

WELCOME TO OUR FCQ

May Newsletter

CEO Update



The last month before winter and for some of us, especially the southerners of Queensland, the search for our blankets becomes an essential event. For those living in Far North Queensland I instantly become jealous of the warmth and lasting sunny days laying ahead for the dry season. Unfortunately, because of a very wet season, the floods in outback Queensland have been felt by many impacted communities. FCQ, FCA along with participating agencies and financial counsellors across our State, have worked together in response to disaster recovery for the impacted communities throughout Queensland.

FCQ will continue to build and strengthen a community of practice framework for disaster response in Queensland which incorporates, training, resource development collaboration and coordination. I had the privilege to visit a few recovery hub sites in Brisbane last month and meet many community workers assisting people that have been impacted by the cyclone and flooding that followed. A big thank you to Conrad Dwyer and Louise Hayes for their leadership and guidance in response to the recent events and working together to deliver essential support to our financial counsellors and financial capability workers.

As we work our way through the year our staff continue to provide essential support to our members. This includes assisting members accessing FCQ's new website, designing constructive and relevant professional development webinars and taking the opportunity to look at relevant issues that financial counsellors are experiencing with their clients to construct a value-based approach for our sessions at the FCQ 2025 Annual Conference.

This time last year, FCQ launched the "Give Financial Counselling a Fair Go" campaign, it was received very well by media outlets and over 21 grabs by media outlets across QLD promoted the need for more investment by the Queensland Government into the financial counselling sector. I'm proud to say that recent tenders have been issued by the Department of Justice to increase a number of gambling financial counselling positions throughout Queensland. The FCQ 2025 Conference is arriving fast, I encourage all our members to attend this great event and utilise the registration system on our website for bookings.

The conference program should be finalised by the end of the month and I'm certainly impressed with the invited guests and speakers that we have currently for the event.

FCA will be holding their annual conference in Adelaide, starting on the week of 26 May 2025. Rebecca Denny (Chair) and Carol Eapen (Vice Chair) will be representing FCQ at the FCA Rep Council meeting that will be held at the national conference on Tuesday morning. Some discussion points include the review of the accreditation process, practice standards and governance restructure. If you are attending the conference, I'll look forward to seeing you there and having a chat.

FCQ management committee will hold its scheduled committee meeting on the 14 May 2025. Discussions are focused on financial acquittals for the 2024-25 financial year, policy review, the upcoming FCQ conference and funding opportunities leading into 2025-26 financial year.

Enjoy the read and keep safe everyone.



FCQ Sector Development

Thanks to all those members who have now signed up to the new FCQ website. You will see in the '**Resources**' tab where some past and all future FCQ CPD training and resources will be posted including video recordings, presentations and other relevant guides and information sheets.

We will soon be releasing a guide on how to sign up for future CPD and conference events through the '**Event Calendar**' as this will be the system the FCQ Sector Development team uses post conference to advertise and facilitate future training opportunities for members.

By registering through the FCQ members portal and website, CPD points will be collated automatically and will streamline end of year membership renewal processes for both members and staff!

Upcoming Training & Meetings in May:

- CoP Disasters - Wednesday 07/05 2pm - 3:30pm. Ask Louise Hayes from FCA for an invite. Meeting held via TEAMS.
- Financial Rights Legal Centre: Comprehensive Credit Reporting - Thursday 15/05 11am - 12pm. Invite sent. Meeting held via TEAMS
- LawRight: Everyday Legal Training 16/05 All Day in Cairns at the JCU Cairns City Campus . Event filled but email stephen.grace@lawright.org.au to be added to waitlist.
- ANZ FC Meeting - Wednesday 21/05 12:00pm - 1:00pm. Maladministration and Complaints. Invites emailed. Meeting held via TEAMS.
- Beyond the Bars COP - Wednesday 21/05 12 pm - 1 pm Custodial Banking Panel. Meeting will be held via TEAMS.
- CBA FC Meeting - Tuesday 27/05 11:30am - 12:30pm. Invites emailed. Meeting held via TEAMS.
- Gambling COP Wednesday 28/05 2:00 pm - 3:00 pm Meeting held via TEAMS Our first one, with Gambling Help Therapists - Integrated Service Delivery in Action.

Conrad & Jill.

It is... (A)LIVE!

Thanks to all those members who have now signed up to the new FCQ website. If you haven't joined yet, no worries! Just check your inbox for the email titled "Welcome to our New Website – Time to Join FCQ", which was sent on 14 April 2025. It has everything you need to get started.

To make things even easier, we've put together a short instructional video to walk you through the conference registration process step-by-step, <https://youtu.be/HQLVXP8AzCw>. We have also attached a document outlining the steps to follow.

