

WELCOME TO OUR FCQ

November Newsletter

CEO Update



Welcome to the November Edition Newsletter. November in Australia is the happening month of various themes and activities that cater to both children and adults. Whilst some people focus on a racehorse event, here are some of the notable themes and events for November 2025 that I believe are valued activities that we can all participate in;

- Movember: A month-long celebration of men's health, including prostate cancer and depression in men.
- Remembrance Day: Remembering those who died in wars and armed conflicts, with one-minute silence observed on November 11.
- World Kindness Day: Encouraging individuals to look beyond

their own boundaries and focus on what they have in common with others.

- White Ribbon Day: Aims to raise awareness of violence against women.
- International Men's Day: It aims to highlight positive role models and raise awareness of men's well-being.

November is also a happening month for FCQ. FCQ staff are busily developing an AI Chatbot tool for case note writing that involves working closely with financial counsellors and other state representatives to design a time saving tool for financial counsellors preparing client case notes. Another important event that is being planned is the upcoming membership webinar which will be held on Thursday 6 November. Rachael will share more information in the newsletter below and I urge you to attend and be ready to renew via the new platform.

FCQ are developing briefing papers for upcoming meetings with relevant Departments.

Scheduled meetings in November have been confirmed and our focus is on presenting current issues and opportunities from our sector to Government. The meetings we have scheduled relate to disaster response and recovery, financial counselling service gaps and discussions regarding the Women's Economic Security Strategy.

FCQ were delighted to host a Queensland Agency Manager's Meeting on the 29 October. These meetings are an opportunity for agencies to network, share ideas in unstructured settings and generate priorities for new initiatives. FCQ will continue to host these meetings every quarter. Our next FCQ committee meeting will be held on 26 November and the FCQ finance subcommittee meeting on 5 November. FCA Rep Council meeting is scheduled for 17-18 November in Melbourne. Plenty of discussion points will be raised and considered at the Rep Council meeting including the appointment of two new FCA Board Directors.

As always, enjoy the read and stay safe everyone.

Regards, Jon.

Disaster Readiness

Well, it's that time of year as we start to prepare our sector for the disaster season. In previous years, we've usually been reactive to events, this year we would like to get on the front foot as part of a Disaster Readiness plan for FCQ members and agencies. The foundations have been laid across the year in our CPD training, with over 70 members trained in FCA Disaster Recovery training and over 40 in the QLD Health's Psychological First Aid training. Importantly, we now have an established relationship with the state government's Community Recovery (CR) team who understand the value of financial counsellors and capability workers being available in the CR Hubs post-disaster. We also have improved processes for warm referrals to services and agencies for those experiencing financial hardship.

Due to the unpredictable nature of extreme weather events, FCQ are looking to establish a QLD-wide Disaster Readiness Plan that captures agencies and workers who are available to respond to a disaster event. FCQ and FCA will liaise with the CR Team, Insurance Council of Australia (ICA) and any other relevant industry partners to support FCQ members being available to

provide a variety of supports to impacted communities, no matter the location. To do so FCQ are compiling a Disaster Readiness document that captures agencies and member details that are funded or available to respond (this arrangement is flexible and may change depending on the event, severity, location and personal impact on members).

We've reached out to Agency Managers and so far have had a good response around availability. If it is that you have done the recommended trainings and are interested in making yourself available, please discuss with your manager and get in contact with Conrad.

A Disaster Readiness Resource has been created in the Members Portal - Resources section of the FCQ Website.

<https://members.fcq.org.au/resources/disaster-readiness-resources/>

Inside you will find resources available for financial counsellors working in the CR Hubs or providing longer-term support for disaster impacted community members, including:

- Red Cross Recovery Basics
- Disasters and Financial Difficulty
- Legal Aid QLD Disaster Fact Sheet
- Caxton Legal Disaster Checklist
- Fact Sheets for Owners/Renters
- Small Business Support after Disasters

FCQ Sector Development

Things are starting to slow down in the Sector Development space as we wrap up the year for CPD. Now would be a great time to have a look over your current point standings and ensure you've covered the essentials to maintain your membership status for 2026. Remember, CPD points are available through the Members Portal - Resources Tab for online e-learning, or review the CPD Guideline document for other ways to boost your points total! If you are worried you might not have enough, or have any other questions relating to CPD, please sign up for the FCQ Membership Webinar on the 06/11/2025 through the FCQ Members Portal where the team will be available to assist!

Upcoming Training & Meetings in November:

- **CoP Beyond the Bars** - Wednesday 05/11, 12:00-1:00pm. Meaningful Intake - Before and After Custody.
- **Working in Prisons: Banking Access & Support** - Wednesday 12/11, 12pm - 1:30pm. This session provides participants with a high-level understanding of banking practices and support for clients who are incarcerated. Register through the Members Portal Events.
- **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.
- **Westpac Group FC Roundtable** - Wednesday 26/11, 10:30am - 11:30am. Discuss key updates, share insights, and strengthen collaboration in supporting vulnerable customers. Register through the Members Portal Events.

The 2026 Jillian Fletcher Award

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.

Membership Webinar

It's nearly time to renew your membership with FCQ. The renewal period is 1st to 31st December and it is each member's responsibility to ensure their renewal is completed during this time.

Our new Members' portal has been designed to make this process simpler and more efficient and we're so excited to begin using the new platform.

To support this transition, the FCQ Membership Policy has been updated to reflect the new digital process and a new FCQ Membership Audit Policy has been introduced. Both policies are available on our website: <https://fcq.org.au/governance/>.

We invite you to join us for a Membership Webinar on Thursday, 6 November, where we'll walk through the renewal process and answer any questions. We understand that change can feel challenging and we're here to ensure the experience is as smooth and straightforward as possible.

We look forward to seeing you online and supporting you through your renewal journey.

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.

FC Seeking Work: Prue Quelch

I have recently returned home to Queensland, after working remotely for a number of years. I completed the Diploma of Financial Counselling and as Covid was in full swing, I applied for a job in Nhulunbuy in East Arnhem in the NT. This was a 3-month contract that allowed me to experience a spectacular part of Australia and to understand the plight of how Indigenous communities manage where their original lifestyle has known dramatic change.

I later applied for a role in Katherine, living there for 2 years working alongside the remainder of our team based in Alice Springs and Darwin. Poverty spawns' homelessness and domestic violence and lack of employment, issues faced by the majority in these areas – assisting clients with compensation from the Telstra mis-selling continues to be a problem. Access to government benefits for women with new babies is an ongoing issue for remote areas due to some not having tax file numbers and no access to Centrelink.

After that contract expired, I moved to Broken Hill where I have been working with Lifeline SA and Far West NSW. Engagement with other services is important, supporting community events and outreach and supporting individuals in the many issues we do such as bankruptcy, engagement with banks, councils, working with prisoners, superannuation claims, with the acknowledgement that remote living incurs.

I am hoping to pick up a couple of days work around Maryborough, Hervey Bay area and continue supporting those who need our help.

Please contact at:
pquelch10@gmail.com

FCA - Setting a baseline measure to capture demand

FCA have released their consultation paper [Setting a baseline measure to capture demand](#). It's the next step in developing a nationally consistent way to measure how many people seek financial counselling and how many are actively helped. The consultation outlines the proposed baseline measure, why it matters, and how it could be implemented across the sector.

You'll also find details on how to have your say, including through a written submission (due 30 November) or one of three virtual roundtables later this month. This is your chance to shape the way we understand unmet demand for financial counselling. This is one, important part of ensuring that funding and planning decisions are grounded in clear, evidence-based data.

Supporting those who support others!

Frontline workers play a vital role in helping people navigate complex social security services such as Centrelink – but who supports you! We're working with Basic Rights Queensland on a project to make accessing and understanding Centrelink easier for our front-line workers.

Your voice matters – so help us design the right tools and resources by completing the survey. Together, we can create practical solutions that make a real difference.

<https://www.surveymonkey.com/r/B8JXSJC>


Sector Vacancies


The Broome Circle are looking to hire a Full-Time Financial Counsellor through Seek!

- Based in Broome & Kimberley WA
<https://www.seek.com.au/jobs?advertiserid=26485099>

UnitingCare are looking to hire FC and FCW's through Seek!

- FC Based in Townsville
<https://www.seek.com.au/job/88200303?type=standard&ref=search-standalone&origin=cardTitle#sol=911fcf93880845bf5698e3ca0e08a547fd8bd2c5>
- FC Based in Mackay
<https://www.seek.com.au/job/87818449?type=standard&ref=search-standalone&origin=cardTitle#sol=339b8fe36e4731f05e26ee8ec7c546340c9e219a>
- FCW Based in Townsville
<https://www.seek.com.au/job/88205469?type=standard&ref=search-standalone&origin=cardTitle#sol=ca56a5618ab8db7b8a23bb26754b35b8f670b1a9>
- FCW in Hervey Bay
<https://www.seek.com.au/job/87991274?type=standard&ref=search-standalone&origin=cardTitle#sol=0b3aa98eb28dea6c482180315f50c0b11bbde91a>



 **Supporting those who support others**

We're creating tools to assist navigating Centrelink – and we need your input!

2026 FCQ Scholarship for Problem Gambling Skill Set

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, 30 November 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).

