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NEWSLETTER OF THE FINANCIAL AND CONSUMER RIGHTS COUNCIL

ADVANCING THE RIGHTS OF VULNERABLE VICTORIANS

Devil's Advocate

Contents:

STOP PRESS - COMMONWEALTH FINANCIAL COUNSELLING FUNDING RENEWED

Following months of uncertainty and stress, the federal budget has reinvigorated the Commonwealth Financial Counselling Program, with the announcement of a $28 million reinvestment in the sector.

This money will transform the seemingly doomed 'GFC' positions into recurrently funded roles, extending to 77 financial counsellors across the country. Approximately 25 of these positions are in Victoria.

Many of those financial counsellors affected have been soldiering on with their responsibilities, continuing to help vulnerable members of their communities despite having no guarantee of a job beyond June of this year.

This funding formally recognises the importance of their work and stands testament to the growing respect for our sector in the halls of power. Thanks must go to Minister Jenny Macklin and Parliamentary Secretary Julie Collins for their involvement.

Many of you will be aware that AFCCRA, FCRC and the other state bodies have been lobbying hard in the lead up to the budget; an integral part of this lobbying process was the willingness of agencies and financial counsellors to be involved, meeting with local members and demonstrating the importance of their work. Thanks must go to all of those who shouldered some of the lobbying burden.

Specific mention must be made of the industry and knowledge provided by AFCCRA's Policy and Campaign Officer, Peter Mott. Peter adeptly co-ordinated efforts across the country, providing humour and hope even when our prospects looked dim.

Along with funding financial counselling itself, the announcement included funding for AFCCRA to continue its important work on the national stage.

Coupled with the announcement of both federal and Victorian Department of Justice (see page 6) funding in flood affected areas, it has been a good fortnight for financial counselling in Victoria. It will be great to be able to return our focus to the truly important work of helping our clients.

Got something to say?

The Devil's Advocate accepts contributions from financial counsellors, lawyers, related community sector organisations, government departments and industry bodies.

The deadline for the next edition is June 28. Submissions can be directed to admin@fcrc.org.au.

Remember that more urgent articles can be submitted to the DA's sister publication, the fortnightly FCRC gazette.

All submissions are subject to the oversight of the DA editorial board.

Chair's Report - Cheryl Buttigieg

This article has been re-submitted this week due to the Federal Government budget announcement with the continued commitment to fund 77 full time GFC Financial Counsellor positions with a provision of an extra $28 million over the next four years (Julie Collins MP, Parliamentary Secretary for Community Services – Media Release 10/05/2011).
Prior to the Federal Budget announcement this article discussed the implications of those GFC funded Financial Counsellors that would be jobless come June 30 this year. It captured a very real case study of a new Financial Counsellor to the field who described her experience so far, her thoughts and feelings about potentially not having a job come June 30th and then her response to the budget decision.

This is part of her response prior to the budget announcement:

In September 2009, I started a new job as a financial counsellor. My first day was training at the Novotel in St Kilda with about 27 other people who were funded to do their financial counselling Diploma. The ITSA presentation was heavy, long and intense. People in the room were asking questions about Part 9's & part 10's. I just sat there thinking what is a Part 9 & 10? Is there a Part 8?

I knew that the funding was for nine months…I had everything to learn and nothing to lose. I couldn't make too many long term plans, the funding was a once of deal and that was fine with me…so I thought! In March 2010 the funding was rolled over for twelve months….as time went on I became passionate about social justice, advocacy, clients, developing my skills and knowledge …and I was hooked. I loved the work, my co-workers and the clients.

As June 30th 2011, drew closer I desperately wanted to stay in the field and I was devastated about the thought of not being able to continue work as a ***Qualified Financial Counsellor,*** *(paid for courtesy of my funding). Where do I go from here? How would I compete for jobs in this field where experience is everything? What happens to my two years of experience if there are no more jobs in the sector? Will I have to start at the bottom again? Who will want a financial counsellor that has 24 months experience as a financial counselor 12 months ago?*

I was not ready to leave the sector, I've only started. I wanted to join the board, be part of a working group or maybe have a CD project of my own. I hadn't done any of that yet. In the last 24 months I had focused on case work, networking and my Financial Counselling Diploma. There is so much I want to do. I feel that my time was over before I had really experienced it….

