



THE CEO REPORT

BY JON O'MALLY

As we approach the halfway mark of 2026 and the end of the financial year, many in our sector are awaiting the State Budget announcement and the opportunity for the Queensland Government to respond to the ongoing need for further investment in the financial counselling sector.

Recently, the FCQ team, together with members of our Management Committee, attended the FCA Conference in Cairns. I must say it was an insightful and exceptionally well-planned event. Congratulations to the FCA team for delivering such a successful conference. Organising an event of this scale is a significant undertaking, particularly with more than 900 attendees, and their efforts should be commended.

FCQ Management held its scheduled Committee meeting on

FCQ JUNE NEWSLETTER

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5 May 2026. The Committee took the opportunity to meet during the FCA Conference, with discussions heavily focused on strategic planning for the 2027-2030 period.

Rebecca Denny, Natasha Ramsay, and I also attended the FCA Representative Council meeting held during the conference. FCQ remains strongly committed to a shared vision for the financial counselling sector. This includes working collaboratively with FCA and other state peak bodies to ensure continued growth and protection of our sector, as well as improved outcomes for the many clients we support every day. The FCA Representative Council meeting provided an opportunity for robust discussions among state peaks and, importantly, reinforced a united approach to developing effective national strategies.

It is with a heavy heart that I write this report knowing that Jill McKinlay has now left FCQ to pursue her dream of becoming a teacher. Jill will be deeply missed by the FCQ team, the FCQ Management Committee, and the broader financial counselling sector. Her contribution over the past 14 years has been extraordinary. Jill began her journey as a financial counsellor and supervisor, transitioned into a qualified trainer delivering the Financial Counselling Diploma to many students, and most recently coordinated the State Gambling Program with FCQ.

On behalf of the financial counselling and financial capability community, thank you, Jill, for your dedication and the significant contribution you have made to our sector. We wish you every success in this exciting new chapter.

FCQ is also pleased to welcome Helen Smyth as our new Gambling Project Officer. Helen is based in Cairns and brings extensive experience in counselling and community education. We are confident that her expertise and experience will be a valuable asset to the role and to the communities we serve.

Enjoy the month of June!

Jon O'Mally



THANK YOU JILL!



Regional Gambling Training Days

**Cairns and Rocky! In-person CPD
Training is coming to you!**

Cairns 09/06/2026 & Rockhampton 23/06/2026

This 1-day training is designed specifically for financial counsellors and financial capability workers supporting clients experiencing gambling-related harm.

The training will include practical, skills-focused sessions and provide an opportunity for financial counsellors, financial capability workers, therapeutic counsellors and other gambling support service providers to come together for shared learning, networking and collaboration across the sector.

Register now: Members' Portal - Events Calendar

**Travel & Accommodation Support
Available from FCQ!**

**Keen to attend the training but it's just a bit too far
away? We want to help!**

Submit Your Expression of Interest

To express your interest, please email rachael.taylor@fcq.org.au and include:

- Your name, role, and organisation
- Your preferred training location
- Details of any sponsorship support required (e.g. flights and/or accommodation)

JUNE CPD TRAINING

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

FCA - Working with communities recovering from disasters

Tuesday 02 June 12:30pm - 2:00pm

CPD: 1 Skills point

The series is designed for professionals who may not see themselves as disaster managers, but whose work plays a vital role in supporting communities after disasters. Explore how financial counsellors can support communities impacted by disasters. This session will be of interest to financial counsellors, students, and anyone working at the intersection of financial wellbeing and disaster recovery.

Shaw Gidley - Ask and Advise Session

Monday 15 June 10:30am - 11:30am

CPD: 1 Technical point

Bankruptcy session discussing the current increase in forced and creditor-initiated bankruptcies. SG will touch on creditors rights prior to court action, the expected timeframes and disproportionate use of insolvency where hardship arrangements may have been viable

Gender & Disasters Australia - Lessons in Disasters

Wednesday 24 June (in person)

CPD: 6 Skills/Ethical point

This pertinent and free training is for anyone living or working in areas exposed to severe weather events. Lessons in Disaster is a full days training that will help participants understand the distinct experiences of women, men, and LGBTIQ+ people during disasters and how gender roles often expect men to protect and provide while women are expected to prioritise nurturing others at the expense of their own safety. An email invite was sent last month to members.

