

WELCOME TO OUR FCAQ

February Newsletter

CEO Update



Before I start with my introduction to the February Newsletter, I would like to extend our thoughts and prayers to all those affected by the recent floods in Far North Queensland. As Queenslanders, we know all too well that natural disasters are becoming an increasingly common part of our lives, but that said, it should never diminish our understanding of the devastation they cause on individuals and

families. In the coming days and weeks, FCAQ will provide relevant information and resources for agencies and financial counsellors responding to the possible increase of clients who have been impacted by the recent floods.

Welcome to February's newsletter and what an edition we have for you.

Firstly, a bit of trivia, did you know that the Saxons called February "Sol-monath" which means "cake month," because they would offer cakes to the gods during February. With that in mind, I'm planning on making a few cupcakes myself this month, but instead of offering them up to the gods, I think I'll eat them myself.

What a busy time for FCAQ staff and FCAQ Management Committee as they continue to reshape our Rules of Association, Governance Charter, prepare end of year financials, complete audit requirements for our upcoming AGM and all other matters relating to training, membership and conference preparation.

The Management Committee has set the 19 March at 3:30pm as the date for our 2025 AGM. Members will have the opportunity to vote on the proposed changes to our constitution and the proposed name change of our organisation to Financial Counselling Queensland (FCQ). It's very important for all members to have a clear understanding as to why these changes need to be made, and therefore the management committee encourages all members to read the information sheet and have an informed position before the vote at the AGM.

As always, FCAQ will provide members with an AGM notice, including the financial statements, audit report, management committee positions due for election, proxy form,

voting forms and 2 special resolutions which will be circulated to members by 21 February. I look forward to seeing as many of you at the AGM on the 19th March, we would appreciate your attendance, as it is a great opportunity to come together as a sector to review our work, our financial position, opportunities and to welcome newly elected committee members. You can confirm your attendance by emailing the following address: secretary@fcaq.org.au

Last month, I've had the opportunity to speak with ministerial offices regarding future funding for financial counselling services across Queensland. In the coming months, I'm confident the government will make some exciting announcements in this space. Furthermore, I've also had the opportunity to discuss funding objectives with Elissa Freeman, CEO of the Financial Counselling Industry Fund (FCIF). The rollout of new industry funding for the sector will begin mid-2025. Elissa will contribute to our Newsletter on a regular basis, and we are excited to have Elissa on board to provide recent funding updates from FCIF.

As always, enjoy the read and stay safe everyone.



Sector Development

Well it's time to switch gears and change our hats from membership back to sector development! In 2025 we've got some big goals to continually improve the standard of training and opportunities for members, to reinforce the financial counselling essentials and acquire new and exciting skills in an ever changing social and economic landscape.

You should have now received your 2025 Sector Development email that includes your CPD tracker, CPD Guide and Supervision tracker. The great news is that we are moving all these forms to a virtual format and from April, members should be able to access the new website and Member Portal to keep track of all their PD training and supervision in a really clear, simple and time efficient format. Once the platform is ready for launch, we will ensure we provide lots of training on how this process will work in practice.

Some of February and March CPD has been locked in (check your emails) with:

- Legal Rights after a Disaster - Interactive Facilitated online webinar on 12/02/2025.
- Community of Practice: Disasters - Interactive Facilitated Workgroup online webinar on 19/02/2025 at 2:00pm (AEDT). Email Louise, louise.hayes@financialcounsellingaustralia.org.au for a Teams Invite.
- FCAQ Refresher Supervision Course - Interactive Facilitated online training on 20 & 27 February & 5 March 2023; 1 - 3 pm.
- Disaster FC Training - Interactive Facilitated 2 day training workshop in Brisbane (Feb 25/26th) and Cairns (March 25/26th).

