

Position Available: Financial Counselor (Full-Time)

Overview of the Organization:

Chhaya is the only South Asian and Indo-Caribbean Community Development Corporation (CDC) in the nation. Our mission is to build community power, housing stability, and economic well-being of the South Asian and Indo-Caribbean communities in New York. Since our founding in 2000, Chhaya has helped prevent hundreds of foreclosures; assisted first-time homebuyers in obtaining thousands of dollars in down-payment assistance, led the basement legalization campaign in New York City, provided individuals with key immigration services, empowered individuals and families with the tools and resources to achieve lasting financial security—enabling them to meet their current needs with confidence, weather life’s unexpected challenges, and build a stable, hopeful future, and fostered the civic engagement of thousands of South Asian and Indo-Caribbean New Yorkers. As a leader in New York City’s housing and economic justice sector, Chhaya is poised for significant organizational growth and development. Our main office is in Jackson Heights and we have a second location in Richmond Hill - two neighborhoods with vibrant South Asian and Indo-Caribbean communities.

Summary of the Position:

The Financial Counselor will play an integral role in achieving Chhaya’s mission of building economically stable, sustainable, and thriving communities. The counselor will work within Chhaya’s Asset Building Program to promote economic independence and financial stability among South Asian, Indo-Caribbean, and other communities in New York, with a particular focus on women. . The Financial Counselor will provide one-on-one financial counseling and coaching to support clients in addressing immediate financial challenges while building their capacity to achieve longer-term goals. This includes helping clients manage debt, improve credit, build savings, and access safe and affordable financial products. Through our partnership with the NYC Office of Financial Empowerment (OFE) and the Department of Consumer and Worker Protection (DCWP), we provide free, high-quality financial counseling and coaching services to individuals and families across the city.

We are seeking a full-time Financial Counselor to work in person at least three days per week at a designated site(s) in Queens. The Financial Counselor develops action plans that include concrete recommendations around debt reduction, credit improvement, money management, optimal use of financial services, asset-building, and the pursuit of short- and long-term goals. Financial Counselors work with a high degree of independence and must exercise strong judgment and discretion when conducting outreach and managing client cases.

This position will report to the Assistant Director of Programs, Asset Building & Small Business.

Key Responsibilities:

Individual Counseling/Coaching

- Provide individualized financial counseling and coaching to a diverse client base.
- Assess clients’ financial situations, including income, expenses, debt, credit, and savings.
- Develop customized action plans with clients to achieve financial goals (e.g., buying a home, starting a small business, plan for retirement, education).
- Track client progress and outcomes using FEMS (Financial Empowerment Management System) and other reporting tools in compliance with Chhaya CDC and OFE/DCWP requirements.

- Conduct workshops and outreach events to promote financial counseling services in the community.
- Maintain up-to-date knowledge of financial products, resources, and public benefits relevant to clients.
- Collaborate with internal programs and external partner organizations and refer clients to appropriate services as needed.
- Attend mandatory training and certification programs to maintain counseling quality and standards.

Marketing and Outreach

- Coordinate and implement an outreach strategy and marketing plan with the Programs team
- Help to implement an internal referral system to ensure clients of all Chhaya programs are referred to other relevant services
- Coordinate and deliver monthly community presentations to targeted audiences
- Maintain relationships with local partners, financial institutions, and agencies, while also identifying supplemental resources and services for Chhaya's participants to reach their financial goals

Other Reporting and Administrative Tasks

- Track client success stories for reporting and communication purposes
- Participate in ongoing training and cross-training activities to increase personal and professional development
- Take ownership of program success by tracking metrics and developing strategies to ensure the program meets its goals

As a member of the Chhaya staff, additional responsibilities may be added related to special events, critical initiatives, and other special cases that require full staff participation (some evenings and weekends). Further, as a Chhaya team member, it is every employee's responsibility to help further the organization's mission by building a work culture centered around ownership, accountability, fairness, inclusiveness, and fun.

Qualifications:

- Bilingual in English and another language including but not limited to Bangla, Punjabi, Urdu, Nepali, Tibetan, Hindi or Spanish preferred.
- Cultural competency to work with South Asian and Indo-Caribbean populations.
- Bachelor's degree in a related field (finance, social work, counseling, education, or public administration) or equivalent professional experience.
- At least 1–2 years of experience in financial counseling, coaching, case management, or related direct service roles preferred.
- Strong interpersonal, communication, and active listening skills.
- Experience working in/or commitment to working with South Asian and low-income immigrant communities, and promoting financial inclusion and equity.
- Ability to work independently and as part of a team in a fast-paced environment.
- Strong analytical, verbal, and presentation skills, and comfort with data entry, client management systems, and outcome tracking.
- The position is hybrid. Must be available to work in-person at least three days per week.



- Demonstrated organizational skills, with the ability to handle multiple tasks and meet deadlines.
- Highly detail-oriented, willingness to learn with an evolving program, promote effective outcomes, and identify service delivery weakness and strengths

Pay Range: \$55,000 - \$58,000 per year

To Apply: Please send a cover letter, resume, two professional references (in PDF format) to careers@chhayacdc.org with the subject line "Financial Counselor – Application".

Applications will be accepted until August 29, 2025. Only applicants under consideration will be contacted. No phone calls please.

This is a bargaining unit position with the Association of Legal Advocates and Attorneys.

Chhaya CDC is an equal opportunity organization that celebrates and embraces diversity. Chhaya does not discriminate on the basis of caste, race, religion, color, sex, gender identity, sexual orientation, age, or any other identities covered by appropriate law. All employment is decided on the basis of qualifications, merit, and organizational need.