We know this is a big change, and we're taking it step by step to make sure no one gets left behind. If you run into any issues or just want a bit of guidance, please reach out. Bella and Rachael are always happy to help and walk you through anything you need.

Here's how it's all rolling out:

ASAP – Join FCQ via the new website

28 April – Conference registration opens

19 May – Training and professional development (PD) session registrations open

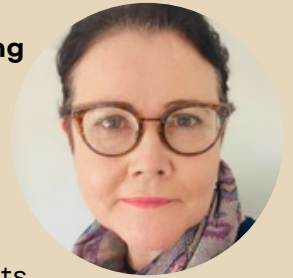
The **Certified Training Day** on Tuesday 29 July and **breakout PD sessions** on Wednesday 30 July, **will open for registration on Monday 19 May**. These sessions have limited spots, so it'll be first in, first served – a good reason to have already set up your member profile so you can get into your preferences!

Detailed process guides will also be released shortly regarding how to input CPD and supervision in the portal. Stay tuned!

FCQ Conference Breakout Sessions

Once you are signed up to the new member's portal and registered for the conference, from the 19th May you will be able to select your preferred breakout sessions. Remember you get to select two! Here's a little taste of what is going to be on offer!

Assessing Decision-Making Capacity in Clients in Practice: Key Considerations of When, Why and How



Financial counsellors frequently work with clients experiencing financial stress which can present in ways that make you concerned about their capacity to provide instructions. Many counsellors believe capacity needs a medical diagnosis; however, capacity to make decisions is about ethical, informed, and practical engagement with clients. Join Dr Anne-Louise McCawley to explore the vital role financial counsellors play in safeguarding client rights to maximise their participation in making their own decisions, recognising signs of impaired capacity and responding appropriately.

Update your FCA Toolkit Details!

A big thank you to those of you who have already updated their demographic details on the FCA Toolkit. So far, almost 200 of you have done so. We'd love for as many of you as possible to update your details. This will help us to get a more accurate picture of the sector so we can better target efforts towards a diverse, happy and well-connected financial counselling and financial capability workforce. It only takes a couple of minutes and it's super easy to do. Look for the pop up when logged in.



Meet our newest FCQ Associate Anne Noakes!

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

I was working for a women's refuge in administration (having previously had a long career in financial planning) and saw first-hand the need to assist those escaping violence to manage their financial circumstances. I also became aware that there was a long wait list with financial counselling providers. Given my background, I was incentivised to study the Diploma of Financial Counselling so that I could provide timely assistance to those most in need.

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

I currently work with Lifeline Darling Downs and Southwest Queensland as a Financial Counsellor. This organisation also generously provided me with my student placement as well as excellent mentorship by a senior Financial Counsellor within Lifeline. The most rewarding part of the position is being able to alleviate client stress and sometimes change client's lives. We are often able to give them a fresh start, armed with new financial skills and ready to tackle life again from a strong position.

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

I am interested in the psychology of financial management. That is, how someone's background or circumstances influences money management.

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

Regular exercise, sufficient sleep and nutritious food go a long way in maintaining well-being and having the energy to work in this field. Additionally, not taking on too many client's (which is difficult) I have learned is important so as not to burn out.

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

Fun Fact (claim to fame) - so for those who are old enough to remember, there used to be a show called Young Talent Time. I was an acrobat and appeared as a contestant with a team of 12 other girls. While it was very exciting to be flown to Melbourne, stay in a fancy motel and be in the Channel 10 studios (and on TV), the most memorable part was meeting Tina Arena! Bear in mind though she was only in her teens so really before she became famous.

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

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@fcq.org.au

FCs Answering the Disaster Recovery Call!

Some great news in the disaster space recently, with advocacy led by FCA's Louise Hayes resulting in an invitation for QLD agencies to have "a seat at the table" in the Community Recovery Hubs (CR Hubs) that are established in the wake of a disaster event.

With a very short turn around from attendance approval to CR Hubs closing from both the TC Alfred impacts in SEQ and flooding in NQ, FCQ put the request out to FCQ members and agencies to see who could answer the call! FCQ would like to give a big thank-you to the Moneycare Team members Lucy Jones, Samantha Cuthbertson, Cath Sweeney, Maria Gomez, Samantha Fenn, David Dolan and Pam Madimu in SEQ, and Jennie Barclay-Smyth along with Zac Wildy from ICAN in Ingham.

The FC's who attended the CR Hubs reported that it was reasonably quiet from a client intake perspective due to being so late in the CR Hub process and identified that the financial counselling profession continues to face barriers with other community services and sectors being unaware, or unsure of, how we can support impacted clients within disaster recovery.

