

WELCOME TO OUR FCAQ

March Newsletter

CEO Update



Welcome to the Autumn edition for 2025 and as we enter into a new season the previous season has decided to hang around and join the party with a cyclone for Southeast Queensland as a parting gift. Once again Queenslanders are on alert, and we prepare for another disaster that will no doubt have an impact in some way for many people. I'm preparing this report before the cyclone hits, so stay safe everyone.

It's been a very busy month for the FCAQ team, with preparations completed for our AGM, website planning and design, conference planning, training and webinar planning, policy design and scheduled meetings with the QLD Government and key partners. We hope by now you've all heard that a National Workforce Strategy survey is currently being promoted as a way of future-proofing our sector's workforce of financial counsellors and financial capability workers. Financial Counselling Australia is coordinating the Strategy and is working with FCAQ to gather the experiences and insights of frontline workers and agency managers across the country to inform this work. I encourage you all to participate in the survey and really appreciate the members who have already responded to the survey questions.

Our AGM is closing in fast (19 March); it would be great if we can have a strong turnout for the meeting as it is an opportunity for members to reflect on the year and the work that FCAQ staff and committee has accomplished in 2024. Recently FCAQ had sent out the AGM notice letter and relevant documentation in preparation for the AGM. A list of the nominees for the vacant positions on the committee will be posted in the first week of March. If you are unable to attend the virtual AGM and would like to exercise your right to vote, please submit a fully completed proxy form with your instructions to secretary@fcaq.org.au by 4pm on Tuesday 18 March 2024. Furthermore it would be appreciated if you could RSVP for the AGM by emailing to secretary@fcaq.org.au.

If you require any further support or additional information about the voting process, please do not hesitate to reach out to Rachael Taylor on 0460 325 323 or via Rachael.Taylor@fcaq.org.au.

Rebecca Denny, Carol Eapen along with myself attended the FCA Rep Council meeting on the 10 February. Our discussions were focused on the National Workforce Strategy, Practice Standards and the upcoming FCA Conference. The FCAQ Committee continues to provide feedback regarding the Practice Standards being developed by the FCA working group, once the standards are approved, they will be posted on FCA's website.

Looking forward to seeing you all soon, stay safe everyone and enjoy the read.



FCAQ Sector Development

The year is well and truly underway and now that membership renewals are finalised, well almost, our attention is turning to CPD training for members for the first half of the year. We are also busy booking in presenters for the annual state Conference in July and are really excited by what we will have on offer for members across the Certified Training Day and PD Breakout Sessions. The conference program will give members a range of training opportunities to gain new skills and insights into the breadth of areas we may engage with in our roles.

This month sees the return of industry roundtable meetings. Remember, these are not compulsory and do not count towards CPD unless we've clearly identified this prior to the session.

Upcoming Training & Meetings in March:

- CoP Beyond the Bars - Wednesday 05/03 12:00pm - 1:00pm on Insurance Issues for custodial clients and reducing recidivism via TEAMS Link
- FCAQ Refresher Supervision Course Part 3 - Thursday 06/03 1:00pm - 3:00pm via TEAMS Invite
- Westpac FC Meeting - Tuesday 18/03 11:30am - 12:30pm. Meeting content and invites to be emailed to members soon.
- Asserting your client's Legal Rights to tackle Cost of Living Challenges - Wednesday 19/03 12:00pm - 1:00pm via registering with GoTo Webinar
- ANZ FC Meeting - Wednesday 19/03 11:00am - 12:00pm. Meeting content and invites to be emailed to members soon.
- CBA FC Meeting - Tuesday 25/03 10:30am - 11:30am on First Nations Reach Program and the Indigenous Consumer Assistance Line (iCAL) via TEAMS Link
- Disaster FC Training - Interactive Facilitated 2 day training workshop in Cairns 25/26th March.
- Debt Solutions to Avoid Dodgy Debt Consolidators - Monday 31/03 9:30am - 11:00am. Meetings content and invites to be emailed to members soon.

Conrad & Jill

FCAQ 2025 Conference Update

FROM RACHAEL TAYLOR - SYSTEMS AND OPERATIONS MANAGER

The team are busy planning the 2025 conference, which as announced will be held at the Langham Gold Coast. The new format this year will provide our members with an opportunity to gain 12 CPD points!

A slight change has been made to the schedule as we combine our social events into one evening this year. Drinks and canapes will be held from 6 pm in the foyer of the Diamond Ballroom, weather permitting we can open the glass doors and spill out into the poolside area. This will be followed by the inaugural Jillian Fletcher Gala Dinner from 7pm in the Diamond Ballroom, which represents a deeply significant, historical event in our history.

