

# *Devil's* Advocate

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FCRC is proud to call for nominations for the Virginia Noonan and Jan Pentland Awards for 2011. These awards recognise the inestimable contribution made by Jan and Virginia to our sector over the years.

The Jan Pentland Award recognises a financial counsellor who has delivered excellence in service to the wider community in a manner above and beyond that of standard casework. Jan's legacy of policy and educational work in our sector stands as testament to the ability of financial counsellors to make a lasting impression at the community level.

Examples of activities worthy of recognition might include assisting a local community with disaster recovery, engaging in broad community welfare or development beyond casework or undertaking community work in a developing country.

The Virginia Noonan Award recognises excellence in service to the financial counselling profession or clients, above

and beyond the normal duties of case-work.

Examples of activities worthy of nomination in this case include the successful running of a test case to alter policy or legislation in regard to a financial or consumer credit issue; resolving an extremely complex Financial Counselling case with far reaching implications; developing and presenting innovative Community Development/Education initiatives.

Consider your colleagues and friends. Who inspires you through their work and makes you proud to be a financial counsellor?

Nominations open soon and the awards will be presented at the 2011 FCRC Conference Dinner. Along with a generous financial award, winners will receive free conference tickets and accommodation.

Nominations will close at 5.00pm, Friday August 26th.

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 August 30. Submissions can be directed to [admin@frcr.org.au](mailto:admin@frcr.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

The past few months for the Board, EO and staff have been very busy....a non-stop journey of designing, Implementing and reflecting the new look FCRC. Seeking the expertise from Cath Whelan of Reckon for a new governance model, hours and hours were spent brain storming and researching governance model types. Great considerations were given to:

- What are the priorities for FCRC ?
- What should be the governance model's main function?
- What do we want to achieve?
- What do we want for the membership?
- And what does the membership want for FCRC?

The Board, EO and the staff of FCRC, who on many occasions resourced the Board, have met each month for the past six or seven months. At no less than six hourly meetings deliberating, debating and deciding on the model that best suited FCRC. Researching various models of governance, eventually determining a choice for policy governance, based on the Carver Model®. John Carver an author and an assistant Professor of Nonprofit Organizations at the University of Georgia (Wikipedia, 2011) , founded the Carver model. In seeking a reliable standard in achieving the work of the Board, he resolved that Boards often wonder what their job is and where the line differentiating the role of the Board and the role of the CEO starts and ends. Boards often spend Board meetings deliberating on staff remuneration, membership/s & fees

and which projects the EO should or shouldn't get involved in. (The Carver Policy Governance Model- Ontario Literacy Coalition).

For FCRC, staff remuneration, membership and projects are determined to be operational tasks or means, and undertaken by the EO; they are not the business of the Board and or undertaken by the Board at any time. The EO and Board have very clearly defined roles and the EO has specific guidelines to perform his work, this is measured by evidence based outcomes (ends) in accomplishing the mission and objectives of the organization.

Essentially, policy governance is the technique of governing an organization primarily focusing on policy development and execution. Policies rely on means and ends or the organizations goals (ends) and the means by which the Board and the EO achieve those ends.

The preparation for new governance model of FCRC has therefore required the development & implementation of all new policy; mission & objectives statement; strategic planning; constitutional amendments & considerations of its legal and moral responsibilities for the membership and key stakeholders. It has necessitated consultative efforts with our funders and regulators to seek their expertise about our rights and obligations as an organization. We are ready for the inauguration and can confirm the 12<sup>th</sup> July as the official date.

We have normed and stormed our way in achieving this significant outcome for FCRC. Each Board member, the EO and staff of FCRC have been committed to and professional in their approach, they have given 110% to making the new governance model a reality and making it work!

You can access more information on the model of governance from FCRC or the website under resources and for more information about the Carver's Policy Governance® from [www.carvergovernance.com](http://www.carvergovernance.com)

## *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 are now open through the FCRC website

Wholesale changes to the FCRC constitution will be addressed at the AGM on Friday September 9. Details will be distributed to members in the near future.

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.

### **Board Members:**

**Chair:**  
Cheryl Buttigieg

**Deputy Chair:**  
Maria Turnbull

**Treasurer:**  
Martin Stevens

**Secretary:**  
Pam Mutton

**Board Members:**  
Lisa Garlick  
Colin Handreck  
Damian Horan  
Tony Naughton  
Miles Turnbull

## *Executive Officer's Report: Peter Gartlan*

Welcome to the July edition of the Devils Advocate.

### **Funding**

Since the last Devils Advocate there have been important government announcements.

1. The State Government, through the Office of Gaming and Racing, announced that all generalist financial counselling services will be refunded for a further two years from July 2011-June 2013.
2. Problem Gambling financial counselling funding is secured until June 30 2012, where it is anticipated that an independent statutory body will be established. This body, the Victorian Problem Gambling Foundation, will assume responsibility for the funding of problem gambling therapeutic services that will include specialist financial counselling.
3. The federal government announced in the May budget that all financial counselling positions funded under its Global Financial Counselling assistance package (due to finish on 30 June) would be retained and rolled into their 4 year recurrent funding cycle. This protected approximately 77 positions nationally.

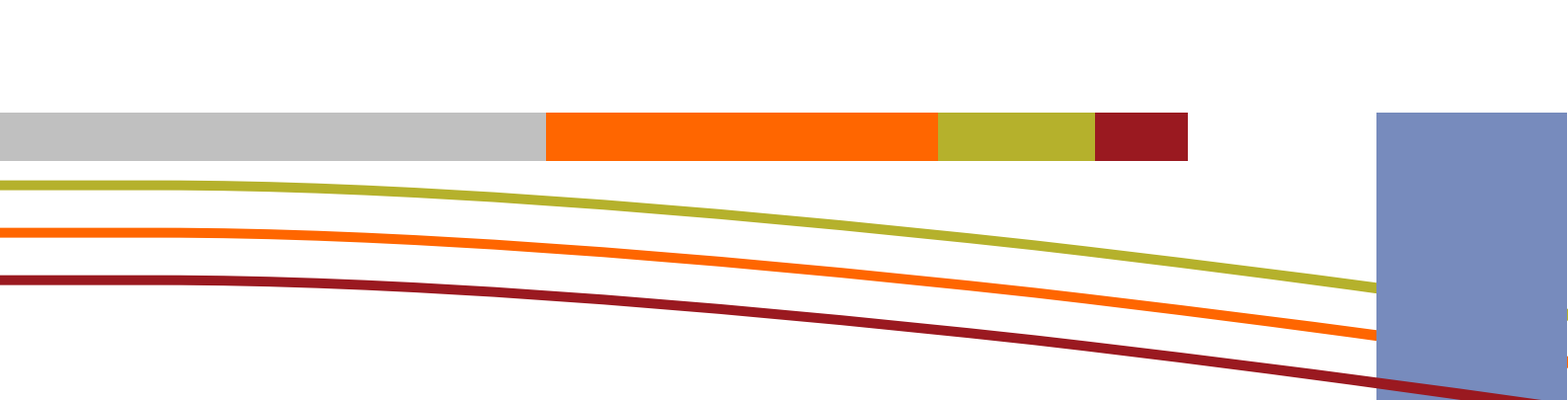
The decision by the State and Federal governments is a magnificent boost for the sector and is recogni-

tion of the important work performed by Financial Counsellors in assisting those Victorians in financial difficulty.

