

WELCOME TO OUR FCQ

# September Newsletter

## CEO Update



Spring 2025 has arrived! I see this season not only as a time for nature to thrive but also as an opportunity for personal growth and wellbeing. It serves as a wonderful reminder for all of us to take a moment to check in with ourselves and focus on our health and happiness. As we move into the second half of the year, FCQ is pleased to announce the launch of a series of webinars aimed at enhancing professional development. We encourage all members to keep an eye on their emails for updates regarding these valuable opportunities. A number of training sessions and webinars will be rolling out soon, and our team is committed to keeping you informed about how you can get involved.

In our advocacy efforts, we have been busy promoting the importance of financial counselling to representatives at both state and federal levels. Recently, we had a constructive meeting with the Department of Social Services (DSS) regarding the latest funding announcements under the Financial Wellbeing Program. We discussed both the positive and negative impacts of this funding distribution in Queensland. Looking ahead, FCQ will be preparing a submission to the Queensland Government aimed at increasing funding for financial counselling services that support victims of Domestic and Family Violence, provide counselling in prison settings and enhance disaster response initiatives. There is a significant shortage of funding for financial counselling services in the Brisbane and Gold Coast regions, emphasising the urgent need for improvement in these areas.

As we embrace the arrival of spring, it's also a good time for our financial counselling members to review their professional supervision and continuing professional development (CPD) requirements. With membership renewals on the horizon, I encourage all practising

members to revisit their obligations in preparation for the 2026 renewal process.

A huge thank you to everyone who provided feedback on this year's conference. We are close to deciding where our next conference will be held, having taken your suggestions and insights from the survey into account. Our team is dedicated to addressing your ideas, ensuring that next year's event is even better.

The next FCQ management committee meeting will be held on 24 September. We will be discussing key topics including the revision of our Operations/HR policy, reviewing our Rules of Association and assessing our financial budgets for the upcoming financial year.

Thank you for your ongoing engagement and support.

Enjoy the read, and stay safe, everyone!

## 2025 Conference Survey Results

Thank you to those FCQ members who were able to give feedback on the conference and training sessions they attended. It's a massive support to the Sector Development Team and really helps us direct trainings and identify learning gaps to fill in future CPD webinars and next years conference!

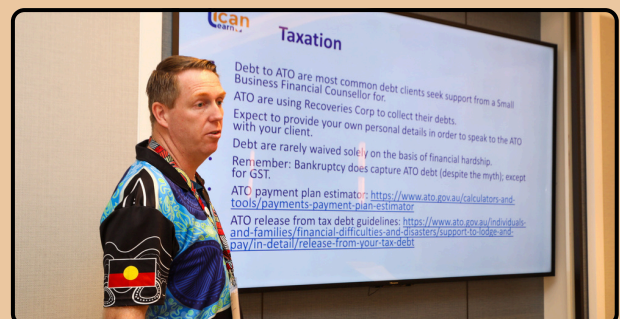
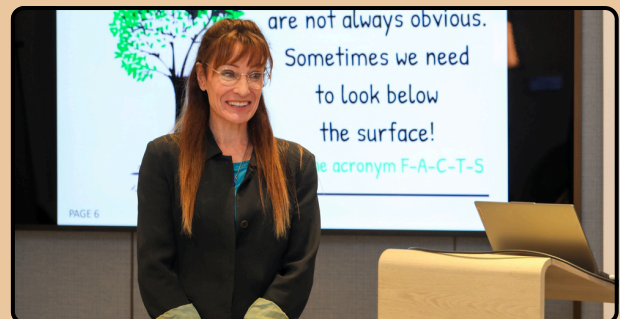
**97% of FCQ Members were either satisfied or very satisfied overall with the 2025 Conference!**

**95% of FCQ Members were either satisfied or very satisfied with the PD Day and Plenary Day presenters!**

**91% of FCQ Members were satisfied or very satisfied with the new conference format of a Certified Training day, PD day and Plenary Day!**

**78% of FCQ Members were either satisfied or very satisfied with The Langham facilities!**

**86% of FCQ Members found the conference provided adequate opportunities to network with peers and partners/sponsors!**



# FCQ Sector Development

FCQ members are encouraged to sign-up and become familiar with using the **FCQ Members' Portal**. The **Resources** tab will be updated regularly with any available recordings, training PDFs and relevant resources from any FCQ facilitated or supported training. FCQ will also upload useful resources and communications from industry partners relevant to our work. For example, if you go in now you'll see the 'Bankruptcy in a Nutshell' training, communications from SPER on the DFV policies and procedures, and PDF's for all the conference breakout sessions.