And after the budget announcement: ***THEY DID IT!***

FCRC and Financial Counselling Australia (AFCCRA), got the message through to Jenny Macklin's office…our GFC funding has been renewed for 4 years to be recurrent.
I can't express how happy I am! Not just for me, but the whole sector. The many thanks to FCRC, FCA and everyone who fought for this…my gratitude just doesn't seem enough. I can now take a deep breath knowing my job is secure. I can't tell you how relieved I am to be a part of the Financial Counselling sector. I want to join the Board, be a part of a working group or maybe have a CD project of my own.
I love being a Financial Counsellor...and oh yes I do know that there is no Part 8. (Rachel Hall)

Due to the funding victory on Tuesday night Rachel can now rest easy that her job is secure and she can continue to enjoy her work and develop her skills in this field. The campaign to save the GFC funding is an example of social activism in its finest form. I believe Peter Mott (FCA) campaign co-coordinator, Financial Counsellors' themselves and others involved made a significant impact through the local level Parliamentary ministers, which transpired in the Federal arena. Had the campaign not have happened, I feel that we would not be celebrating this victory. This is a great outcome for us and our sector!

On a lighter note, I am looking forward to the FCA conference this week. The content looks excellent with very relevant topics and speakers presenting. Its' great to attend a conference with so many nationwide FC's for the necessary networking it urges and possible great conversations to be had over the meal breaks or after hours glasses of red… if that's your thing.

We deserve a break!

Executive Officer's Report: Peter Gartlan

On Tuesday May 10, the Board of FCRC signed off on the final governance model and policies. This important work commenced in September 2010 when the Office of Gaming and Racing and FCRC co-funded an independent governance consultant, Cath Whelan to assess the appropriateness and effectiveness of FCRC governance structures and policies with a particular focus on

- Role clarity of Board and Executive Officer
- Board role in policy making, strategic thinking and direction setting
- Governance policy, infrastructure, reporting and monitoring organisational performance and effectiveness
- Board composition, structure, knowledge skills and experience mix

A summary of the model, governance policy framework and summary of governance policies are on the FCRC website or can be viewed by clicking here. The process of this review was made possible by the participation and involvement of the Board, FCRC members, representatives of the Office of Gaming and Racing as well as feedback from financial counselling agencies and other key organisations. I would like to thank Cath Whelan whose expertise and encouragement throughout the process assisted all who were involved.

As Cath Whelan wrote in her summary 'The model created creates a clear distinction between the functions of governance and management and helps the Board maintain a primary focus on the governing FCRC to achieve its objectives'

Importantly the board, through the governance review highlighted that FCRC members remain front and centre as the owners of FCRC. It is the members who elect the board, articulate what members expect from FCRC and who provide FCRC with the rich flow of casework that is central to our advocacy role on behalf of those Victorians in financial difficulty.

In addition FCRC is continues to work on sectoral issues including,

- The delivery of the Diploma of Community Services (Financial Counselling)
- Membership of FCRC and accreditation process
- Clinical Supervision program

- Agency Standards
- Implications of the ASIC licensing exemption

We will continue to inform members of our work and I encourage you to attend your regional gatherings for updates. This year's Annual General Meeting on September 10 (see advert for the annual conference) will be considering a range of proposals to amend the constitution in line with the governance policies and sector wide issues.

FCRC ANNUAL CONFERENCE

The FCRC Annual Conference will take place from Wednesday September 7 to Friday September 9 at Four Points by Sheraton on the Geelong Waterfront.

Registrations and a full agenda will be sent out in June.

At this stage we can announce that Wednesday will consist of a half-day PD in the afternoon and the AGM will take place after lunch on the Friday.

We hope to see many Financial Counsellors in attendance - remember that FCRC is a member driven organisation and this is your best opportunity to shape our future.

Financial Counselling Flood Funds Forthcoming

Following the integral work done by financial counsellors in the wake of the Black Saturday Bushfires, FCRC is proud to announce that our sector will again play its part in helping Victorians recover from a natural disaster through the Financial Counselling Flood Relief Initiative.

Agencies across the state have received funding to assist in the recovery process for communities affected by the summer floods . FCRC itself has also received funding to carry out co-ordination, high-level advocacy and other policy work in this area.