### **New Staff**

We welcome Danielle Archer to FCRC. Many will know Danielle from her work as the Industry Liaison Officer at MoneyHelp. Danielle has been employed three days a week to coordinate the Flood Relief initiative. The Flood Relief initiative is a Victorian State Government response to those Victorians affected by the January floods. The government funded additional financial counselling resources to assist those Victorians affected by the January floods. Fulltime positions for 28 months will be located in Mallee Family Care, St Luke's Bendigo, Child and Family Services Ballarat, and part time positions at Wimmera Uniting Care Horsham and Community Connections Warnambool. Danielle's article in this edition outlines her work and we are very pleased to have Danielle with us.

The other staff is busy as usual. Bernadette Douglas has been working on the rollout of the Financial Counselling Diploma and her article regarding the Diploma is essential reading for any person interested in the course. Chris Montgomery continues to provide quality communications to the sector through the DA, gazette and back up support to network meetings and PD sessions. Ron Rowley has the important role of ensuring



our bills are paid and regularly reports on our financial position.

### **2011 Conference Thursday 8th and Friday 9th September**

The agenda and registration form is on our website and most speakers have been confirmed. Thursday's agenda is designed to have a direct impact on FCs casework and Friday morning's agenda focuses on the professionalisation of the Financial Counselling sector.

Financial Counsellors will note that a professional development session will be held on Wednesday afternoon 7<sup>th</sup> September and we are delighted that Kat Lane and Gary Sullivan will be presenting.

Registration costs for the conference have been kept at 2010 prices. However accommodation costs are less than last year. For this we can thank the negotiation skills of Melanie Keenan who FCRC contracted to provide the logistical support for the conference. Melanie's email address is on our website to answer any queries you may have.

The **Annual General Meeting** to be held on Friday afternoon has extra importance this year. As all members know, amendments to our constitution regarding board composition and membership eligibility will be

proposed to FCRC members for their decision.

There are two key drivers for constitutional amendment. Following the 2011 Governance Project FCRC established a governance policy framework to guide future operations. FCRC seeks to ensure that the constitution of the organisation is aligned with this governance policy framework to provide a sound foundation for the future. Board composition is a key component of this framework.

The second driver for constitutional amendment is the move, across Australia, to professionalise the financial counselling sector. Proposed changes to FCRC membership categories and criteria for membership, which raise the standard of qualifications and professional development required of individual members, is desirable to support the development of financial counselling as a profession.

In accordance with the constitution, all proposals for constitutional amendment will be sent to members no later than 21 days before the AGM. We urge all FCRC members to exercise their right, and responsibility, to decide on these proposals. If you cannot attend the AGM please consider the proposals and proxy your vote. The AGM will also be electing a new board and we ask all members to consider who they wish to nominate.

## *Victorian Energy Complaints Continue to Climb*

### *Fiona McLeod, Energy and Water Ombudsman Victoria*

In May this year I released EWOV's half yearly report *Resolution 29*, a comprehensive account of our case handling experience from July 2010 to December 2010, and in doing so revealed some troubling energy and water complaint trends in Victoria.

Foremost, this report shows that 23,284 Victorians lodged a complaint with EWOV, amounting to a 28 per cent increase in complaints received in the second half of 2010 compared to the previous year. I find it extremely worrying that so many Victorian electricity, gas and water customers are finding they need independent help to resolve issues they have with their essential service providers.


Additionally *Resolution 29* reported that 94 per cent of customers contacting EWOV are residential customers. With the probability of multiple occupants in each of these households, the extent of those directly affected by the issue is even greater still.

Although at EWOV we spend a lot of time reporting on energy and water complaint numbers and trends, we are acutely aware that each time we receive a complaint or conduct an investigation,

someone's household or livelihood is affected. It has been said that EWOV complaints represent a small percentage of all the Victorian transactions processed by energy and water companies. In EWOV's opinion, it should never be considered normal or acceptable that 23,284 Victorians were faced with essential services problems that they felt they needed independent help to resolve.

The three most common issues reported in *Resolution 29* that account for the highest percentage of EWOV's complaints are billing, credit and customer service. Given that billing is the primary and most regular communication from energy and water companies to their customers – and as such, the clearest opportunity for companies to ensure their relationship with their customers – we are frustrated by the fact that it accounts for 43 per cent of the complaints we receive.

The second largest case issue was credit (16 per cent of the total) – a sign, we believe, that people who may have been coping previously have found themselves needing more help to arrange affordable payment arrangements as



energy and water costs climb.

*Resolution 29* also reports that 5,489 customers complained to us before going to their own company, but 5,230 had contact more than once with their company, and eight per cent of those people had 10 or more contacts with their company and had experienced a loss of faith. This is not acceptable.

The vast majority of Victorian customers do use and pay for their electricity, gas or water in good faith. They pay their bills on time and should, as a consequence, expect to be able to rely on their company to willingly and quickly put right anything that goes wrong. Many electricity and gas customers would have specifically chosen a particular retailer not because the actual electricity or gas is any different, but because they were persuaded that the retailer would provide them with the best overall value and service.

The future energy and water market is a complex one. A minefield of issues faces everyday Victorian consumers, particularly those who are vulnerable. Increasing energy and water prices, intense competition in the

energy market, growing pressure to move towards green energy and changing government policies are all contributing to a more complex environment.

With this ahead of us, EWOV is preparing for a challenging future. We are growing at a rapid rate and are constantly innovating to continually improve our accessibility to Victorians in need of our assistance.

## *Financial Counselling Diploma Update*

### *Bernadette Douglas FCRC*

It has been a long time coming but we are getting closer to the ongoing delivery of the Diploma of Community Services (Financial Counselling). Whilst no formal announcement is possible as yet, it has been indicated to me that I can make an informal announcement within the sector. This document aims to make clear the short term options for all potential Diploma students in semester two of 2011.

Victoria University has been chosen as the university of choice as it is both a college of TAFE and a University and has a central and accessible location. As a university, VU has the capacity to develop pathways into higher studies in the future, along with an understanding of the community services sector through the delivery of other community services training at TAFE level.

Since we are jumping into a major sea of students ( 53,000 to be exact) over a number of VU campuses, the process to have the course approved and move towards having space, time and people to deliver the training has been *and still is* encumbered with many burdensome requirements and processes.

