

**Community Action Partnership of Ramsey & Washington Counties**  
**Volunteer Position Description**

**Title:** Loan Committee Member, Car Ownership Program

**Reports To:** Financial Services Coordinator

**Type:** Volunteer Position

**Duration:** Ongoing, meets virtually on a monthly basis for 1-2 hour

**Position Summary:**

Help families in need of reliable transportation by joining the Loan Committee to review applications, assess risk and make the determination to approve or in some instances deny the loan.

Reliable transportation helps families create economic stability and independence. Operating for more than 30 years, the Car Ownership Program offers a low interest loan to those who are working but due to credit history, limited income, or short-term employment history are unable to qualify for a car loan with reasonable terms. The loan pool is managed by Community Action who determines the eligibility criteria and loan terms.

**Benefits of Volunteering:**

Opportunity to help families living with low-income remove a barrier to employment and the knowledge that you are helping families thrive!

**Essential Functions:**

**Duties & Responsibilities:**

Review the loan applications in collaboration with other committee members and staff, including the credit report history and a household budget. Determine if the applicant is a strong candidate to repay the loan.

**Safety:** Responsible for conducting all duties in a safe manner.

**Affirmative Action:** Responsible to follow affirmative action plan as set forth and signed by the Board of Directors.

**Qualifications:**

**Education & Experience:**

- Must be at least 18 years of age.
- Experience in finance, accounting, investments, banking, loans, credit and budget counseling, financial education or a related field.

**Abilities & Skills:** In order to be successful in this position, the volunteer will at minimum need to possess the following abilities and skills:

- Understanding of financial literacy; budgeting, debt ratio and use of credit.
- Ability to read consumer credit reports.
- Understanding of barriers faced by families impacted by poverty.
- Must be comfortable interacting with people of diverse backgrounds, education, economic status, and culture.

- Demonstrated ability to handle confidential information in a professional and discreet manner.
- Must successfully pass a criminal background check and provide references.

**Physical Requirements:**

Requires the ability to use technology, including virtual meeting software such as Zoom, email and Google documents. Must have access to a computer/laptop/tablet and internet.

**Mental Requirements:**

Position requires the ability to review documents in detail and make an objective decision based on the information provided.

**Environmental Requirements:**

Volunteer virtually

**Time Commitment:**

1-2 hours per month for one year and up to six years. Meetings are held monthly on the second Tuesday from 12:00pm-1:00pm. Based on the need additional meetings may be scheduled. All meetings are virtual.

**Location:**

Virtual

**Apply to Become a Volunteer:**

**New Volunteer:** Click here to apply <https://forms.gle/EQfr1zrPRDE9Qp9d8>

**Returning Volunteer:** All returning volunteers please send an email with your full name and a phone number to the Volunteer Coordinator at [volunteers@caprw.org](mailto:volunteers@caprw.org). The Volunteer Coordinator will contact you shortly.