Agencies receiving funding include:

- Child and Family Services - Ballarat
- Mallee Family Care - Mildura
- Community Connections - Warrnambool
- St Luke's Anglicare - Bendigo
- Wimmera Uniting Care - Grampians

The funding is approximately $1 million over the next two years, representing 4 EFT, and will go toward the recovery effort in over 90 towns affected by the floods.

In the face of ongoing funding pressures for financial counsellors across the country, it is rewarding to see the Baillieu Government recognising the work of our sector. This is on the heels of an extension of funding to Rural Financial Counsellors in flood affected areas earlier in the year, and indicates that the importance of financial counselling work is finally becoming apparent in the halls of power.

Let us hope that industry also respects our role, and shows greater understanding of the plight of the flood affected, particularly the mid to long term nature of the issues faced. Recovery will not always follow an industry imposed timeline.

Financial counsellors who are beyond the remit of this funding but nonetheless are seeing significant numbers of flood victims are encouraged to contact FCRC to ensure participation in any project work carried out.

Upcoming Professional Development Sessions

*Join us at Ross House on **May 24** for a day focusing on External Dispute Resolution and Local Council issues.*

Presenters in the morning session include:

- *Phillip Money - Telecommunications Industry Ombudsman*
- *Richard Murphy - Telecommunications Industry Ombudsman*
- *Belinda Crivelli - Energy and Water Ombudsman (Victoria)*

Presenters in the afternoon session include:

- *Stephen Mumford - Ombudsman Victoria*
- *Panel discussion of issues and strategies for local council rates arrears, facilitated by Peter Gartlan*

The session will commence at 10.00am and conclude at 3.30pm, with a break for lunch at 12.30pm.

All presenters will be taking questions on the day, but feel free to email any pressing issues through to FCRC to help

Registrations to admin@fcrc.org.au - get in quick, this one will be popular!

June Professional Development will be run by the Infringements Working Group in conjunction with the Federation of Community Legal Centres. Date and venue TBA.

Financial Counselling Standards 2011 - Melissa Ferguson - Office of Gaming and Racing

The Office of Gaming and Racing in consultation with the financial counselling sector has developed a document suite to provide standards for service delivery and continuous quality improvement.

The document suite reflects the consolidation of existing and draft standards for financial counselling services, and substantially preserves the intent of the previous standards.

During 2010 Quality Improvement and Community Services Accreditation (QICSA) piloted the standards with six volunteer agencies across rural and metropolitan areas. The pilot assessed the practical application of the standards suite and made recommendations to support and improve the implementation of the suite.

QICSA found that there is a strong commitment within the sector for the implementation of the standards and that the scalable nature of the standards meant that all pilot agencies had the capacity to apply them. They recommended that the implementation of the standards occur in a staged manner to support agencies to absorb the concept of continuous quality improvement and trial the self assessment tools.

The standards are intended for use by all agencies and are seen as important processes that enable continuous quality improvement in services, rather than as a funding or reporting requirement. The launch of the Financial Counselling Standards provides an opportunity to work with the standards, evaluate performance and establish quality planning processes.

The standards document suite consists of the ***Financial Counselling Standards***, a ***Guide to Self Assessment and Quality Planning*** and an ***Evidence Guide*** to support agencies in self assessment and quality planning.

All documents are available at the members' section of the FCRC website under 'Resources.'

Homewise and Waterwise No More

Whilst we welcome the announcement that concessions on electricity accounts will now be available year round, concerns exist over the end of both Homewise and Waterwise.

The 2011 State Budget has made clear that funding for the Homewise and Waterwise programs will be coming to an end. Details at this stage are sketchy, however Financial Counsellors are reporting that the concessions unit customer service team is already directly referring clients on to local financial counselling agencies. No new clients will be accepted into either program from 3.00pm Tuesday May 3.

At this stage it is unclear whether there is an intended replacement for the programs. Certainly there is sufficient demand and justification for some level of appliance repair/replacement scheme.