FCA LMS - Gambling 101

Online e-learning FCA Toolkit

CPD: 1 Skills/Technical point

This Gambling 101 e-learning course provides foundational skills to support people affected by gambling harm. It is designed for generalist financial counsellors seeking to build, enhance, or refresh their knowledge in the area. The course explores the Australian gambling environment, key concepts related to gambling disorder, and effective approaches to supporting clients experiencing gambling harm.



JUNE SECTOR MEETINGS

CBA Monthly FC Meeting

Tuesday 23 June 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 24 June 1:00pm - 2:00pm

CPD: 0 points

Informal sessions with topic TBD.

Westpac Group FC Roundtable

Tuesday 30 June 11:30am - 12:30pm

CPD: 0 points

Informal sessions with topic TBD.

West Moreton Safer Gambling Network (SGNET) 16th June at Porters Plainland Hotel

Free session features industry updates, lived experience insights, and networking opportunities.

Register via Humanitix -

<https://events.humanitix.com/west-moreton-sgnet-2026> .

SECTOR VACANCIES

Financial Counsellor **UnitingCare - Chermside**

Full Time

We are seeking a Financial Counsellor to join our Financial Resilience and Wellbeing Service—a free, confidential service supporting individuals and families experiencing financial hardship, stress, anxiety and mental health challenges. In this role, you will support those accessing the service to create positive and practical outcomes.

The Financial Counsellor provides professional financial counselling services, assisting individuals and families experiencing financial difficulties.

[Apply here](#)

Financial Counsellor **UnitingCare - Flexible**

Part Time

We are seeking a Financial Counsellor to join our Financial Resilience and Wellbeing Service—a free, confidential service supporting individuals and families experiencing financial hardship, stress, anxiety and mental health challenges. In this role, you will support those accessing the service to create positive and practical outcomes.

The Financial Counsellor provides professional financial counselling services, assisting individuals and families experiencing financial difficulties.

[Apply here](#)

2 x Small Business Financial Counsellor **SBFCS - Brisbane Region**

Full Time

Business & Rural Solutions Limited (BRS) is a leading not-for-profit organisation providing services that empower rural and small businesses and their communities. Key programs that we deliver include the Rural Financial Counselling Service, Business Wellness Coaching Program and the Small Business Financial Counselling Service across Southern Queensland. The focus of this role is to support small businesses who are experiencing, or at risk of experiencing, financial difficulty.

[Apply here](#)

Grow Officer - Financial Capability Worker **ICAN - Cairns**

Full Time

Empower your community. Build financial resilience. Create real change in Cairns and surrounds. Kick-start a meaningful career in community services with ICAN. We're looking for a motivated Cairns Local who wants to help strengthen financial wellbeing, support families, and contribute to long-term community empowerment.

[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!

INDUSTRY UPDATES

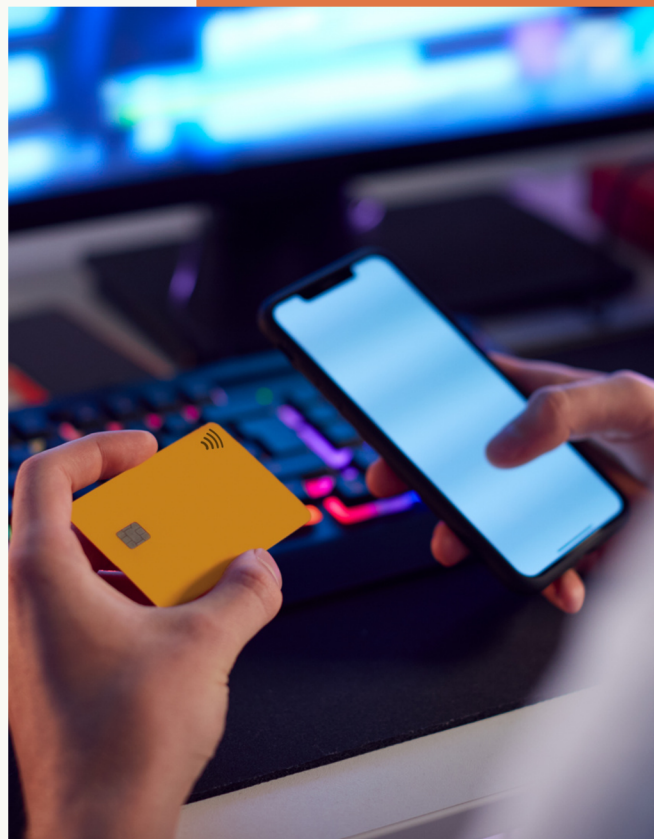
QLD Rolls Out New Gambling Harm Action Plan

