

WELCOME TO OUR FCQ

July/August Newsletter

CEO Update



As we approach the Spring or Vernal Equinox – marking the astronomical beginning of spring, when day and night are of nearly equal length – it serves as a timely reminder of balance, change and the natural rhythms that shape our lives and work. Our recent conference theme, “New Horizons”, reflected these ideas perfectly, highlighting the importance of embracing new possibilities, experiences and pathways. Personally, my greatest takeaway from this year’s event was the overwhelming sense of support, connection and shared purpose within our sector. Exploring new horizons requires unity, and I truly felt that collective strength throughout the conference.

Jillian Fletcher Award – Celebrating Excellence

I extend my heartfelt congratulations to the three remarkable nominees for the Jillian Fletcher Award:

- Natasha Ramsay
- Daniela Henninger
- Pearl Turner

Your contributions are inspiring and a testament to the positive impact financial counsellors have on the lives of others. Congratulations to Pearl Turner, the deserving recipient of this year’s award.

Acknowledgements

A sincere thank you to the many individuals and partners who contributed to the success of our 2025 conference:

- Rachael Taylor, Conrad Dwyer, Jill McKinlay and Isabella O’Mally – thank you for your dedication, long hours and tireless work behind the scenes.
- The FCQ Management Committee, especially our Chair Rebecca Denny – your ongoing commitment and willingness to go above and beyond are deeply appreciated.

- Reece D'Alessandro, our outstanding MC – thank you for ensuring the smooth flow of presentations and keeping everything on track.
- To our partners and contributors – thank you for your presence and engagement with our members throughout the event.
- A special thank you to AGL, our Platinum Partners once again this year, and the team with the most participants in the ever-popular Family Feud segment!

To all our speakers, presenters and workshop facilitators – thank you for sharing your knowledge, experience and passion with our community. We encourage everyone to complete the conference feedback survey, as your input is invaluable in shaping future events and ensuring continuous improvement.

Looking Ahead

The FCQ team is currently planning a series of webinars in the lead-up to the end of the year. Keep an eye on the FCQ members email and future newsletters for announcements about upcoming professional development opportunities.

In the coming months, my priority will be advocating for increased funding to support financial counselling for those affected by domestic and family violence in Queensland. I'll be engaging in discussions with relevant departments and where possible, Ministers, to emphasise the critical role financial counselling plays in this space.

Supporting Our Emerging Workforce

It's been wonderful to see so many new financial counsellors and students entering our sector. FCQ is proud to support this emerging workforce through our pathways program, which provides assistance with employment pathways, work placements and resources. In light of the recent DSS funding announcements and the introduction of new distribution channels, our program is well-positioned to assist agencies in strengthening their teams and services.

Final Reflections

It was a pleasure to reconnect with so many of you at the conference. The camaraderie, generosity and professionalism within our membership never ceases to inspire me. We are fortunate to be part of such a strong, passionate and growing community.

Thank you for all that you do. I hope you enjoy this edition of the newsletter – and as always, please take care and stay safe.

Jon

Bella's Baby Boy!

A huge congratulations to FCQ's own Bella O'Mally on the safe arrival of her new baby boy Reggie! Little Reggie was born during the morning of Thursday's conference and his grandpa Jon could not have been any prouder! Bella will be taking some well earned maternity leave until the end of the year. FCQ staff will continue to manage the FCQ Admin inbox for any emails.



FCQ Sector Development

Conference 2025 is done and dusted! We really hope those who were able to attend had a great time and found the training, presentations and networking opportunities valuable.

A special thank you to FCQ members Daniela Henninger, Natasha Syed Ali and David Dolan who contributed to the training sessions to share their areas of expertise with the rest of the FCQ cohort. We would love to continue this trend of utilising the skills and knowledge in our workforce, so if there is a topic you think you could contribute to for next years conference (or even a CPD webinar) please reach out to Jill or Conrad.

We would also like to thank the FCQ Management Committee for their support in helping the conference run smoothly, all the speakers and presenters for sharing their time and experience with our cohort and finally the partners for their continued investment in supporting the professional development of our members through the conference experience.

A SurveyMonkey email went out earlier in the week asking for feedback about the overall conference experience and the trainings on offer. If you haven't yet, please make this a priority as your feedback is incredibly important to assist us in continuing to improve the conference content and experience for our members.

Finally, thank you to you - the members - for making the conference such a brilliant experience for our FCQ team. Your kind words and engagement throughout the days really help keep us motivated.

Looking forward (already) to next year in Brisbane!

Conrad & Jill.

