

WELCOME TO OUR FCAQ

January Newsletter



CEO Update



Well, the end of 2024 is done and dusted, and we look forward to 2025. I hope everyone had a great Festive break and received the necessary ingredients to be refreshed for the New Year.

Another busy month for FCAQ in January 2025, continuing our work processing 2025 memberships, financial audits are underway, planning professional development activities and planned meetings with the Queensland Government to increase financial counselling services across QLD.

In 2025 I intend to visit as many financial counselling agencies as possible across Queensland. It's always a pleasure to keep in touch with members on a face-to-face occasion and particularly getting an understanding of their workplace and the clients they see. No doubt it will be another testing year for our FC services particularly in the early months of the year after the fall out of Christmas expenses and a new wave of bills arrive.

FCAQ's AGM will be held in March this year, FCAQ Secretary Daniela Henniger will soon send out the AGM notification and relevant documentation to present to members prior to the AGM.

FCAQ would like to thank the members that have submitted their 2025 membership applications. Our team are in the process of finalising the membership registry for national requirements, so for members who have not completed their memberships, I encourage you to do so.

Finally, I would like to take the opportunity to encourage members to access our website and read our email group notices. In the coming weeks we will be distributing

critical information about our governance progress, continued conference updates and membership news.

We wish to remind all members of the significance of complying with the FCAQ Membership Policy and the Australian Financial Code of Ethical Practice. By joining FCAQ, members commit to upholding the obligations outlined in these documents, which clearly define their responsibilities. As professionals within FCAQ, it is our collective duty to maintain and uphold the standards and values of our profession.

Keep safe everyone and enjoy the read!

Jon O'Mally.



Sector Development

The Sector Development Team are very much in “Membership Mode” in January. This means there won't be any FCAQ organised CPD training on offer, but we will be sure to forward any relevant opportunities through to you from external partners. Keep your eye out for the following emails in the membership group email over the coming weeks:

- 2025 CPD Guide and Tracker
- 2025 Supervision Tracker
- Feb-May Training Planner
- Industry Workshops
- 2025 Conference Updates

Looking forward to another big year of professional development! As always, if you have any ideas, updates or trends you think FCAQ should be supporting members with let us know!



AFSA “Fresh Start” Brochure

AFSA have recently updated their Bankruptcy brochure to better meet the needs of financial counsellors and their clients seeking advice on bankruptcy. The brochure has been simplified and written in plain English to ensure accessibility and clarity. It outlines the journey through bankruptcy, providing clients with a clear understanding of the process before they make a decision. AFSA would greatly value input from the members of FCAQ on this update.

Please contact Conrad conrad.dwyer@fcaq.org.au or Jill jillian.mckinlay@fcaq.org.au to receive a copy for review, but please note that it is not finalised and should not be printed or used at this stage with clients.

For your time and feedback, FCAQ will provide **CPD = 1 point Technical**.



2025 FCAQ Membership

A big shout-out to those members who have submitted their membership or supervisor application forms. 145 and counting! FCAQ membership forms, CPD tracker, and supervision sheets are available at <https://fcaq.com.au/>. Please submit all membership applications and inquiries to membership@fcaq.org.au. As always, contact FCAQ if you need any assistance with your membership.

Some membership reminders:

- Membership certificates are sent after your membership fees are paid. If your financial counselling agency pays for your membership, FCAQ may use a bulk invoicing arrangement and wait for all membership applications from the agency's financial counsellors before issuing the invoice and sending your certificate.
- Please include your CPD tracker and supervision sheet with your membership application. When completing your CPD tracker, refer to FCAQ membership policy page 14 – Points Table for CPD. CPD must be directly related to the provision of financial counselling services.
- Supervisors, please submit your application for 2025 as soon as possible.

Appointment Booking System

FCA's Appointment Booking System (ABS) powered by Salesforce went live in June 2024! Since its launch, National Debt Helpline (NDH) organisations in WA, NT, and SA have successfully come on board, with 14 agencies now live and counting. To date, over 2,500 appointments have been seamlessly booked, with around 50% booked directly by the NDH and the remaining by participating agencies.

The ABS is designed to make accessing financial counselling support easier than ever. When a client contacts the NDH and requires a longer financial counselling discussion, the ABS removes barriers by instantly connecting them to appointments with financial counsellors in participating agencies.

Key Benefits of the ABS:

- Real-time appointment visibility: Agencies can share live availability, allowing instant bookings.
- Seamless booking experience: Clients know their next step without delay.
- Automated reminders: Clients receive SMS and/or email confirmations and reminders for their upcoming appointments.