- **Tuesday 29 July - Certified Training Day**
- **Wednesday 30 July - Professional Development Day**
- **Wednesday 30 July - Drinks and Canapes followed by The Jillian Fletcher Gala Dinner**
- **Thursday 31 July - Conference Plenary Day (finish by 3.30pm)**

A document will be circulated via the members email group this month with information to assist you in planning your attendance, including accommodation, transport, dining and parking options.

Registrations will be available in April upon the launch of our updated website. If you have any questions about the conference, please reach out to me on 0460 325 323 or via Rachael.Taylor@fcaq.org.au.

Member sponsorship to attend the conference

Do you need financial support to attend the FCAQ conference this year? FCAQ are now considering applications from members with limited sponsorship available as follows:

- **Conference Registration Sponsorship** to ensure you benefit from all the professional development and training opportunities available, including free registration to attend:
 - Certified training day on Tuesday 29 July,
 - Professional development day on Wednesday 30 July, and
 - Plenary day on Thursday 31 July.

Please note the Jillian Fletcher Gala dinner is not included in sponsorship.

- **Travel Sponsorship** to assist you in the journey to the Gold Coast including:
 - Airfare expense
 - Train expense

If you would like to be considered for sponsorship, please send an email outlining which sponsorship you are requesting to Rachael.Taylor@fcaq.org.au.

To ensure the Association can provide support to as many members as possible, sponsorship opportunities will be limited to one category per member, either registration or travel. Applications close 11 April 2025 and members will be notified of the outcome of their application by 24 April 2025.

Managing Advice

Have you had time yet to read over FCA's New Good Practice Guides: Managing Advice? <https://toolkit.org.au/financial-counselling-practice/practice-guides-and-standards/>

This Guide explains what financial counselling advice is and how it is defined through ASIC regulation; How advice is linked to the Financial Counselling Outcomes Framework and how to formulate advice accordingly; The importance of communication and engagement in giving advice; How to manage client's decision making; and, What is required from agencies, managers and supervisors.

Throughout 2025, we will continue to release further Good Practice Guides. Additional topics include:

- Record Keeping
- Managing client information
- Conflict of Interest – Joint Accounts
- Third Party Referral
- Remote Working

We welcome your feedback. Email us at psp@financialcounsellingaustralia.org.au with your comments and thoughts about the Guides.



FCAQ Website Update

FCAQ is excited to be in the final stages of our new website project!

Over the past few months, our team has been working with a website developer to create a website with an integrated CRM system tailored to meet the needs of our members. We've prioritised functionality and accessibility to ensure members can easily access resources, manage and renew membership, and register for events and webinars, including our conferences.

The website's front-end has been streamlined to better promote the financial counselling profession and connect the community with valuable resources.

FCAQ staff have been undergoing training to ensure we can effectively guide members through the transition to the new website, which is set to launch in mid-April!



Meet our newest FCAQ Associate Brian Uy!

What motivated you to study the diploma and work as a financial counsellor?

Growing up, I was exposed to how fragile finance or even the subject of finance is within my family then which developed my interest in finances. Later on, I realised that I enjoy supporting people's money journey and, along the way, exchanging money stories. I am grateful that I worked within the NILS program as this created a space for me to pursue becoming a financial counsellor.

Can you share a little about your new role and what excites you most about it?

My role at Shelter Housing Action Cairns (SHAC) as a financial counsellor is working with individuals or families who are at risk of homelessness or is homeless. We walk together with our clients until they find a more permanent or stable home for themselves and their family. What excites me is that our industry & profession is gaining traction in advocating for positive changes, and I get excited when I see a client's face who experiences a learning/light bulb moment- the moment when dots start to connect and haze slowly dissipates because this is the time that the client becomes more invested and wanting to learn more about their situation.

What specific areas of financial counselling are you most interested in improving or learning more about?

As I am still new to the industry, I would like to learn and experience different specialisations ie. Gambling and disaster recovery

What practices or habits will help you prioritize your well-being to stay motivated and resilient in your profession?

In my role, some days are heavy & confronting, so I make it a priority to switch off when I leave work and pouring in my undivided attention to my family.

What's a fun fact or unusual skill you have that most people wouldn't know about you?

Trivia about me: Though I no longer eat as much, I won hotdog and pizza eating contests in the past! PS. I would love to join one again, if given another chance.

