

Consumer Loan Officer/Counselor

SUMMARY:

Provides financial counseling to individuals in debt, and/or experiencing unfavorable credit ratings.

Job Functions include: (Note: this is a representative list only - complete list provided with purchase)

- Confers with customer to ascertain available monthly income after living expenses to meet credit obligations plus other legal, regulatory, or statutory financial obligations, if any.
- Calculates amount of debt and funds available to plan method of payoff and estimate time for debt liquidation.
- Contacts creditors to explain customer's financial situation and to arrange for payment adjustments so that payments are feasible for customer and agreeable to creditors.
- Establishes payment priorities to reduce customer's overall costs by liquidating high-interest, short term loans or contracts first.
- Opens account for customer and disburses funds from account to creditors as agent for customer.

(also details Supervisory Responsibilities, Qualifications, Education and/or Experience, Language Skills, and work environment)