



WELCOME TO OUR FCQ

October Newsletter

CEO Update



Welcome to the October Edition Newsletter, as we continue to enjoy the spring weather, it reminds me of the particular birth flower of October, “the Marigold”, one of my favourite flowers to grow. Marigolds carry various symbolic meanings across different cultures, they generally symbolise warmth, creativity and positive energy. As we head to the end of another year, the month of October brings the anticipation of things that we are looking forward to as we enjoy the warmer days of the year. It is also a reminder that we are entering into some challenging weather events and potential threats of bushfires and storms. It’s a timely reminder to dust off the cobwebs and focus on preparedness for the upcoming disaster season.

On 29th October, FCQ will be hosting an agency meeting, invitations and an agenda will be sent to respective managers delivering financial counselling and capability services in the week starting 13th October. Topic areas for the meeting include the funding landscape in QLD, membership obligations and agency disaster participation.

FCQ staff and committee are currently finalising the 2026 membership policy to ensure our policy reflects our new digital membership platform. The team are planning a membership webinar in November to ensure you are all confident in navigating the renewal process. If you have any questions or concerns regarding your membership for 2026, please do not hesitate to contact Rachael Taylor – rachael.taylor@fcq.org.au.

Some of you may have learnt that FCA Chair Kylie Holford is stepping down from the FCA Board. I would like to personally thank Kylie for the contribution she has made to the sector and wish her the very best. Our next FCA Rep Council meeting will be held on the 17 and 18 November in Melbourne. A key topic area will be the review of the FCA Constitution, its currency and

effectiveness. If any members would like to discuss their thoughts about the governing direction of our sector, please contact me on 0429 061 269, I am more than happy to have a chat.

FCQ continues to have consistent discussions with the Departments. We invite our members to provide FCQ with some of your case studies that underpin the current landscape of clients, presenting types of casework and issues that impact their financial position. If you feel that there are cases that the Government should be made aware of, we would be more than happy to progress your concerns directly to the State and Federal level.

A new set of nationally endorsed Principles of Good Hardship Practice has been released, setting a best-practice guide for how organisations should support people experiencing financial difficulty. Developed by the financial counselling sector, the ten core principles focus on respectful communication, early intervention, and fair, compassionate support for people in hardship. Please click on the link above to view the principles of good hardship practice.

As always, enjoy the read and stay safe everyone.

2026 FCQ Annual State Conference

2026 FCQ Annual State Conference

Inclusive Innovation



March 24 - 26
The InterContinental Hotel
Brisbane

We are delighted to announce that the 2026 Annual State Conference will be held from

Tuesday 24 March to Thursday 26 March at the InterContinental Brisbane. FCQ is returning to its traditional place in the calendar with a March event, an energising time of year to come together, share knowledge and set the tone for professional development in 2026. Our theme, Inclusive Innovation, celebrates the creative sparks that ignite meaningful change, especially when driven by collaboration, compassion and community insight. Together, we'll illuminate new pathways to financial wellbeing, guided by emerging technologies, inclusive design and a commitment to support every individual, no matter where they live or how they connect.

Building on the overwhelmingly positive feedback from this year, we will continue with our refreshed conference format, beginning on Tuesday with a members-only training day. To make the most of our time together, we are also exploring options for a fun and engaging activity on the first afternoon, a chance for members to connect in a relaxed and enjoyable way. If you have suggestions, we would love to hear them. Conference registrations will open on 1 December - so mark your calendars and stay tuned for more details. We look forward to welcoming as many members as possible to Brisbane for what promises to be another inspiring and memorable event.

FCQ Sector Development

With the announced 2026 FCQ Conference dates, we are busy developing the professional development training and presenter content. Member feedback from this year's conference has been critical in helping us create a training schedule that meets the issues and concerns financial counsellors and capability workers are seeing in their clients and communities. We can't give any hints yet, but we are really trying to live by the theme of 'Inclusive Innovation' and are excited and inspired by some of the ideas currently in the works.

Meanwhile, CPD opportunities for members continues to roll on. Check out what's on offer and register in the Members Portal - Events Calendar:

Upcoming Training & Meetings in October:

- **ANZ FC Meeting** - Wednesday 15/10, 12:00-1:00pm. Topic: Social Impacts Team - Money Business, Scams and Digital Confidence.
- **Coercive Control in Practice: Supporting Clients Under the New Laws** - Thursday 23/10, 12:00-1:00pm. Topic: Unpack the recent legislative reforms and their implications for frontline practice, with coercive control now criminalised under the Criminal Code and protections strengthened under the Domestic and Family Violence Protection Act 2012.
- **CBA FC Meeting** - Tuesday 28/10, 11:30-12:30pm. Topic: Bankwest Update
- **CoP Beyond the Bars** - Wednesday 05/11, 12:00-1:00pm. Meaningful Intake - Before and After Custody.
- **CoP Gambling Help** - Wednesday 26/11, 2:00-3:00pm. Topic: This month, we'll spotlight the Office of Liquor and Gaming Regulation's Deep Dive: First Nations Gambling and hear from a First Nations financial counsellor sharing cultural insights and lived experience.

How LAQ can help your clients

Free webinar - Wednesday 22 October 1pm-2pm (AEST). Will cover range of services, legal issues can help with, eligibility, referrals, free resources and education programs.

<https://register.gotowebinar.com/register/6894591466398857817>

2026 Membership Renewal Approaching

Since launching our new website and digital membership portal in April, we've been delighted to see that over 90% of members have already made the transition online. Thank you for embracing this change with us!

If you're among the members who haven't yet applied to "join" through the new website, we'd love to support you. Please reach out if you'd like a hand getting started, we're here to help make the process smooth and simple.

