



THE CEO REPORT

BY JON O'MALLY

“As we make our way through the year, the month of May is a gentle reminder to shed the wastage that prevents us from being efficient and effective. Set aside time for reflection, open yourself to new skills, and refresh your approach to inject new energy into the things that matter most.”

FCQ is busily preparing for the integration of the ISO 9001:2015 Quality Management System across our governance and operational functions. Our goal is to achieve accreditation by the end of August 2026. This marks another significant step forward in strengthening FCQ as a professional, productive association for our members.

With the Queensland State Budget to be announced next month, we await the Government's response to ongoing cost-of-living

FCQ APRIL
NEWSLETTER

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pressures and the need for further investment in the Women's Economic Security Strategy. FCQ's submission to Treasury focused on four key priorities:

- Expanding financial counselling services across Queensland to address critical service gaps
- Embedding financial counselling within the Queensland Government's Women's Economic Security Strategy, recognising it as a high-value preventative service
- Establishing a Pathways Project to strengthen and grow the financial counselling workforce
- Introducing minimum five-year funding agreements with indexation to ensure sustainability and workforce security

This submission reflects insights drawn from member surveys, case studies, and consultations with key stakeholders across the sector. We have highlighted common themes and practical recommendations to support the growth of financial counselling services and better meet increasing demand from individuals experiencing financial stress.

Financial Counselling Australia (FCA) will hold its annual conference in Cairns from 6 May 2026. Rebecca Denny (Chair) and Natasha Ramsay (Vice Chair) will represent FCQ at the FCA Representative Council meeting. Key discussion points will include sector-wide collaboration on advocacy, funding, professional development, and data collection. If you are attending the conference, I look forward to connecting with you.

Finally, I would like to acknowledge the outstanding contribution of Jillian McKinlay during her time with FCQ. Jill has recently advised that she will be moving on to pursue a new career path. She will be greatly missed, and on behalf of the entire FCQ team, I wish her every success in her future endeavours. Jill, you will always remain part of the FCQ family.

Enjoy this edition of the newsletter, and I look forward to catching up with many of you at the FCA Conference.

Jon.

CONFERENCE FEEDBACK - MEMBERS

89% of FCQ members were very satisfied/satisfied with the conference overall

91% of FCQ members are very satisfied/satisfied with the conference format of Training day, PD day and Plenary Day

100% of members were very satisfied/satisfied with the new Team Building activity

94% of members were very satisfied/satisfied with The InterContinental as a conference facility

MAY CPD TRAININGS & SECTOR MEETINGS

All registrations for trainings and meetings can be found on the FCQ Members' Portal - Events Page.

Lives Lived Well: Identifying and Reducing Gambling Harm

Thursday 30 April 9:30am - 11:30am

CPD: 2 points Skills

This workshop is designed to equip you with the knowledge and skills to effectively identify and address gambling-related impacts with people seeking help, across community, health, mental health, and alcohol and other drug (AOD) services. Gambling harm often goes unnoticed in service settings because clients may not openly disclose gambling concerns, early identification is crucial for providing holistic care and improving treatment outcomes.

LAQ: Helping clients navigate separation

Thursday April 30 12:00pm - 1:30pm

CPD: 1 point Skills

This webinar will cover the essential services Legal Aid Queensland provides to help clients during separation, including; the advice and representation we can provide clients navigating separation, grants of aid for property disputes and children's matters in the family court, dispute resolution services such as family dispute resolution conferences and property arbitration, how to access our referral pathways program for priority legal advice and become a registered referral partner to better support vulnerable clients.

Tax Ombudsman: Meet the Ombo

Tuesday 5 May 5:00pm - 6:30pm

CPD: 1 point Skills

Meet Ruth Owen CBE, hear about her work to improve the fairness of the tax system, and share your concerns on tax administration matters. The event will be held at Chartered Accountants ANZ on Level 13. Light refreshments will be served - please email engage@taxombusman.gov.au to advise any dietary requirements.

