

THE CEO REPORT

BY JON O'MALLY

Welcome to our first newsletter edition for 2026. I would like to begin by wishing everyone a very happy, healthy and prosperous New Year. A new year always brings fresh energy, renewed purpose and the opportunity to continue building strong and connected communities together.

As we closed out 2025, Australians collectively experienced the deep shock and sadness of the Bondi tragedy. Events such as these can challenge us, but they also remind us of the importance of compassion, unity and looking out for one another. While the pain of such loss is felt deeply, so too is our shared hope, hope that kindness, understanding and care for one another will always prevail.

FCQ JANUARY NEWSLETTER

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“Hope is that thing inside us that insists, despite all the evidence to the contrary, that something better awaits us if we have the courage to reach for it and to work for it and to fight for it.” **Barack Obama**

As we step into 2026, many of us are returning from a well-earned break, while others have already resumed the vital work we do every day, supporting individuals and families to regain stability and confidence in their financial lives. The early weeks of the year can feel demanding, particularly for members who may be working in isolation or navigating complex casework. Please know that you are not alone. I warmly invite you to reach out if a conversation around case direction, resources or general support would be helpful. I am available on **0429 061 269** or via email at jon.omally@fcq.org.au.

I would also like to sincerely acknowledge the FCQ staff, who have worked tirelessly behind the scenes to prepare for this year’s conference. I encourage all members to finalise their registrations, the program promises to be engaging and inspiring, with a fantastic line-up of speakers. The InterContinental is offering attractive accommodation rates, and there are also many convenient accommodation options located close to the conference venue.

Looking ahead, FCQ is excited to deliver a broad range of training and professional development opportunities throughout 2026. Several scheduled training sessions will be offered during the year, and we are keen to ensure these opportunities reflect the needs of our sector. If you have ideas or suggestions for professional development or resource support, please don’t hesitate to contact the team, your input is both welcomed and valued.

As a reminder, we are still awaiting a small number of membership renewals for 2026. If you have not yet completed your online renewal, we kindly ask that you do so as soon as possible. Should you have any questions or require assistance, the FCQ team is always happy to help.

Advocacy remains a key focus for FCQ in the year ahead. We will continue working closely with government on the issues that matter most to our communities. Our upcoming pre-budget submission to Treasury will focus on addressing service gaps and advocating for increased investment in domestic violence financial counselling, working with custodial clients and generalist financial counselling services. We will also continue to highlight the ongoing cost-of-living pressures impacting Queenslanders, particularly those on low incomes, while supporting financial counselling agencies to deliver high-quality, sustainable services across the state.

Thank you for your continued commitment to the work you do and to the people you support. I wish you all a positive, rewarding and successful 2026.

2026 FCQ CONFERENCE - CHECKLIST



Go to <https://fcq.org.au/fcq-conference/> and click the 'Register for the 2026 Conference' Tab



Go to <https://fcq.org.au/certified-training/> and register your preferred training from the 4 options, and also register for the FCQ Members Team Building.



Go to <https://fcq.org.au/breakout-sessions/> and register your preferred training for Breakout Session 1 and Breakout Session 2.

JANUARY CPD TRAININGS & SECTOR MEETINGS

BY CONRAD DWYER

All registrations for trainings and meetings can be found on the FCQ Members Portal

Online e-learning: Super Made Easy

ICAN Learn

A practical and engaging way for professionals across sectors to strengthen their understanding of customer vulnerability, cultural safety, and financial wellbeing.

CPD: 1 point Technical (Non-facilitated)

Wednesday 28th January: Westpac Roundtable

11:30am - 12:00pm

Westpac

This roundtable brings together financial counsellors and sector representatives to discuss key updates, share insights, and strengthen collaboration in supporting vulnerable customers. We have scheduled this meeting outside the usual cycle to provide an important update on recent BCoP changes.

CPD: 0 points

Wednesday 4th February: CoP Safer Gambling

02:00pm - 3:00pm

FCQ

Join the Safer Gambling Community of Practice for "When to Act and How to Make Meaningful Warm Referrals." This webinar blends theory with practice, using real-world case examples from a gambling therapist and a financial counsellor to show how the Stages of Change model can guide timely and effective interventions.

