



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

FCAQ Policies and Procedures

CODE OF PROFESSIONAL CONDUCT.....	2
QUALIFICATIONS.....	3
SUPERVISION.....	6
PROFESSIONAL DEVELOPMENT.....	8
SUBMISSIONS.....	11
REQUESTS FOR ENDORSEMENT.....	12
MEDIA.....	14
GRIEVANCES & DISPUTE RESOLUTION.....	15
EXTERNAL COMPLAINTS.....	16
REPRESENTATIVE POSITIONS	18

CODE OF PROFESSIONAL CONDUCT

Purpose

To provide clear guidelines as to the appropriate behaviour and professional conduct for members of the FCAQ.

Code

A member of the Financial Counsellors' Association of Qld. Inc. (FCAQ) is bound to do the following:

1. Maintain a high standard of personal conduct in their capacity of Financial Counsellor.
2. Respect the image and protect the integrity of the occupation.
3. Endeavour to become and remain proficient in the practice of the occupation, with reference to the FCAQ Minimum Practice Standards Policy.
4. Relate to the employing auspice primarily as a financial counsellor.
5. Ensure that the client understands the role of the Financial Counsellor as an independent advisor.
6. Respond to the client in a non-judgemental manner.
7. Maintain client confidentiality.
8. Have no conflict of interest, or refer the client to another service if such a conflict arises.
9. Offer the client all relevant information regarding the financial situation and ensure that the information is accurate and current.
10. Ensure that regular and thorough instructions are taken and act only on clients' instructions.
11. Act in an advocacy role and negotiate on behalf of the client, rather than as a mediator between creditor and client.
12. Use all file detail for the sole purpose of financial counselling.

QUALIFICATION POLICY

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.

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 (p. 6 FCAQ Policy and procedures).
- FC's current casework hours are sufficient to meet full-time or part-time criteria (definition p. 8).

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 the first 12 months of commencing employment as a Financial Counsellor
- OR Undertaking **post-qualification** casework experience of at least 1 year full-time or 2 years part-time (as per definition p. 8), **immediately after** attaining their qualification

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/agency 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 meets the minimum hours (p. 7) AND
- FC's current casework hours are sufficient to meet full-time or part-time criteria (definition p. 8) 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. 8), **immediately after** completion of their qualification.

AFFILIATE MEMBERS

Affiliate 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, or be a member of the Management Committee.

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.

SUPERVISION POLICY

SUPERVISION

Supervision is an intervention based on developmental principles provided by an accredited financial counsellor to an inexperienced counsellor. It is evaluative and extends over time to develop professional standards of service delivery, to monitor the quality of the services offered and to support counsellors new to the profession.

The goals of supervision are:

1. To promote ethical and professional standards of conduct and to educate counsellors about them;
2. To protect all stakeholders during the initial professional development phase of the counsellor;
3. To assist counsellors to apply their professional knowledge to their work;
4. To increase the effectiveness of counsellors in providing accurate and timely advice to stakeholders; and
5. To support the counsellor in his/her role.

An Accredited financial counsellor can provide supervision/mentoring to an Associate member.

PROFESSIONAL SUPERVISION OF FINANCIAL COUNSELLORS

For ASSOCIATE FINANCIAL COUNSELLORS:

- Supervisor **must be** an Accredited Financial Counsellor who has completed a Supervision Course and **have** 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.

DRAFT

PROFESSIONAL DEVELOPMENT POLICY

PROFESSIONAL DEVELOPMENT

Associate and Accredited 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, workshops 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, counselling skills, suicide intervention training.
- Training providers could include FCAQ, ITSA, ASIC, Legal Aid, Consumer Law Groups, employers, RTOs or other relevant organisations.

FCAQ Professional Development Points System

Each member must attain a minimum of 40 points each membership year and attain a minimum amount of points from each area of professional development.

Points are split into five areas (the first four are mandatory for all members)

1. Attending financial counselling conferences - 20 points
2. Casework conferences - 4 points
3. Counselling training - 4 points
4. Financial Counselling training – 4 points
5. FCAQ representational/supervisor – no minimum.

The combined total of the minimum amount of each area is 32 points; individual members are able to choose where their remaining 8 points come from.

Professional Development points can only be earned for learning which enhances the knowledge base for service delivery for the FC.