Mortgage Stress VIC

Wednesday 20 May 09:30am - 10:30am

CPD: 1 point Technical

With the impending fear of more interest rate hikes, join our sector colleagues from Mortgage Stress VIC to hear about their services and systemic change in action. Hear about case work examples across their services with lawyers, social workers and FCs working together to support clients financially stressed by the costs of keeping their homes. While unable to support QLD clients, skills and insights will be shared to support QLD FCs in their work supporting vulnerable QLD clients and families with options in relation to mortgage hardship.

CBA Monthly FC Meeting

Tuesday 26th May 11:30am - 12:15pm

CPD: 0 points

Informal sessions to share your experience in advocating for CBA and Bankwest clients.

ANZ FC Engagement Meeting

Wednesday 27th May 1:00pm - 2:00pm

CPD: 0 points

Informal sessions with topic TBD.



SECTOR VACANCIES

Financial Counsellor

SHAC

Cairns

Full Time

SHAC's mission is to support families and individuals who are homeless or at risk of homelessness on their path to a secure future. SHAC is seeking a full-time Financial Counsellor to join our My Money Program (MMP) team. The ideal candidate will hold a Diploma of Financial Counselling and be registered with an affiliated professional body. They will work with families and individuals who are at risk of homelessness to provide financial counselling to increase housing sustainability and build financial resilience and literacy skills.

[Apply here](#)

Financial Counsellor

Tenants QLD

QLD-wide

Part Time

We are looking for a competent financial counsellor, with a strong commitment to social justice, to extend our range of tenant advisory services for Queensland residential renters. The Financial Counsellor will deliver financial counselling services from within TQ, working closely with a second Financial Counsellor. By using our established offices statewide, they will support renters facing financial challenges. You must hold, or be eligible to hold, an associate or accredited membership of the Financial Counsellors Association of Queensland.

[Apply here](#)

Financial Counsellor

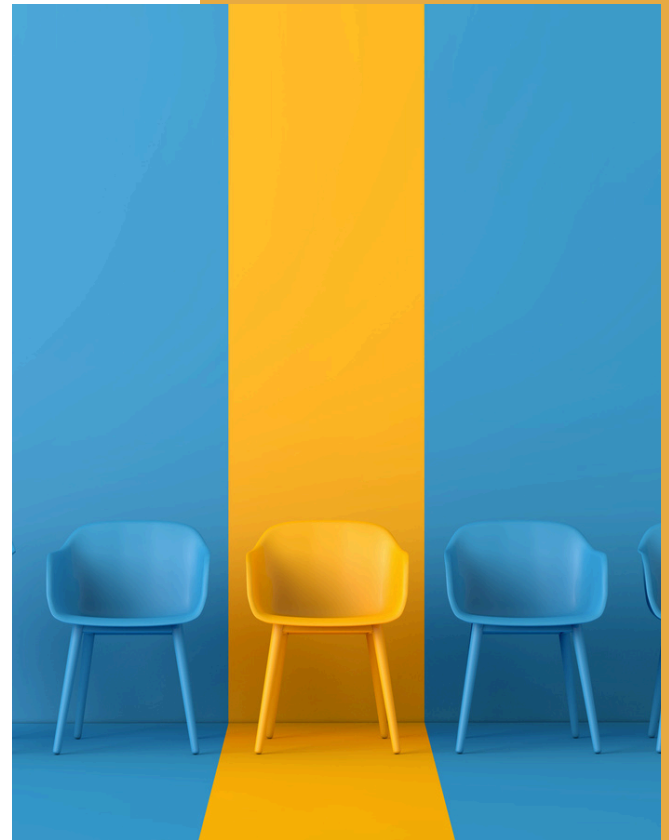
Knowmore Legal Service

Brisbane

Contract / Temp

Knowmore Legal Service is seeking a compassionate and experienced Financial Counsellor to join our national, multidisciplinary team. In this role, you will provide financial counselling to clients who are survivors of childhood abuse. You'll work in a trauma-informed, culturally safe environment to help clients navigate complex financial decisions, including understanding options to address debt or hardship concerns, and often involving lump sum payments with dignity and confidence.