Notwithstanding the difficulty in commencing delivery of a new qualification mid-year, it remains the

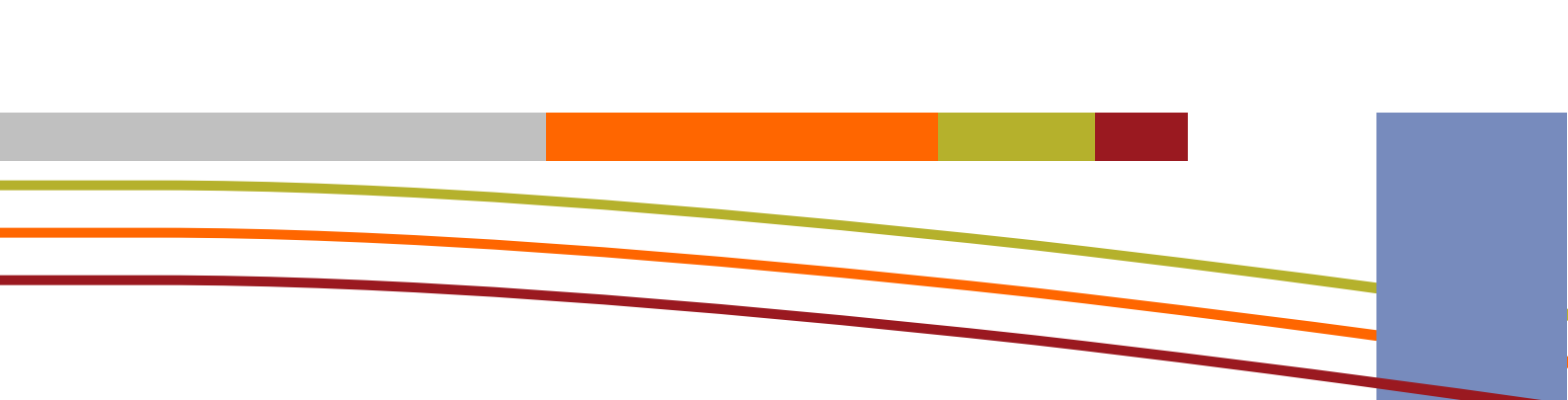
commitment of FCRC to endeavour that this occurs.

#### **UNIVERSITY RULES**

In using institutions such as universities there are many processes which become part of training that are governed by the institution and whilst we have had input into this, there are some things that we are not able to control or dictate.

Examples include fees, RPL processes, timetables, and intake processes. Once a university opens a course, the criteria for entry to that course have to be very specific but cannot be exclusive or discriminatory; a great deal of work has been done about how this process can occur.

We have been able to influence many other things around this qualification such as the content, the need to have face to face delivery, which units we could use as electives amongst other things. We have tried to work timelines of subject delivery that will fit with working schedules of students and possible tutors. The other challenge facing the university is how to enrol people on a very short timeline and how to best manage the starting point of this Diploma. The university has to meet very stringent census dates to receive government funding for course participants.



The census date for semester 2 is 31 August 2011. This means that every person enrolled must have completed an entire unit PRIOR to that date and 20% of course work for the other enrolled units. That is a very big task to complete within the timeframes.

### **WHAT IS THE DIPLOMA MADE UP OF?**

You may or may not be aware that the Diploma is a high level diploma requiring a considerable amount of work. It comprises 17 units of study, including 5 units in counselling, 3 financial counselling specific, 1 legal specific, 2 advocacy (direct and systemic) and a number of electives around development of community programs, working with clients with mental health issues, working with culturally diverse clients and co-workers, case management and social housing. As you can see, it is quite a lot of work to achieve the Diploma, but it gives ground for us as financial counsellors to be skilled not only in the financial units but also in the broader application of counselling skills and community development knowledge. There are 2 units that are very generic, but compulsory: occupational health and safety and workplace communications.

This Diploma is the nationally recognised approved training for the financial counselling profession. An applicant will not be able to obtain Recognition of

Prior Learning (RPL) for the whole Diploma. This is a rule that the university apply to ensure that there is quality of outcomes. For example, regardless of whether a financial counsellor has been working for a long time, the university cannot assume that the financial counsellor has the capacity or knowledge to pass the 5 counselling units. The learning guides for the 4 financial and legal units have been produced by Financial Counselling Australia and were recently reviewed to include updated legislative changes. However, the other 13 units have to be sourced in other ways.

A full time Diploma takes 2 years to complete; a part-time Diploma takes 4 years to complete.

RPL can be conducted at the pace of the student.

### **FEES**

Fees are to be notified by the university. Students who do not have any formal qualifications at Diploma level will be eligible for funded places, hence the fees will be minimal. Students who have a Diploma qualification or higher, will not be eligible for funded places and will be required to pay full fees according to the university schedules.

The University has the ability to offer Fee Help to those students with concession cards etc. These are the normal rules of the university.

RPL is generally charged per unit of RPL.

### **SO WHAT CAN HAPPEN NOW?**

Since we have not had formal approval from the university, but are hoping to have that soon, we need to have some strategies that will allow us to begin regardless of the limitations that exist at this time.

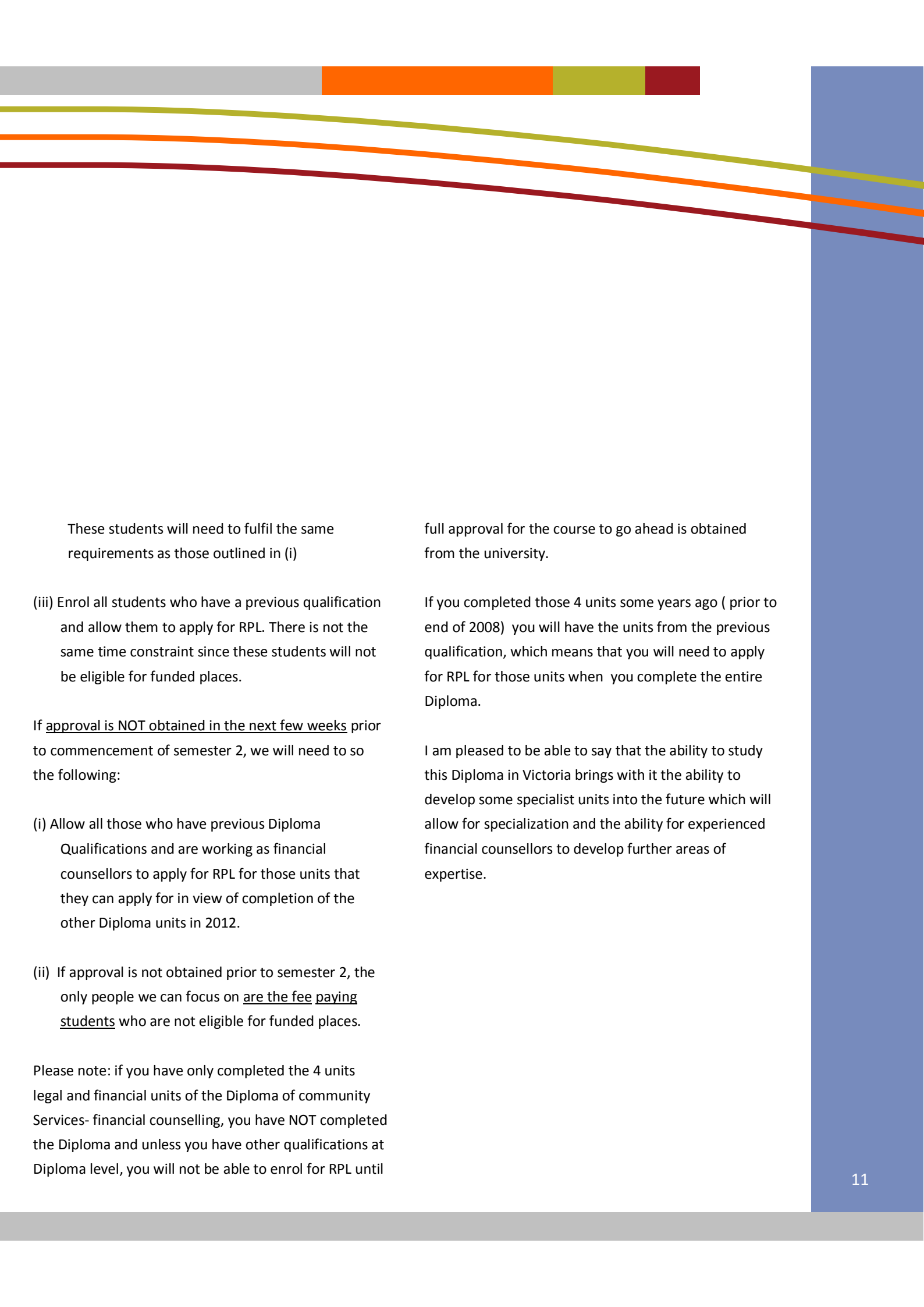
Hence, for semester 2 this year, Victoria University has suggested the following approach:

