Credit Builder Program Lead

Asian Economic Development Association (Aeda) Employment Type: Short-Term, Part-Time Position
Location: Saint Paul, Minnesota
Employment Period: January 2027 – September 30, 2027

Position Summary

The Asian Economic Development Association (Aeda) seeks an experienced financial educator and coach to lead its Credit Builder Program.

The program aims to serve 100 Asian American and other economically disadvantaged entrepreneurs—including aspiring, emerging, established and growing business owners—who live or operate businesses on Saint Paul's East Side.

The program helps entrepreneurs with limited credit histories or barriers to financing strengthen their credit, manage debt and prepare for future financing opportunities. Eligible participants may access a $500 interest-free credit-building loan, repaid over 12 months, along with financial education workshops and individualized coaching.

The Credit Builder Program Lead will oversee program implementation, provide direct financial education and coaching, coordinate with lending partners, and track participant progress and outcomes.

About Aeda

Founded by Asian American business and community leaders, the Asian Economic Development Association (Aeda) is a nonprofit community economic development organization with a mission:

To cultivate economic opportunities for Asian Minnesotans and foster the vibrancy of the Little Mekong Business & Cultural District.

Aeda supports entrepreneurs through culturally responsive small-business development, financial education, and access to capital and credit.

Key Responsibilities

Program Leadership and Coordination

- Collaborate with Aeda's Small Business Development team to refine program, outreach, recruitment, participant intake and application processing.
- Develop referral relationships with businesses, community organizations and service providers on Saint Paul's East Side.
- Coordinate with Aeda's lending partner on loan applications, underwriting, disbursement and loan monitoring.

Financial Education and Coaching

- Lead required Credit Builder Information and Foundations workshops covering credit reports and scores, disputing credit report errors, budgeting, debt repayment and savings.
- Develop and facilitate additional financial education workshops as needed.
- Provide individualized financial coaching to help participants assess their financial situations, establish goals, and develop practical spending, savings and debt repayment plans.
- Conduct quarterly and exit check-ins to review progress, adjust action plans and gather participant feedback.
- Connect participants with trusted community resources and specialized services when appropriate.

Loan Repayment Support

- Monitor participant repayment progress in coordination with Aeda's lending partner.
- Follow up with participants experiencing repayment difficulties and help identify strategies to address financial barriers.
- Support participants in understanding their loan obligations and developing sustainable repayment practices.

Data Management, Reporting and Program Development

- Maintain accurate, secure and confidential participant records.
- Track enrollment, workshop attendance, coaching sessions, loan and repayment status, and credit outcomes where available.
- Prepare program updates and reports for funders and Aeda leadership.
- Develop reusable workshop materials, intake forms, coaching tools and referral procedures.
- Prepare a comprehensive program handoff at the end of the employment period, including active participant cases, outstanding loan obligations and scheduled follow-ups.
- Contribute to Aeda's broader small-business development goals and initiatives.

Required Experience and Qualifications

- Demonstrated experience providing financial education and individualized coaching related to credit building, credit repair, debt management or financial wellness.
- Experience supporting small-business owners, entrepreneurs or economically disadvantaged communities.
- Ability to explain financial concepts clearly and facilitate engaging, practical workshops for adult learners (18+ years).
- Strong interpersonal skills, including active listening, empathy, cultural responsiveness and respect for participants' financial decisions.
- Strong organizational skills, with the ability to independently manage a caseload, maintain accurate records and follow through on participant needs.
- Ability to handle sensitive clients’ financial and personal information with professionalism and confidentiality.
- Availability to facilitate evening and weekend workshops.

Preferred Qualifications

- Experience working with entrepreneurs and communities on Saint Paul's East Side.
- Education or training in finance, financial counseling, adult education, social services or a related field. Equivalent professional and community-based experience is valued.
- Experience working with community lenders, microloan programs or entrepreneurs seeking business financing.
- A financial counseling or coaching credential, such as Accredited Financial Counselor (AFC®).
- Proficiency in Hmong or other languages spoken by Aeda's program participants.

Compensation and Employment Terms

This is a short-term, part-time position running from January through September 2027, with an anticipated schedule of approximately 25 hours per week.

Compensation: $30,000 - $35,000, depending on experience.

Benefits and paid leave will be provided in accordance with Aeda policies and applicable law.

Hiring Timeline

- **November 16, 2026:** Position opens for applications
- **December 7–11, 2026:** Anticipated interviews
- **December 14, 2026:** Target selection date
- **December 14–18, 2026:** Anticipated onboarding paperwork
- **January 2027:** Employment begins

How to Apply

Please email your résumé and a brief cover letter highlighting your experience providing credit coaching and supporting small-business owners and entrepreneurs to:

Bao Lee
Small Business Development Manager
Asian Economic Development Association
bao@Aedamn.org

Aeda is an equal opportunity employer and welcomes applicants with diverse professional backgrounds, cultural experiences, and community knowledge.