We are busy planning ahead for the next 3 months of CPD training so keep an eye out if you still need to reach your 20 CPD points before the end of the calendar year! Reminder, we will be trying to use the **Events Calendar** and registration process moving forward, but will for the adjustment period continue to email the FCQ members email to ensure everyone is informed of available trainings and meetings.

## Process for Registering

- Log into the FCQ - Members' Portal
- Click on the Events Calendar tab
- Click on the training or meeting
- Read about topic and CPD pts available
- Click 'Click Here to Register' box
- Register your details
- Receive confirmation email with details of Teams/Zoom/Other link and add a reminder to your preferred calendar
- FCQ will automatically approve your attendance and points, if applicable, will be added to your CPD Summary

Membership renewals will open from 1 December, stay tuned as more information will be shared in the coming months and a webinar will be scheduled in November to ensure all members are comfortable with our transition to a digital membership platform.

## Upcoming Training & Meetings in September:

- **Family Law Act 2024 Amendments** - Wednesday 10/09, 9:30-10:30am. Presented by Women's Legal Service. Register through the Members Portal.
- **Caught in the Middle: Living and Leading in Community Recovery** - Tuesday 16/09, 12:30pm-2:00pm. Delivered by Red Cross Community Recovery. Register through the Members Portal.
- **CoP Beyond the Bars** - Wednesday 17/09, 12:00-1:00pm. Meaningful Intake - Before and After Custody. Register through the Members Portal.
- **ANZ FC Meeting** - Wednesday 17/09, 12:00-1:00pm. Topic: Power of Attorney Abuse. Register through the Members Portal.
- **CBA FC Meeting** - Tuesday 23/09, 11:30-12:30pm. Topic: Group Customer Relations. Register through the Members Portal.
- **Working in Prisons** - Thursday 02/10, 9:30-11:30am. Presented by iCAN Learn. Register through the Members Portal.

## Debt Collection

FCA want to know if FCQ members have seen any new trends or issues with consumer debt collection in your casework? Are there particular harms or concerns coming up for your clients? FCA are gathering insights from the sector to build a clearer picture of what's happening in debt collection right now, to help inform some upcoming FCA research on bankruptcy and other work. A big thank you to everyone who has been using the Insights Tool - your contributions have already shaped our submissions on unsolicited selling, the ATO Vulnerability Framework, and more. We'll make sure your insights on debt collection are put to good use too, and we'll keep you updated on the outcomes. Please submit any observations via [the Insights Tool](#) on the FCA Toolkit main page.



## Meet our newest FCQ Associate - Dawn Eccles- Simkins

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

I was looking for a change in direction after working most of my career in IT and realised I wanted to do something where I could really make a difference. I've always enjoyed working with numbers and budgets, and financial counselling felt like the perfect mix of practical problem-solving and helping people through tough times. I love being able to support clients in finding clarity and confidence with their finances, especially when we come up with solutions they didn't think were possible.

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

My new role is as a Financial Counsellor in the Uniting Care North team. The team is full of amazing people who are generous with their knowledge and support. There's always something new to learn, and there is always someone in the team available to provide an answer, a different perspective, or even just a sounding board. It's a great environment to grow in, both personally and professionally. I love that Financial counsellors come from such diverse backgrounds!

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

I'm really interested in learning more about bankruptcy and how to guide clients through what can be a pretty tough process. I'm also keen to improve my skills in supporting people dealing with addiction, whether it's substance use or gambling, so I can provide more understanding and practical financial counselling support for those facing these kinds of challenges

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

Having clear learning goals keeps me interested and stops me from getting bored. I also make sure to keep a good balance between work and family time because that's what really grounds me. I try to exercise regularly and practice self-care: yoga is my go-to, and I love running or walking with my friends or my dog (or both) along the beachfront. Those little things help me stay motivated and bounce back when work gets tough.