- (i) All those wishing to undertake the Diploma studies that ***already have a Diploma in a related field*** can apply for RPL for relevant units. Charges will be made to the student and this will not be affected if the start date for face to face delivery becomes delayed
- (ii) All students who do not yet have a Diploma of any kind, but have completed some units of the Diploma in Community Services (Financial Counselling) in the past will be eligible for funded places and will be able to apply for RPL should approval come through prior to mid July.
- (iii) All prospective students who have not ever completed any Diploma studies and who have not done any financial counselling units and have

started working as financial counsellors will be eligible for funded places, but enrolment will need to wait until full approval is granted by the university.

If approval is officially obtained in the next few weeks, we will need to act in the following manner:

- (i) Enrol all students eligible for funded places and allow all those to apply for RPL in at least 1 unit before the end of July. All these students must then complete one unit entirely and start delivery in the other units. Thus we have chosen to have 1 day of delivery for the OHS unit to cover off on that requirement and set aside some days in August to have face to face delivery of the first financial counselling unit and the unit in Advocate for Clients. Provided the students attend and do one assessment, they can be funded and go forward to the rest of the Diploma studies into 2012.
- (ii) Enrol all students who have not completed the Diploma of Community Services – financial counselling in the past but are working as financial counsellors and can apply for RPL for a number of units. These students will receive funded places provided they do not have a higher qualification.



These students will need to fulfil the same requirements as those outlined in (i)

- (iii) Enrol all students who have a previous qualification and allow them to apply for RPL. There is not the same time constraint since these students will not be eligible for funded places.

If approval is NOT obtained in the next few weeks prior to commencement of semester 2, we will need to do the following:

- (i) Allow all those who have previous Diploma Qualifications and are working as financial counsellors to apply for RPL for those units that they can apply for in view of completion of the other Diploma units in 2012.
- (ii) If approval is not obtained prior to semester 2, the only people we can focus on are the fee paying students who are not eligible for funded places.

Please note: if you have only completed the 4 units legal and financial units of the Diploma of community Services- financial counselling, you have NOT completed the Diploma and unless you have other qualifications at Diploma level, you will not be able to enrol for RPL until

full approval for the course to go ahead is obtained from the university.

If you completed those 4 units some years ago ( prior to end of 2008) you will have the units from the previous qualification, which means that you will need to apply for RPL for those units when you complete the entire Diploma.

I am pleased to be able to say that the ability to study this Diploma in Victoria brings with it the ability to develop some specialist units into the future which will allow for specialization and the ability for experienced financial counsellors to develop further areas of expertise.

## *Financial Counsellors --- Happy with the Work, Not with the Pay: FCA Survey Report Out Now*

A stunning 96 percent of financial counsellors say that their clients make more informed decisions and achieve better outcomes, because of their financial counselling work. The figure is from a national survey of financial counsellors released today by Financial Counselling Australia.

Most financial counsellors report they work in the sector because the work is satisfying and they believe in social justice. However this satisfaction comes at a personal cost, with the average wage being just \$26.48 per hour.

According to ABS statistics the average hourly rate for all occupations is \$31.80. Call or contact sector information clerks receive \$26.10 per hour and health and welfare support workers receive \$31.00 per hour. 53% of financial counsellors surveyed said they were grossly underpaid.

The survey was originally initiated by FCA in part to inform its submission to the equal pay case. It backs up the view that pay gaps in the community sector are related to gender – 74% of the financial counselling workforce is female.

The survey also covered a range of other topics:

demography, workplace location, attitudes, organisational support, professional development needs and so on.

A short summary is below. The full survey is available at: [www.financialcounsellingaustralia.org.au](http://www.financialcounsellingaustralia.org.au)

### **Key Points from the 2010 Financial Counselling Survey: Wages, Conditions, Attitudes**

- The survey was conducted in December 2010. The survey participation rate was 50%. This high participation rate means that the results can be extrapolated across the sector with some degree of certainty.
- A large majority of financial counsellors are female (74%). More than half of the workforce is over 50 years of age (57%). 3% of financial counsellors are Indigenous.
- 78% of financial counsellors either hold the Diploma of Community Services (Financial Counselling) or are studying for it. Around half of the workforce hold other qualifications, including accounting, finance, business, social work and psychology. 31% hold an undergraduate degree.

- The majority of financial counsellors (57%) have worked in the role for five years or less. There is also a group of highly experienced financial counsellors – about one in five – who have been in the role for 11 years or more.
- The majority of financial counsellors are employed in not-for-profit community organisations (80%).
- Many financial counsellors work alone, rather than as part of a team. For example, even where organisations employ more than one financial counsellor, about a third are located in a workplace where they are the sole financial counsellor.
- The survey asked, “why do you work in financial counselling”? The large majority of financial counsellors are motivated by a belief in social justice and advocacy (85%) and find the work satisfying.
- Financial counsellors talk to each other --- In the three months before the survey, 74% of respondents said that they had contacted a colleague for technical advice.
- Worryingly however, 6% of respondents could not access a community legal centre and 25% said that legal aid lawyers were not accessible.
- 64% of financial counsellors said they received adequate supervision “always” or “mostly”. It is a concern however that 23% said that supervision was only available “sometimes” and 12% said they did not receive adequate supervision.
- About 1 in 5 financial counsellors said that their organisation did not understand their role, provide adequate support or adequate training.
- A majority of financial counsellors wanted more professional development.
- The weighted average wage rate was \$26.48 per hour. This translates to a base annual salary of \$52,328 per annum. Including leave loading and superannuation, the annual salary was **\$57,784**.
- Generally rural financial counsellors earn about \$10 --- \$20k more per annum.
- Non-salary benefits are important. The most important benefit was flexible hours.
- Most people (75%) said that a career path was important, but only 46% said it existed.