The Queensland Government has launched its Gambling Harm Action Plan 2026-28, and it's one worth getting familiar with.

<https://www.publications.qld.gov.au/dataset/gambling-harm-min/resource/84d444db-97e0-4be0-8e87-0c6f0cb412d6>

With 70% of Queensland adults gambling and around \$6.8 billion spent in 2024-25 alone, the stakes couldn't be higher. The plan targets four key areas – education, support, research, and regulation with a real focus on protecting vulnerable groups including youth, First Nations communities, and gaming venue staff.

For operators, there's good news: expect practical support through staff training resources and clearer customer safety frameworks to help venues do the right thing. At its heart, this plan is about all of us working together, government, industry, and community to make gambling safer for everyone.



Free Scam Awareness training for your clients

Cyber scams continue to cause significant financial harm, and building digital confidence is critical for many clients. CyberAbility offers a free, accessible training program designed to help people recognise, avoid and respond to scams. It's particularly suitable for people with disability, older Australians, and others who may be at higher risk of online exploitation. The training includes short, practical modules covering common scam types, warning signs, and what to do if something goes wrong. The content is easy to follow, using clear language and real-world examples, making it a useful tool to share with clients.

Access the training [here](#).

ASIC seeking insights - Buy Now Pay Later

The Australian Securities and Investments Commission is interested in key issues emerging in the Buy Now Pay Later space following the 2025 reforms. This includes responsible lending practices, such as inquiries and verification processes, and the use of credit checks. It also includes hardship and complaints handling practices. If you're seeing trends or issues in your work, please share this information via the [Insights Tool](#). As you know, insights from the frontline play a really important role in informing regulatory oversight and improving consumer protections. If you don't know how to use the tool, please watch this [short video](#).

Economic Justice Australia - Centrelink debt resource

Economic Justice Australia has pulled together a practical factsheet that can support your clients experiencing Centrelink debts. The factsheet outlines key options, including: ·negotiating a repayment plan that doesn't cause financial hardship ·contacting Centrelink regularly to maintain agreed arrangements ·what to do if you disagree with a Centrelink debt. The resource highlights when legal advice is needed, particularly if prosecution is being considered. This is a clear, client-friendly tool to support conversations about rights, options and next steps. Access it [here](#).

RESOURCES - MORTGAGE STRESS

Last month FCQ and Mortgage Stress VIC teamed up to deliver a Mortgage Stress training session. With impending interest rate hikes, our sector colleagues from Mortgage Stress VIC presented to FCQ members their unique services and systemic change in action. Members were given case work examples highlighting the importance of holistic support 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 were shared to support QLD FCs in their work supporting vulnerable clients with options in relation to mortgage hardship.

As all attended agreed, it would be incredible to have this kind of service in QLD, however this work falls on generalist FCs and its critical we ensure members feel supported and confident in addressing mortgage stress issues with clients. We've uploaded a recording of the session on the Resources section of the Members' Portal. You'll also find some other relevant or adaptable resources:



Mortgage Stress VIC - Mortgage Stress Fact Sheet

- This resource runs through common hardship issues and hardship options including IDR and EDR, breaks down common banking terminology, dealing with arrears, default notices and selling the property.
- This fact sheet is a guide to the law in Victoria, Australia. It is not a substitute for legal advice.