It's QLDs turn next with FCAQ meeting in January with FCA to assist in the roll out to our state agencies from February. Stay tuned for more information or check out to the [Appointment Booking System page on the Toolkit](#).



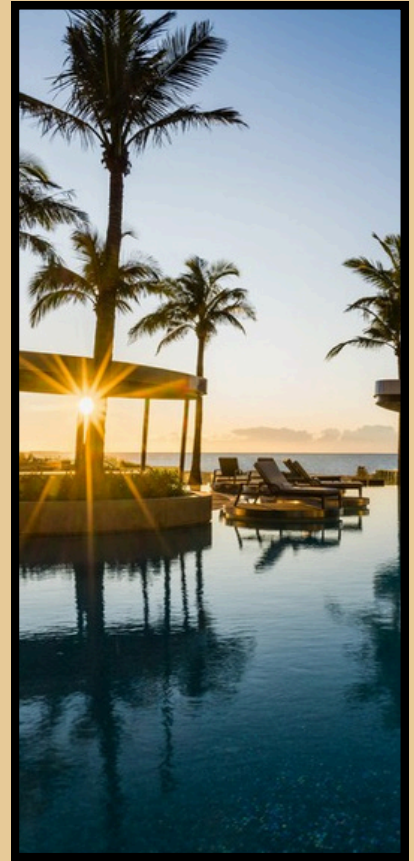
2025 FCAQ Annual State Conference

FCAQ are excited to announce that we will be returning to The Langham Gold Coast for our annual state conference. After an overwhelmingly positive response to our 2024 post-conference survey, we have decided that returning to the same location in 2025 will enhance familiarity, streamline logistics and foster strong relationships amongst attendees, presenters and partners. But that's not to say we are looking to do a carbon copy of the 2024 **'Making Waves'** conference. FCAQ have listened to the constructive feedback provided and are looking to **'New Horizons'** in our conference landscape. Building on last years' successes, FCAQ will provide more opportunities for members to delve deeper into professional development and industry networking opportunities.

Date: Tuesday 29 to Thursday 31 July 2025

- Tuesday 29 July - Certified Training Day
- Wednesday 30 July - Professional Development Day & Conference Partner Networking Event
- Thursday 31 July - Conference Plenary Day & The Jillian Fletcher Gala Dinner

Registrations will open in April 2025.



FCAQ is thrilled to announce Effie Zahos as our keynote speaker for the 2025 Conference at the Langham, Gold Coast.

Effie is one of Australia's leading personal finance commentators with 30 years of experience in consumer finance topics including banking, investing and property. Currently 9News Money Editor, Effie's previous roles include Chief Content Officer at InvestSMART, Editor-at-Large of Canstar and Editor of Money magazine, which she helped establish in 1999.

Effie is the author of *The Great \$20 Adventure*, *A Real Girl's Guide to Money* and *Ditch the Debt and Get Rich*.

Passionate about financial literacy, Effie sits on the board of directors for Ecstra, a not-for-profit organisation committed to building the financial capability of all Australians. Effie also sits on the board for InvestSMART.

We can't wait to hear Effie's valuable insights at the conference!

FCAQ is also proud to announce AGL as our 2025 Platinum Partner for the conference! This marks the second consecutive year that AGL has supported our event at the platinum level and we are very excited to continue this invaluable partnership.





Job Vacancies

The Zahra Foundation
Financial Counsellor - Illawarra (NSW)
<https://www.seek.com.au/job/zahrafoundation>

Women's Legal Service QLD
Financial Capability - Brisbane
<https://www.seek.com.au/job/81152334?type=standout&ref=search-standalone&origin=jobCard#sol=7609895115079900341c778337ec01473b516699>

Good Shepherd Australia New Zealand
Financial Resilience Workers - Various
<https://www.seek.com.au/job/80963845?type=standout&ref=search-standalone&origin=cardTitle#sol=809e26443856463c722260c32d7050960caaf05>

Please reach out to admin@fcaq.org.au for any job vacancy support through the FCAQ website, newsletter and email groups.

FCA Conference

FCA have announced that the 2025 FCA conference will be in Adelaide. We really hope you can join us at the Adelaide Convention Centre. Here are the key dates:
Pre-conference - Monday May 26 and Tuesday May 27
Conference - Wednesday May 28 and Thursday May 29
Jan Pentland Dinner - Wednesday May 28

Adelaide is brimming with culinary delights, beautiful park lands and renowned galleries and museums. There's even stunning beaches and world-famous wine regions just a short drive from the city. Not to mention all those churches!