Keep your eye out for emails soon for the next batch of CPD opportunities to be scheduled in March, April and May:

- AFSA Insolvency Masterclass
- Dodgy Debt Consolidators and Solutions
- When the Sherriff/Bailiff Comes A Calling
- The Intersecting Relationship between Financial and Mental Health Challenges
- SPER DFV Client Support Workshop
- Body Corp Debts, Hardships and Evictions
- Victims Assist Workshop
- Problem Gambling Workshops

As always, we'd love to hear from you if there are any trending issues you are seeing with clients that the membership base would benefit from training in. Conrad & Jill



FCAQ Refresher Supervision

FCAQ Refresher Supervision Course - Expressions of Interest Sought - FCAQ's Non-Accredited Refresher Supervisor Course (3 x 2hr sessions)- 20 & 27 February & 5 March 2023; 1 - 3 pm

FCAQ is pleased to offer our 2025 Refresher Supervisors' course. This free course is open to those FCAQ Approved Professional Supervisors who are looking to refresh their supervisory skills. Attendance to all sessions is mandatory to receive your certificate of attendance. Policy requires supervisors to complete a refresher course every 3 years.

This course aims to provide practical experiences in financial counselling supervision, emphasising learning by doing. Work with fellow students to practice supervision in a supportive environment. This is a rare opportunity to learn together and grow your skills.

When: Wednesday 20 February, 27 February & 5 March 2025

Time: 1 - 3 pm

How: 3 x online 2-hour sessions

CPD Points: 6 points Technical/Skills/Ethics

Facilitator: Jill McKinlay

Expressions of Interest Due: 10th February 2025

Session 1: The Foundations Session – 20 February 2025

Professional Standards
Best Practice Standards
Supervisory Note Taking
Personal Wellbeing Plans

Session 2: The Scaffolding Session – 27 February 2025

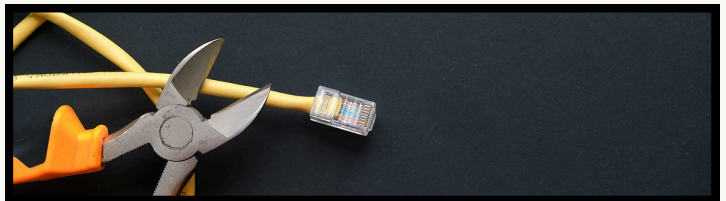
Learning in Supervision
Giving and receiving feedback
7 different perspectives in supervision
FC Supervision Yarns - intention, Attention and Attitude

Session 3: The Momentum Session – 5 March 2025

Reflecting Teams
Supervision in Action

Class sizes are limited to 9. Email your expression of interest in the course to jillian.mckinlay@fcaq.org.au. If you are interested in the course but cannot make this release, please email Jill your interest in future courses.

If you have any questions, please contact Jill, at jillian.mckinlay@fcaq.org.au or 0436 010 487.



Telstra 3G Shutdown Support

Today we have launched our [3G Helpline](#) to further support our customers who need more help with the transition.

Customers can call 1800 990 853 between 8am to 7pm Monday to Friday AEDT.

It's a line setup specifically to help with 3G shutdown related issues and staffed by a team of agents with deep knowledge on the transition to help troubleshoot why your mobile experience may have changed. Different device types and the diversity of Australia's landscape mean that each customer's experience is unique, which is why we want to work directly with each customer to help troubleshoot. When we look into a customer's issue, we've often been able to fix it by using a different device – like a Blue Tick rated handset or a Telstra Go Repeater.

Our [3G Closure hub](#) is our main hub with guidance for customers to self-serve some of the basic troubleshooting.

You can read more on [Telstra exchange](#).



2025 FCAQ Membership Update

Thank you to all our members who have submitted membership applications, it has been a busy period. 153 members approved so far, 71 Accredited members, 31 Affiliate members; 12 Student members, 39 Associate members and counting.

We would like to “doff our caps” to those members changing their FCAQ Pathway, be it a student who has successfully completed the diploma and has rejoined as an affiliate member to keep connected with the sector OR those 6 Associate members that have taken the leap of faith and are upgrading their membership. Your dedication to vulnerable consumers and your own professional development is to be commended.

If you are reading this and having a membership guilt trip, because you have not submitted your membership application form, be kind to yourself and act. Please send your membership application forms to membership@fcaq.org.au .Any questions send them through to the same email address.

Membership Notes: Your membership commences when your payment is received and receipted by FCAQ. At that time FCAQ will issue a membership certificate.