The full survey report is available at:  
<http://www.financialcounsellingaustralia.org.au/>

## *Financial Abuse as Encountered by Kildonan Financial Counsellors*

*Sue Fraser, Jenny Hunter, Jennifer Borrell*

The financial counsellors at Kildonan UnitingCare have been encountering harrowing stories of financial abuse for some time now.

The financial counselling program aims to assist people in managing their financial circumstances more effectively through the provision of information, support and advocacy. However this can be extremely complex when the service user's economic obligations are inextricably entwined with a partner's or family member's financial arrangements. The 'complexity' also relates to the intertwining of financial and emotional connections. Another serious layer of harm exists when there is financial abuse.

Financial abuse is usually associated with other forms of family violence and relates to the exercise of power and control over close others. Most definitions of family violence now include financial (also known as economic) abuse (see box).

### **Instances of Family Abuse Encountered by**

#### **Financial Counsellors**

##### ***Gender-based Abuse***

Usually situations of financial violence encountered by Kildonan financial counsellors involve abuse by men

In the latest Victorian legislation, the *Family Violence Protection Act 2008* (Vic), 'family violence' is defined as behaviour by a person towards a family member which is: physically or sexually abusive; emotionally or psychologically abusive; **economically abusive**; threatening; coercive; or in any other way controls or dominates the family member and causes that family member to feel fear for the safety or wellbeing of that family member or another person. It also includes behaviour by a person that causes a child to hear or witness, or otherwise be exposed to any of these forms of family violence.

'Economic abuse' is specifically defined as behaviour that is coercive, deceptive or unreasonably controls another person without that person's consent:

in a way that denies the person economic or financial autonomy they would have otherwise had; or by withholding or threatening to withhold necessary financial support for reasonable living expenses (of the person or their child) if they are entirely financially dependent on the person

Walsh and Weeks' definition of family abuse includes societal gender-based power imbalances which underpin much of family violence and financial abuse:

'Violence against women in families is defined as intentional, violent, threatening, coercive or controlling behaviour in intimate relationships. This encompasses not only physical injury, but direct or indirect threats, sexual abuse, emotional and psychological torment, **economic control**, property damage, social isolation and behaviour that causes a person to live in fear. It is an abuse of power that exists in society, one that is socially constructed, not biologically determined and is a violation of human rights, which includes the right to safety, dignity, integrity, equality in the family and before the law.'



toward female partners. Typical scenarios of this are:

- Men who either get their partner to sign up as the car owner or regularly take their partner's car and run up thousands of dollars in fines; if young, the bloke typically disappears as does the car.
- Men who hold assets in their names and ensure all liabilities in their partner's name - usually credit cards, household bills and personal loans.
- Men who use the assets of their partner as security to fund fairly risky projects or speculation, often getting access to their partner's superannuation through the hardship provisions or persuading them to cash in their long service leave, family borrowings etc.

Men who control their partners by allowing for no separate partner income and providing inadequate funds for running a household, maintaining a car, feeding the family or for personal spending.

In one instance reported by a financial counsellor a female nurse in her mid 50s had been pressured to cash in her long service and to access her superannuation under the hardship provision to financially support her partner. She subsequently had a nervous breakdown and may never work again. The financial counsellor commented that the woman felt she had been used by the partner as a 'cash cow'.

In another case, a young woman co-signed a car loan for her boyfriend (as a co-borrower). As a result, she lost her mother's house when payments were not made. The boyfriend then proceeded to 'max out' her credit cards on his purchases and coerced her to give him money.

Many women find themselves in the position of being the financial 'provider' who is being taken advantage of by people who supposedly love them and who 'the story' says they should support and be able to trust. One Kildonan financial counsellor said that *'My two concerns are the "story" society tells women about relationships (and the resulting implications for money arrangements) and also the sense of entitlement others see themselves as having to the woman's finances even though her entitlement is greater for a range of reasons'*.

One of the authors encountered the issue of financial abuse in a focus group she was running for abused women: *"... talking about spending patterns, eight out of ten women when they did the shopping were not allowed to purchase sanitary napkins for themselves. It was seen as non essential. They were either given a list and would not have purchased anything other than what was on the list, or the fellow went with them, and everything they took for*

*themselves was replaced...".* She commented that abusing partners who withhold money tend to use it as a bartering tool, for example requiring the woman to provide sex in return for money to meet children's needs such as participation in school excursions.

Control over money lies at the base of financial violence toward partners. This applies to women of all ages and from all socio economic levels in exactly the same ways, that is, they do not have control over their own income whether it is earned as a wage or received from Centrelink. Invariably the woman's income either:

- goes into a joint account and then he moves it to his own account
- goes into her account but she would never touch it
- goes into his account directly, and often his savings account or his credit card, or she is the primary card holder and he has a secondary card where his are the only purchases.

#### **Elder Abuse**

Another distressing form of financial abuse that financial counsellors encounter too often is abuse of parents by their adult children. Common scenarios for this include:


- Young adults with an income who live with their parents exploit them financially by living at home but paying nothing toward the household bills or food, instead using their money for their own spending. Some

abuse their parents by actively demanding money via threats and/or emotional blackmail. In some cases parents dare not raise it as an issue due to the physical or emotional ramifications. Usually the adult children are taking money from the parents in a range of other ways as well.

Financial exploitation of senior family members and intimidation toward this end is also made possible by the dependence of seniors on family 'carers' and their own lack of power and vulnerability. While financial counsellors encounter this, it is probable that it is more common than detected, due to the difficulty of frail elderly people getting to a financial counsellor, even if they know about the service and feel strong or independent enough to seek counsel. (This may also apply to people with a disability who are dependent on others for their care).

Good Shepherd Youth and Family Service and Kildonan UnitingCare plan to hold a set of forums regarding economic violence, its many 'faces', and its implications such as those touched on above. The forums will aim to bring together a range of interested parties to consider the impact of economic violence and to work toward collaborative solutions.

To stimulate some thought and discussion in the meantime, the following ideas and directions are proposed:

- 
- Broad based community education for all ages on economic violence and its different manifestations,
  - Work with financial institutions to limit financial risk when this is an issue,
  - Better understanding of financial abuse by policing authorities,
  - Understanding of all services and financial institutions in relation to economic violence and implications for clients,
  - Review of Centrelink benefits and access where economic violence is an issue,
  - Access to safe affordable housing, and Legal issues addressed in relation to separation and child support.

*NB: For local grassroots research on this topic also see:*

Branigan, E. (2004). *'His Money or Our Money?': Financial Abuse of Women in Intimate Partner Relationships*. Coburg: Coburg Brunswick Community Legal and Financial Counselling Centre Inc.