Upcoming Training & Meetings in August:

- **Community of Practice Disasters - Wednesday 20/08 2:00-3:30pm.** Kate Cotter is the founder & CEO of the Resilient Building Council which is responsible for the development of the Resilience Rating Scheme, a multi-hazard app, covering all natural perils, with one of the intended outcomes being to help households reduce insurance premiums and mortgage rates. A potential game changer for those who are able to rebuild resiliently after a disaster. Invite via Louise Hayes at FCA.
- **ANZ FC Meeting - Wednesday 20/08, 12:00-1:00pm.** Responsible lending overview with ANZ's Internal Lending Team. Invite to be sent via TEAMS.
- **CBA FC Meeting - Tuesday 26/08, 11:30-12:30pm.** Topic TBD. Invite to be sent via TEAMS.
- **Bankruptcy 101 with Financial Rights Legal Centre - Tuesday 26/08, 2:00-3:00pm.** Please join Hong-An King, senior solicitor, and Maree Attard, solicitor, for an introduction to Bankruptcy law and how you can help your client consider whether this might be appropriate for them. They will start by defining some of the tricky terms that you may need to explain, like a 'provable' or 'non-provable' debt or a 'contingent liability' or a 'composition or arrangement'. And look at some of the consequences for clients who think that bankruptcy is right for them. This will be a useful presentation for all new financial counsellors, or those wanting to refresh on this topic. **Register through the FCQ Website Events Calendar from next week. Email will be sent when open.**



2025 Conference Review

“The occasion as a whole honestly was amazing. Just the opportunity it provides to step back from case work, reflect, chat with others within the industry and re focus. “

“I really enjoyed Effie Zahos, the way she engages and the content and conversations she provides. I believe a lot of FC's can improve client ongoing ability make positive change by leaning into this further.”

“Day one training Day - Complex Clients, Boundaries and Vicarious trauma - I really enjoyed the deep dive into one topic.”

“This years topics were great - more of the same!”

“Please have Dr Wayne Warburton back next year (and every year!)”

“Thank you for all of the organising that goes into providing this opportunity. I enjoyed the new format and the balance of PD along with speakers and opportunity to network.”

“Family Feud! The Jon and Conrad dynamic was hilarious”

“Hard to pick just one highlight. I probably got the most out of the Assessing Capability training.”

“The conference was very good. Much preferred deeper learning rather than skimming across the surface of many things.”

“Thank you to FCQ staffers and volunteers who work hard to bring it all together. Much appreciated.”







The 2025 Jillian Fletcher Award: Pearl Turner

At the 2025 Conference, FCQ were so happy to announce that Pearl Turner was the inaugural winner of the Jillian Fletcher Award. Pearl was nominated in the category of “Notable efforts in law reform, campaign work, community development or education”.

In her capacity as a financial counsellor and team leader, Pearl has provided essential services to the Gulf and western North Queensland regions. Her unwavering commitment to education and community empowerment has significantly improved financial wellbeing and broadened access to financial counselling in underserved areas. Pearl has made significant contributions in the fields of financial counselling, consumer advocacy, law reform and innovative community development, particularly within remote Indigenous communities. Her efforts have led to transformative changes in communities such as Doomadgee, Normanton, Mornington Island, Richmond, Cloncurry, and Mount Isa. Notably, Pearl often works in isolation as the sole financial counsellor in these areas, exhibiting remarkable resilience and dedication despite the challenges presented by her environment. Her work underscores the crucial role of culturally sensitive financial counselling in remote first nations communities, laying a foundation for future advancements in this sector.



“Pearl is an integral part of Murri Connections as she brings so much knowledge, strength and wisdom to our group. She’s strong, smart and funny plus very quick to offer her support to those of us that need it. We all love her.” - Julie W

“Congratulations to our wonderful Pearl on winning the prestigious Jillian Fletcher Award. Pearl is an amazing and inspiring Financial Counsellor. I value her support and her experience that she brings to the table. And I know that I can reach out to her for support in community, and she is very prompt in assisting the clients on the ground. And she is a Sister with a love for the colour Purple, so she’s already DEADLY!” - Unaisi B





Meet our newest FCQ Associate - Elise Deemal

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

I was driven by a strong desire to support individuals and families experiencing financial hardship, particularly within vulnerable communities. I've seen firsthand how financial stress can impact every aspect of life, mental health, relationships, and long-term stability. Studying the diploma gave me the tools to not only understand the systems and policies but to advocate meaningfully for those who often feel voiceless.

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

My new role involves providing financial counselling support to people in custody. What excites me most is the opportunity to offer practical, life changing support in an environment where resources are limited, and vulnerability is high. I feel privileged to be part of a service that empowers individuals to prepare for life beyond prison, offering them hope, education, and tools to regain control of their financial future.

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

I'm particularly interested in deepening my knowledge of trauma-informed practice, working with clients impacted by systemic disadvantage, and navigating complex credit and debt issues. I also want to strengthen my understanding of legal and financial systems that affect incarcerated individuals, to better advocate for fair outcomes.

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

I've learned the importance of setting boundaries, debriefing regularly, and practicing self-care. For me, this includes taking regular walks, journaling, connecting with colleagues who understand the work, and engaging in cultural and spiritual practices that keep me grounded. Maintaining a clear work-life balance helps me stay motivated and avoid burnout.

If you had to give a 10-minute speech on something you're passionate about—without any preparation—what would it be about?