CPD: 1 point Skills (Facilitated)

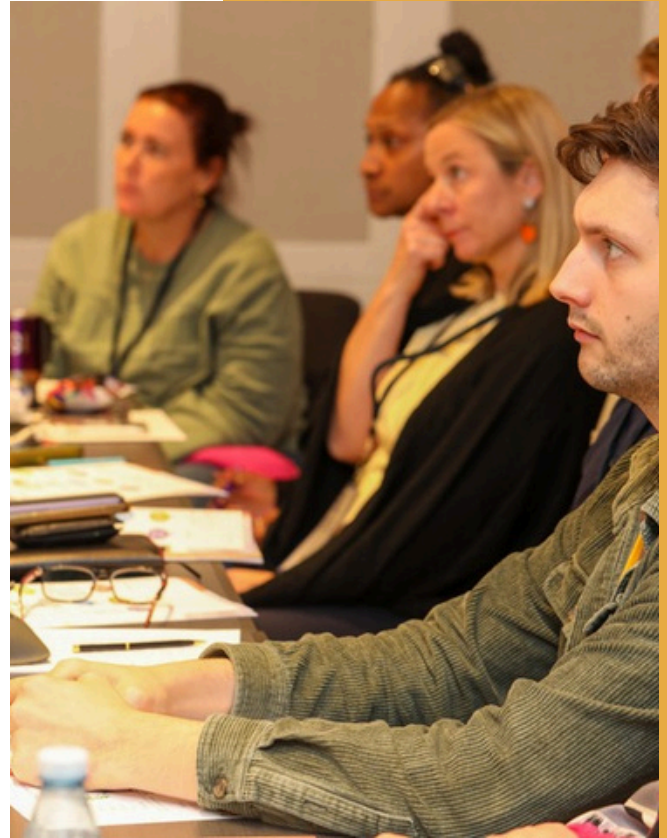
Thursday 5th February: Suicide Prevention Training for Financial and Gambling Support Work

09:00am - 1:30pm

Wesley LifeForce

Our suicide prevention workshops are based on the latest research in suicide prevention and are designed to teach people how to identify the signs that someone may be at risk of suicide, how to engage and appropriate action to take. Effective interventions can make a real difference and save lives. These life saving conversations offer support and a safe space for open discussions while encouraging help seeking. Our financial and gambling counselling suicide prevention training is a half-day program which was created in consultation with financial and gambling support providers and lived experience.

CPD: 4 points Skills / Ethics (Facilitated)



SECTOR VACANCIES

Financial Counsellor = The Salvation Army

Gatton, Somerset & Lockyer

Part time

<https://www.seek.com.au/financial-counsellor-jobs/in-Queensland-QLD?jobId=89003629&type=standard>

Financial Counsellor = UnitingCare

Mackay

Contract / Temp

<https://www.seek.com.au/financial-counsellor-jobs/in-Queensland-QLD?jobId=89103813&type=standard>

Grow Officer = ICAN

Palm Island

Full Time

<https://www.seek.com.au/financial-counsellor-jobs/in-Queensland-QLD?jobId=89080122&type=standard>

Rural Financial Counsellor - Rural Solutions QLD Inc.

Southern Queensland Region

Full Time

<https://www.seek.com.au/financial-counsellor-jobs/in-Queensland-QLD?jobId=89394447&type=promoted>

Rural Financial Counsellor - Rural Solutions QLD Inc.

Charleville, Western QLD

Contract / Temp

<https://www.seek.com.au/financial-counsellor-jobs/in-Queensland-QLD?jobId=89394467&type=promoted>

Rural Financial Counsellor - Rural Solutions QLD Inc.

Toowoomba, Darling Downs

Contract / Temp

<https://www.seek.com.au/financial-counsellor-jobs/in-Queensland-QLD?jobId=89394447&type=standard>



Got a vacancy or role available at your agency? Promote with FCQ! Please send through key information and link where to apply and FCQ will happily advertise to our members through the newsletter, members email group and our socials!

INDUSTRY UPDATES

FROM AGL

Earlier this year, the Rank the Energy Retailer survey gave us valuable insights from the Financial Counsellor network about what's working well and where we can do better when supporting you and your clients. We have a program of improvements based on your feedback. An important change is we have a new phonenumber for Financial Counsellors which will allow us to analyse FC calls so we can better understand how our processes are working in practice and identify improvements to support you better on an ongoing basis.

The new dedicated number is 1300 661 703, so please discontinue use of the previous number. This number is for FCs and financial capability workers only, please do not share this number with your clients.

We've also simplified the FC inbox email address to fcsupport@agl.com.au (much easier for busy FCs to remember!), which has a response time within one business day.

We've created a simplified one-pager quick reference guide for you with these contact details. It includes my contact details, as well as Alenka Lewis from our Affordability team who manages the FC inbox.

- Contact Alenka for any escalated hardship case matters or issues to do with the FC inbox.
- Contact me for any feedback on policies or processes, particularly when they may not be working.