Notes from Safer Gambling Project

Technical Casework Support Line (Safer Gambling): 0436 010 487.

FCAQ is pleased to announce the continuation of the Technical Casework Support Line for FCs supporting clients with gambling as a lived experience. If you have any questions about this client group, you want a little bit of support Jill McKinlay (jillian.mckinlay@fcaq.org.au) is available Monday – Thursday. Calls from FCAQ members are one of the favourite parts of my job. I would like to assist where I can.

Date Claimer: Safer Gambling Community Practice Launch 28 May 2025 2-3pm

FCAQ is pleased to announce our Safer Gambling Community of Practice, we have invited Gambling Help to partner with us in this community of practice. 2025 Safer Gambling Community of Practice dates are 28 May, 6 August, and 17 September. FCs and gambling help therapists will meet to discuss casework, the latest in gambling support, identify any common issues and move toward an integrated approach to service delivery. Meeting invitations to follow in the coming weeks.



The 2025 Jillian Fletcher Award

Jillian Fletcher was an outstanding ambassador for financial counselling. Jillian consistently advocated in two key areas of service delivery in Queensland. Firstly, she was driven to improve professional standards in financial counselling, and secondly, she championed the need for sustainable funding for Queensland.

In 2008 Jillian worked tirelessly on a campaign targeting raising awareness with Queensland Government of the need for funding financial counselling in our state. She committed many hours of her personal time and effort to this campaign, producing reports, meeting with political leaders and connecting with other support services.

In November 2008 the Queensland Government allocated \$3M, to Lifeline Community Care Queensland to fund financial counselling services for a period of 18 months to the end of June 2010. This was an outstanding achievement by Jillian and those who assisted her, but one thing is clear without her drive, creative thinking, and commitment, the funding would never have eventuated.

As a former Chair of Financial Counselling Association of Queensland (FCAQ), Jillian gained a deep understanding in progressing the awareness of financial counselling in Queensland and developing the resources and skillset within the sector. Jillian's work was supported by Jan Pentland, who recognised her as someone who shared the same vision and passion for advancing financial counselling. In early 2009, Jan recommended Jillian for a role with Australian Financial Counselling and Credit Reform Association, now known as Financial Counselling Australia, representing Queensland. This truly reflected Jan's confidence in Jillian and signified the pair's eagerness to work together on important issues.

The significance of Jillian Fletcher's contribution in this period towards the advancement in financial counselling throughout Queensland has become fully understood with the course of time, where Queensland Governments of all political persuasion, have come to recognise the value and importance of financial counselling for all Queenslanders.

In 2024, the FCAQ Committee revealed that the Jillian Fletcher Award would be presented each year at our conference dinner, which is now on be known as The Jillian Fletcher Gala Dinner to honour her memory and incredible contribution to the sector.

The Jillian Fletcher Award provides an opportunity to recognise and celebrate an individual who has made a significant achievement or contribution to the financial counselling sector. Criteria for the award below:

- Exceptional achievement in financial counselling and/or consumer advocacy
- Achievement in undertaking law reform, campaign work, community development and/or community education.
- Innovation that has led to growth of the financial counselling sector in Queensland.



You can nominate an individual for the 2025 Jillian Fletcher Award by filling in the nomination form and returning to – secretary@fcaq.org.au. Nomination forms can be found on the FCAQ website.

All nomination forms and supporting documents will be reviewed by a panel including the current FCAQ chair. From this process, three finalists will be selected and honoured at the conference dinner, with one finalist receiving the prestigious Jillian Fletcher Award.

***The Jillian Fletcher Gala Dinner
Thursday July 31st 2025
The Langham Gold Coast
7:00pm
Diamond Ball Room***



Disaster Update | North QLD Floods

Our hearts go out to all those affected by the recent floods in North Queensland. As Queenslanders, we know all too well that natural disasters are becoming an increasingly common part of our lives.

As the recovery process unfolds, the role of financial counsellors and capability workers in the region will be critical in helping individuals and families navigate the hardships ahead.

