FCQ NEWS

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THE SOM REPORT

BY RACHAEL TAYLOR

As many of you know, Jon is taking a well-earned break, so I am pleased to provide this month's update on behalf of the FCQ team.

Firstly, thank you to everyone who participated in our recent survey regarding the location of the 2027 FCQ Annual State Conference. We received a fantastic response from members, and it was clear that Port Douglas was a very popular choice. While we share the enthusiasm for this beautiful destination, the logistics and costs associated with delivering a large-scale event in a more remote location mean that it is not feasible in the current environment. We remain committed to exploring future opportunities and hope to bring the conference to Port Douglas in the not too distant future.

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In the meantime, we are excited to announce that the 2027 FCQ Annual State Conference will be held at the Pullman Brisbane King George Square from 16-18 March 2027. We look forward to welcoming members from across Queensland for three days of learning, networking, collaboration and professional development in the heart of Brisbane.

We are also delighted to welcome Helen Smyth to the FCQ team as our new Gambling Project Officer. Helen brings a wealth of experience and passion to the role, and we are excited to have her on board as we continue to strengthen support and resources for both members and the communities they serve.
June provided valuable opportunities for connection through our regional workshops in Cairns and Rockhampton. A sincere thank you to all members who attended. It was wonderful to get out and meet face to face, strengthen existing relationships and build new connections across our sector. These workshops highlighted the importance of collaboration between therapeutic gambling counsellors and financial counsellors, helping to reinforce the strong networks that underpin the support we provide to Queenslanders.
Advocacy continues to remain a key focus for FCQ.

Our leadership team is actively collaborating with national peak bodies and key stakeholders to advocate for protections and certainty for our members regarding the SCHADS Award. We recognise the importance of these discussions and remain committed to ensuring the voices of Queensland financial counsellors are represented in ongoing conversations that impact our workforce and the sustainability of our sector.
Thank you for your ongoing support, engagement and dedication to the work you do every day.

We look forward to connecting with many of you over the coming months.

Rachael Taylor
Systems & Operations Manager

JEANS FOR GENES DAY!

On Thursday 6th August I am encouraging our members to wear their jeans in support of Genes for Jeans Day, a cause that is especially close to my heart. My son, Reggie, was born with Spinal Muscular Atrophy (SMA), a rare genetic condition. Thanks to access to life-saving treatment, Reggie is now doing incredibly well. He is the happiest little boy, full of smiles and laughter, and we are very grateful for the opportunities he has been given!

Genes for Jeans Day is an opportunity to raise awareness of the many families affected by genetic conditions and birth defects. Approximately 1 in 20 children are impacted by a genetic condition or birth defect, highlighting the importance of ongoing research, early diagnosis, and support. By wearing your favourite pair of jeans, you're helping to spark conversations, increase awareness, and show your support for children and families living with genetic conditions.
Thank you for helping us celebrate and raise awareness!

https://fundraise.jeansforgenes.org.au/fundraisers/isabellaomally

JULY CPD TRAINING

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

CoP Beyond the Bars
Tuesday 15 July 12:00pm - 1:00pm
CPD: 1 point Skills
This session will look at strategies for telecommunication barriers when working with incarcerated individuals.

JULY SECTOR MEETINGS

CBA Monthly FC Meeting
Tuesday 28 July 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 29 July 1:00pm - 2:00pm
CPD: 0 points
Informal sessions with topic TBD.

WELCOME HELEN!

FCQ would like to introduce Helen Smyth, our new Gambling Project Officer.

Helen joins us with over a decade of experience as a counsellor, community educator and trainer in the Gambling Harm and Financial Wellbeing sector. Working from a person-centred, trauma-informed and evidence-based therapy approach, Helen is deeply interested in the creation of safe and respectful environments where clients can strengthen coping skills and regain a sense of control. Helen has supported people at every stage in their journey of change, helping people to actively reduce or stop gambling and rebuild relationships, finances and wellbeing.