## *Moneyhelp Update - Danielle Archer*

For those of you who have been using the MoneyHelp telephone financial counselling service, we'd like to thank you for your support and to let you know that we are awaiting confirmation that we have been funded into the 2011/2012 financial year. Until we are able to confirm this, it will be business as usual.

However, the role of the Liaison Officer, which is currently held by Danielle Archer will not be continued under any potential new funding agreement. Danielle has been with MoneyHelp since July 2010, and we'd like to thank her for her valuable work with the service. She will be taking on a new role within the FCRC, and we look forward to seeing her around the sector.

Other than this, we expect the MoneyHelp financial counselling suite of services will remain much the same. You and your staff can continue to refer to MoneyHelp as before. Should this change, you will be informed.

MoneyHelp will continue to operate Monday to Friday from 9.30am – 5pm  
Telephone financial counselling and referral will continue for clients in Victoria.

If you have linked your website to MoneyHelp, please

check any blurbs or text you may have about us, and if necessary, please remove any mention of or contact details for Danielle Archer or The Liaison Officer. The contact details for MoneyHelp referrals are now simply 1800 149 689. All matters that you may have been contacting Danielle Archer [The Liaison Officer] for, such as service enquiries, please call 9670 5088.

You can continue ordering MoneyHelp printed materials, through our distributor D & D Pick n Pack. Please contact them on:-

Phone: 03 9795 1076

Email: [wims@ddmail.com.au](mailto:wims@ddmail.com.au)

Postal Address: 5/400-410 Princes Highway, Noble Park, Victoria 3174

or use the order form on our website:-

<http://www.moneyhelp.org.au/Tools--Tips/MoneyHelp-Products.html>

In the interim, should you have any questions or feedback, Danielle will be available on Mondays and Fridays until August 5<sup>th</sup>.

## *Denis Nelthorpe - Member of the Order of Australia*

FCRC wishes to formally congratulate respected consumer lawyer Denis Nelthorpe on his recent Member of the Order of Australia recognition in this year's Queen's Birthday Honours List. The award recognises Denis for 'service to social justice and advocacy for consumers' rights, to the development of national credit legislation, and to the provision of legal services to the disadvantaged through a range of community organisations.'

Denis is, of course, a familiar face to many in the financial counselling sector as a result of his tireless work at the Footscray Community Legal Centre and West Heidelberg Community Legal Centre. Most notably in recent times, Denis drove the first stage of the Bulk Debt Negotiation Project to such success that it is now being rolled out nationally. Many financial counsellors and financial counselling clients have benefited from Denis' dogged approach to low-income rights.

With over 30 years in the consumer and community sectors, Denis has had a profound influence on the lives of many disadvantaged and vulnerable people.

Denis' career highlights past and present include:

- Director of the Community Credit Legal Service

- CEO and co-founder of the Consumer Law Centre
- Board member of the Financial Ombudsman Service (Community Representative)
- President of the Consumers' Federation of Australia

The award follows on from Denis receiving a Choice Consumer Champion lifetime achievement award earlier in the year. It is great to see members of our sector getting the plaudits they deserve.

## *National 1800 Financial Counsellor Hotline Receives Additional Funding*

Access to financial counselling services will be made easier with new funding so all Australians can access financial counselling over the phone through a national 1800 number.

The Gillard Government will invest an additional \$2.2 million over three years to enhance access to the 1800 007 007 number so people can ring anywhere in the country to speak directly to a qualified financial counsellor.

Speaking at the Financial Counselling Australia conference in Sydney, the Parliamentary Secretary for Community Services, Julie Collins, said the funding would provide a consistent national referral service.

“A call to 1800 007 007 will provide immediate access to a financial counsellor making it easier for people to deal quickly with simple matters and this funding will also expand the reach of financial counselling services to people who may not be able to use face-to-face services,” Ms Collins said.

“This investment will mean people can ring 1800 007 007 from anywhere in the country and speak directly to a qualified financial counsellor.

“This builds on the Gillard Government’s commitment in the Budget of an additional \$28 million over four years to provide secure, ongoing funding for the 77 full-time equivalent financial counselling positions established during the global financial crisis,” Ms Collins said.

“Every day, financial counsellors help people in financial difficulty to get debt under control and manage the family budget. In the last six months, 2,600 people have called the 1800 number for help and calls are expected to continue increasing over coming years.

Ms Collins congratulated Financial Counselling Australia on the excellent work it does to help vulnerable Australians get back on their feet.

“We will also be providing \$240,000 each year so that Financial Counselling Australia can continue to advocate for and represent the financial counselling sector.

“This ongoing investment recognises that demand for financial counselling services remains high across Australia,” Ms Collins said.



## *FCRC Flood Relief Initiative*

The FCRC has received funding to undertake a Flood Relief Initiative. The project is established to enable FCRC to provide dedicated support to the financial counselling sector, to undertake high level advocacy and to develop and publish information resources in support of the flood relief effort.

In addition to this, funding has been provided for four full time equivalent financial counsellors across five agencies, to provide dedicated flood relief financial counselling. These agencies are Mallee Family Care in Mildura, St Luke's in Bendigo, Child and Family Services in Ballarat, Wimmera Uniting Care in Horsham and Community Connections in Warrnambool.

The FCRC is pleased to welcome Danielle Archer on board as the new Flood Relief Initiative Project Co-ordinator. Danielle will act as a conduit between the FCRC and the agencies providing flood relief counselling. Members may know Danielle from her role as Liaison Officer with the MoneyHelp service. The Project Co-ordination role will involve stakeholder relationship management and sector liaison. As part of her role, Danielle will also produce a report examining the role of the financial counselling sector in flood relief and making

recommendations for how we should position ourselves in future natural disaster scenarios.

On June 9<sup>th</sup>, the FCRC hosted a meeting of the five Flood Relief funded agencies and welcomed special guests Denis Nelthorpe of The Footscray and Heidelberg community legal centres, Alexandra Kelly of the NSW Insurance Law Service, Dion Newburn of FOS, Jess Fritze of VCOSS and David Kirby, Flood Relief Manager of Mildura Rural City Council. Together with financial counsellors and agency managers a ½ day discussion was held looking into case practice, insurance hurdles, complaints procedures and learnings from the financial counselling sectors involvement in bush fire relief. The upcoming FCRC Annual Conference will no doubt provide an opportunity for further discussions and networking.

Danielle will be working part-time Tuesdays, Wednesdays and Thursdays. You can contact her at our office on 03 96632000 or [darcher@fcrc.org.au](mailto:darcher@fcrc.org.au)

# MoneyMinded

financial skills for the future



## Do you work with adults or young people who could benefit from an improved understanding of all things financial?

MoneyMinded is a financial literacy skills based workshop that covers a broad range of topics including planning and budgeting, debt, understanding paperwork, rights and responsibilities, superannuation and tenancy to name a few.

The aim of MoneyMinded is to help transform 'finance' from something complicated and overwhelming into a tool that is easy to understand and manageable.