Should no replacement emerge, a logical consequence would be increased pressure on NILS programs across the state. Whether NILS funding is sufficiently robust to cope with this demand remains to be seen. Given that NILS is largely a privately funded initiative, it is unfair to expect this program to compensate for the demise of the state-funded Home- and Waterwise. Questions must be also raised about the impact on consumers who cannot afford a NILS loan or otherwise do not meet the criteria. One would hope that the government did not consciously decide to widen the gaps through which vulnerable people can fall.

Financial Counsellors have long been aware that these programs ran drastically over budget, so perhaps the perceived end should come as no surprise. No doubt they were difficult to administer and keep fiscally sound. This, however, is no excuse for withdrawing funding; accountability and improvements to systems and processes would have been an preferable path to take. Instead, Homewise and Waterwise seem to have been consigned to the too hard basket and numerous vulnerable consumers placed at risk.

FCRC will endeavour to contact the relevant Minister and departmental officers to confirm plans for the future, along with monitoring news through VCOSS and other sources.

Single Member Hearings at the Social Security Appeals Tribunal - Maree O'Halloran, National Welfare Rights Network

In April 2010 the *Families, Housing, Community Services and Indigenous Affairs and Other Legislation Amendment (2009 Measures) Act 2010* (Act No 38 of 2010), amended the *Social Security (Administration) Act 1999* to make clear that the Social Security Appeals Tribunal (SSAT) may be constituted by a single member for the purposes of the review of a decision. At the time of the legislation's passage, the then Principal Member of the SSAT advised the National Welfare Rights Network (NWRN) that single member hearings would be held only in exceptional circumstances. However, in October 2010 the new Principal Member advised NWRN that the policy was set to change. The SSAT now exercises the power to hold single member hearings for all SSAT panels, except in limited circumstances. Of concern is the likelihood that this change in policy is merely a cost-cutting exercise and that the loss of multi member panels will result in reduced quality of decision-making. The change in policy is unlikely to lead to fairer or more accessible decisions, and arguably no quicker decisions. The move puts economic considerations above all other objectives which, bearing in mind the nature of the SSAT's broader purpose, is inappropriate. Historically SSAT hearings have been conducted by members with a mix of expertise, from welfare, legal, health and government backgrounds. The result has been a diversity of backgrounds, perspective and expertise brought to bear in the decision making process. The reduction to a sole member being from a single background will result in a loss of expertise for applicants. One of the great strengths of the SSAT has been that multi member hearings allow members to discuss the issues and evidence before coming to a decision. It has been a true 'tribunal' in every sense of the word. The change may lead to a perceived reduction in the accountability of the decision maker at the SSAT as they will no longer have to justify their decision to their peers, including those whose background is from a different discipline.

Of particular concern is the application of single member panels in matters where the credibility of the applicant is in question. An example would be where the issue relates to whether a person is a member of a couple, or where prosecution action is being considered. It is also not appropriate in complex cases, which are legion in this jurisdiction. The reduction to single member panels also means a loss of opportunity for members, especially part-time members, to draw on the expertise and experience of the full-time members. Multi member panels provide an important forum of peer support, cross fertilisation of ideas and quality control via supervision. They also increase equity and consistency in decision making. Part of the justification for going to single member hearings has been the exercise of single member hearings in the Administrative Appeals Tribunal (AAT). This comparison does not acknowledge the significant differences between these jurisdictions. The AAT has lengthy pre-hearing conference and alternative dispute resolution processes where other tribunal staff are involved in reviewing the case, focusing on the issues in dispute, testing the evidence and helping the parties prepare their matter for hearing. All this provides a significant background for the AAT member hearing the matter. AAT members also have access to taped transcripts to review evidence or submissions and they have associates with whom to discuss the case. The single SSAT member does not have access to these processes or support in social security matters. Further, the AAT hearing can be a day or longer. By contrast the SSAT panel has only an hour or in some instances two hours, to gather the facts and ensure that the questions which need to be asked and answered are addressed. NWRN has written to the Attorney-General seeking reconsideration of the general use of single member SSAT panels and has made media comments about the issue. At the very least, if the SSAT is to hold single member hearings as a matter of course, we would suggest that the SSAT consider nominating criteria for matters where two members would be appropriate. In our view these cases should include all 'member of a couple' decisions, debt matters where prosecution action is being considered and administrative error decisions where the integrity of the applicant is in question. The SSAT's role is to seek the correct and preferable decision, and it is the opinion of welfare rights advocates that a panel smaller than two people is less likely to arrive at the correct and preferable decision. Single member panels have the potential to give the impression of less fairness to applicants and thereby engender more appeals to the AAT for a perceived fairer hearing.