FRLC - The Mortgage Stress Handbook

- This guide primarily covers financial difficulties and is a client-friendly resource to understand hardship processes and pathways, their rights, complaints and useful contacts.
- This publication is a general guide to the law. You should not rely on it as legal advice and we recommend that you talk to a lawyer about your situation. The information is correct at the time of printing, however it may change.

Legal Aid QLD - I owe money

- <https://www.legalaid.qld.gov.au/Find-legal-information/Work-and-money/Money-and-debt/I-owe-money>

CALC - My house is being repossessed, what can I do?

- This fact sheet is useful for general information on being pursued for payment of a debt; and being threatened with court action to take possession of your home.
- This fact sheet is for information only and should not be relied upon as legal advice. This information applies only in Victoria and was updated on 24 November 2021.

NDH - Home Loans

- <https://ndh.org.au/debt-problems/home-loans/>

QLD Government - Mortgage Relief Loan

- <https://www.qld.gov.au/housing/buying-owning-home/homeowners-financial-help/mortgage-relief-loan>



Managing your

Continuous Professional Development (CPD)

All Accredited, Associate and members working as Student Financial Counsellors are required to complete 20 points of CPD each year.



CPD with FCQ

If you register for a CPD session delivered by FCQ, we will automatically record your CPD points in your Members' Portal.

FCQ CPD activities are categorised into one of three types:

- Beginner (new FCs)
- Open (all FCs)
- Advanced (4+ years experience)

If an FCQ CPD activity is missing from your CPD Summary - just let us know.



External CPD

You can record non-FCQ CPD in your Members' Portal account as long as it is relevant to your role as a financial counsellor. You must:

- ensure training is aligned with activity options as set out in the National Standards and FCQ CPD Guide
- Upload evidence of learning outcomes and attendance (e.g. certificate, confirmation from line manager) for audit purposes.
- Additional criteria for external Supervision CPD (please speak with FCQ)

What is CPD

- Training with clear learning outcomes designed to reinforce, improve or broaden knowledge, expertise and competence.
- Attendance at a training session that has direct relevance to the knowledge or skills required for financial counselling.
- Eligible activities that involve research, reflection or innovation that develop or improve the worker's skills or knowledge relevant to financial counselling.

What it isn't

- Attendance at a meeting where no training is delivered.
- Attendance at a networking event.
- Training related to workplace operations and procedures, e.g. OH&S.
- Any training, event or meeting that is not related to the work of a financial counsellor.



Managing your **Supervision**

Members are encouraged to refer to the National Standards for Supervision and the FCQ Membership Policy, for professional requirements, additional background information and explanations

Mandatory Policies of Supervision

It is the responsibility of FCQ members to ensure that the four mandatory policies on Supervision are met:

- Who can be a supervisor
- Minimum number of hours of Supervision
- Amount of Supervision by a Professional Supervisor
- Written agreement between Supervisor(s) and Supervisee



Recording Supervision

How to evidence Supervision Hours:

1. Log into the Members' Portal
2. Go to the Members' Area
3. Select "Add Supervision Hours"
4. Input details of Supervision progressively throughout the year as completed
5. Member may choose to evidence Supervision by:

- completing supervision log to match hours input on portal;
- sending supervision log to Supervisor(s) for sign off; and
- upload supervision log as evidence to final supervision entry in portal for year

OR

- sending an email to supervisor(s) requesting confirmation of supervision hours (member may like to include a screenshot of supervision summary from portal in email); and
- uploading PDF of email confirmation to final supervision entry for membership year



FAQ

Can I have a Cross Border Supervisor?

Yes. In line with the National Standards, a Professional or Specialist Supervisor does not have to be in the same State/Territory as the Financial Counsellor they supervise. If a Supervisor has been approved by one Association to provide supervision, this means they will be automatically accepted by other Associations.

Can I record Supervision from my Line Manager?

No. It is important to note that Line Management Supervision does not count as Professional Supervision.

Can I use a Specialist Supervisor?

Yes. If a FC has more than one supervisor, then the other supervisor (a Specialist Supervisor) could be a professional with a discipline-specific skill set. FCQ must also approve the engagement of Specialist Supervisors to count toward Supervision hours.