### Who is the training for?

The 3 day workshop is for community workers interested in delivering the MoneyMinded resource to their own clients. This workshop will provide you with the skills to run interactive sessions on a broad range of financial topics to assist your clients.

The workshop is free to all community workers

#### **Next available dates for 2011:**

**When:** Tues 12, Wed 13 and Wed 20 July

**Location:** 24-26 High St, Frankston VIC

**Time:** 9.30 – 4.30pm

and

**When:** Mon 15, Tues 16 and Wed 24 August

**Location:** Mezzanine level, 145 Smith St Fitzroy

**Time:** 9.30 – 4.30pm

and

**When:** Mon 12, Tues 13 and Wed 21 September

**Location:** 24-26 High St, Frankston VIC

**Time:** 9.30 – 4.30pm

**To register please email:**

[moneyminded@bsl.org.au](mailto:moneyminded@bsl.org.au) or

[fmendez@bsl.org.au](mailto:fmendez@bsl.org.au)



## Upcoming Professional Development

Join us at Ross House on **July 19** for an interesting and varied professional development day. Presenters include:

- Loy Kop (Regional Manager, Sheriff's Operations), discussing Sheriff enforcement powers and procedures, equitable property interests, and building relationships with your local sheriff
- Melissa Treherne (Director, ADAIS) and Malcolm Buchanan (Financial Counsellor, Family Mediation Centre) discuss the interesting question of debt agreements and financial counselling, in particular where a debt agreement may just benefit your clients
- A timely session from the Australian Tax Office, as Paul Kruspe (Assistant Commissioner, ATO) and Adrian Jeczewski (Business Advisor, ATO) discuss tax hardship and debt enforcement

Please register your interest at [admin@frc.org.au](mailto:admin@frc.org.au). Rural and regional members, please note that the session will be available by video-streaming and DVD at a later date. The sessions will commence at 10.00 am and conclude at 3.30pm.

### August 16

Proceedings commence with the Financial Counsellors' Network, your chance to hear from guest speakers, discuss emerging issues and trends and meet your peers.

Following the Network, Graham Warner from the Financial Ombudsman Service will present on the difficult area of insurance. Graham will start at 1.30pm.

Registrations to  
[admin@frc.org.au](mailto:admin@frc.org.au)

### September 7

The dynamic Kat Lane kicks off the FCRC Conference PD with a session on credit law and mortgage stress, taking participants through the great CCLS Credit Law Toolkit.

Esteemed Principal Solicitor at Heidelberg CLC, Gary Sullivan follows Kat with a session on becoming a better and more efficient advocate.

Registration is available through the FCRC Conference website

### Late September (TBA)

Lost in the blend of special circumstances, intimidating magistrates and the maze of Civic Compliance? Then the Infringements Master Class will be for you.

Organised by the Infringements Working Group convened in conjunction with the Federation of CLC's, this session is always popular.

Details of date and venue will be confirmed in the near future.

## *Employment Opportunities*

### **Financial Counsellor Position with Diversitat Geelong**

Diversitat has a full time financial counselling position for 24 months with a 3 month probationary period.

Diversitat Financial Counselling aims to assist and support people experiencing financial difficulties, without any commercial bias. Staff can provide information and options to assist both individuals and families. All programs within our organisation are able to offer community education in the Barwon area. The Financial Counsellor provides information, options, support and advocacy for individuals, families and groups of consumers and can explore, develop and implement strategies for redressing credit issues.

**Key duties** include assessment of client situations, casework advocacy, community development, social action and consumer advocacy, referral to other welfare groups in the community and professional development.

#### **Position Support**

This key role will be supported through a range of avenues, including day-to-day support via the Financial Counselling Team Leader; access to the Settlement and Community Support Manager; individual and monthly staff meetings; annual management appraisal; professional and personal development opportunities

#### **Terms and Conditions of Employment**

Social, Community, Home Care and Disability Services Award Classification relevant to qualifications and experience.

Monday to Friday 8.30am to 5.00pm

6 weeks annual leave

Salary Sacrifice available

Salary payment by direct banking to designated account on a fortnightly basis

Other conditions as per Diversitat Policies and Procedures Manual

Applications must include a cover letter and a current resume and to be sent to:

Cathy Najda

Human Resources Manager

Diversitat

153 Pakington Street

Geelong West 3218

Or

[cathy.najda@diversitat.org.au](mailto:cathy.najda@diversitat.org.au)

Applications close Friday 15th July 2011

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### **EACH Social & Community Health – FINANCIAL COUNSELLOR.**

EACH is a leading provider of community and social health services in the eastern metro region of Melbourne. We currently have an exciting opportunity available with our Financial Counselling team based in Hawthorn/Doncaster. Currently a 3 day a week position available for a fixed term of 12 month, this position has the possibility of becoming permanent.

As a Financial Counsellor your casework will encompass general and problem gambling counselling and community development/education. We are seeking someone with the Diploma in Community Services (Financial Counselling) or relevant experience.

This is the chance to join a dynamic team of dedicated and talented individuals and as an employee of EACH you will have access to the salary structure under the Standalone Community Health Employment Agreement as well as competitive salary packaging at community health rates.

Anyone expressing an interest in the position should ring Jackie Bramwell on 9871 1823 or email [jbramwell@each.com.au](mailto:jbramwell@each.com.au) for further information.

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### **Lismore and District Financial Counselling Service Inc**

Financial Counsellor (6 months Relieving)

Lismore and District Financial Counselling Service has been delivering crisis orientated Financial Counselling to the Lismore Region since 1990. It is an independent service managed by a community based management committee.

The service is at the forefront of financial counselling in NSW and is a strong advocate for structural change.

The Financial Counsellor will provide information, options, support and advocacy services to assist people with a broad range of financial counselling issues including debt recovery, bankruptcy, financial practices and EDRs

This position is for 6 months and is a part time position, 28 hours per week. Position will be paid under the SACS (NAPSA) Grade 3. Salary sacrifice is available.

#### **Essential Criteria**

Current membership with FCAN (Financial Counsellors Association NSW) as a fully accredited Financial Counsellor or eligibility to apply for accreditation. Demonstrated experience in the field of financial counselling; Demonstrated ability to work as a part of a team; Demonstrated communication, negotiation, advocacy & networking skills; Demonstrated awareness of the Credit law, Bankruptcy Legislation & other regulations governing the industry; Sound understanding of social justice principles and client confidentiality; Demonstrated awareness / sensitivity to Indigenous Cultural issues; Understanding of the issues of isolated, disadvantaged rural communities; Demonstrated computer skills; Demonstrated awareness OHS principles; Demonstrated awareness of the role of supervision in financial counselling; Demonstrated ability to undertake essential reporting procedures; Current drivers licence and comprehensively insured car

#### **Information Package** contact:

Lismore and District Financial Counselling Service Inc

**Phone:** (02) 66222171

**Application in writing:** P.O. Box 1003 Lismore NSW 2480

**Closing Date:** Friday 29<sup>th</sup> July 2011

**Further Information:** Steve Snelgrove (02) 66222171 or email: [fincounl@nor.com.au](mailto:fincounl@nor.com.au)

### **Financial Counsellor Position with Consumer Action - 1 to 2 days a week (would suit a secondment!)**

- Central CBD location
- Fantastic work culture
- Make a real contribution

Due to increased demand, Consumer Action currently has an excellent opportunity for a financial counsellor to join our friendly and professional MoneyHelp team.

