where-ever they are on the spectrum of conservative to charismatic
- Ability to work and lead comfortably and well in an NFP organisation that seeks to honour Te Tiriti o Waitangi in the way work is done
- Ability to work comfortably and well in an environment which demonstrates the Christian gospel with stakeholders, shares about Jesus Christ as appropriate, and prays
- Ability to balance empathy, compassion, professionalism and best practice, and to lead others to do the same
- Ability to confidently work with vulnerable people

- Ability to safely and sensitively engage with people from different cultures & backgrounds
- Ability to calmly and confidently manage complex challenges with discernment and maturity
- Ability to work under time pressure, and a willingness to work evenings and weekends when required
- Ability to carry out work in a variety of locations
- Ability to work well in an environment that is undergoing purposeful and significant change and able to champion change and transformation

Skills, knowledge, expertise & experience

- 12+ months experience in a similar role
- 2+ years proven experience working in client-centred service delivery and/or with community-based social issues
- Familiarity with financial institutions, systems and practices in Aotearoa
- Familiarity with wellbeing, social work or other relevant sectors and services
- Proven strong numeracy and literacy skills as they relate to Financial Mentoring
- Excellent attention to detail
- Strong use of budget worksheet, financial plans, cashflows and debt schedules
- Sound technical skills, and experience using database and information systems
- A strong growth, developmental and learning mindset, and mode of practice
- Able to notice improvement opportunities in existing processes and initiate projects or improvements
- Strong time management with a capacity for large workloads, and an attitude of completion
- Strong skills in working collaboratively to maximise service delivery effectiveness and client experience outcomes
- Strong communication, both written and verbal, in both formal and informal contexts
- Able to problem solve and to operate with a solutions-focused approach
- Proven ability to handle sensitive information with discretion and maintain strict confidentiality

Qualifications

- FinCap Financial Mentor Introductory Training FMIC (essential)
- Certified Financial Mentor (essential)
- Qualification is relevant industry-social work, financial services (desirable)

Job description prepared by: Abbey Peters

Last Updated: June 2025

Statement of Acceptance

The Employee will perform the duties set out in this Job Description. These duties may be modified and updated by the Employer from time-to-time following consultation with the Employee. The Employee also agrees to perform all other reasonable duties and comply with reasonable instructions issued by the Employer.

I confirm that I have read and understand this Job Description, and agree to abide by the duties, tasks, and accountabilities within it.

Signature:

Date:

Name: