

WELCOME TO OUR FCQ

December Newsletter

CEO Update



Welcome to the December edition of our newsletter. As many of you know, December is the star sign month for Sagittarians and Capricornians. Sagittarians are often described as adventurous, optimistic and enthusiastic, while Capricorns are typically characterised as disciplined, responsible and practical. As a Sagittarian, I can assure you that I'm disciplined, responsible and practical – however, I certainly prefer leaning into being adventurous, optimistic and enthused, particularly when thinking about what lies ahead in December and the New Year. As summer approaches and we move into the festive break, I hope each of you can find some time for yourselves as well as with loved ones. It has been another testing year, both in the workplace and in our personal lives, so please make space for some good quality “time out” – it's essential for all of us.

November was a particularly busy month, with visits to Melbourne for the FCA Representative Council Meeting, Brisbane for departmental consultations, and a number of stakeholder meetings. Reflecting on these gatherings, it was encouraging to see leaders within our profession discussing innovative ways to strengthen our financial counselling network. There was a clear commitment to working together to build a united sector delivering high-quality services to the people who need them most – your clients.

A big congratulations to Carol Eapen, FCQ Vice Chair, who has been appointed as a Director on the FCA Board. Carol brings extensive knowledge and experience in governance and corporate accounting, and – most importantly – she brings a wealth of experience as a practising financial counsellor.

At this time last year, our Management Committee made the decision to explore the opportunity of our Association adopting the name Financial Counselling Queensland (FCQ) instead of FCAQ. In the December newsletter I said, “watch this space in the coming months.” Twelve months on, we are now officially known as FCQ – and it was you, our members, who made that happen in March 2025. The Management Committee continues its work to strengthen the Association, and in 2026 we will begin developing our new strategic objectives for the next three years.

I know I sound like a broken record, but it’s important that you submit your 2026 FCQ membership application before the end of December. FCQ has finalised the 2026 membership policy and recently hosted a webinar to outline the requirements. If you have any questions or concerns about your membership for 2026, please don’t hesitate to contact the FCQ team. Our FCQ Committee Meeting was held on 26 November 2025, and our AGM will take place in late March 2026 at the conference.

On behalf of the FCQ staff and Committee, we wish everyone a magical festive season, a happy New Year, and we look forward to seeing you all in 2026. As always, enjoy the read, and stay safe everyone.

2026 FCQ Annual State Conference - Time to Register

Conference registration officially opened on Monday 1 December. If you haven’t already done so, please visit the FCQ website, navigate to the conference page, and complete your registration. Detailed instructions were shared via our FCQ Members email last week, if you missed them, please let us know and we will resend them.

Once you have completed your conference registration, Members are welcome to register for the additional professional development and team-building sessions on offer.

Members may register for:

- 1 Training Day event - Tuesday 24 March between 9:00 AM and 3:00 PM
- 2 Breakout Sessions - Wednesday 25 March at 1:00 PM and 3:00 PM
- Team Building Activity - Tuesday 24 March between 3:30 PM and 5:00 PM

Detailed information about the additional training opportunities is located on the FCQ conference page, under the subheadings, Training Day and Breakout Sessions.

Please reach out if you have any trouble with your registration, we are more than happy to help.

Jillian Fletcher – Call for Nominations

Who will be the next recipient of the prestigious Jillian Fletcher Award?

Do you know of someone who has made a significant contribution to the financial counselling sector?

Nominations are now open and close on 19 December, forms are available at <https://fcq.org.au/jillian-fletcher-award/>.

Please send your nomination to Rachael.Taylor@fcq.org.au.

FCQ Sector Development

What a year it has been for the Sector Development Team. We've broken our record for CPD points available to our members, with over 80 points in webinars, training, meetings, consultations and the annual conference, delivered. We couldn't do it without the support and expertise of our sector partners. We would like to thank:

- FCA
- Legal Aid QLD
- Financial Rights Legal Centre
- Lives Lived Well
- ICAN Learn
- LawRight
- Caxton Community Legal Centre
- Way Forward Debt Solutions
- Women's Legal Service
- Conference Presenters
- Community of Practice Presenters

As we look toward 2026, please reach out to Conrad or Jill with any support related to your 2026 membership application. We understand this process is all new and are here to help!

Conference registrations are now OPEN! Head to the FCQ website and register for the event, then make your selections for the Training Day and PD Breakout Sessions. Numbers per session are limited so don't miss out on your preferred training this conference! Following on from feedback, we are also excited to announce a FCQ members Team Building session that will be happening in the afternoon of the Training Day! This will be a great opportunity to meet, connect and network with members across the state. The full conference schedule will be released at the start of March.