[Apply here](#)



Get in touch!

Got a vacancy or role available at your agency? Promote with FCQ through the newsletter, members' email group and our socials!

FC MEMBER ASSISTANCE PROGRAM

Access EAP has again been engaged to provide a Member Assistance Program (similar to an employee assistance program) for financial counsellors, financial counselling agency managers and staff of financial counselling State Associations. This service is for those who do not have access to an Employee Assistance program through their employer. Counselling can assist when personal, family or work issues are impacting one's mental health or quality of life, or if working with people in hardship and distress is taking a toll. AccessEAP is a nationwide employee assistance provider that offers access to free and confidential face-to-face, phone or online counselling sessions. This service has been funded by a grant from the Financial Counselling Foundation.

What assistance is available

- Up to six counselling sessions
- Counselling support via email if needed (in addition to the six sessions)
- Online resources through the employee portal
- Resources through the Access EAP app

Counselling sessions may be used for developing strategies for handling life's inevitable stress, goal setting, or even planning for major life events or changes. This type of program works best when used proactively, so we encourage you to reach out to this helpful service when a personal or professional issue arises.

Who is covered by the service?

- Financial counsellors working in agencies across Australia
- Immediate family or household of financial counsellors
- Managers or team leaders of financial counsellors
- Staff of financial counselling State Associations

How to book an appointment

To book a counselling appointment, call 1800 818 728 and the AccessEAP team will arrange for you to speak with an experienced, professional counsellor or psychologist. Non-urgent counselling appointments can be booked anytime between 8am-6pm Monday-Friday however, 24/7 support is always available.

When making an appointment, specify that you are from Financial Counselling Australia, and which state you are from. EAP programs usually work with single employers or members of a body. This project is an initiative of all the State and Territory Associations and FCA, but we can only list the account under one name, so we have used the national body, FCA. Access EAP cannot change their terminology because just one client is different, so you may be asked who your employer is and may be referred to as a member (even though you are not a member of FCA and FCA is not your employer).

The AccessEAP Website offers the latest mental health news, useful links on many specialist topics, AccessEAP newsletters and online self-assessment tools. You also have access to the Employee Login Area which offers practical self-help fact sheets developed by Senior Counsellors, relaxation and meditation recordings, recommended readings & apps and a complimentary EAP Awareness Webinar. How to log into the employee portal

- Go to: <https://www.accessgap.com.au/employees/index.php> and Click on "Create an account".
- Under "Company" you must enter "Financial Counselling Australia Inc." This will ensure you are captured under our sector wide account. Complete the rest of the form with your details.

FCA and the financial counselling state associations are committed to your wellbeing both personally and professionally. Please use this service to help manage stress and challenges that may affect your work and wellbeing.



INDUSTRY UPDATES

FROM THE ATO

Offsetting against Family Tax Benefit debts

If a taxpayer has a Family Tax Benefit debt with Services Australia, the Australian Taxation Office (ATO) can use their income tax refund to reduce their Family Tax Benefit debt. This is called offsetting and taxpayers are advised when this occurs on their statement of account.

If you have a client in this situation, there are limited circumstances where the ATO may consider reversing the decision to offset the income tax refund against the Family Tax Benefit debt with Services Australia.

These circumstances may include where, at the time of offsetting, they:

- were experiencing serious hardship
- had a payment plan in place with Services Australia
- had a Family Tax Benefit debt that was temporarily written off because they were unable to pay the debt.

If your client would like the ATO to consider reversing the decision to offset, they'll need to provide the ATO with relevant information and evidence that was not known to the ATO or considered at the time.

You can read more about when the ATO will consider reversing the decision to offset your client's income tax refund against their Family Tax Benefit debt.