This article first appeared in the Social Security Reporter (13.1, March 2011) and is republished with the kind permission of the author.

Progress Loans Telephone Line - Marie Andrews, ANZ

Progress Loans

Loans for Health Care and Pensioner Concession card holders

ANZ and the Brotherhood of St Laurence recently commenced a pilot that for the first time gives people access to the Progress Loans through an ANZ telephone channel. This new channel enables the loan to be available nationally.

Progress Loans was developed by ANZ and the Brotherhood of St Laurence in 2006 and gives lower income earners access to safe and affordable credit for essential household items. Research conducted by Vawser and Associates in 2009 revealed the benefits of Progress Loans for participants, including improved quality of life, greater independence and improved self esteem. Participants placed value on the opportunity to establish a good track record with a major bank.

Interested people can enquire online at anz.com (simply click on the Personal Loans tab and then select Progress Loans from within the ANZ Personal Loans Overview section in the left hand navigation) or call 1300 576 799 (9am to 5pm AEST, Monday to Friday).

The Progress Loan is not available through the ANZ branch network.

Note: People calling from the Melbourne area will continue to be automatically directed to the Brotherhood of St Laurence however all other calls will be automatically directed to an ANZ Progress Loans Officer.

What's in a name? Protecting the Term Financial Counsellor

Most financial counsellors and associated workers have become aware of an increasingly prevalent practise amongst the financial services industry of claiming to be 'financial counsellors.' Without formal protection of the term, for-profit companies such as My Budget can claim to be financial counsellors with impunity.

It is therefore encouraging to see ASIC taking a more proactive stance in distinguishing the services of true financial counsellors from those of debt consolidation companies. The recently launched MoneySmart website draws the distinction in the following terms:

"Financial counsellors provide information to consumers in financial difficulty. They provide a free, confidential and independent service.

Other businesses provide services to help people struggling with debt but they charge fees and are really debt consolidation companies. They charge their fees either up front or as a commission on the new loan.

Be cautious and find out what services you are getting from these businesses and how much it will cost you. You may be able to get the same services from a financial counsellor for free."

FCRC commends this new approach; we don't deny these companies the right to exist and attempt to assist some consumers. We do, however, strongly repudiate any suggestion that the work done is in anyway connected with or comparable to the fine efforts of financial counsellors across the country.

More work needs to be done, however, and we remain confident that with increasing professionalism amongst our sector and forthcoming standards and accreditation, ASIC will go even further and provide proper regulatory protection for the term 'financial counsellor.'

Guardianship Law Reform - Have Your Say - Victorian Law Reform Commission

The Victorian Law Reform Commission has set up an online forum where anyone can provide comments on some of the proposals for reform of Victoria's guardianship laws.

The forum provides examples of how some of the proposed reforms might work in real life and asks some simple questions to help you tell us what you think.

The discussions cover:

- new supported decision-making arrangements
- new principles to guide decision makers
- enabling VCAT to make appointments before a decision needs to made
- consenting to psychiatric treatment
- consenting to admission to residential facilities documenting wishes about your future.

Simply:

1. visit the forum at: http://consultations.lawreform.vic.gov.au/

2. have a read of the case studies and then

3. tell us what you think.

The forum will be open for comments from 1 May to 31 May 2011.

The Commission will also be accepting submissions in response to proposals in our consultation paper until 20 May 2011. Visit our website to find out how to make a submission.

Your feedback will help shape the final recommendations in our report to the Attorney-General, so please take
the time to make your voice heard in this important review.

Bouquets and Brickbats - Initiatives in Hardship

Recent events have seen Financial Counsellors exposed to the full spectrum of industry attitudes to financial hardship. Admittedly, it is unlikely that industry and community sector attitudes will align entirely, but it is encouraging that some organisations are endeavouring to do things better.

Bouquets to AGL for hosting the recent 'Warts and All' forum, an open discussion with an assortment of financial counsellors. AGL representatives laid out the facts and figures of their hardship processes and discussed initiatives aimed at improving both client results and counsellor interaction.