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

If I had to give a 10-minute speech without any preparation and it was work related: I'd probably talk about meal planning to feed a family on a budget. I love food and enjoy sharing clever ideas for saving money without sacrificing good, healthy meals. But... if I get to choose the topic then I'd probably choose traveling or books! Traveling because it's a great excuse to eat all the local food and get wonderfully lost in places where I don't speak the language. And books are like mini breaks—you don't need a passport, and there's no queue at security!

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



## Sector Vacancies

### UnitingCare is currently advertising for financial counsellors on Seek!

- Townsville

<https://www.seek.com.au/job/86769558>

- Mackay

<https://www.seek.com.au/job/86769300>

<https://www.seek.com.au/job/86771600>

- Sunshine Coast

<https://www.seek.com.au/job/86769772>

### Community Action is currently advertising for a financial counsellor on Seek.

- Gympie

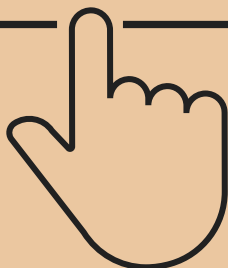
<https://www.seek.com.au/job/86923205>

### MoneyMob Talkabout are currently advertising for a Financial Wellbeing Team Leader on Ethical Jobs!

- Alice Springs

<https://www.ethicaljobs.com.au/members/moneymob/financial-wellbeing-team-leader-alice-springs>

APPLY NOW



## Resource Spotlight: Gambling

### Gambling Calculator: Helping Clients See the Real Cost of Gambling

For clients considering a change in their gambling habits, the Gambling Calculator is a powerful conversation starter. Available through Gambling Help Online, this free tool helps clients see how much time and money they're spending on gambling and what that adds up to over weeks, months, or years.

<https://www.gamblinghelponline.org.au/tools-resources/gambling-calculator>

Financial counsellors and capability workers can use the calculator to:

- Visualise spending patterns and highlight financial impacts
- Support goal setting by comparing gambling costs with other priorities
- Encourage reflection without judgement, using real numbers

It's a simple, non-confrontational way to help clients take the first step toward change.

Should you need any assistance with gambling clients, please contact Jill McKinlay 0436 010 487 or [jillian.mckinlay@fcq.org.au](mailto:jillian.mckinlay@fcq.org.au) Monday – Thursday.

## 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](mailto:admin@fcq.org.au)

# Bankruptcy Resources

Last week we completed our 'Bankruptcy in a Nutshell' CPD webinar with Financial Rights Legal Centre. For many of our student and new FCQ members, Bankruptcy remains one of the most difficult and anxiety inducing areas of our work. Fair enough too, as Bankruptcy is serious business! But there is help available to build your confidence and skills in this area.

The AFSA website <https://www.afsa.gov.au/> is a great place to start and captures the legal side of bankruptcy, including important updates. For example, AFSA have recently introduced new forms and updated processes for bankruptcy applications which went live from 30 August 2025.

Don't forget the FCA Toolkit also has a great practical overview of the do's and don'ts for financial counsellors supporting a client in bankruptcy and a variety of client resources to assist them in their decision making <https://toolkit.org.au/casework/bankruptcy-and-insolvency-options/bankruptcy/>.

Financial Rights highlighted their great Bankruptcy resource through their caseworker support tab on their website: <https://financialrights.org.au/caseworker-resources/>. The new, updated edition of the Bankruptcy Toolkit has been produced as an online resource in 2024 to help financial counsellors provide information to their clients seeking bankruptcy. It includes 13 Chapters on topics ranging from "I think I want to go bankrupt" to "Help! I'm being made bankrupt". The search bar is also great for searching for information on specific bankruptcy issues impacting your client.

Remember help is always available. Speak with a senior colleague, supervisor, FCQ Sector Development Team or your local community legal center for support. You are not alone!

So why would someone go bankrupt? We spoke with Gemma Garrash, Bankruptcy Manager at Shaw Gidley, about the common causes of bankruptcy.