We've also made a change to the escalation process and will no longer be using the customeradvocate@agl.com.au inbox - streamlining the number of inboxes being used. I will continue to work very closely with our Customer Advocate Amanda Kennedy. If you are unhappy with an outcome and been unable to resolve with either Alenka or myself, and would like a review, please send to complaints@agl.com.au These contact details have all been updated in the FCA Toolkit.

Your feedback matters. If you'd like to share your experience or ideas, we would be grateful for your insights via this [link](#) or please email me directly. Looking forward to connecting with you in 2026 and continuing to find ways to better support you in your important work.

Many thanks,
Anita De Guzman
AGL Customer Vulnerability Manager



INCLUSIVE INNOVATION

We've got some incredible Training Day CPD options for FCQ members at this year's conference in Brisbane! Have a look at some of the options below for the Tuesday 24th of March, make your choice and go to <https://fcq.org.au/certified-training/> to register! Don't forget to also register for the FCQ Team Building!



Everyday Legal Solutions – Navigating legal systems to improve housing stability, financial well-being and prevent homelessness
Presented by LawRight

Trauma and Money – The Impact on Financial Capability. Discover the ways trauma disrupts financial functioning and decision-making, drawing on evidence from psychology, behavioural finance, and trauma studies.
Presented by Jane Monica Jones

Collaborative Responses to DFV – The team from WLSQ will lead a holistic training session presented by a social worker, lawyer and financial counsellor who will share best-practice knowledge and talk through skills and support strategies.
Presented by Women's Legal Service (WLSQ)

Problem Gambling Skillset – This exclusive training day will empower financial counsellors with the specialised skills needed to support clients impacted by problem gambling. Through inclusive, trauma-informed approaches and innovative casework strategies, participants will explore how to respond effectively to one of the most complex areas of financial distress.
Presented by Eva Burrows College
Exclusive: This session is limited to FCQ scholarship recipients only.

*you can cancel/change Training Day and Breakout Sessions via your original session confirmation email



FCQ Members - Team Building **Tuesday 3:30pm - 5:00pm** **Hosted by: The Great Race**



This is for all FCQ members! Please remember to register for this separately after selecting your Training Day CPD from the above options! This high-energy, professionally hosted activity is designed to foster collaboration, laughter and build team spirit among the FCQ membership base. This fun afternoon session will take you on a journey through memorable and hilarious challenges from some of TV's favourite shows!

RESOURCES: TO KEEP YOU IN THE KNOW

TOOLKITS:

FCA FC Toolkit:

<https://toolkit.org.au/register/>

FCQ Members Area Resources:

<https://members.fcq.org.au/>

FRLC Bankruptcy Toolkit:

<https://financialrights.org.au/caseworker-resources/>

LawRight - Everyday Legal

<https://everydaylawingld.org.au/#searchAnchor>

Consumer Action Law Centre

<https://consumeraction.org.au/resources-and-toolkits/>

Mob Strong Debt Help

<https://financialrights.org.au/getting-help/mob-strong-debt-help/>

NEWSLETTERS:

FCA Weekly Digest

FCQ News (Monthly)

MoneySmart Newsletters

<https://moneysmart.gov.au/subscribe-to-our-newsletter>

FCAN's Sharkwatch

<https://fcan.org.au/sharkwatch/>

AFCA News and Outreach

<https://www.afca.org.au/news>

Legal Aid QLD

<https://www.legalaid.qld.gov.au/For-lawyers/Preferred-supplier-newsletter>

Financial Capability Network Newsletter

tanyta.ligadua@financialcounsellingaustralia.org.au

COMMUNITIES OF PRACTICE:

Disasters

louise.hayes@financialcounsellingaustralia.org.au

Gambling Help

jillian.mckinlay@fcq.org.au

Beyond the Bars

jillian.mckinlay@fcq.org.au



PODCASTS:

- 1. Friends With Money - A personal finance podcast with episodes touching on financial help and the role of counsellors (e.g., interview with an FC).
https://open.spotify.com/show/2JMlezelyPoAlgrlqfSdde?utm_source=chatgpt.com
- 2. Inside ASIC - Produced by the ASIC; tackles topics including financial hardship, scams, consumer protection and regulatory context.
https://open.spotify.com/show/2itvlwJWHm5qhws9Z8dyiT?utm_source=chatgpt.com
- 3. Legal Aid QLD - Law for All podcast channel provides handy information about legal issues affecting everyday people with everyday problems in a relaxed chat-based style for both community, health and education workers and members of the community.
<https://open.spotify.com/show/6W5a5jnG9M2N5HksLrSMf8>

Got any professional development ideas, resources, useful links or news that you think should be shared with our members? Please email your suggestions to conrad.dwyer@fcq.org.au.