FROM INFOXCHANGE

Infoxchange agreed that FCVic could share their **AI Readiness Assessment Tool** with the other State Peaks, so agencies in other states and territories can also make use of it. The AI Readiness Tool is here:

<https://communities.infoxchange.org/topics/2813/page/ai-readiness-test>

Infoxchange's suggested wording about the AI Readiness Tool is below:

"AI tools are becoming more common in workplaces across every sector, including within financial counselling services. For agencies and practitioners, it can be hard to know whether your organisation has the right foundations in place to use these tools safely and effectively. Infoxchange has developed an AI Organisational Readiness Assessment to help organisations to better understand their AI preparedness. The tool surveys your technology environment and internal capacity for AI adoption and uses that to identify practical next steps to better prepare your team. The assessment takes around 10 minutes to complete and once submitted, the Infoxchange team will prepare a detailed report and reach out to arrange a 30-minute conversation to walk through the findings with your organisation. It's a useful first step for any agency that is starting to think about AI."

INDUSTRY UPDATES

SAFER GAMBLING NETWORK

West Moreton Safer Gambling Network Meeting – 16th June 2026

🕒 10:00 AM – 11:30 AM 📍 Porters Plainland Hotel (66 Laidley Plainland Road, Plainland, 4341)

West Moreton Safer Gambling Network Meeting: Connect with regional partners to share updates and align on safer gambling priorities

Register now

Sunshine Coast Safer Gambling Network Meeting – 14th May 2026

🕒 9:00 AM – 10:30 AM 📍 Maroochy Surf Club (34-36 Alexandra Parade, Sunshine Coast, 4558)

Sunshine Coast Safer Gambling Network Meeting brings together partners from across the region to share updates, exchange information, and strengthen connections between services and venues.

Register now

Gympie Safer Gambling Network Meeting – 16th June 2026

🕒 9:00 AM – 10:30 AM 📍 Gympie RSL Club (217 Mary Street, Gympie, 4570)

Gympie Safer Gambling Network Meeting provides an opportunity for regional partners to connect, share updates and discuss local priorities.

Register now

Mount Isa Safer Gambling Network Meeting – 29th April 2026

🕒 10:00 AM – 11:30 AM 📍 Centacare NQ, 80 Short Street Mount Isa

Mount Isa Safer Gambling Network Meeting brings together partners from across the region to share updates, exchange information, and strengthen connections between services and venues.

Register now

FROM AGL

A reminder about AGL's new FC Support system with their new email fcsupport@agl.com.au and number 1300 661 703 (80% of calls being answered within 30 seconds!).

Getting Support

		
Request a bill or account summary	✓	✓
Request a debt waiver	✓	✓
Set up payment and hardship arrangements	✓	✓
Register government concessions, or apply for grants and rebates	✓	✓
Set up a Centrepay deduction	✗	✓
Request Family Domestic Violence support/protections	✗	✓
Register Life Support equipment	✗	✓

What do I need to provide?

- Financial Counsellor Authority Form (submitted via email) – required for ongoing FC authority
 - If FC Authority Form was previously submitted: FC will be asked to answer verbal ID questions over the phone
 - If FC Authority Form has not been submitted: customer required on the call to answer verbal ID questions – FC authority is for that call only
- An AGL account number (preferably)
- If setting up a hardship arrangement, capacity to pay information will be required
- Information about [concessions, grants, rebates and discounts](#) in your state, and how to apply, is available on our website
- **Note: Do not provide customer codewords or customer's personal payment information via email**

RESOURCES

SHAWGIDLEY INSOLVENCY

Applying for bankruptcy can feel like a terrifying situation and I often see clients who are very anxious about it. Bankruptcy can be your client's best way out of financial strain, but it's a last resort once all other avenues have been exhausted. Although your client's debt worries might feel overwhelming and unmanageable, it is crucial to make sure your client is eligible for bankruptcy and their debt's will form a part of their bankruptcy. Eligibility requirements: Bankruptcy is the most common type of personal insolvency and consists of two (2) types:

1. Debtor's Petition - Voluntarily entering into Bankruptcy

There is no minimum or maximum amount of debt or income your client needs to be eligible and there is no fee to apply for bankruptcy. A person who wishes to declare themselves bankrupt, may only do so if:

- They are insolvent; and
- They are personally present or reside in Australia; or
- They have a dwelling or place of business in Australia; or
- They are carrying a business in Australia.