One such initiative is a pilot program that incentivises the return of URG forms by eligible clients. AGL research indicated that more than half of the URG forms it issued were never lodged, meaning clients were potentially missing out on a helping hand. Hopefully credit incentives help ameliorate this issue to an extent. The pilot runs until the end of May, so counsellors with eligible clients should get in quick.

AGL has also launched AGL Energy Online which will hopefully make account management easier for both clients and financial counsellors. Details are available at www.agl.com.au/AGLEnergyOnline.

No-one is suggesting that the AGL model is perfect, but the willingness to discuss issues in a frank and open forum should be commended.

Bouquets also to NAB for also working to keep open channels of communication with financial counsellors, enhancing the prospects for mutual understanding. The provision of a Financial Counsellor Liaison Unit indicates at least a willingness to try and make our lives easier.

Brickbats, however, to Telstra, who demonstrated via their recent visit to the Financial Counsellors Network meeting that their understanding of hardship is limited at best. Whilst we should thank Telstra for attending, the message and attitude conveyed on the day suggested that the needs of vulnerable consumers will always come a distant second to the bottom line. For a company with such a large consumer base, we would hope for a change in attitude in the near future, starting with an accessible and empathetic hardship team.

Accessing the banking system – a look at account suitability for low income and disadvantaged consumers survey - CCMC

The Code Compliance Monitoring Committee (CCMC) is teaming up with Melbourne University to conduct a follow up on Clause 14 – Account Suitability of the Code of Banking Practice (the Code). The review will be conducted across all Code subscribing banks (the banks).

What does the Code require?

Clause 14 of the Code of Banking Practice ('the Code') reads as follows:

"Account Suitability

> *If **you** tell **us** that **you** are a low income earner or a disadvantaged person (regardless of whether **you** are an existing or prospective customer but not if **you** are a **small business**), **we** will provide **you** with details of accounts which may be suitable to your needs. **We** will also do this if **you** ask for this information or if, in the course of dealing personally with **you, we** become aware that **you** are in receipt of Centrelink or like benefits."*

Clause 14 of the Code is not prescriptive about what constitutes "suitable accounts", nor does it oblige banks to provide specific accounts, which address the needs of low-income earners or disadvantaged persons. It should be noted that a number of the banks have made a choice to offer such accounts.

The CCMC review in 2006 into banks' interpretation and compliance with Clause 14 of the Code focused on transaction accounts and found that 10 out of 13 Code subscribing banks offered a basic bank account.

These accounts, in most cases, catered specifically for low income or disadvantaged customers and customers receiving government benefits. A copy of the CCMC review is available from our website at; http://www.bankcodecompliance.org/pdf/Clause%2014%20-%20Inquiry.pdf.

The Australian Bankers Association (ABA) provides guidance as a 'good starting point' for the development of a safety net, 'basic bank account'. The ABA notes that basic bank accounts should include;

- features of an everyday transactional banking account;
- no account keeping fees; and
- some fee-free transactions.

Financial counsellors have indicated that with new account features and fee-free products, it is often difficult to know what accounts are available for their clients.

As part of this review, we would like to understand whether financial counsellors and consumer advocates see value in basic bank products.

We have developed a simple survey aimed at assessing awareness on the availability on 'basic bank accounts' and understanding the needs of clients. The survey can be accessed at http://kwiksurveys.com?u=financialcounsellorssurvey which will be available from 1st - 15th May 2011. The survey can be completed anonymously and the final reporting will not identify any contributors.

We hope that one of the outcomes of this review will be a reference tool detailing relevant accounts and product features. We hope that this guide will assist low income and disadvantaged customers when looking for alternative banking solutions.

If you encounter any difficulties accessing the survey, please contact Iris Goh, CCMC on 03-9613 7386 or igoh@codecompliance.org.au.

We thank you in advance for taking time to participate in this survey.

Review of Moneysmart.gov.au - Danielle Archer, MoneyHelp

SIMPLE GUIDANCE YOU CAN TRUST - This is the slogan for ASIC'S new MoneySmart website launched in March this year. We at MoneyHelp are enthusiastic about the new site, particularly the multiple tools it provides which may be useful to FC's in their work with clients.

