



## Low Income Financial Empowerment

<b>Job Title:</b>	Program Manager	<b>Job Category:</b>	Program Management
<b>Department/Group:</b>	Operations	<b>Work Environment:</b>	In-person (potential for hybrid in future)
<b>Location:</b>	Louise A. Perez Resource Center 3821 41 <sup>st</sup> Avenue Sacramento, CA 95824	<b>Travel Required:</b>	10%
<b>Level/Salary Range:</b>	\$52,000 - \$64,000 annually; benefits package including health, dental, and retirement; sick leave; paid time off	<b>Position Type:</b>	Full-time employee (FTE)
<b>Point of Contact:</b>	jenn@necfcu.org	<b>Date Posted:</b>	March 31, 2025
<b>Will Train Applicant(s):</b>	Yes	<b>Posting Expires:</b>	April 30, 2025
<b>Internal Posting URL:</b>	March 31, 2025		

### Application Process:

**TO APPLY, EMAIL RESUME OR CV AND COVER LETTER (OPTIONAL) TO:**

[JENN@NECFCU.ORG](mailto:JENN@NECFCU.ORG)

Applications will be accepted on a rolling basis.

**SUMMARY:** THIS ROLE WILL LEAD, MANAGE, AND OVERSEE THE IMPLEMENTATION, OPERATIONS, AND GROWTH OF THE LOW-INCOME FINANCIAL EMPOWERMENT (LIFE) INITIATIVE. THIS ROLE IS MISSION-CRITICAL AND FOCUSES ON ENROLLING AND SUPPORTING LOW-INCOME INDIVIDUALS AND FAMILIES IN ALIGNMENT WITH LIFE'S GOALS.

### ABOUT THE ROLE:

The **Low-Income Financial Empowerment (LIFE)** is a nonprofit public benefit corporation located in Sacramento, California. LIFE is affiliated with the **Northeast Community Federal Credit Union (NECFCU)**, a nonprofit and member-owned federally insured Community Development Credit Union (CDCU) founded in 1981. NECFCU is a certified Community Development Financial Institution (CDFI), recognized by the U.S. Department of Treasury as having a high impact on the communities we serve. Our exclusive purpose is charitable and educational, providing critical services to underserved communities.

Operating within a 300-mile radius of our principal office in San Francisco, we are committed to:

- Expanding access to affordable financial literacy and digital financial education for residents, businesses, and nonprofits.
- Stimulating economic and community development by supporting alternatives to traditional financial entities.



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- Delivering supportive services, financial counseling, and asset-building programs that empower low-income individuals and families to save, build credit, and grow personal and family wealth.

At LIFE, we believe in fostering financial dignity, creating sustainable impact, and working alongside communities to build long-term financial empowerment.

### **ABOUT THE ROLE:**

The LIFE Program Manager will lead, manage, and oversee the implementation, operations, and growth of the **Low-Income Financial Empowerment (LIFE) initiative**. This role is mission-critical and focuses on enrolling and supporting low-income individuals and families in alignment with LIFE's goals.

As the LIFE Program Manager, you will:

- Oversee the delivery of educational webinars, personalized financial counseling, and the development of LIFE Building Plans to provide members with tools and resources to improve their financial health.
- Play a key role in growing LIFE's membership base while fostering financial and digital literacy.
- Manage staff, ensure program alignment with organizational goals, and drive sustainable impact in the communities we serve.
- Be the perfect collaborative leader who thrives in a mission-driven environment and is passionate about financial empowerment and community development.
- May travel to San Francisco, as necessary.

### **Key Responsibilities:**

#### **Membership Development**

- Collaborate with NECFCU leadership to meet the requirements of the recent Multiple Common Bond (MCB) charter approval from the National Credit Union Administration (NCUA) to expand geographic reach.
- Develop and implement strategies to recruit, qualify, and onboard low-income individuals and households into LIFE membership, ensuring compliance with MCB requirements.
- Partner with R-CU Services to ensure accurate and timely implementation of MCB-related processes.
- Build and maintain relationships with community organizations to establish a pipeline of potential members.
- Design and execute strategies to retain and actively engage members in LIFE programs, ensuring long-term participation and satisfaction.

#### **Program Operations and Management**



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- Lead the design, implementation, and delivery of financial and digital literacy initiatives, including multilingual webinars (English, Spanish, and Chinese) and in-language educational materials for Limited English Proficient (LEP) populations.
- Oversee the creation of personalized LIFE Building Plans that include financial literacy training, goal-setting, and financial counseling for members.
- Manage a team of staff, consultants, and volunteers to ensure effective program delivery and personalized support for LIFE members.
- Ensure programs are culturally nuanced, language-accessible, and tailored to meet the specific needs of racially and economically diverse communities.
- Integrate innovative financial technology solutions to enhance program delivery, improve accessibility, and promote digital financial literacy.

### **Staff and Team Leadership**

- Hire, train, and supervise a diverse team of financial counselors, trainers, administrative staff, and volunteers.
- Monitor and evaluate staff performance to ensure high-quality service delivery to LIFE members.
- Provide ongoing professional development and training to enhance staff expertise in financial literacy, counseling, and digital financial education.
- Foster a collaborative, inclusive, and mission-driven team culture aligned with LIFE's values and goals.