In the News: Gambling

NT Gambling Regulator Under Fire – Calls for National Oversight Grow

A Four Corners investigation has raised serious concerns about the Northern Territory Racing and Wagering Commission (NTRWC), the body regulating over 40 of Australia's largest online betting companies, including Sportsbet and Bet365.

Despite overseeing an industry worth around \$50 billion annually, the Commission:

- Meets monthly
- Has no full-time staff
- Has never cancelled or suspended a bookmaker's licence

An analysis of 170 decisions since 2017 found that two-thirds resulted in no breach, prompting criticism that the regulator is too close to the industry. Several commissioners, including the current chair, have owned racehorses, raising conflict of interest concerns.

Consumer advocate Lauren Levin described the system as under-resourced and lacking independence, while MP Andrew Wilkie called the regulator "useless." A review of conflicts of interest is now underway, but advocates continue to push for a national gambling regulator and ombudsman, as recommended in the 2023 Murphy Report.

For those of you who missed the Four Corners episode, you can catch up at abc.net.au/fourcorners.



Bankruptcy Resource

Can a married person file for bankruptcy alone? How does it affect their partner?

In short, yes, but bankruptcy will affect both partners when one files for bankruptcy. Although the legal status of “bankrupt” only applies only applies to the individual applying for bankruptcy, there are several practical and legal negative impacts for the non-bankrupt partner. If your client is in a relationship and heading down the bankruptcy path, it’s important that your client (the bankrupt) and their partner fully understand how it will affect both of their lives.

The situations where filing for bankruptcy can affect your client’s partner are as follows:

Transferring property prior to bankruptcy

It’s not uncommon for an individual being pressured from creditors to attempt to protect property by transferring it to a partner or family member for nil monetary consideration. Often, it’s on the grounds of love and affection, in an attempt to avoid the property being recovered for creditors if the person later becomes bankrupt. Transfers of property for less than market value, or where no consideration at all is paid, can be challenged by the trustee and recoverable in the bankrupt estate. If the non-bankrupt recipient unsuccessfully challenges the trustee’s recovery action, they too can end up with significant legal and financial problems, not to mention the time and frustration wasted defending the undefendable.

Jointly owned property

The trustee would typically offer the joint owner the option to purchase your client’s equity in the jointly owned property. If the co-owner is unable or unwilling to purchase the equity, the trustee will ask the co-owner to join in the sale of the property and

the net sale proceeds will be divided in proportion to the ownership interest. If the co-owner refuses to join in the sale process the trustee may apply to the court for an order of sale. Once again, if the non-bankrupt co-proprietor unsuccessfully opposes the trustee’s action, they could end up in a legal and financial mess.

They use an asset you own

If there is an asset such as a car, or even a house, that is shared by your client and their partner, the partner cannot retain full use or financial autonomy of these assets. If your client and their partner are joint owners, the trustee becomes the owner of the bankrupt’s share, and the co-owner is unable to make any financial decisions about the asset without the trustee’s permission. If your client is unable to pay their debts on these assets, they may be repossessed (it remains a shared responsibility to retain repayments on these assets). However, your client’s non-bankrupt partner can submit an offer to purchase the bankrupt’s share from the trustee.

You share a bank account

If your client and their partner have a joint bank account, the trustee may claim half of the account’s balance.

Shared gifts or inheritance

If your client received an inheritance before bankruptcy, it is at risk of being claimed by the trustee, even if that inheritance is shared (your client’s portion will be claimed if it was assigned to both your client and their non-bankrupt partner). If a bankrupt receives inheritance during the bankruptcy period (usually three years, or until debts are paid), it is handed directly to the trustee. If it has been given to only the bankrupt, the entire amount is claimed by the trustee at the benefit of creditors. This also includes any other gifts of money or property.

You have shared debt

As mentioned above, shared debts continue to have shared responsibility of

payment and the portioned owned by the non-bankrupt continues as normal. This means that larger debts like home loans are at greater risk of defaulting, particularly if these payments had previously been made through joint payment systems (your earnings, beyond that for reasonable living expenses, are claimed by the trustee for creditors).

Your client's non-bankrupt partner is not required to file for bankruptcy because your client has, and their non-bankrupt partner's credit rating is not affected unless they are unable to pay debts in their name. However, bankruptcy does affect non-bankrupt partners in indirect but serious ways. It's important that these factors are fully understood, and that clear pathways are created on the bankruptcy journey to include assisting them as best you can.

It is important that your client and their non-bankrupt partner understand that when one files for bankruptcy it can result in serious recovery action, significant legal and financial problems that the non-bankrupt partner may need to obtain their own independent legal advice about.

If you're worried about how bankruptcy will affect your client and their non-bankrupt partner, contact Gemma Garrash by telephone on (02) 4908 4444 or by email at ggarrash@shawgidley.com.au to better understand the process and how it affects your loved ones.

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