1. Attending Financial counselling conferences	Points
Minimum points to achieve	20
1 hour of conference attendance = 1 point	
e.g. Full attendance at 2012 FCAQ conference (3 days x 8 hours) = 24 points	
2. Casework workshops	
Minimum points to achieve	4
1 hour = 1 point	
3. Counselling training	
Minimum points	4
1 hour = 1 point	
Counselling Training can include: basic counselling skills, negotiation skills, mediation skills, suicide intervention training	
4. Financial Counselling Skills Training	
Minimum points	4
Training offered by creditors, govt agencies, in house training delivered by an accredited member (min of 2 hours) 1 hour = 1 point	
Does not include Diploma of Financial Counselling	
5. FCAQ Representation/supervisor	
Committee member	5
Write FCAQ endorsed submission	2
FCAQ rep to FCA, QCA	2
FCAQ rep to other MC endorsed activity	1
MC endorsed activity	As decided
Supervising financial counsellors 1 point per financial counsellor supervisee (at least 5 sessions per supervisee)	Max. 5

DIRECT CASEWORK

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

- Their casework was performed in the role of financial counsellor or supervision of financial counsellors AND
- Their counted casework is direct service delivery work, involving client interactions, follow-up work, and client file-notes AND
- Yearly direct casework is a 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 (minimum of 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, illness 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 their supervisor's name and qualification.

SUBMISSION POLICY

Purpose

To add to the debate on relevant issue/s, in a manner that:

1. Persuades policy makers to change, modify, create, delete any rules, regulation, legislation or practices that directly or indirectly affect the work Financial Counsellors do and/or the financial wellbeing of their clients.
2. Promotes the work that has been and is being, done by FCAQ members.
3. Increases funding opportunities and/or maximises service delivery.

Individual members are encouraged to contribute to public debate through submission writing. "Submission" includes letters of support, submissions to Government Inquiries or Reviews, joint submissions or other document/s where a response is warranted.

Policy

- All intended submissions to be made on the FCAQ letterhead or using FCAQ's name, need to be submitted to the membership (Management Committee and general) for contribution and consultation.
- Drafts are to be made available on the website or provided to individual members who express an interest in the subject.
- Final drafts are to be confirmed and approved by the Management Committee before they can become the "submission".
- All approved submissions become the property of FCAQ and must be placed on the website.
- Any part of posted submissions can be quoted or used as reference material by FCAQ members with acknowledgement of the source.
- A list of all submissions, including letters of support, is to be included in a submission register on the website.
- A summary of recommendations [things asked for] of all submissions to be kept on the website.

REQUESTS FOR ENDORSEMENT POLICY

Purpose

To specify the framework by which FCAQ will enter into projects, research, joint submissions, letters of support or requests for support.

Policy

All submissions (as defined above) and requests for support must not compromise FCAQ's independence as consumer advocates.

FCAQ will not endorse a proposal for an individual service or organisation for funding of service delivery.

All requests for support from within the membership [individual or Organisational members] or from outside the Association must satisfy the following criteria:

1. Proposed project must be for the betterment of the majority of the membership; or sector; or clients.
2. Project requiring support will not be to the detriment of an existing service or member.
3. Any attempt to persuade, including action, public comment, offer of inducement to give such support, made to any members of the Management Committee will lead to a veto of the support.
4. Proposed projects must fill an existing or emerging need.
5. Proposed project will not close or force closure of an existing service or agency or position without that agency or service's written support.
6. It is agreed beforehand that, in giving its support, FCAQ does not support or endorse any other project or service that is provided or will be provided other than what is set out in FCAQ's letter of support.

Procedure

Where there is deemed to be a direct conflict or possible (indirect) conflict of interest, members of the Management Committee are to make that known to all members of the Management Committee.

Conflict of interest is deemed to occur when a:

1. Member has been or is part of the group working on the project (direct).
2. Member will gain a benefit out of the project such as extra hours or expanded role (direct).
3. Member's employer is seeking support without any loss or gain to the member (indirect).
4. Member's service or agency will suffer financial or other loss as a result of the project happening (direct and indirect).

Where the majority of the Management Committee is perceived to be in conflict of interest either directly or by association (indirectly), any decision made by the Management Committee needs to be ratified by the membership.

Support for commercial in-confidence projects will not be supported where a majority of the Management Committee are deemed to have a conflict of interest.

MEDIA POLICY

Purpose:

Represent and convey the views of Financial Counsellors in Queensland; on local, state or national levels.

Policy

All requests by media for comment must not compromise FCAQ's independence as consumer advocates. All press releases or statements, media campaigns using FCAQ stationery or signed on behalf of FCAQ, are to be approved by the Management Committee before release.

Procedure

1. If a financial counsellor is contacted through their agency to make media comments, they represent the interests of their organisation firstly.
2. If the Association is contacted directly, then the Association is represented firstly.
3. It is at the discretion of the financial counsellor and the journalist to determine the appropriate insertion of the secondary role.
4. The FCAQ supports both the decision of the financial counsellor and the use of their agency to further promote the financial counselling sector.
5. Where possible a copy of any press release, campaign, article, or interview is to be placed on the website.

GRIEVANCES AND DISPUTE RESOLUTION POLICY

Purpose

The purpose of this document is to provide an avenue through which members can resolve **Association-related** complaints as they arise.

Policy

All formal avenues for handling grievances will be fully documented and the member's wishes will be taken into account in the determination of appropriate steps and actions. This policy applies to all levels of membership.