THE PSYCHOLOGY BEHIND A CLEAN OFFICE SPACE: IMPACTS ON PRODUCTIVITY AND WELLBEING

Maintaining a clean office space is more than just a matter of hygiene; it plays a critical role in the well-being and productivity of employees. When your workspace is organised and clutter-free, it can significantly reduce stress and mental clutter, allowing you to focus on the tasks at hand with greater clarity. An environment that promotes health and efficiency can not only enhance your mental health but also positively impact your professional output. The design and layout of your office environment are central to shaping how you feel and interact with your space daily. It's not just about aesthetics; a well-arranged office can foster a sense of control and calmness, making you feel more competent and confident in your professional role.



- Your working environment plays a crucial role in your mental wellness. A clean and well-designed office can significantly enhance your mood, reduce stress, and promote a sense of well-being.
- Clutter in your office space can lead to increased levels of the stress hormone cortisol, making you feel anxious and overwhelmed. Routine cleaning and organisation are essential for a clutter-free environment that helps reduce stress and improve your concentration. Clutter control is a form of self-care that not only keeps your workspace tidy but also aids in mental clarity.
- Incorporating natural elements into office spaces, a concept known as biophilic design, can have a positive effect on your mental health. Elements like natural colours, lighting, and ventilation create a serene atmosphere which can help reduce feelings of being fatigued or depressed. Adding plants or a view of nature can reduce stress and improve your overall mood.
- Personalising your workspace can significantly impact your motivation and work efficiency. Having control over your environment fosters a sense of autonomy, which can lead to heightened productivity. Introducing personal items and organising them in a manner that reflects your work style gives you an environment where you can thrive.

Set up healthy desk habits today for a better tomorrow. Making small steps toward keeping your workspace clean and organised will go a long way. Habits such as going through your email at the end of each day and filing away excess papers at the end of each week may take time to complete but the benefit is starting the next day or week in a clutter-free environment, this allows you to approach your work with a clear lens.

P.S It's also a great habit for maintaining and ensuring client confidentiality! Check out FCA Practice Guide: Confidentiality <https://toolkit.org.au/wp-content/uploads/2025/05/GPG-Managing-Client-Information-Confidentiality-and-Consent-V1-20250521-Final-.pdf> to double check your doing everything you can to meet national standards.

FINANCE ADMIN TASKS FOR YOU AND YOUR CLIENTS TO START THE NEW YEAR - CHOICE



BY ALICE RICHARD

Whether your New Year's resolutions are to completely transform yourself, or to just hang in there until your next holiday, a fresh year can be a good opportunity to take charge of your life. We're not talking green smoothies, grueling crack-of-dawn runs and hyperbolic mantras – just some simple steps to help you get ahead in 2026 before life gets in the way.

Empower Yourself

Changing your energy retailer might sound like a huge headache, but it's actually simpler than you think – and you don't even have to pick up the phone to do it. Check out [Choice's step-by-step guide to switching electricity companies](#).

(Check your other bills while you're at it: you could find a better deal on your gas, internet and mobile phone plan too.)

Financial Tune-Up

In this economy, every dollar counts, so make sure you're getting the most out of your money. The new year is the perfect time to ask yourself whether you're getting value out of what you're paying for by doing your own account audit. Insurance. Superannuation. Credit Cards & Personal Loans. Subscriptions. Little changes can mean big savings.

Switch up your shopping habits

One of the simplest ways to make room in your budget is by changing the way you do your grocery shop:

- First, check [which supermarket has the cheapest groceries](#) so you know where to get the best bang for your buck.
- Consider switching from your usual brands. Some supermarket home-brand products will give you far better performance for a far lower price.
- Don't get sucked in by so-called 'specials' – always check the unit price to make sure you're paying the cheapest price. [Using unit pricing can help to make your grocery budget go further](#).
- Watch out for 'shrinkflation', where a product gets smaller but the price stays the same – or even goes up. Watch out for these [10 grocery items that are victims of 'shrinkflation'](#).

Show your appliances some love

Household appliances like fridges, washing machines, air con and ovens are big purchases. And the costs keep on coming even after you've left the store: you'll be paying energy bills, repair costs and, eventually, buying a new one. A little bit of cleaning here and there will help keep your machines humming along happily (and efficiently) for as long as possible. Want a quick and easy win? [Give your appliance filters a clean](#) – it'll extend their life, make them easier to use and, even better, save you money.

Sort out your will

Just like sorting your superannuation, writing a will might seem like something you (hopefully!) won't need to worry about for a long time yet. But none of us know when our day will come, and if you die without a will it can make things tricky for your loved ones.