

**Job Title:** Financial Navigator  
**Supervisor:** Senior Director of Programs  
**Job Status:** Non-Exempt/ Full Time  
**Job Hours:** 35 hours per week  
**Location:** Midtown Manhattan  
**Compensation:** Competitive with City Rates

**About Encore:** How have you impacted someone's life today? At Encore Community Services, our teams are dedicated to supporting the lives of older New Yorkers so that they may live with dignity and decency in a safe and caring environment. For over 40 years, Encore Community Services has provided care to the elderly of the Clinton, Times Square, and Midtown communities. Encore provides a comprehensive array of programs for older New Yorkers including supportive and affordable housing, home delivered and sit-down meals, case assistance, education, recreation, and friendly visiting. The organization takes a "no wrong door approach" to ensure Seniors are able to access all of their neighborhood and other entitled resources so they may age in place comfortably for as long as possible. Encore is at an exciting inflection point in its development. The organization is working to build off a rich history to deepen its services and scale the work of *giving back* to seniors. Encore is keenly aware that the demographics of Older New Yorkers is rapidly evolving. Therefore, Encore must also evolve to ensure the health, mental health, and economic stability of New York's diverse and vibrant senior community.

**About Position:**

Through one-on-one and group sessions, the Financial Navigator provides tools and skills that build seniors' confidence in money management and helps them to overcome financial difficulties and develop financial skills. The Financial Navigator coordinates all aspects of our Social Security Representative Payee (Rep Payee) program. The Financial Navigator ensures that Encore Community Services Rep payee program remains in compliance with Social Security guidelines, supervise and manage the interactions, practices, and policies of our Rep Payee accounts, while working closely with our finance department to ensure timely and accurate processing of Rep Payee funds to our clients.

**Job Responsibilities:**

**Financial Navigation:**

- Improve credit by obtaining, reviewing and repairing credit reports;
- Use formal banking services and avoiding fringe services;
- Reduce debt by developing a debt management plan;
- Create and use budgets to manage finances;
- Increase savings to build assets;
- Develop, facilitate and schedule sessions for budgeting, end of life planning, entitlement benefits and more.

**Representative Payee:**

- Work with identified seniors to help initiate payee application with the Social Security Administration (SSA) or complete process to switch payee to Encore Community Services;
- Conduct in-person intake with members with support from ECS as appropriate, to establish budget and savings goals;
- Coordinate quarterly budget meetings with senior members and ECS staff;
- Create spending plans with senior members and ECS if appropriate when senior members account balances are expected to exceed resource limits, or if senior members receive large sums of one-time payments;
- Create and maintain respectful and trusting relationships with senior members.

**Administration**

- Create/Maintain Monthly and Weekly distribution spreadsheets with senior members budgets; including rent, basic needs payments, and other vendor/bill payments.
- Track payments in client ledgers to reflect distribution spreadsheets each month;
- Collect appropriate vendor and billing information for third party payments and provide vendor and payment information;
- Ensure that senior members' SSI/SSA benefits are deposited to ECS trust accounts routinely check bank accounts associated with Payee Program;
- Ensure that rent and other third-party payments are paid in accordance with established budget, and that senior members' personal funds are available via cash;
- Process interim budget modifications due to changes in senior members income;
- Monitor account balances monthly to ensure compliance with SSI and Medicaid resource limits
- Maintain close communication with SSA, and ensure information is updated and program operates in compliance with all SSA guidelines; includes completing annual reporting;
- Follow ECS program and agency policies and Provide input to program policies, procedures and goals, as requested;
- Create/utilize a shared tracking system to monitor the program's activities per senior members
- Work collaboratively with all ECS departments to uphold the agency mission;
- Troubleshoot problems or errors that may occur;
- Participate as needed in meetings with social services and building management team members to support the stability and retention of senior members;
- Participate in ECS committees and workgroups as appropriate;
- All other duties as assigned

**Required Qualifications:**

- Associates Degree in Finance, Accounting, Business Administration or equivalent education/experience;
- Strong reading skills and ability to create and navigate written instructions and lists required;
- Strong interpersonal skills and ability to work as part of a team;
- Ability to maintain confidentiality;
- Experience with bookkeeping and accounting processes

- Proficiency with automated systems and willingness and ability to learn new software packages.
  - Excellent customer service with the ability to clearly communicate verbally and in writing
  - Able to work independently, with initiative, and handle multiple priorities and tasks
  - Able to work cooperatively in partnership with community agencies and resources.
  - Ability to be flexible, supportive and to work cooperatively with staff as a member of a multi-disciplinary and diverse team.
  - Extensive knowledge of Microsoft Office applications; particularly Word, Excel, and Outlook.
  - Ability to produce high quality work reflecting attention to detail and accuracy.
  - A sense of compassion, understanding and empathy for the elderly population
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- Some occasional weekend and evening work may be necessary.

**Preferred Qualifications:**

- Bachelor's Degree in Finance, Accounting, Business Administration or equivalent education/experience;
- Experience with program design in a nonprofit setting;
- Demonstrated success in tracking and meeting performance outcomes;
- Experience working with persons with disabilities;
- Experience working with homeless individuals and older adults;
- Bilingual preferred.

How to apply: email Resume and Cover Letter to [jobs@encorenyc.org](mailto:jobs@encorenyc.org). In the subject line, please indicate "**Financial Navigator**"

**All new hires must be vaccinated against the COVID-19 virus, unless they have been granted a reasonable accommodation for religion or disability. If you are offered employment, this requirement must be met by your date of hire, unless a reasonable accommodation for exemption is received and approved by Encore Community Services.**

*Due to the high volume of applicants, only qualified candidates will be contacted. No phone calls please. Encore Community Services is an equal opportunity employer and does not discriminate on the basis of race, color, gender, socio-economic status, marital status, national or ethnic origin, age, religion or creed, disability, or political or sexual orientation. Reasonable accommodations may be made to enable individuals with disabilities as defined by the ADA to perform the essential functions of the job.*