

BetterFi
Hamilton Co. Credit Coordinator
in person
part-time
Tues-Fri 3pm-7pm, Saturdays 11am-7pm
\$19-21 / hr

Apply at <https://ideali.st/vhkMvA>

JOB DESCRIPTION

ABOUT BETTERFI

We want to end predatory lending.

BetterFi is a 501c3 nonprofit and US Department of Treasury-certified Community Development Financial Institution (CDFI) based in Coalmont, TN. In the last month we have opened a physical branch in Chattanooga as we expand our service area to cover Hamilton County.

Our primary activity is the provision of affordable credit as an alternative to and means of escape from predatory payday, title, and flex loans. Our primary credit offerings are:

- **ReFi with BetterFi**, where individuals who are paying consistently on super-high APR payday, title, or flex loans can refinance those loans at much lower rates with us. Successful clients pay less per month, pay less overall, and benefit from credit reporting.
- **Savings + Credit Builder**, where individuals who are looking to build their credit score and/or savings can work toward a savings target while benefiting from credit reporting through BetterFi.

We also provide a number of complementary financial programs and services for our clients, including cashflow analysis, financial coaching, and free income tax filing. We are exploring expanding and diversifying our financial programming and credit offerings to more holistically meet the needs of prospective clients.

JOB BRIEF

As part of a very small team, the Hamilton Co. Credit Coordinator will be primarily involved in serving in Chattanooga as a liaison between BetterFi and prospective clients, between BetterFi and existing clients, and between BetterFi and referral partner organizations.

The Credit Coordinator will be heavily involved in our credit program and primarily will be assisting applicants in understanding our program and its requirements, in completing credit applications, in gathering required supporting documents, and in preparing applications for

review by our loan committee. The Credit Coordinator may also be involved in the closing of loan documents with approved applicants, the disbursement of successful applicants' loans, and servicing of loans including generating statements, processing payments, and fielding client communications.

The Credit Coordinator may also be involved in the development or execution of financial programming services complementary to BetterFi's credit offerings.

A successful Credit Coordinator will need to feel comfortable learning about and navigating financial products, understanding and explaining the intricacies of our processes, interacting frequently with strangers and clients in-person and on the phone, performing careful data entry, navigating various technology platforms and systems, and managing sensitive data and issues.

Additionally, to be successful they will need to care about the mission, have a sense of humor, and be flexible in enabling BetterFi to help our clients.

The job will be part time, and hours will be Tuesday-Friday 3pm-7pm and Saturdays 11am-7pm.

RESPONSIBILITIES

- Assist prospective clients and partners in understanding program design, requirements, and processes
- Assist prospective clients or referral partners in completing or utilizing credit applications and document collection processes
- Learn and assist with BetterFi's underwriting processes and analysis to present complete applications for credit committee review
- Assist in the closing of credit and disbursement of funds for successful applications
- Assist in the servicing of loans
- Communicate professionally and effectively with prospective and existing clients in the various stages of their application or loan
- Represent BetterFi with partner organizations or at events
- Generally assist the other staff of BetterFi and completing other duties as assigned

QUALIFICATIONS, REQUIREMENTS, AND SKILLS

- Concern with economic justice, financial inclusion, and a desire to effect material change
- Self-motivated with minimal supervision
- Comfort engaging with clients, vendors, and partner organizations both on the telephone, via email, and in person
- Ability to balance and manage multiple objectives in client interactions, e.g. interviewing and gathering information from an applicant while assisting them in understanding and navigating BetterFi processes
- Composure in conversations or interactions that are not necessarily pleasant or friendly
- Comfort using online portals, platforms, and databases to access or log information
- Experience with or capacity to understand and deploy basic mathematical, financial, and accounting concepts and calculations

- Intermediate proficiency in navigating and utilizing Excel for data entry, manipulation, and analysis (e.g. INDEX/MATCH, XLookup, nested IF statements)
- Organizational and time-management capacity to personally manage and hold self accountable to timetables
- Ability to act with punctuality, professionalism, discretion, tact in professional contexts
- Consistent access to reliable transportation to the Chattanooga office
- Ability to lift / manage 20 pounds
- Capability to diagnose, manage, and solve basic information technology (IT) issues
- A sense of humor when trying to deal with pervasive predatory lending
- Will require passing a full criminal background check and credit check
- Spanish-speaking a plus

BetterFi is an equal opportunity employer. In the pursuit of economic justice and in service to our diverse neighbors, communities, and clients, we never discriminate based on race, religion, national origin, gender identity or expression, sexual orientation, age, or marital, veteran, or disability status. All applicant information is kept confidential pursuant to Equal Employment Opportunity Act guidelines.