Our theme this year is Shake It Up. It's all about being innovative and having the courage to do things differently. We're proud of how agile financial counsellors and capability workers have been over recent years, so we want to focus in and see how our sector can shake things up even more to secure better outcomes for people in hardship. Registrations will open on Monday February 3, 2025.

The early bird catches the cheaper ticket, so we suggest booking your flights as early as possible. Adelaide has plenty of accommodation options, but as in other years, we have set aside room blocks with an external booking company, which you can access [here](#). We strongly suggest you get in early. We look forward to you joining us in Adelaide.



Time to Clean Your Office Space

Take a moment to think how you'd feel with a less-messier work space, whether it's a cleaner desk or desktop. It's an important part of the process because a cleaner space, physical and digital, leaves you with cleaner headspace for thinking and working. It's also a great way to ensure no slip ups in client confidentiality! Write it your calendar and tackle that office housekeeping list in December or January.

Set up healthy habits today for a better tomorrow. Research shows that habits are wired so deeply in our brains that it's hard not to default to them. In some cases, it's great because it frees our brain from having to constantly make decisions like how to get to work. The flip side is, of course, that bad habits become hard to break. Habits tend to form slowly but, once formed, can have great stability. They're also among the most stable and powerful behaviors that we have. Just as poor habits become habits, so can healthy habits become part of our daily lives.

Making small steps toward keeping your workspace clean and organised will go a long way. Habits such as going through your email at the end of each day and filing away excess papers at the end of each week may take time to complete but the benefit is starting the next day or week in a clutter-free environment, this allows you to approach your work with a clear lens.

FCAQ Murri Connections

If you are a First Nation Financial Counsellor or Capability Worker come and join Murri Connections. You will be welcomed and supported in this group with the many challenges our Indigenous clients face and what challenges we face as Indigenous workers in this sector. This group was formed knowing that we needed a culturally safe and appropriate place to discuss and support each other through the many issues we face. Don't hesitate to reach out to Martina Kingi (martina.kingi@ican.org.au) or Unaisi Buli (Unaisi.buli@ican.org.au) for more information and to join this deadly group.





5 Finance Admin Tasks for You and Your Clients To Start the New Year

Whether your New Year's resolutions are to completely transform yourself, or to just hang in there until your next holiday, a fresh year can be a good opportunity to take charge of your life. We're not talking green smoothies, gruelling crack-of-dawn runs and hyperbolic mantras – just some simple steps to help you get ahead in 2025 before life gets in the way.

Empower Yourself

Changing your energy retailer might sound like a huge headache, but it's actually simpler than you think – and you don't even have to pick up the phone to do it. Check out [Choice's step-by-step guide to switching electricity companies](#).

(Check your other bills while you're at it: you could find a better deal on your gas, internet and mobile phone plan too.)

Financial Tune-Up

In this economy, every dollar counts, so make sure you're getting the most out of your money. The new year is the perfect time to ask yourself whether you're getting value out of what you're paying for by doing your own account audit. Insurance. Superannuation. Credit Cards & Personal Loans. Subscriptions. Little changes can mean big savings.

Switch up your shopping habits

One of the simplest ways to make room in your budget is by changing the way you do your grocery shop:

- First, check [which supermarket has the cheapest groceries](#) so you know where to get the best bang for your buck.
- Consider switching from your usual brands. Some supermarket home-brand products will give you far better performance for a far lower price.
- Don't get sucked in by so-called 'specials' – always check the unit price to make sure you're paying the cheapest price. [Using unit pricing can help to make your grocery budget go further](#).
- Watch out for 'shrinkflation', where a product gets smaller but the price stays the same – or even goes up. Watch out for these [10 grocery items that are victims of 'shrinkflation'](#).

Show your appliances some love

Household appliances like fridges, washing machines, air con and ovens are big purchases. And the costs keep on coming even after you've left the store: you'll be paying energy bills, repair costs and, eventually, buying a new one.

A little bit of cleaning here and there will help keep your machines humming along happily (and efficiently) for as long as possible. Want a quick and easy win? [Give your appliance filters a clean](#) – it'll extend their life, make them easier to use and, even better, save you money.

Sort out your will

Just like sorting your superannuation, writing a will might seem like something you (hopefully!) won't need to worry about for a long time yet. But none of us know when our day will come, and if you die without a will it can make things tricky for your loved ones.

Article adapted from Choice Journalist Alice Richard