We hope you have a safe and enjoyable break, and look forward to our continued growth in delivering quality training, membership and peer support to our members in 2026. Conrad & Jill

2026 PGSS Scholarships – Still Available!

Expressions of Interest (EOI) are now open for the 2026 FCQ Scholarships for Problem Gambling Skill Set

FCQ is offering 14 fully funded scholarships for financial counsellors to complete the CHCSS00111 Problem Gambling Skill Set in early 2026. This nationally recognised training is ideal for those supporting clients experiencing gambling-related harm. Training includes:

- 4 online sessions (3 hours each) in February-March 2026. Dates to be confirmed.
- 1 in-person (full day) session at the FCQ Conference – 24 March 2026.

Priority will be given to:

- Financial counsellors in state-funded gambling roles who haven't yet completed the training
- Those who previously applied but were unsuccessful.

EOI close Friday, 24 December 2025

To apply, please submit your EOI, including the following details:

- State Funded Gambling FC (have not completed PGSS): Yes / No
- Have you previously expressed interest in PGSS and were unsuccessful: Yes / No
- Name:
- Preferred Email:
- Preferred Phone:
- Date of Birth:

For more information or to apply, contact Jill McKinlay at jillian.mckinlay@fcq.org.au or 0436 010 487 (Mon-Thurs).

2026 FCA National Conference

FCA have announced that the 2026 FCA conference will be in Cairns at the Cairns Convention Centre in the city. Key dates:
Pre-conference - Tues May 5 and Wed May 6
Conference - Thurs May 7 and Friday May 8
Jan Pentland Dinner - Evening of Thur May 7

About half of conference delegates attend pre- and/or post-conference events. FCA know many of you will be keen to book flights and accommodation early, so here's an indication of what's on and when.

The theme this year is Momentum. It explores how our sector is moving forward with confidence, built on a foundation of strength and optimism. FCA are focused on what lies ahead, driven by purpose, and ready to tackle challenges while leading through advocacy, service delivery, and innovation.



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

SEQ Storms: Update

Yesterday, the ICA declared the recent SEQ Storms an insurance catastrophe, with nearly 28,000 claims lodged as of today. IAG, Australia's largest insurance group, whose brands include NRMA Insurance, RACQ Insurance, CGU, WFI, and ROLLiN have received about one third of these claims.

IAG have provided details on where they have teams physically present, as well as contact details. It might be worth sending to members in case current clients are impacted, or new clients are referred.

Details below:

NRMA Insurance HELP Response Vehicle location (supporting all IAG brands and customers):

- Bethania Bunnings Car Park, 9 Glasson Dr, Bethania QLD 4205
- Open daily 9am – 4pm

RACQ Insurance Mobile Claims Centres:

- Cornubia Sports Centre, 126 Bryant Road, Cornubia QLD, 4130.
- Open daily 9am – 4pm

Customers impacted can contact their insurer via:

- RACQ Insurance: www.racq.com.au/insurance
- NRMA Insurance: 13 11 23 or www.nrma.com.au
- CGU Insurance: 13 24 80 or www.cgu.com.au
- WFI Insurance: 1300 934 934 or www.wfi.com.au
- ROLLiN': www.rollininsurance.com.au/claims

NAB have just announced their disaster grant is available for eligible customers impacted by the SEQ storms.

<https://www.nab.com.au/about-us/sustainability/natural-disaster-relief-support>

FC Sector Retirements

FCQ would like to acknowledge the retirement of Vivienne Ambrosiussen who came into the sector 13 years ago after raising her family. Starting in emergency relief and NILS, Vivienne has been with Lifeline Darling Downs and South West QLD since! Vivienne kindly agreed to answer a few questions on her journey in the sector, and we thank her for all her incredible work over the years.

How has the financial counselling landscape changed since you first started, and which changes do you think have made the biggest impact on clients?

One of the biggest changes I have seen is the growth in collaboration between FC and creditor to achieve the best outcome for our clients and their customers. With many dedicated financial counsellor support teams in banks and services I feel we now have a partnership where both sides of the fence want the best for the person in difficulty. It is not an easy journey all the time, but it is a much more collaborative journey than it used to be. The digital tools now available to us have helped a great deal. Docusign third party authority forms have made working with people in remote areas much easier where advocacy is required. FCA and FCQ tool kits have developed a long way and are very helpful.

What advice would you give to new financial counsellors entering the field today?

My advice to new financial counsellors – connect with a mentor you can trust and who wants to see you grow. Always make the client front and centre of what you do which also means communicating respectfully to creditors and service providers. Remember, we represent the client, therefore how we communicate on a client's behalf is representing the client. If we do not present respectfully the client's reputation

is brought down. No-one is the enemy.

Were there any challenges or systemic issues you always wished you could change—and do you think the sector is heading in the right direction on those fronts? There is always room to improve and grow. However, for FCs strong, supportive technical supervision has been difficult to access at times. FCQ offers CPD training which has helped with CPD points. In the world of debt for our clients there continues to be the easy access to harmful loans and credit. Hopefully, there will be more potential in the future for education so the community members can make more informed choices.