Welcome to the Financial Counsellors Association of Queensland Brian! We are excited to have you as part of our community.

FCAQ AGM

FCAQ would like to remind you our 2025 Annual General Meeting, will be held on **Wednesday 19 March 2025 at 3.30pm** via Microsoft Teams.

An invitation has been sent via the FCAQ Members email. If you have not received your notice, please contact Rachael Taylor, rachael.taylor@fcaq.org.au.

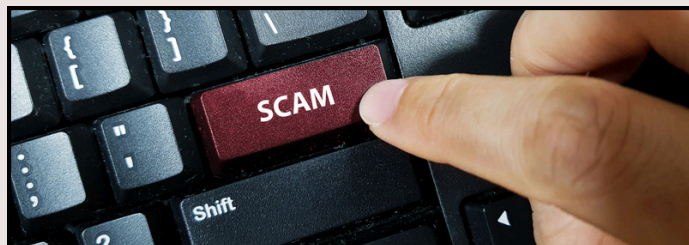


Scams Prevention Framework

\$2.74 billion of Australians' money was lost to scams in 2023. \$3.1 billion the year prior. With almost no improvement in banks lifting the rate of reimbursement, victims are bearing 96% of the burden of this multi-billion-dollar problem. As Mark Pearce from CALC writes, *“community lawyers and financial counsellors speak with scam victims almost every day and bear witness to how people’s lives are changed forever. They’ve lost life savings, their buffers, confidence transacting online and families are impacted with victims retreating into themselves ...this is an incredibly human problem”*.

For years now, consumer advocates and scam victims from across the country have all been calling on Government to follow the UK reimbursement approach to scams. The evidence shows that model is working – the Payment System Regulator most recently recorded a 12% decrease in Authorised Push Payment (APP) scam (volume) losses ([PSR’s APP scams data report July 2024](#)), even before the model was made mandatory late last year.

Australia could do even better. We could introduce a world leading, modified reimbursement approach that also apportions liability for scam losses across the ecosystem, starting with telcos and digital platforms as well as banks. This would be international best practice to protect consumers from devastating losses AND drive the level of industry investment needed to effectively prevent scams. That is – if business is on the hook for reimbursing scams, it will do all it can to stop them.



The new Scam Preventions Framework passed through parliament on Thursday which will see the introduction of some very clear protections for Australians. We welcome the passing of these laws, but we are disappointed that the Framework does not deliver a simple and fair compensation pathway. What this means is that people who have been scammed will have to jump through hoops to get their money back.

The Assistant Treasurer, Stephen Jones, has repeatedly stated that businesses will compensate complainants when they fail to meet their ‘high bar’ obligations under the Framework. The Bill specifically lays out the opposite – that a consumer must *prove* that multiple corporations didn’t meet their obligations under the Framework, and that the various breaches – of various corporations – have caused the loss. The Law Council of Australia in its submission has also highlighted that the laws “will result in compensation being denied to the consumer”. This is a David versus multiple Goliath battle.

That said, the framework sets out consistent and enforceable obligations for businesses in key sectors where scammers operate and will make a real difference. Led by Consumer Action Law Centre and others, our sector was instrumental in bringing about these changes – so well done and thank you to all of you who contributed to this campaign.

FCAQ thanks CALC and FCA for giving reproduction rights for this article.

BNPL Regulations: The Good & The Bad

The BNPL Draft Regulations 2025 will see the introduction of long-overdue consumer protections which will make the products safer. Under the new laws, buy now pay later providers will need to hold a credit licence and comply with obligations under the National Consumer Credit Protection Act 2009 (National Credit Act) from June 2025. FCAQ members have long called out the detrimental effects of these products on our vulnerable clients, providing case study after case study of consumers getting in over their heads in unaffordable fortnightly repayments for non-essential products. “Financial counsellors see the harm unregulated BNPL causes to their clients and mounting late fees mean many fall into debt spirals.” FCA Co-CEO Dom Meyrick.

Concerningly, a last-minute change to the regulations allows certain BNPL models, including Afterpay, to more than double their late fees – a move that risks undermining the intent of the rules. The increased late fee cap for providers like Afterpay risk creating a ‘poverty premium’, disproportionately affecting low-income Australians who are already struggling to make ends meet in a cost-of-living crisis.

Our sector colleagues – including CHOICE, Financial Counselling Australia, Financial Rights Legal Centre and Consumer Action Law Centre – have made a submission on the proposed changes urging the government to reinstate the previously proposed \$120 annual cap on all BNPL late fees.