Those members in NQ, please know that our thoughts are with you. If you need any assistance or support, don't hesitate to reach out – we're here to help. Please find some relevant information and resources for agencies and financial counsellors in responding to the possible increase in disaster impacted clients looking for support:

National Debt Helpline: Disaster Hotline 1800 007 007 <https://ndh.org.au/complex-situations/disasters-financial-difficulty/>

FCA Disaster Toolkit:
<https://toolkit.org.au/casework/complex-and-specific-needs/disasters/>

Legal Aid QLD: Disaster Hotline 1300 527 700
<https://www.legalaid.qld.gov.au/Find-legal-information/Work-and-money/Disaster-legal-help>

NAB - <https://www.nab.com.au/about-us/sustainability/natural-disaster-relief-support/get-help>

CBA - https://www.commbank.com.au/support/emergency-assistance.html?ei=CTA_emergency-assistance

ANZ - <https://www.anz.com.au/support/natural-disaster-support/> and <https://www.anz.com.au/business/business-hub/running-business/run/business-disaster-recovery/>

Westpac - <https://www.westpac.com.au/about-westpac/sustainability/initiatives-for-you/customers-disaster-relief/>



Meet Louise! FCA's new DR Coordinator!

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

My new role is National Coordinator, Disaster Recovery with Financial Counselling Australia. My role has a number of components to it, but what I am most excited about is the disaster recovery training component and the influence /impact my role can have on systemic change, particularly in the insurance sector. Both of these components are highly relevant in light of recent disasters, the current flooding disaster in and North Qld and FNQ, and the report and recommendations from the recent Parliamentary Flood Inquiry.

What were some of the key factors that influenced your decision to take on this role?

It had always been a goal of mine to work for a financial counselling Peak Body. This combined with the opportunity to have meaningful input into bringing about systemic change in the disaster sector, which has been a passion of mine since 2011 when my family was significantly impacted by the Brisbane floods, meant that when the opportunity arose for me to do both, I did not hesitate.

How do your previous personal experiences with natural disasters help guide and prepare you for this new challenge?

I am in a fairly unique position where I have been both the person experiencing hardship/vulnerability as a result of a natural disaster, plus someone who assisted those impacted by a natural disaster, and these combined experiences have helped guide me and prepare for this new role.

What are the first big projects or goals you're excited to tackle in your new role?

In conjunction with FCAQ, FCA is providing two, 2-day training courses in Disaster Recovery for financial counsellors new to the disaster sector, in Brisbane and Cairns, and this is really exciting for me. The training will provide new financial counsellors, along with existing generalist financial counsellors, with the skills and connections to comfortably work in this part of the sector. With the ever-increasing frequency of natural disasters and the unique challenges this sector brings to financial counselling, I am really excited to be a part of this project.

What future challenges do you anticipate for FC and Disaster space, and how do you plan to approach them?

Funding is probably one of the biggest challenges facing FC's and the disaster space. Currently funding is event related rather than a model encapsulating disasters as a whole, and approval of event related funding tends to lag behind a disaster event, sometimes overlapping into a new and subsequent disaster. This method of funding can create difficulties for disaster financial counsellors to connect in with disaster impacted residents if funding is approved 6-12 months after an event. I am hopeful that the incredible and impactful work financial counsellors do in the disaster space will continue to be recognised, and over time the funding model changes to reflect the impacts of climate change and the ever-increasing frequency of disasters.

Stepping into the big shoes of QLD's Vicki Staff, what's one piece of advice you've received from her about the role?

Vicki's best advice was received by watching her do, rather than direct advice (although she has given me lots of great direct advice and guidance as well) - and that is, do not be afraid to speak up for systemic change and for those that cannot speak for themselves. Vicki is a fierce advocate in the general insurance sector and as it relates to disasters in particular, and I aim to be as fierce as her.

Job Vacancies

ICAN currently have a number of positions advertised through seek. Link and position information below.