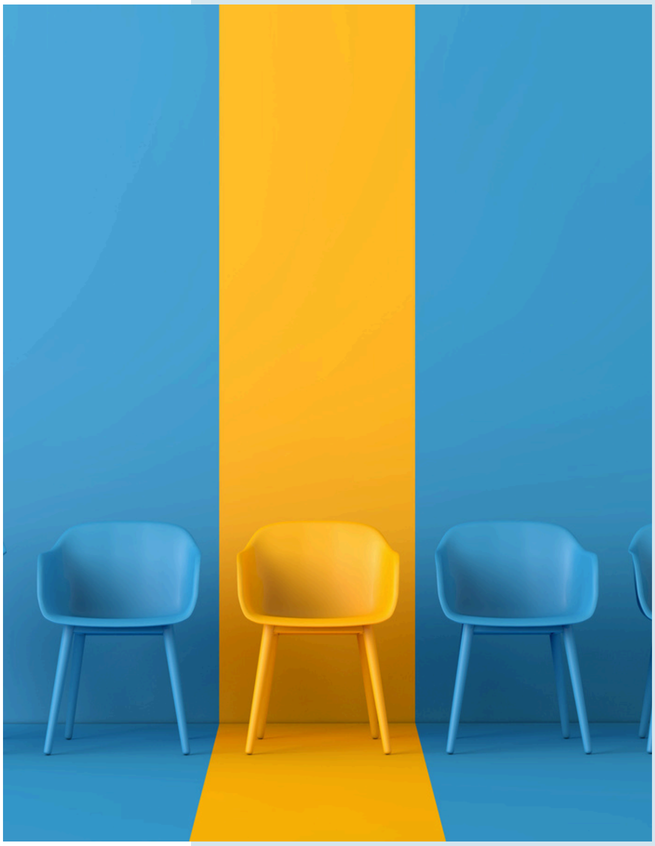
As a trainer, Helen is committed to focussing on helping people to recognise the signs of gambling harm, how to have supportive conversations, applying best-practice intervention strategies and connecting people to appropriate support services

SECTOR VACANCIES

Financial Counsellor
UnitingCare - Brisbane / Caboolture / Chermside / Redcliffe / Mackay
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 (including students)
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
EACH - Harvey Bay (Wide Bay Region)
Full Time
Join a passionate team delivering financial and wellbeing support to individuals and families experiencing vulnerability. Within the Child, Youth & Family Wellbeing program, you'll work alongside a multidisciplinary team to help people navigate financial challenges and build stronger, more secure futures. As a Financial Counsellor, you'll play a vital role in supporting people facing financial hardship, including those impacted by complex life circumstances such as family violence, mental health concerns, and systemic barriers.
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

First Nations Clean Energy Network

In late 2025 Original Power, a First Nations not-for-profit focused on community energy equity, launched the Right to Power report, the first national investigation into the experiences of First Nations households using prepayment and card-operated electricity meters. With support from Energy Consumers Australia, we examined energy insecurity among prepayment customers and provided recommendations to improve consumer protections and access to fair, affordable energy. The research was First Nations-led and supported by Western Sydney University and local First Nations research partners.

At the time of publication, we were unable to access Queensland's disconnection data. Earlier this year, we obtained this data through FOI, revealing significant energy insecurity, low concession uptake and frequent disconnections in several Far North Queensland and Torres Strait Islander isolated network communities. These findings will be published in late-2026 to inform both state and federal reform processes. Your participation will help ensure Queensland's unique First Nations experiences with card-operated meters are reflected in upcoming reforms. Your insights are essential to identifying service gaps, strengthening protections and improving electricity affordability for First Nations households. Throughout July 2026, we are inviting representative bodies and service providers working with prepayment (card-operated) customers to register for a 30-minute online interview.
Organisations can nominate a representative who can speak to:
- your organisation's experience supporting prepayment customers
- any programs or supports for people experiencing energy insecurity or financial hardship
- awareness of assistance schemes, consumer protections or regulatory mechanisms
- recommendations to improve outcomes for First Nations prepayment customers.

Nominees can register for the study here. We will provide further information during registration and request consent to participate. Interviews will be conducted via Zoom in July 2026, and participants will receive a $30 grocery voucher. This study is being conducted by Western Sydney University in partnership with Original Power and Indigenous Research Partner organisations. It forms part of a broader program to identify regulatory and consumer-protection gaps and strengthen the evidence base for reform. The project is funded by Energy Consumers Australia.We look forward to your participation.
For further information, contact: Kaneya Poudal, Engagement and Policy Lead at the First Nations Clean Energy Network: kaneya@firstnationscleanenergy.org.au

Bankruptcy - it's a good thing!

Shaw Gidley has been working with financial counsellors now for over a decade. I recall when we first arrived on the scene, particularly at FCAN NSW state conference, we weren't all that well received as Trustees in bankruptcies had in the past obviously earned a less than stellar reputation amongst financial counsellors. Suggesting that bankruptcy was a good thing was fought with danger raising concern one may get dragged kicking and screaming from a conference and thrown to the curb. But slowly we began to educate financial counsellors about the utility of bankruptcy and its ability to improve an individual's quality of life by dealing with the severe financial distress they were living with. Debtor and creditor laws have come a long way over the last 3,000 years. Whether it was the ancient Romans selling a bad debtor's family into slavery or the British starving a vagrant debtor to death in debtor's prison bankruptcy, today's system is a walk in the park. Entering bankruptcy is not to be taken lightly and still can severely penalise individuals who do the wrong thing or use bankruptcy for ulterior motives. Bankruptcy today is predominately a law used to relieve financial hardship and pain and yet still carries a stigma with many, predominately due to a misconception or misunderstanding on how the legislation operates and what the objectives of the legislation are.