**"It is worthwhile pointing out to your client not only are people forced into bankruptcy by aggrieved creditors, but others opt to enter bankruptcy voluntarily. Bankruptcy is first and foremost designed to protect individuals from significant financial duress and ultimately gives your client a fresh start without the financial hardship. Recognising and acting on the signs early allows your client to start the process before the matters get out of control."**

### *Excessive use of credit:*

Defaults on credit cards and other forms of personal finance facilities are the major cause of bankruptcy in Australia. Personal short-term finance is often easy to get and attractive to consumers as there is the promise of satisfying and individual's wants immediately, whether it is a new car or a designer handbag. This often leads to people living beyond their means financially. Unfortunately, easy finance is often very expensive adding to likelihood of consumer default. Individuals then erroneously seek out loans from family and friends, draw upon savings, sell the assets they purchased with the finance, gamble, etc but this is simply robbing Peter to pay Paul and bankruptcy becomes inevitable, often leaving further financial wreckage along the way.

### *Unemployment or a reduction in income:*

As you would expect, unemployment or a reduction in income is the second most prevalent reason individuals enter bankruptcy. Unfortunately, most people earn a basic wage and live hand to mouth, using income for essentials. Any interruption to their income can become financially catastrophic in quite a short period of time. Most people don't have emergency savings or funds set aside of sufficient quantum to cope with extended periods of unemployment or reduced income.

### *Domestic discord or relationship breakdown:*

Whilst not the main cause of bankruptcy, domestic discord and relationship breakdowns are probably the most complex and damaging causes of financial despair and often the burden is the heaviest with the female in the relationship. Bankruptcy often adds salt to very deep wounds and tends to be the straw that breaks the camels back.

### *Ill health:*

Rare or serious sickness and injuries can easily result in hundreds of thousands of dollars in medical bills and loss of income. Very few people have sufficient insurances and financial reserves to see out the dramatic financial impact ill health can have on an individual, particularly if that individual is the main bread winner in the family. Bills amount quickly wiping out savings, superannuation accounts and home equity. Bankruptcy often becomes inevitable once all alternatives have been exhausted.

### *Economic conditions:*

Poor economic conditions cause financial distress for businesses and for individuals, so is a double whammy when it comes to bankruptcy causes. It is worth noting that economic conditions have been the most common business-related cause of bankruptcy every single year since 2007-08 financial year. Economic booms are often followed by economic recessions. Further, most business proprietors tend to be risk seekers and entrepreneurial, that is why they are in business. During business booms these characteristics lead to risk taking and expansion as opportunities arise often funded by finance backed by personal guarantees. It may be surprising to readers, but not too many small businesses keep aside cash reserves for a rainy day. When the business downturn hits, income declines and small business find themselves over geared, without access to capital unable to service current finance commitments and in breach of covenants. If the business fails, bankruptcy is not far away from those who lose jobs and business owners who guaranteed business debts.

## Centrepay will no longer be a vehicle for financial abuse

Centrepay is an invaluable service for social security recipients, but consumer advocates have been raising concerns about its misuse for decades. We applaud Minister Gallagher and Services Australia CEO David Hazelhurst for their willingness to take up the bat for people who have been let down by successive governments which failed to act on the reported misuse of Centrepay. The reforms announced today will restore Centrepay's original purpose – that is, it should only be used to make voluntary regular payments for essential bills and expenses. The reforms focus on improving customer protections and reducing the risk of financial harm to people receiving Centrelink income.

Some of the most important reforms that will be phased in this year include:

- Removing high-risk service reasons like funeral expenses, consumer leases and household goods.
- New businesses signing up to Centrepay will be held to a higher standard before being able to access people's Centrelink income.
- Centrepay now has much stronger enforcement and compliance tools to hold businesses accountable for following the rules.
- It will be much easier for Centrepay users and consumer advocates to make complaints about unscrupulous businesses.
- Businesses will no longer be able to sign people up for never-ending deductions with no target amounts or end dates.

<https://consumeraction.org.au/centrepay-will-no-longer-be-a-vehicle-for-financial-abuse/>