We're now looking ahead to our membership renewal period, 1-31 December. This year marks an exciting milestone, as it will be our very first renewal using the online platform. We're confident it will be quicker and easier than ever. To help everyone feel comfortable with the process, including what's needed to confirm supervision and external training, we'll be hosting a webinar on Thursday 6 November at 12pm. We encourage you to join us to learn more and get your questions answered.

Look forward to seeing you there, Rachael.

Member Sponsorship to attend Conference

Do you need financial support to attend the FCQ conference next year? FCQ 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 registration to attend:

- Certified training day on Tuesday 24 March,
- Professional development day on Wednesday 25 March, and
- Plenary day on Thursday 26 March

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

OR

Travel sponsorship to assist you in making the journey to Brisbane including:

- Airfare expense
- Train expense

If you would like to be considered for sponsorship, please send an email outlining which type of sponsorship you are requesting to Rachael.Taylor@fcq.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, i.e., either registration or travel.

Applications close 21 November 2025 and members will be notified of the outcome of their application by 28 November 2025.

The 2026 Jillian Fletcher Award

We encourage you to start considering a nomination for the Jillian Fletcher Award. Nominations will open on 20 October and close on 19 December. Full details and forms are available at <https://fcq.org.au/jillian-fletcher-award/>.



An Accidental Journey As A First Nations Financial Counsellor: My Story Of Advocacy And Resilience - by William. C. Santo

This book chronicles my unexpected path into financial advocacy, which eventually became my career. Travelling from Queensland's Gulf of Carpentaria to Sydney, Alice Springs, the APY Lands, and back to Townsville, I have witnessed firsthand the financial struggles facing First Nations people and disadvantaged communities across Australia.

The narrative explores the financial challenges I have encountered throughout Queensland, New South Wales, the Northern Territory, and South Australia while highlighting the dedicated work of First Nations and non-First Nations advocates fighting for change through improved financial literacy and support.

Drawing on my experiences as a financial counsellor in both remote and urban settings, I share stories of helping diverse Australians navigate financial hardship. This book serves as both a personal testimony and a call to action advocating for a financial system that ensures security and fairness for all Australians, especially those most vulnerable.

<https://www.amazon.com.au/Accidental-Journey-Nations-Financial-Counsellor-ebook/dp/B0FJZPHJKN>



Sector Vacancies

The Salvation Army is currently advertising for the MoneyCare Manager QLD on Seek!

- Brisbane (Remote option)

<https://www.seek.com.au/job/87249698>

The Salvation Army is currently advertising for a Financial Counsellor (PT) on Seek!

- Toowoomba & Darling Downs

<https://www.seek.com.au/job/87350633>

Lifeline is currently advertising for a Financial Counsellor (FT) on Seek!

- Toowoomba & Darling Downs

<https://www.seek.com.au/job/87630858?tracking=SHR-WEB-SharedJob-anz-1>

UnitingCare is currently advertising for a Gambling Help Counsellor and Educator on Seek!

- Bundaberg & Wide Bay

<https://www.seek.com.au/job/87385221?tracking=SHR-WEB-SharedJob-anz-1>

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

Everyday Law in QLD: Resource



Everyday Law
in Queensland

<https://everydaylawinql.org.au/>

LawRight created the Everyday Law in Queensland to support legal assistance sector lawyers that provide targeted, impactful help to resolve the everyday legal issues pushing Queenslanders into homelessness.

LawRight's Homelessness Law is Queensland's free specialist legal service for people experiencing or at risk of homelessness. Homelessness Law implements a best-practice, outreach-based, trauma-informed service delivery model to resolve legal issues connected to a person's money, housing, health, and experience of violence.

Recognising the benefits of integrated, holistic legal assistance, staff and pro bono lawyers are embedded in frontline community agencies across Brisbane and Cairns. Staff work collaboratively with frontline workers, financial counsellors, healthcare professionals, and pro bono lawyers to resolve everyday legal issues connected to a person's experience of inequality and disadvantage.

Everyday Law in Queensland shares Homelessness Law's experience and expertise in providing legal services to keep Queenslanders safely housed.

**The content of Everyday Law in Queensland does not constitute legal advice, and if you have a specific legal problem, you should consult a professional legal advisor for tailored advice.*

Resource Spotlight: Gambling

Support Tool: SMS Program for Clients Considering Change

Helping Clients Stay Motivated Between Sessions. The Gambling Help Online SMS Program is a free, confidential tool designed to support clients who are thinking about changing their gambling habits. It sends short, encouraging messages directly to their phone, either in the morning or afternoon over a 28-day cycle.

This tool can:

- Reinforce motivation between appointments
- Offer gentle reminders and support without pressure
- Complement budgeting and behaviour change conversations

Clients can sign up themselves at: gamblinghelponline.org.au/tools-resources/SMS

It's a simple, low-barrier way to help clients stay focused on their goals, especially when they're not ready for counselling or want extra support alongside it.

Safer Gambling Network – Let's Keep the Conversation Going

The Safer Gambling Network meetings are a great way for gambling venues, community services, and support providers to come together and share ideas on reducing gambling harm. These free, in-person sessions feature guest speakers, lived experience stories, and local updates.

The next two meetings are coming up soon:

- 15 October – Metro South (Loganholme)
- 20 October – West Moreton (Booval)

Want to join in? Check out the details at gamblinghelpql.org.au/events.

Should you need any assistance with gambling clients, please get in touch with Jill McKinlay at 0436 010 487 or jillian.mckinlay@fcq.org.au Monday – Thursday. 😊