



financial counsellors' association of Queensland inc.
helping consumers manage their financial challenges

QUALIFICATIONS AND PROFESSIONAL DEVELOPMENT POLICY (PD POLICY)

Please note this is an extract from the FCAQ Policies and procedures and must be read in conjunction with the entire FCAQ Policies and procedures.

General

There are three classes of individual membership available in FCAQ:

1. Accredited Members (fully accredited).
2. Associate Members (working towards accreditation and being supervised/mentored by an Accredited Financial Counsellor).
3. Affiliate Members (not working towards accreditation but working in an affiliated agency).

All FCAQ Members are required to be a member or employee of an affiliated organisation. An affiliated organisation is a non-profit community service organisation that:

- Charges no fees for financial counselling AND
- Operates independently and without conflict of interest AND
- Maintains eligibility for an ASIC exemption from the financial services compliance AND
- Whose members/employees are entitled to be members of FCAQ.

All FCAQ members are encouraged to undertake non-casework activities including community education/development and consumer law activities (e.g.: committee work, systemic advocacy and policy submissions). Members are also encouraged to seek regular mentoring/peer supervision from accredited Financial Counsellors.



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ASSOCIATE MEMBER

A Financial Counsellor (FC) is entitled to become an Associate Member when they meet **ALL** of the following criteria:

- The person is primarily employed as a Financial Counsellor by an affiliated organisation AND
- FC undertakes ongoing professional development of at least 40 points per year AND
- FC obtains regular supervision from a qualified supervisor, who is **not** their line manager and/or obtains regular supervision/mentoring from an accredited FC and meets the supervision hours requirements (p6 FCAQ Policy and procedures)
- FC's current casework hours are sufficient to meet full-time or part-time criteria (definition p. 5)

The Financial Counsellor must also be:

- Currently enrolled and studying the Diploma in Community Services (Financial Counselling) or equivalent.
- The Financial Counselling modules of the Diploma are to be completed **within** 12 months of commencing employment as a Financial Counsellor.
- Or undertaking **post-qualification** casework experience of at least 1 year full-time or 2 year part-time (as per definition p. 5) **immediately after** attaining their qualification.



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ACCREDITED MEMBERS

A Financial Counsellor (FC) is entitled to be accredited when they meet **ALL** of the following criteria:

- The person is primarily employed as a Financial Counsellor by an affiliated organisation AND
- FC undertakes ongoing professional development of at least 40 points per year AND
- FC obtains regular supervision from a qualified supervisor, who is **not** their line manager AND
- FC's current casework hours are sufficient to meet full-time or part-time criteria (definition p. 5) AND
- FC holds a Diploma in Community Services (Financial Counselling) or equivalent qualification AND
- The FC has performed **post-qualification** casework of at least 1 year full-time or 2 years part-time (as per definition p. 5), **immediately after** completion of their qualification.

AFFILIATE MEMBERS

Affiliated Membership of FCAQ is available in limited circumstances where a person:

- Is employed by an affiliated organisation AND
- Has applied for FCAQ membership but does not meet FCAQ's professional standards AND
- Understands that they are not regarded as a Financial Counsellor by FCAQ or ASIC, and do **not** qualify for the ASIC Financial Services exemption for Financial Counsellors.

An affiliated member cannot vote at FCAQ meetings, nor be a member of the Management Committee.

Please note this is an extract from the FCAQ Policies and procedures. Page 3



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EQUIVALENT QUALIFICATIONS

Financial Counselling qualifications are equivalent to the Diploma in Community Services (Financial Counselling) if they are:

- Approved by a registered training organisation (RTO) as equivalent, OR
- Approved by another State's Financial Counselling Association, as sufficient for accreditation.

PROFESSIONAL DEVELOPMENT

Accredited and Associate Members must keep Professional Development Records to demonstrate that they have undertaken at least 40 points per year of professional development.

Professional Development is defined as training sessions, seminars, conferences or courses which are:

- **Directly** related to Financial Counselling casework AND
- Intended to enhance the FC's technical knowledge, counselling skills and service delivery.

Typical Professional Development activities may include:

- FC Association training days, meetings and conferences (state or national).
- Training on topics such as EDR, Consumer law/rights, energy matters, paralegal training.
- Training organisers could include RTOs or other relevant organisations.



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PROFESSIONAL SUPERVISION OF FINANCIAL COUNSELLORS

For ASSOCIATE FINANCIAL COUNSELLORS:

- Supervisor **must be** an Accredited Financial Counsellor who has completed a Supervision Course or has a Financial Counselling qualification accepted for accreditation by another State's Financial Counselling Association
- FC receives A minimum of 20 hours supervision per year
- Recommendation: that supervision be fortnightly until the financial counselling modules of the Diploma are completed and/or during the first 6 months of financial counselling employment

For ACCREDITED FINANCIAL COUNSELLORS:

- Supervisor must be an Accredited Financial Counsellor OR
- Have a Financial Counselling qualification accepted for accreditation by another State's Financial Counselling Association OR
- Have a degree (or an RTO equivalent) in Psychology, Social Work, Law or Counselling.
- **All supervisors must have completed a supervisor's course.**
- FC must receive a minimum of 10 hours supervision per year.

Supervisees (both levels of membership) must hold records to demonstrate:

- Session attendance.
- Regular supervision arrangements.
- The supervisor is not a line manager of the supervisee.



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DIRECT CASEWORK

Financial Counselling casework will be considered sufficient if the financial counsellor can verify that:

- The casework was performed in the role of financial counsellor AND
- The counted casework is direct service delivery, involving client interactions, follow-up work, and client file-notes AND
- Yearly direct casework minimum of 1100 hours per year for fulltime work or 500 hours for part-time work.
- Initial direct casework required for accreditation is one year full-time (min. 1100 hours) or 2 years part-time (min. 2 x 550 = 1100 hours total), post completion of the qualification.
- Consideration for ongoing Accredited membership will be given in the case of absences for long service leave, health or short term unemployment from the sector.

RECORDS REQUIRED BY FCAQ

- Members are required to submit a copy of their qualifications when applying for Accredited membership.
- All Members need to maintain records of ongoing training, supervision and casework, because these records may be subject to random audit by FCAQ.
- New applications for Associate membership must be accompanied by the student registration number from the relevant RTO, qualifications already achieved and the supervisor's name and qualification.