2. Creditor's Petition - A creditor applies to the Court for a Sequestration Order forcing the Bankruptcy, if the debt owed is greater than \$10,000.

You are unable to apply for bankruptcy if your client has an active debt agreement or personal insolvency agreement.

Debts: Most debts for which a bankrupt is liable for will be provable, however, there are a few broad categories of debt that are not provable and some that are provable but not extinguished by bankruptcy, see below. **What Are Not Provable Debts: The main broad categories of debts that are non-provable and as a result not extinguished by bankruptcy are:**

- Debts that were incurred after the date of bankruptcy commenced;
- Court imposed fines;
- Amounts payable under proceeds of crime order;
- HELP/HECS debts under the Higher Education Support Act 2003(Cth); and
- Unliquidated debts - These are typically debts that are subject to damages claim that has not been fixed in amount or otherwise agreed as to value prior to the date of bankruptcy.

Other Debts That Aren't Extinguished: Some debts are actually provable in the bankruptcy and as such entitled to receive a proportionate return of any available funds in the estate but are not extinguished by bankruptcy. As such the your client will remain liable for the balance of these debts after being discharged from bankruptcy.

- Debts incurred by fraud;
- Child support debts; and
- Debts relating to a bond or to certain other criminal law penalties
- Debts under a maintenance agreement or order;

There is a common misconception that by entering Bankruptcy, your client will be released from all their debts upon discharge, as such, it is important to make sure they are going bankrupt to extinguish all their debts. Bankruptcy is scary prospect for most. Its reputation has suffered mainly because only the bad outcomes usually get airtime. But bankruptcy should never be the first-point-of-action for people in financial troubles. Priority should be to see if an individual's debts can be paid in full or part, but with adding to the current level of financial distress, eroding at one's quality of life. By consulting with a financial counsellor or insolvency professional, it will ensure your client gets the right story on bankruptcy and, eventually, improvements in quality of living, when compared to the pre financial distress status quo. If you have any questions in relation to this article, please contact Gemma Garrash by telephone on (02) 4908 4444 or by email at ggarrash@shawgidley.com.au.

UNHOUSED

BY FCQ MEMBER BRIAN UY

Yet the greatest time in the transfer of wealth
Its embarrassing that we do not have enough wealth

The Left nor the Right cannot find the centre
Whilst the bottom centre struggles to scrape by the metre

The State asks the people to find their genius
When community strikes back with, "Are you serious?"

Neighbourhood filled with violence, hope and trauma
Services clogged, at capacity, and put into coma

I dream of a home - warm like a cozy blanket
Mostly messy, loud filled with intellectual debates

Mum cooks the favourite pasta that everyone crave
Dad whipper snips then pops a cold one in his man cave

Kid running on pace like the AFL Grand Finals
Playing rugby like Maroons getting a try on the Game Three Finals

Nice, inn it? Yet we find ourselves in disarray
Future dim, cannot see the light of day

Here we are, hungry mouths, nowhere to feast
Tummies being fed daily with meals on wheels

Tents full of holes being pitched everywhere
Children in cars parked in the middle of nowhere

Cars full of life, hope and dreams
Nowhere to go, confused - our unhoused screams

This is a reminder for the Left and Right to find their centre
Politics aside to make the sickly - better

Again, a reminder to find our centre
For the unhoused to have a better future

Get in touch!

Got something you'd like to share with the FCQ members? Promote with FCQ through the newsletter, members email group and our socials!