FCAQ to meet the Big Increase in Small Business Debt

There has been a 66% increase in the number of cases the Small Business Debt Helpline (SBDH) has dealt with over the past 12 months. Case numbers continue to grow with more than 400 cases in January 2025, that’s 30% more than January 2024.

The top debt types were:

- Australian Taxation Office debt – 61%
- Business loans (including bank and non-bank) – 31%
- Supplier debt – 16%
- Leases for premises – 12%

“So many of our clients are in financial stress with crippling debt affecting not only their businesses but also their families and mental health. What our numbers show is that big creditors like the ATO and lenders need to ensure they are proactively offering flexible and compassionate hardship arrangements.” FCA Co-CEO Dom Meyrick

To assist this growing service gap, FCAQ are looking to support 20 FCAQ financial counsellors to complete the FIN10 Small Business Unit at the 2025 State Conference on the Gold Coast. With the support of ICAN Learn, members will be able to complete a days training and some additional hours post-conference. Stay tuned for more details.



Disaster Deployment with FC Brooke Sandow

What was your role as part of your deployment and what were you faced with on the ground?

I was deployed under Lifeline Qld Community Recovery and asked to provide services of General Support, Crisis support, Information, Advice and Referrals - Psychological First Aid, to the general flooded community. The issues I was faced with were community members that had issues such as suicidal ideations, exhaustion, hopelessness, despair, and confusion. The region was hit really hard, the areas were inundated by flood waters, it was even still flooded 8-9 days after I got there. There were some people whose electricity hadn't been turned on when I left, this was 20 days after the event.

Overall, how do you think the community are responding and recovering so far?

The community members are open to be informed of the help that is available, however most of them don't take it up, ie mud removal. They are still in the recovery phase, some people had to not only clean up their house, but their parents, their own businesses as well. It is just the beginning, immediately after the disaster it is the honeymoon phase where people are on adrenaline, knowing what they have to do, it is the weeks to come afterwards, where their morale gets knocked and extent of the disaster impacts sets in.

What did you see, or expect to see, as the major financial counselling issues to arise in the disaster areas?

I see people's uninsured places, getting left for a while before they have funds to fix it up. The Government does put some funds towards this; however, they do have to meet a criteria such as an income test etc. I see people getting annoyed filling in forms, getting knocked back not only from the government grant but insurance companies. I see people getting confused and tired processing the insurance policies and procedures.

You had the opportunity to speak with David Crisafulli, Premier of Queensland. How did that go?

It was my second time meeting with David Crisafulli in the context of a disaster recovery, not only this year but last year on the Gold Coast. I was able to incorporate his press conference statements that he made about the cost of living, insurance excess, insurance premiums into our discussion and link it to the appropriateness of FC for the impacted community and general community. He was very receptive to this insight.

How did it feel taking that opportunity to advocate for the wider financial counselling sector?

Amazing!! I felt both proud and honoured to be the voice of our sector in that moment.





Job Vacancies

Financial Counsellor

UnitingCare Community
Chermside, Brisbane QLD
[https://www.seek.com.au/job/82217634?
tracking=SHR-WEB-SharedJob-anz-1](https://www.seek.com.au/job/82217634?tracking=SHR-WEB-SharedJob-anz-1)

Financial Capability Worker

UnitingCare Community
Chermside, Brisbane QLD
[https://www.seek.com.au/job/81901425?
tracking=SHR-WEB-SharedJob-anz-1](https://www.seek.com.au/job/81901425?tracking=SHR-WEB-SharedJob-anz-1)

Financial Resilience Worker

Good Shepherd
Cairns, QLD
[https://www.seek.com.au/job/81791972?
tracking=SHR-WEB-SharedJob-anz-1](https://www.seek.com.au/job/81791972?tracking=SHR-WEB-SharedJob-anz-1)

Emergency Relief Assessor

The Salvation Army
Nambour, Sunshine Coast QLD
[https://www.seek.com.au/job/81976048?
tracking=SHR-WEB-SharedJob-anz-1](https://www.seek.com.au/job/81976048?tracking=SHR-WEB-SharedJob-anz-1)

Crisis/Resilience Worker

Windsor Group
Northern Suburbs, Brisbane QLD
[https://www.seek.com.au/job/81939867?
tracking=SHR-WEB-SharedJob-anz-1](https://www.seek.com.au/job/81939867?tracking=SHR-WEB-SharedJob-anz-1)

Financial Resilience Worker

Anglicare Central Queensland
Rockhampton, Capricorn Coast QLD
[https://www.seek.com.au/job/81976767?
tracking=SHR-WEB-SharedJob-anz-1](https://www.seek.com.au/job/81976767?tracking=SHR-WEB-SharedJob-anz-1)

Gambling Help Service (GHS)

Counsellor/Community Educator
Relationships Australia Queensland
Brisbane QLD
[https://www.seek.com.au/job/82148361?
tracking=SHR-WEB-SharedJob-anz-1](https://www.seek.com.au/job/82148361?tracking=SHR-WEB-SharedJob-anz-1)

Jillian Fletcher Award

Applications for the Jillian Fletcher Award will close on 28th April 2025.