### **Grant Management and Program Reporting**

- Work closely with NECFCU leadership to ensure alignment with the goals and funding requirements of the California Investment and Innovation Program (Cal IIP) grants and other funding sources.
- Track and report program metrics, including the number of members served, webinars delivered, LIFE Building Plans completed, and outcomes achieved.
- Conduct regular reviews and audits of program metrics to ensure data accuracy and integrity.
- Leverage program data and impact metrics to drive continuous improvement, optimize program effectiveness, and communicate results to stakeholders.
- Assist in securing additional funding opportunities by providing compelling program data, success stories, and impact reports.

### **Community Outreach and Engagement**

- Build partnerships with local nonprofits, community organizations, academic institutions, and associations to expand outreach to underserved populations.
- Represent LIFE and NECFCU at community events and forums to promote the program's mission and recruit new members.
- Develop and implement marketing strategies to promote LIFE services, including leveraging NECFCU's online banking and multi-lingual mobile app.
- Participate in local, state, and Federal events and conferences to incorporate the latest strategies and technology into LIFE's offerings.



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- Collaborate with public and private sector stakeholders to explore funding opportunities, partnerships, and initiatives that support LIFE's mission.

### **Compliance and Continuous Improvement**

- Ensure compliance with all regulatory requirements, including MCB charter guidelines and grant reporting standards, while proactively managing risks to program success.
- Collect and analyze feedback from members, staff, and partners to identify areas for improvement and implement necessary changes to enhance program impact.
- Stay informed about emerging trends, best practices, and technologies in financial literacy, community development, and member engagement to continuously improve LIFE's offerings.

*Perform all other related duties as assigned.*

**Supervisory Responsibilities:** *This job has no supervisory responsibilities.*

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### **To perform the job successfully, an individual should demonstrate the following competencies:**

- *Analytical - Synthesizes complex or diverse information.*
- *Problem Solving - Identifies and resolves problems in a timely manner; gathers and analyzes information.*
- *Technical Skills - Strives to continuously build knowledge and skills; shares expertise with others.*
- *Member Service - Manages difficult or emotional member situations; responds promptly to member needs; solicits member feedback to improve service; responds to requests for service and assistance; meets commitments.*
- *Interpersonal Skills - Maintains confidentiality.*
- *Oral Communication - Speaks clearly; listens and gets clarification; responds well to questions; participates in meetings.*
- *Written Communication - Writes clearly and informatively; edits work for spelling and grammar; able to read and interpret written information.*
- *Teamwork - Balances team and individual responsibilities; exhibits objectivity and openness to others' views; gives and welcomes feedback; contributes to building a positive team spirit; puts success of team above own interests.*
- *Diversity - Shows respect and sensitivity for cultural differences.*
- *Ethics - Treats people with respect; keeps commitments; works ethically and with integrity.*
- *Organizational Support - Follows policies and procedures; completes tasks correctly and on time; supports organization's goals and values.*
- *Planning/Organizing - Prioritizes and plans work activities; uses time efficiently.*
- *Professionalism - Approaches others in a tactful manner; reacts well under pressure; treats others with respect and consideration regardless of their status or position; accepts responsibility for own actions.*
- *Quality - Demonstrates accuracy and thoroughness; looks for ways to improve and promote quality; monitors own work to ensure quality.*
- *Quantity - Meets productivity standards; completes work in timely manner; strives to increase productivity.*



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- *Safety and Security - Observes safety and security procedures; reports potentially unsafe conditions; uses equipment and materials properly.*
- *Adaptability - Adapts to changes in the work environment; able to deal with frequent change, delays, or unexpected events.*
- *Attendance/Punctuality - Is consistently at work and on time; ensures work responsibilities are covered when absent; arrives at meetings and appointments on time.*
- *Dependability - Follows instructions, responds to management direction; completes tasks on time or notifies appropriate person with an alternate plan.*
- *Initiative - Asks for and offers help when needed.*
- *Innovation - Displays original thinking and creativity.*

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**Minimum Qualifications:** *To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above are representative of the knowledge, skills, and/or abilities required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

**Education and/or Experience:** *Bachelor's degree in Business Administration, Finance, Education, Social Work, Public Policy or a related field. Master's degree preferred. Minimum of five years of experience in program management, grant management, nonprofit administration, financial education, and/or community development, with a focus on serving low-income or underserved populations. Proven experience managing teams and delivering financial literacy or counseling programs highly desirable.*

**Skills and Competencies:** *Strong understanding of financial literacy, digital literacy, and community development principals. Ability to manage multilingual programs, with proficiency in Spanish and/or Chinese preferred. Excellent leadership, organizational, and project management skills. Strong interpersonal and communication skills, with the ability to work effectively in diverse communities. Proficiency in using digital tools for webinars, online training, and financial education. Familiarity with nonprofit operations, grant management, and program reporting.*

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**Work Environment:** *The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

*This is a full-time, in-person position (potential for hybrid in the future) where you will be working in our Sacramento, California office. The noise level in the work environment is usually quiet.*

*The incumbent shall work well under pressure and be able to meet multiple and sometimes competing deadlines. The incumbent shall always demonstrate cooperative, courteous, and professional behavior with colleagues, supervisors, members, and vendors.*

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**NOTE:** *This job description reflects the current needs of the LIFE program and may evolve as the program expands its services and membership base. LIFE is an equal opportunity employer and values diversity. We do not discriminate on the basis of race, religion, color, national origin, sex, gender, gender*



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*expression, sexual orientation, age, marital status, veteran status, or disability status. If required, please contact us to request reasonable accommodation.*

*The statements herein are intended to describe the general nature and level of work being performed by employees and are not to be construed as an exhaustive list of responsibilities, duties, and skills required of personnel classified as such. Furthermore, they do not establish a contract for employment and are subject to change at the discretion of the organization.*