<https://www.seek.com.au/ican-jobs?jobId=81215092&type=standout>

- **Grow Officer**

Cairns North, Cairns & Far North QLD
Community Development (Community Services & Development)
Full time | \$70,000 – \$73,000 per year

- **Grow Officer**

Townsville, Northern QLD
Community Development (Community Services & Development)
Full time | \$70,000 – \$73,000 per year

- **Financial Counsellor - Intake Worker**

Cairns, Cairns & Far North QLD
Community Development (Community Services & Development)
Full time | \$95,000 – \$98,000 per year

- **Research Assistant**

Cairns, Cairns & Far North QLD
Research & Fellowships (Education & Training)
Part time | \$40 – \$46 per hour

- **Financial Counsellor**

Cairns, Cairns & Far North QLD
Community Development (Community Services & Development)
Full time | \$85,000 – \$97,350 per year

If your agency has any new positions opening, please email admin@fcaq.org.au with a short blurb, link and pdf position description and application form, and we can email this directly to members, promote on the FCAQ website and post in the monthly newsletter.

2025 Annual General Meeting

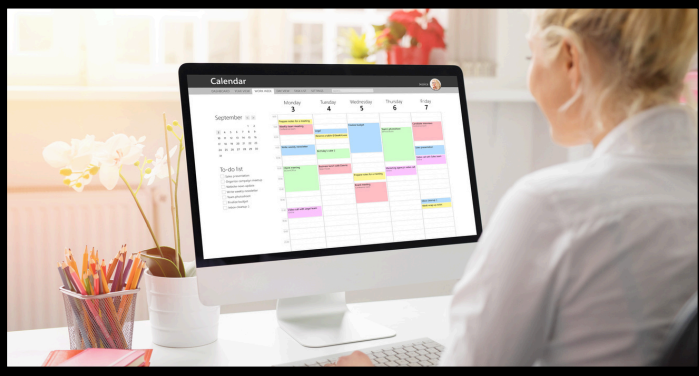
FCAQ are excited to advise of the upcoming Annual General Meeting of the members of FCAQ. The details of this meeting are below:

Date	Wednesday 19th March 2025
Time	3:30pm
Place	Virtual invitation to be sent

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.





ABS is here QLD!

The Appointment Booking System is coming to Queensland from February 2025. The objective of the system is to remove barriers for clients calling the National Debt Helpline (NDH) and requiring a longer financial counselling discussion. Following a detailed discussion with the NDH, an immediate appointment can be booked with financial counsellors in participating agencies. Financial counsellors set up their location, availability and appointment types in the system and can also sync their Outlook calendar for better management of appointments. All users can book appointments and take advantage of automated SMS and email reminders to clients about their appointment.

You can express your interest using this form <https://financialcounsellingaustralia.wufoo.com/forms/eoi-appointment-booking-system/> and Financial Counselling Australia will set up a time to discuss in more detail how your agency can get involved, including a system demo.

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

Recharging Your Batteries in 2025

Most full-time workers in Australia are entitled to four weeks of paid annual leave a year. When used wisely, this time off can reap huge rewards for you both personally and professionally. 69% of Aussies agree that taking annual holidays helps them be more productive in the workplace.

Get the most out of your annual leave by joining it with public holidays! While some public holidays may differ between Australian states, the major holidays (Australia Day, Easter, ANZAC Day, and Christmas & New Year) all offer an opportunity to boost your days off.

Easter & ANZAC Day 2025

You can get a ten-day break (April 18 - April 27) by taking three days off in April.

King's Birthday 2025 (Monday 7 October QLD)

You can get a four-day break by taking one day off.

Christmas and New Year 2025-26

If you want to get really organised for 2026, you can look forward to a 16-day break over the silly season by taking just seven days off. 20-21 December – Weekend; 22-24 December – 3 days annual leave; 25-26 December – public holidays; 29-31 December -3 days annual leave; 1 January -public holiday; 2 January -1-day annual leave; 3-4 January - Weekend

Annual leave is an opportunity to get away from it all and give you something to look forward to when you get busy with client work. There is nothing like a countdown to a leave. It can also give you time and space to think about new ways of doing things. Remember to get in early because you know one of your co-workers is also eyeing that time off too! Let the Hunger Games begin!

Check out

<https://www.fairwork.gov.au/employment-conditions/public-holidays/2025-public-holidays> to find out more.