As you step into retirement, what parts of the work will you miss the most, and what do you look forward to leaving behind?

I don't yet know what I will miss. This is a very natural change at my age and time of life. It has been a full and wonderful journey. Seeing people resolve financial issues and debt so they can move forward independently of us is a joy I may miss. It has been an enormous privilege to be trusted enough to walk and work alongside people to resolve debt and other issues then see them fly. I have the greatest respect for the clients who trust us. I will be glad not to be trying to fit my personal life into the few tired hours left at the end of each day. However I am not retiring to do nothing. Some new study and other activities is ahead of me.



Reminders from FCA

Measuring demand – please provide feedback by the end of this week.

We are really keen to ensure we have as much relevant information from you all in our quest to paint an accurate picture of how much demand there is for financial counselling in Australia. If you have not had the chance to examine FCA's consultation paper, [Setting a baseline measure to capture demand](#), please do.

It outlines the proposed baseline measure, why it matters, and how it could be implemented across the sector.

Thanks to those of you who have already provided feedback. We look forward to receiving even more.

Spot Talks

Spot Talks will be back again at FCA's 2026 Conference in Cairns, and we're keen to hear from you if you have an idea you're burning to share or something you think people working in our sector should know about. The Spot Talks are always a big hit and those who participate speak of walking away with a big sense of achievement and some top-notch skills for life.

This is where you will find the [information pack](#) and you can watch [this video](#) for more details.



Hear from the Team at NAB

NAB Hardship & Extra Care 101 – Invitation for Financial Counsellors
Join NAB's Hardship & Extra Care 101 Session

This year at conferences and forums we've heard from you, financial counsellors, about the things you'd most like to know from NAB. Join this 101 session to learn about our hardship support and Extra Care services for customers experiencing vulnerability.

Topic: NAB's Hardship & Extra Care 101 Session

When: Thursday 11th Dec, 12-12.45pm AEST

Duration: 45 minutes, online

Why attend?

- Understand NAB's approach to financial hardship and identify available support options for customers with mortgages
- Learn and discuss Extra Care teams support customers experiencing vulnerability – including alternative forms of ID, gambling blocks, dedicated First Nations customer support line
- Understand Citi transition
- Discover internet banking & app features to help clients, including discussing referral and escalation pathways

Registration link: https://nab-au.zoom.us/meeting/register/lq53eFBGRMmZHT_zEk-xnA

Register now to secure your spot and help us deliver better outcomes for your clients. We welcome your questions in advance about these topics and ideas for what you'd like us to cover in future sessions. If there are issues with submitting these via the Zoom form, please email helen.babb@nab.com.au
We hope to see you there!

Super Made EASY

Understanding superannuation just got easier and more interactive thanks to a partnership between the Indigenous Consumer Assistance Network (ICAN), AustralianSuper, and the First Nations Foundation.

Following the success of the Super Made Easy video series that featured the well-known Eddie Buli from the First Nations Foundation, the collaboration has now evolved into a free online professional development course designed for financial wellbeing professionals and First Nations consumers who want to build confidence in navigating superannuation.

“The Super Made Easy online program is another great step forward for financial education,” said Aaron Davis, ICAN CEO. “We’ve built this course on ICAN Learn’s new e-Learning platform to make professional development more flexible, accessible, and culturally relevant. It’s about turning complex information into practical knowledge people can use.” AustralianSuper said they were proud to support the initiative, noting that the partnership reflects their ongoing commitment to improving access to financial knowledge and support for First Nations members. “We want every member to feel confident about their super and that means making sure the people who support them are equipped with the right tools and understanding,” a spokesperson said.

At this year’s Financial Counselling Victoria Conference in Lorne, ICAN Learn unveiled its new e-Learning platform – a practical and engaging way for professionals across sectors to strengthen their understanding of customer vulnerability, cultural safety, and financial wellbeing.

“Whether you work in the financial wellbeing sector, superannuation, energy, or banking, these programs give you the tools to respond with confidence and care,” said Tracey McCurdy, ICAN Learn Executive Officer. “The Super Made Easy course is a great example of how online learning can support both individual growth and organisational impact.” The e-Learning platform offers more than knowledge – it’s designed for impact. Learners can take notes during lessons, download personalised journals, earn certificates, and even tailor content to match their workplace policies. Together, ICAN and AustralianSuper are helping to build stronger, more culturally responsive financial wellbeing services, and empowering communities.

👉 Ready to strengthen your super knowledge?

Start the Super Made Easy online training today: <https://icanlearn-australiansuper.tribalhabits.com/accounts/register> – registration token is “Yarn”

Sector Vacancies

Moneycare are advertising for a Problem Gambling Financial Counsellor on Seek!

- Sunshine Coast

<https://www.seek.com.au/job/88678156>