Experienced financial counsellors who have completed the Diploma of Community Services (Financial Counselling) and who are eligible for membership of the Financial and Consumer Rights Council are preferred, however consideration will be given to individuals who have experience in community work and who are currently undertaking the Diploma of Community Services (Financial Counselling).

Key responsibilities will include but are not limited to:

- Providing triage financial counselling by telephone and email.
- Working within the MoneyHelp team to maintain high quality services.
- Identifying & highlighting policy & legal issues in casework for follow up by policy and legal workers at Consumer Action.

We are looking for someone who is keen to work within a team, and in an environment that embraces change through policy and legal work.

Remuneration based on a full-time salary range of between \$46,000 and \$57,529 (negotiable) is offered, depending on skills and experience. Consumer Action is fringe benefits tax exempt so salary packaging could increase the full-time value of the salary by approximately \$6,000 to \$7,000 depending upon salary and personal circumstances.

Resumes or PD requests may be forwarded to the Office Manager via email to [skye@consumeraction.org.au](mailto:skye@consumeraction.org.au) or mail to:

Office Manager  
Consumer Action Law Centre  
Level 7, 459 Little Collins Street  
MELBOURNE VIC 3000  
03 9670 5088

Applications close: 17 July 2011

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### **Financial Counsellor/NILS Worker Position with Connections Windsor**

- Part time
- Windsor

Connections UnitingCare is a community organisation with a long and proud history of supporting marginalised and disadvantaged people. We offer a range of services across a continuum of care from preschool and childcare through to counselling and in-home support. We provide innovative and early intervention programs that

support children, young people and their families giving them a better chance in life now and in the future.

We are seeking an experienced Financial Counsellor/NILS (No Interest Loans Scheme) Worker to join our Specialist Services team in our Windsor office. Applications for Part Time, ongoing or fixed term employment will be considered.

This role is primarily required to undertake casework and assessment to provide information and options to low income and vulnerable families and individuals who are experiencing financial difficulties.

To be successful you will ideally hold a Diploma in Financial Counselling or other relevant qualifications which provides for eligibility to the Financial and Consumer Rights Council or proven experience in the field.

Current Working with Children and Police checks are required.

For further information please visit our website and [refer to the position description \(Ref no 9253\)](#).

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## Indigenous Energy Worker - Kildonan UnitingCare

Kildonan UnitingCare and the Aborigines Advancement League (AAL) are working in partnership to address the increase energy efficiency for the Indigenous community. We are pleased to announce the creation of a new role which aims to support the Indigenous community to advocate about energy related issues:

The Indigenous Energy Worker will be employed by Kildonan initially for up to 12 months and undertake on the job training with our Financial Inclusion & Energy area. Throughout the project the Indigenous Energy Worker will attend regular meetings at AAL, who will provide a cultural perspective and be the future employer of the role.

Your primary responsibility will be to provide energy efficiency education to the Indigenous community, identify the impact of utility costs and advocate for systemic change to address issues identified. Key attributes relevant to the role include a keenness to learn new skills, an ability to manage finances, reliability and willingness to work as a member of a team.

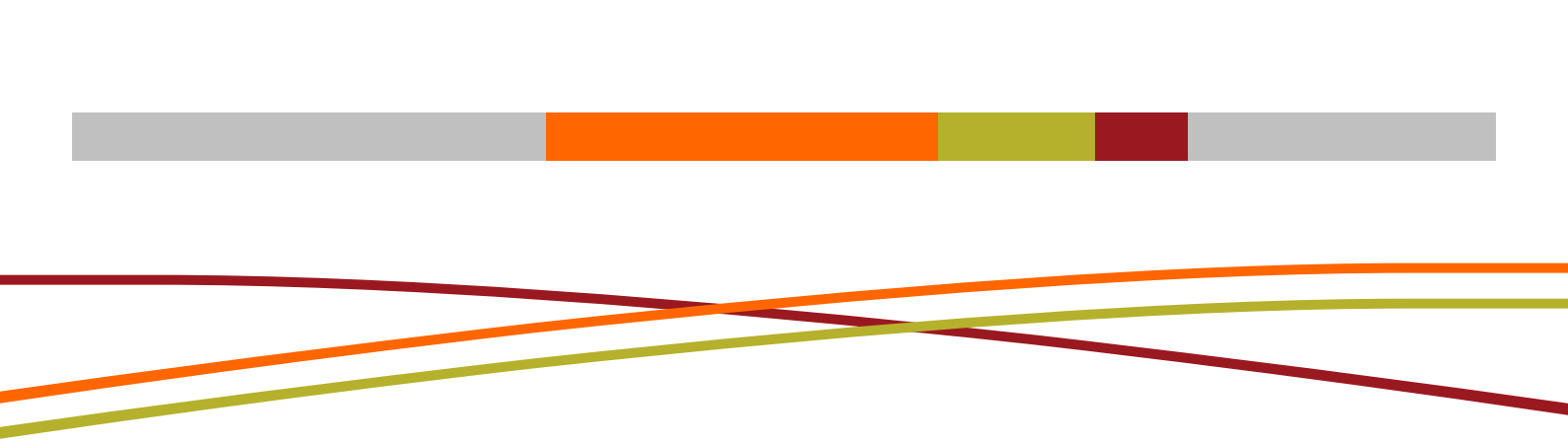
In return for your commitment to Kildonan and AAL, you will be provided with a work environment that is committed to employees professional development and wellbeing, and be remunerated in accordance with your skills and experience, and the relevant Award.

You must have a valid drivers' licence, submit to a police records check, and hold or obtain a Victorian Working With Children Check. You will need access to a vehicle however expenses are reimbursed.

For a confidential discussion about the position, please contact Joanna Leece at Kildonan on 03 8401 0100 or via email: [jleece@kildonan.org.au](mailto:jleece@kildonan.org.au). The position description, including selection criteria, can be obtained from [http://www.kildonan.unitingcare.org.au/jobs\\_list.php](http://www.kildonan.unitingcare.org.au/jobs_list.php)

If this sounds like you, please send a brief letter and resume to:

Jo Watson  
People & Culture Officer  
[hr@kildonan.org.au](mailto:hr@kildonan.org.au)



The Devil's Advocate is a bi-monthly newsletter that is published for the benefit of FCRC members, associates and other stakeholders. The Devil's Advocate's primary function is to distribute information to the FCRC membership and beyond.

The views expressed in this newsletter are not necessarily those of the FCRC or its membership. Furthermore, articles relating to products and/or services should not be seen as a recommendation or endorsement of such products by the FCRC, and are provided for information only.

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