

Central Vermont Community Action Council  
Job Description

Job Title: *Vermont Credit Services* Intern Description  
Program: Community Economic Development  
Pay Grade: Intern— \$8.00  
Date: April 1, 2008

A. General Statement:

The *Vermont Credit Services* Intern works with the Community Economic Development and Family and Community Support Services teams to conduct market research and needs assessment, prepare reports, and assist in the development of business and marketing plans for the implementation of *Vermont Credit Services*—a sustainable enterprise that provides credit counseling services, bankruptcy prevention and counseling services, and financial services including debt/credit management and payment services in response to an escalating credit crisis and credit card debt crisis among low to moderate income Vermonters. S/he reports to the Business Programs Coordinator.

B. Scope of Work:

*Background:*

In 1997, a VISTA intern completed field research for CVCAC regarding the availability and accessibility of credit counseling services. These results need to be updated and expanded as there are now other services available. Additionally, since this research, there has been an influx of mortgage lenders into the area who might be investigated as to how they deal with credit issues.

A more recent assessment has identified the two departments' staff credentials in the areas of credit and financial counseling, and what additional skills they would like to acquire. Additional research needs to be conducted to determine what resources are available to improve the existing staff's skill sets to be sufficient to staff *Vermont Credit Services*.

Phase I

*General Tasks:*

Market research, development of survey/questions, contacts and interviews, needs assessment, preparation of report(s) (summary of findings).

*Goals:*

Identify what credit counseling and bankruptcy services are available, eligibility requirements, service providers and cost of service.

Identify service providers' perceived need for services and scope/gaps in credit services.

- Informal survey of key informants (business technical assistance providers, financiers/lenders, social service providers, etc.) regarding the perceived need for

credit services for their respective client base, including gaps in services available, scope of services needed.

Identify client-identified need (types of services needed) and demand (willingness to participate, cost) for credit and bankruptcy services through an informal survey of potential clients.

Update the staff skill assessment as needed and identify and recommend educational and accreditation programs, their costs, and other information.

Identify and recommend potential participants to serve on the *Vermont Credit Services'* Advisory Council.

This information will be used to develop the business and marketing plans *Vermont Credit Services*.

## Phase II

### *General Tasks:*

Research, assistance in the preparation of the marketing and business plans, assistance in staffing the Advisory Council for *Vermont Credit Services*, conduct additional research in sources to fund and capitalize its implementation.

### *Goals:*

Assist in the full development of a marketing plan and business plans for *Vermont Credit Services* sufficient to go forward with its implementation.

Identify funding sources sufficient to pay for *Vermont Credit Services* for the first three to five years.

Assist in the development of a fully functioning Advisory Council for *Vermont Credit Services* that can represent all the varied interests involved in the project.

### C. Other Duties:

1. Maintain accurate records for program administration and evaluation.
2. Maintain excellent relationships with all program partners.
3. Maintain agency confidentiality.
4. Participate in the Micro Business Development Program and Community Economic Development teams.
5. Other duties as assigned.

### D. Qualifications:

1. Participation in a course of study leading to a B.A. or equivalent in business management, administration, community development, social work, or related topic.
2. Ability to communicate effectively verbally and in writing.
3. Demonstrated sensitivity to the challenges faced by low-income people.

4. Working knowledge of MS Office products.
5. Ability to work as part of a team and under direction.
6. Must have reliable transportation and a valid driver's license.

E. Time Commitment and Schedule

Twelve hours/week for the first phase of ten weeks beginning June 2, 2008 and the second phase for ten weeks of twelve hours/week beginning in late August/early September 2008.

F. Signatures:

Intern: \_\_\_\_\_ Date: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Date: \_\_\_\_\_