The current consumer websites managed by ASIC were FIDO [aimed at a broad range of consumers] and Understanding Money [aimed at a beginner level]. The new site combines the two previous sites and replaces them. MoneySmart is a new brand created to look different to the ASIC general site and be more personally appealing. If you are already subscribed to FIDO, you will automatically be subscribed to the new site.

What does it offer?

You sign up for an email newsletter.

You can receive user support. ASIC have a call centre in Traralgon where people handle general consumer enquiries, though not a high volume. They will be trained to answer calls from the website - using the tools and info on the website itself.

You can order publications associated with the site .

You can provide feedback. Content may be re-shaped over time based on feedback. Feedback tools are prominent on the site, allowing you to click 'positive' or 'negative' options and leave comments. This could be a good way to ensure that FC's have input into shaping this resource for their clients.

Calculators galore! Here at MoneyHelp, our weblink to the old FIDO calculator has been the most popular link on our site. At MoneySmart there are literally dozens of new calculators, some of which can be used on any mobile phone that has a web browser. Think beyond budgeting calculators! Think saving, super, spending and more.

The site has a section called life events. These are Buying a mobile phone, Having a baby, Losing your job, Buying a car/house, Divorce or separation, Starting work, Losing your partner. This means ease of access for clients, based on their personal circumstances.

So what about financial counselling and MoneySmart? Soon they will have a google map showing people where their nearest FC is. Many pages already feature case studies and there will soon be youtube videos. These features could be quite handy considering that many people who need financial counselling don't actually use the term 'financial counselling' when searching online. Other pointers, information and links will be featured throughout the site to lead people in hardship to financial counsellors.

The 2nd version of the website will be backed by a database. This means people can sign up, log in and their input data will be remembered, so they can save calculations, and forms can be filled in automatically with things like income, name, age etc.

Here at MoneyHelp we have had a look at the usage data from our own site. The most popular pages are those about budgeting and those about superannuation. Both these areas are well covered at www.moneysmart.gov.au as well as areas outside of the traditional issues FC's assist clients with. MoneySmart is a comprehensive tool for everyone, from those in financial hardship to those who are thriving financially. This means that clients whom you have assisted into financial recovery can continue to use the site as their situation may change. MoneySmart is available at www.moneysmart.gov.au

Employment Opportunities

Anglicare Victoria Werribee - Financial Counsellor Position

Full Time position (38 hours per week) - To cover maternity leave until May 2012

An opportunity exists for an enthusiastic and energetic individual to join our Financial Counselling Team in the Western part of the North and West region.

The program aims to provide a responsive and supportive counselling service to individuals who are experiencing financial crisis and / or chronic financial difficulties.

Applicants should posses the skills and have an interest in assessing the financial situation of clients, have the capacity to negotiate and communicate on behalf of clients, have the ability to access community resources as required as well as the ability to empower clients to manage their own financial situations by implementing strategies that prevent future financial crisis.

Proven experience in administration preferably within the business, financial, legal or social welfare sectors is desirable. A Diploma in Financial Counselling, or a willingness to undertake training is essential.

For enquiries and a position description, please contact 97312500 or go to www.anglicarevic.org.au. Written applications addressing the key selection criteria, nominating three referees and marked "confidential" should be forwarded Bill Linke, Team Leader Financial Counselling - Werribee Area, Anglicare Victoria, PO Box 2130, Werribee, Victoria 3030, or email bill.linke@anglicarevic.org.au. Closing date is 19 May 2011.

Employment Opportunities

Good Shepherd Hastings - Financial Counsellor Position

Work Type: Part-time
Organisation: Good Shepherd Youth and Family Service
State:Vic
Closing Date: 30/05/2011

- Family friendly workplace
- Over award conditions
- Immediate access to up to 30% salary packaging

The Financial Counsellor has the core function of undertaking case work and providing information and options to low income and vulnerable families and individuals who are experiencing financial difficulties. Other functions of this position include networking and community development.

Please go to www.goodshepvic.org.au for more information about Good Shepherd and the position.
Please address the key selection criteria if you wish your application to be considered.
Employment is subject to current Working with Children Check & Police Record Checks.

Contact Name: Leanne Farnsworth
Contact Phone: 5970 7000
Website: http://www.goodshepvic.org.au

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