I would speak about the power of financial literacy and self-determination in breaking cycles of poverty, especially within Aboriginal and Torres Strait Islander communities. I'd share stories about how culturally responsive support and education can transform lives, and why it's vital we continue to push for systems that honour and include the voices of those they affect.

Welcome to FCQ Elise! We are excited to have you as part of our community.



Jenny Marsh Memorial

The Marsh Family have asked to share the message below with our financial counselling community.

It is with a heavy heart that we announce the passing of a dear Mum, Daughter, Sister, Auntie, Friend and her favourite role Grandma, Jennifer Marsh. Mum passed away in her sleep on 15th June 2025 after losing her battle to Lung Cancer. I am sure you can imagine the shock and sadness this has brought to the family so we have been taking time to be together and remember Mum in the most positive way.

There will be a memorial at Redcliffe Salvation Army Church on Sunday 31st August @ 2pm. We are well aware that Mum has many friends and impacted more people than she thinks so please come along and enjoy some time with the family to celebrate the life of such an amazing woman. There isn't a day that goes by that we don't miss her yet she will be in our hearts forever.

She loved colour, especially in her hair, so please wear your brightest colours to honour such a bright light in our lives.

We love you Mum ❤️



“In sadness, we remember our dear friend and colleague Jenny Marsh, a kind and generous soul. On behalf of the financial counselling sector in Queensland we offer our heartfelt condolences to Jenny’s family and friends.” - Jon

“At this year's conference we took the opportunity to remember Jenny Marsh who recently passed. Jenny worked as a financial counsellor for many years in QLD at Moneycare, Women's Legal, Unitingcare and Good Shepherd. Those of us lucky enough to work with Jenny will remember her as a passionate and caring financial counsellor, who took care to listen and support clients and colleagues alike. Jenny was a kind and beautiful soul who will be greatly missed.” - Bec

“Jenny was a kind lady, a very solid financial counsellor with a sense of justice and a great advocate for her clients. I will miss Jenny.” - Jeff

“I knew Jenny for many years and took over from her here when she moved on from the Salvos. It was clear that she had left an impression on so many people here, both staff and community members alike. Such sad news.” - Sue



Cig-Noooooooooo!

FCQ members will be thrilled to hear that Cigno Australia Pty Ltd and its directors' appeal to the Full Federal Court has been dismissed and costs awarded to the Australian Securities and Investment Commission (ASIC).

Consumer Action Law Centre CEO Stephanie Tonkin said the decision was significant because the original trial judge had found not only Cigno Australia, but also its Australian directors, Mark Swanepoel and Brenton James Harrison to have personally contravened the Credit Act.

"Thousands of people throughout Australia have suffered real harm because of the actions of this rotten company that managed to trade and phoenix again, and continue to cause harm by deliberately designing its business around consumer protections, so I am delighted with today's decision," Ms Tonkin said. "Hopefully holding these directors personally accountable will mean this dodgy lender is finally gone for good. On behalf of all those consumers who were ripped off by Cigno and who don't have the ability to stand up to this rogue business or its owners, I want to congratulate ASIC for taking strong enforcement action," she said.

Alexandra Kelly, FRLC:

"We know that Cigno customers were vulnerable to being misled, and unaware of the true cost of these loans. Hopefully, this long game of whack-a-mole between ASIC and fringe lending models will finally end."

Dr Dominique Merrick, co-CEO of Financial Counselling Australia:

"Financial counsellors know all too well the harm caused by Cigno over years. Thousands of people were left paying massive fees at levels that never should have been allowed. In some cases, a \$60 loan with Cigno could attract fees charged the same day of \$420. People were ending up trapped in debt, repaying these loans many times over.

NAB Hardship Updates



NAB has recently made changes to:

- Hardship - expanded processes and tools;
- Kogan branded products.

These changes are outlined in this document. Of course please continue to reach out to the NAB Extra Care team if you have any questions. Thank you for your important work.

Update 1: New hardship uplifts at NAB

We've listened to your thoughtful and expert feedback on support for our customers. NAB has expanded hardship offerings for NAB Customers and the following new options may now be considered for hardship:

- Interest only solutions for home loans
- Up-front re-ages for home loans
- New processes to ensure extra care is applied to each and every one of our customers, including: ethical checklist before moving to the next stage to ensure we've exhausted all forms of support, improved referral processes and hardship reviews.
- Re-designing customer communications to improve simplicity and empathy.

Update 2: All 'Kogan' branded products managed by NAB as of March 17th, 2025

On 17th March, 2025 all Kogan accounts officially migrated to NAB. NAB processes will apply to these accounts.

- There are new contact details for Kogan Financial Support (FCS) team. **1300683957**
fc.support@cards.koganmoney.com.au
- Brands that migrate over to NAB will follow NAB hardship processes and be eligible for NAB hardship arrangements.
- All other white label products managed by Citi (Qantas, Coles, Virgin Money, BoC, Suncorp and Citi cards) will migrate later this year. We will provide further details closer to the date.