It is the responsibility of **the Management Committee** to ensure that:

- They identify, prevent and address potential problems before they become formal grievances;
- They are aware of, and are committed to the principles of communication and information sharing with the membership;
- All members are treated fairly and without fear of intimidation.

It is the responsibility of **members** to ensure that:

- The member attempts to resolve any issues through meetings, discussions with relevant committee members and through any other appropriate method at the earliest opportunity.

Procedure

A member who considers that they have a dispute or grievance should raise the matter with a Management Committee member as a first step towards resolution.

1. All parties are to maintain complete confidentiality at all times.
2. If the matter is not resolved and the member wishes to pursue it, the President/Vice-President will contact an external mediation service for discussion about next steps.

EXTERNAL COMPLAINTS POLICY

The Financial Counsellors' Association of Queensland (FCAQ) is the peak body for Financial Counsellors in Queensland and is a member based organisation. The objects of the Association are:

- a) Identify the financial issues of consumers in the community and develop strategies for assistance;
- b) Establish Financial Counselling as a skilled occupation by:
 - i. Establishing, setting standards of service and training and monitoring accreditation levels of Financial Counsellors;
 - ii. Promoting the study, training and on-going professional development of Financial Counsellors; and
 - iii. Promoting financial counselling generally within the community, including establish standards of training and expertise for Financial Counsellors;
- c) Lobby for the provision of adequate and autonomously funded financial counselling services;
- d) Facilitate, liaise and coordinate between various organisations involved in providing Financial Counselling Services to ensure the consistency of service standards between the various organisations;
- e) Develop and maintain standards of service which are consistent with the policies as laid down by the Association;
- f) Provide guidance to Members and representation of the Association with regards to professional standards, ethical obligations and minimum service standards;
- g) Provide a focus and stimulus for change in the areas of consumer law, policy and education;
- h) Encourage a philosophy of financial counselling practice by:
 - i. Enabling clients to gain social and economic control of their lives;
 - ii. Providing information and advice which is independent of any economics consideration of the agency or worker; and
 - iii. Developing consumer advocacy as an integral component of case management.

The FCAQ is not a regulatory body and therefore will deal with complaints about individual members by:

- a) Advice to the complainant of the objects of the Association;
- b) Direct the complainant to the member against whom they have a complaint in the first instance;
- c) Direct the complainant to the employing organisation of the member;
- d) Advise the complainant to obtain a copy of the grievance policy of the employing organisation;
- e) Publish the FCAQ Complaints policy on the public section of the FCAQ website;
- f) Provide a copy of the FCAQ Complaints policy to the complainant either by email or by post.

The FCAQ will not respond to complaints about organisations which employ members as it is a member organisation. Any complaints of that nature will be directed to the organisation in question and the FCAQ will have no further dealings with the complainant. A copy of the FCAQ Complaints policy will be provided to the complainant either by email or post.

REPRESENTATIVE POSITION POLICY

Purpose

Any member who formally represents the Association in any capacity will do so while adhering to the Code of Conduct and advancing the position of the Association in a positive and meaningful manner.

Policy

It is the responsibility of the representative to ensure that any requirements of the role are fulfilled in carrying out their duties. Feedback is to be provided to the general meeting and in the annual report.

Representatives are to convey the views and aims of FCAQ as per FCAQ Rules of Association, FCAQ Policies and Procedures, and Management Committee decisions.

Represented positions will be determined annually at the first meeting of the new Management Committee by vote.

Financial Counselling Australia (FCA)

The Financial Counsellors' Association of Queensland (FCAQ) holds a position on the Council of Financial Counselling Australia (FCA), the national peak body.

In order to ensure that the FCAQ is appropriately represented and that the representative collaborates with the Management Committee and membership of the FCAQ the representative must:

- (a) Be an accredited member of the Association;
- (b) Be a member of the Management Committee;
- (c) Represent the interests of the membership of the FCAQ;
- (d) Report to the management committee on the position of the FCA across all matters;
- (e) Consult with the management committee about all matters that may affect members of the FCAQ.

The FCA representative will be selected and appointed by the incoming Management Committee at the first meeting following the Annual General Meeting.

Other External Boards

From time to time the FCAQ is invited to nominate a member of the FCAQ as a representative on an advisory board or panel. In the case where the person will be representing the FCAQ that person should be selected in the first instance from the management committee and should be an accredited member.

In the event that no one on the Management Committee is available to undertake the role, the Management Committee through the secretary should call for expressions of interest from the general membership and a selection committee should be convened. The successful applicant will be required to report to the Management Committee after every meeting of the board or panel and should work in collaboration with the secretary to consult with the broader membership as and when necessary.

Should the FCAQ representative not report to the Management Committee as requested or does not present the views of FCAQ and/or the Management Committee; the Management Committee reserves the right to appoint another representative.