Nomination forms are on the FCAQ website - <https://fcaq.com.au/jillian-fletcher-award>



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.



National Workforce Strategy Survey

We hope you've heard that a National Workforce Strategy is currently being developed as a way of future-proofing our sector's workforce of financial counsellors and financial capability workers.

What comes out of the Strategy will be noticed by governments, other funders, industry and Registered Training Organisations, along with Financial Counselling Australia and the state professional associations. We hope it will help shape future funding and grants, including for initiatives to grow and nurture the workforce. It will also influence qualifications, training, supports and things that help the sector do our work well.

The survey links are below:

Agency managers

<https://www.surveymonkey.com/r/fcagencymanagers>.

Financial Counsellors

<https://www.surveymonkey.com/r/financialcounsellors>

Financial Capability Workers

<https://www.surveymonkey.com/r/financialcapabilityworkers>

For the upcoming Strategy to truly reflect our collective needs and aspirations, it needs to be informed by financial counsellors, financial capability workers and agency managers from right across the country, working in all kinds of settings.

Employee Assistance Program

A sector wide Employee Assistance Program (EAP) has been established via a grant from the Financial Counselling Foundation. It is intended for financial counsellors whose agencies do not offer a program for their staff. AccessEAP provide a Member Assistance Program (similar to an employee assistance program) for all financial counsellors, financial counselling agency managers and their families. While some agencies already offer these services through an EAP to their staff, not all do so.

AccessEAP is a national provider that offers access to free and confidential face-to-face, phone or online counselling sessions. Counselling can assist when personal, family or work issues are impacting on one's mental health or quality of life.

This program is available across Australia, ensuring support for all workers in the sector. FCA and FCAQ are committed to your wellbeing both personally and professionally. Please do not hesitate to access this valuable service. [Financial Counselling Australia Sector Toolkit | Employee assistance program](#)

To book a counselling appointment, call 1800 818 728 and the AccessEAP team will arrange for you to speak with an experienced, professional counsellor or psychologist.

Everyone in the sector can also view five pre-recorded webinars. The topics are:

- Handling Difficult Conversations: Verbal Self-Defence
- Effective Workplace Communication
- Food and Mood
- Manage Stress and Build Resilience
- Conflict Resolution: Building Healthy Workplaces

Please let [Vanessa Hood](#) know if you need any further info and spread the word about these services, to ensure as many people as possible benefit from them.




Find out about FCIF's 2025 Innovation Grant round

The FCIF will open its Innovation Grant round later this month, funding projects that improve the timeliness or efficiency of financial counselling service delivery.

Find out how to apply and how recipients will be selected from FCIF's CEO Elissa Freeman and Grants and Impact Manager at webinars on Tuesday 11 or Thursday 13 March at 2-3pm (AEDT).

Dates for FCIF's 2025 Expansion Grant Round - getting more boots on the ground providing direct services - will be announced following the allocation of funding in the Department of Social Services 2025-2030 financial counselling grant rounds (currently underway), in line with FCIF's funding principle that industry funding is additional to ongoing government funding.

RSVP:

 Tuesday 11th

 Thursday 13th

Can't make it? sign up for updates to hear about future grant rounds.

WEBINAR

Hear all about FCIF's 2025 Innovation Grant round from CEO Elissa Freeman and Grants and Impact Manager Liz Gearing.

Tu 11 or Th 13 Mar
2-3pm AEDT



RSVP:
fcif.org.au



FCAQ Gambling Help Sector Information Line

FCAQ Gambling Help Sector Information Line **0436 010 487** – FCAQ members please remember that if you need assistance with technical casework for clients with gambling as a lived experience. Please contact Jill.



We Want to Hear From You!

Got a community event on? Want to highlight some incredible work being done in the FC and FCW sector space? Found an article or resource that might be beneficial for the membership cohort? Let us know! Email us at admin@fcaq.org.au