Preparing for future events, FCQ will work with FCA to focus on community service education with CR Hub managers and service agencies like the Red Cross, to ensure those people impacted who present get informed choices around financial information, support and advocacy available to them during their time of hardship.

As the disaster training has taught us, FCs have a role to play in the recovery process, we just need a chance to show it!



"As much as we all hope there won't be a next time, I think we can all agree there will be and hopefully the more familiar everyone is with us, the better. The disaster training days are really helpful as it will mean more FC's can go out when needed. Many of us live in flood prone areas so we're pretty keen to support disaster impacted community members as much as we can"
Lucy Jones, Moneycare.



Why unsolicited selling should be banned - CALC

A survey in January conducted by the Consumer Policy Research Centre found that 63% of regional Australians had a salesperson cold call them and 44% had been door-knocked in the last year. 40% felt pressured to buy something and 26% pressured to hand over personal information. What is so insidious about unsolicited sales like these is that they happen out of sight, most often in regional areas, where people are pressured and deceived to sign up in their homes. Many people living in regional areas are trusting, and we observe this trust being taken advantage of by unscrupulous sales agents.

Today, we are hearing about the door-to-door selling and telemarketing of many items, most notably, solar panels -in the past it was encyclopedias and educational software- it's an ongoing systemic issue that has been with us for decades, and impacts thousands of families and causes spiraling debt and real harm especially to those living in vulnerable circumstances.

I'm happy to write that recent changes in the law now mean we have a chance to stop them. Last July, Consumer Action Law Centre along with CHOICE and the Council of Small Business Organisations Australia (COSBOA)- were chosen by the Federal Government as the first 'designated complainants'. That means Consumer Action can pick up a systemic problem experienced by consumers and put it before the Australian Competition and Consumer Commission (ACCC), which is required to consider and come back with actions within 90 days. Ours is the very first complaint, and we chose unsolicited selling because the current law is woeful in failing to prevent widespread pressure and deceptive sales, that lead to ongoing financial and psychological harm.

It also means we have a new tool to tackle an issue that has been harming Australian consumers for decades. Consumer advocates like financial counsellors have a long history of identifying systemic issues that present on our front-line services and cause harm, and we were excited to be chosen to be able to make a super complaint on behalf of Australia's consumers. Now its up to the ACCC and Government to step up.

That's why we are recommending that the next Government legislate a complete ban on unsolicited selling under Australian Consumer Law, along with much tighter regulation of lead generation practices that circumvent the limited unsolicited selling protections. Nothing short of a complete ban will stop the harm.

Mark Pearce, Media and Communications Adviser, 0413 299 567,
media@consumeraction.org.au



"I was like a lamb to the slaughter... I'm kicking myself that I let the man in the front door," - Christine clicked on a Facebook site promising a solar deal with government rebates she could not refuse. Then a salesperson arrived at her Gippsland door, and sold her solar panels she neither wanted, nor could afford.

FCQ Feedback - Financial Rights Legal Centre's Caseworker Resources

FRLC have recently redesigned their Caseworker Resources page – so that all the information is arranged as a series of tiles rather than a long list of items. We think that this is just easier on the eye and makes it easier to find stuff: but we might be wrong!

FRLC have set up a short survey on the webpage: [Caseworker Resources - Financial Rights Legal Centre](#) and would love if FCQ members could hop online, check it out and give any feedback – all feedback is welcome, we don't want to make the information less accessible!

Rental Affordability Snapshot

Every year, Anglicare Australia surveys rental listings across Australia to see what it is like for people on low incomes to rent a home. We do this by taking a snapshot of the thousands of properties listed for rent on realestate.com.au. We test whether each rental listing is affordable and suitable for people on low incomes. The Rental Affordability Snapshot is released every year in April. This is the sixteenth edition.

The 2025 Rental Affordability Snapshot surveyed rental listings across Australia and found that affordability has crashed to record lows. The Snapshot surveyed 51,238 rental listings across Australia and found that:

- 352 rentals (0.7%) were affordable for a person earning a full-time minimum wage
- 165 rentals (0.3%) were affordable for a person on the Age Pension
- 28 rentals (0.1%) were affordable for a person on the Disability Support Pension
- 3 rentals (0%), all rooms in sharehouses, were affordable for a person on JobSeeker
- No rentals were affordable for a person on Youth Allowance.

In response to the findings, Anglicare Australia is calling on the Government to return to directly funding and providing housing itself, instead of leaving housing to the private sector. Anglicare Australia is also calling on the Government to wind back landlord tax concessions.



Congrats Amanda!

FCQ would like to send out a big congratulations to Moneycare's Amanda Rees and her partner Mark on the safe arrival of their baby girl Layla Jade on the 24th of April.

