MISSISSIPPI BAND OF CHOCTAW INDIANS
CHOCTAW LOAN PROGRAMS
P O BOX 6002 CHOCTAW TOWN CENTER SUITE 305
CHOCTAW MS 39350
PH: 601.656.0056/FAX 601.663.0619

JOB ANNOUNCEMENT # 575186

POSITION TITLE: Choctaw Loan Program Credit Counselor

OPENING DATE: FEBRUARY 04, 2022

CLOSING DATE: FEBRUARY 18, 2022 OR UNTIL FILLED

SUPERVISOR: Director, Choctaw Loan Program

SALARY: Grade 12

TYPE OF EMPLOYMENT: Regular Full-time – Non-Exempt

JOB LOCATION: Choctaw Town Center Suite 305

General Description:

The Credit Counselor will advise, educate and/or develop plans with individuals as needed on debt management, elimination and/or provide budget and mortgage counseling.

Duties and Responsibilities:

1. Review and discuss credit reports with clients.
2. Provide information on personal budgeting, creating spending plans, debt-relief, and savings strategies to meet their goal of financial stability and owning a home.
3. Advise clients on wise use of credit via curtailing credit purchases or consolidate into a single account and becoming free of uncontrollable spending.
4. Plan and implement educational sessions with clients, one-on-one and/or group sessions.
5. Attend various community meetings to enhance public awareness of Choctaw Housing and Loan Program.
6. Work some evenings conducting education sessions with group or individuals.
7. Develop informational brochures/infographics for distribution to the public.
8. Assist in conducting pre-qualification application and provide information to potential homebuyers.
9. Assist in making contact to homeowners with past due accounts and make necessary arrangements for payment.
10. Provide one-on-one money management and budget counseling
11. Provide quality customer services to every customer/homebuyer at point of contact.
12. Perform other duties as assigned by Supervisor.

Job Description: Choctaw Loan Program Credit Counselor
Qualifications:
1. Bachelor’s degree in finance, accounting or business administration from an accredited four-year college or university preferred.
2. Must have at least three years-experience in related field of work and demonstrated an ability to perform work effectively and efficiently.
3. Must be a mentor, motivator, and a role model with a commitment to community members seeking assistance through the Choctaw Loan Program.
4. Must be computer literate and have working knowledge of the latest version of Microsoft office and current accounting software.
5. Must be willing to attend trainings and/or conference to enhance job related skills.
6. Must have good work ethics and be able to work with minimum supervision.
7. Must adhere to Section IV. Integrity and standards of Conduct; Confidentiality of MBCI Business, Item 6 of the MBCI Administrative Personnel Policy and Procedure handbook.
8. Must complete a Fair Credit Reporting Act (FCRA) training and pass the FCRA test which is required of all FCRA users.
9. Must have adequate transportation, liability insurance and valid state driver’s license
10. Must be willing to cross-train to eliminate disruption of service to customers.

NOTE: The Administrative Personnel Policy & Procedures of the Mississippi Band of Choctaw Indians, Native American Preference, Section II (A), have been revised and approved, as follows:

Further bolstering this Native American preference to promote employment of MBCI members, it is the policy of MBCI to employ persons(s) who are not members of MBCI only when to qualified member of MBCI, who has applied for the position, can be trained up upgraded to fill a given job vacancy within a reasonable period of time at a reasonable cost, and then only when a Waiver of Native American Preference has been secured from the Committee on Human Resources, Training and Development on a case-by-case basis.

The authority to waive Native American Preference laws can only be exercised by the Committee on Human Resources, Training and Development. The Committee will exercise its discretion to do so only when a motion is made by a committee member to support such waiver and the committee determines by reviewing the facts and appropriate written documentation that a waiver is justified. A waiver to allow the employment of a person who is not a member of MBCI, or to employ a person who is Native American outside the order of preference set forth in this Policy, can be made by the Committee only for as long as the person who is granted the waiver remains in the position for which the waiver was granted. That waiver does not apply to other openings which the person who is granted the waiver may request a promotion or transfer for or apply for. The Committee only has the right to approve or disapprove a waiver that has been requested by Executive Branch supervisors, and has no right to direct, demand, or coerce any executive Branch supervisor or personnel that any specific applicant other than the one for which waiver is sought, be employed. Supervisors who do not follow the Native American Preference Policy are subject to disciplinary action up to termination.

IF INTERESTED, SEND APPLICATION TO:

Mississippi Band of Choctaw Indians
Human Resources
P.O. Box 6033, Choctaw Branch
Choctaw, MS 39350

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