INDUSTRY UPDATES

I for one, believe bankruptcy should be the preferred option in most consumer bankruptcies over debt agreements or other forms of arrangements as all too often arrangements simply prolong the financial distress, often adding to it as individuals who genuinely want to pay their creditors, over reach themselves financially once again, trying to meet a repayment plan, which becomes even more difficult in times of high inflation and increasing costs of living. Relative to the predicament an individual finds themselves in when they are subject to the free-market debt collection forces, bankruptcy provides numerous “benefits” to an individual subject to financial distress. The benefits are as follows:

1. Immediate relief from financial distress.
2. Access to the trustee who informs the debtor of their rights and obligation, resolving the fear of the unknown.
3. The trustee acts as the point of contact for all creditor and debt collector queries.
4. Legal actions against the debtor are stayed upon entering bankruptcy.
5. The sheriff no longer has the ability to take possession of the debtor’s assets.
6. The debtor has access to a Trustee in Bankruptcy who will explain the process and alleviate concerns of the “unknown”.
7. It is likely that the debtor will experience improved household cashflow if previously on repayment plans with creditors, due to the income contribution thresholds applicable in bankruptcy, and no longer having to comply with the repayment plans.
8. The debtor can retain a primary motor transport up to a value of $9,600.
9. The debtor’s superannuation is a non-divisible asset protecting the debtor from future financial loss or hardship in retirment.
10. Tools of trade to the value of $4,450 are non-divisible.
11. Assets used for everyday living purposes eg TV, fridge, lounge, clothes, computer etc are protected.
12. Any compensation received for personal injuries is past, present, or future is protected, even if converted into another type of asset.
13. The debtor can still travel overseas and its unlikely they will be stopped to do so unless deemed a flight risk.
14. It is not a life sentence for your financial reputation. Once the term ends you can move on with their life.
15. Creditors and debt collectors must stop contacting the debtor upon entering bankruptcy.
16. There are no lodgment fees to file for bankruptcy.
17. There is no minimum amount to owe to creditors to be eligible for bankruptcy.
18. The debtor can still operate a business as a sole trader.
19. It is unlikely that knowledge of bankruptcy will become known amongst friends and family unless the debtor lets them know.

So as you can see bankruptcy legislation assists an individual subject to severe financial distress and finds a pathway to improve quality of life and allow one to get a fresh start and financial freedom.
I often refer to the 3-year bankruptcy term as a bachelor’s degree from the school of hard knocks in financial prudence. Many individuals who come through the term are often better financial managers than when they first entered Bankruptcy.

Additionally, some of you may know Shaw Gidley runs a free bi monthly Ask & Advise session for financial counsellors. These sessions are short and informal (around 30-45 minutes), covering trending insolvency topics followed by an open Q&A. If you’re interested in attending, the next session is 25 August 2026 at 10.30am.

If you have any questions in relation to this article or the Ask & Advise session, please contact Gemma Garrash by telephone on (02) 4908 4444 or by email at ggarrash@shawgidley.com.au.

RESOURCES - LEMON CARS

Consumer advocates nationwide have welcomed the release of the Australian Securities and Investments Commission (ASIC) report '*Lifting the bonnet: ASIC's review of car loans'*. ASIC's Indigenous Outreach Program reviewed car loans from eight across a two-year period from March 2023 - 2025 and have painted a comprehensive and troubling picture of the consumer harm fuelled by car loans.

"This report shines a light on the chronic issues we see on our frontlines with car financing," said Consumer Action Law Centre CEO, Stephanie Tonkin. "Loan products that target vulnerable consumers, consumers not being told their options, difficulty accessing hardship support and lenders not having sufficient processes to identify when harm is being caused."

The report reveals significant variation in the cost of car loans for consumers, with some lenders charging people on lower incomes higher fees. The report also uncovers the systemic pressuring of consumers to certain loan products, with staff trained to override consumer objections to certain types of finance or paying cash.

Disturbingly, the report demonstrates that lenders inflate the true value of cars for the purpose of loans - which contributes to significant consumer harm, including entrenched debt for some consumers when the car is repossessed. In a review of over 250 loans where a car had been repossessed, in nearly 90% of those cases, consumers still owed over half the original price of the loan.

"Consumer advocates want the findings of the report to lead to real world change for consumers, particularly for First Nations consumers, who are involved in many complaints to ASIC related to car loans, and whose poor experiences of car loans are seen from frontline services across the country.

Back in 2023, FCQ and Mark Holden from Financial Rights Legal Centre Mob Strong presented on these issues at the annual state Conference. There are lots of great resources available from this session availble for members on the Members Portal to assist with lemon cars and loans.
https://members.fcq.org.au/resources/from-sale-to-scrap-lemon-cars/

There are also some great supports and resources availble through our sector partners:

https://consumeraction.org.au/lemon-cars/

https://financialrights.org.au/getting-help/mob-strong-debt-help/car-problems/

https://www.canstar.com.au/car-insurance/lemon-laws/

https://financialrights.org.au/factsheet/car-purchasing-and-loans/

https://toolkit.org.au/casework/credit-and-debit/responsible-lending/