

FINANCIAL COUNSELLORS'

Association of Queensland Inc.



MEMBERSHIP POLICY



HISTORY OF DOCUMENT

REPLACES: FCAQ MEMBERSHIP POLICY 2022 VERSION 1

ADOPTED BY THE FCAQ MANAGEMENT COMMITTEE ON: DECEMBER 4TH, 2023

DOCUMENT NAME: FCAQ MEMBERSHIP POLICY 2024 VERSION 1

MEMBERSHIP POLICY

This Membership Policy is a mandatory policy which is central to the governance framework of Financial Counsellors' Association of Queensland Inc. (FCAQ). In the previous Membership Policy, FCAQ had four categories of Membership - Affiliate, Associate, Accredited and Life Members. One further category - Student Members - was approved by FCAQ's Management Committee following 2023 revisions to the National Standards for Membership and Accreditation (the National Standards) promulgated by Financial Counselling Australia (FCA).

The purpose of this Membership Policy is to set out the expectations on all FCAQ members to ensure an effective contribution to financial counselling and financial capability services in Queensland.

The policy sets out procedures as to how members acquire membership with FCAQ and the required professional conduct to maintain membership. It:

- a) includes members' responsibilities under the National Standards, The National Standards for Supervision and under FCAQ's Rules of Association (Rules);
- b) aims to build a common understanding between the FCAQ Management Committee, FCAQ's members and FCAQ staff as to membership processes and procedures; and
- c) facilitates the effective governance of FCAQ.

This Policy will come into effect on 1 January 2024. It will be reviewed annually and updated as required.

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THE REGULATORY FRAMEWORK

Financial Counselling Agencies are exempt from holding an Australian Financial Services Licence and an Australian Credit Licence, but these exemptions are subject to strict conditions. Broadly, the exemptions for both licences require that the Financial Counselling Agency:

- does not charge any fees or receive any remuneration arising from the financial counselling service;
- does not provide any financial product advice or credit activity outside those permitted by the exemption;
- ensures that its Financial Counsellors have appropriate training and adequate skills and knowledge; and
- ensures that its Financial Counsellors are a member of, or eligible for membership of, a Financial Counselling Association.

Please refer to the links below relating to Licencing Exemptions.

CODE OF ETHICAL PRACTICE

All members of FCAQ must comply with FCA's Code of Ethical Practice. It is of paramount importance that financial counselling services are independent of credit providers. If a Financial Counsellor is concerned that industry funding, resources, joint projects and/or sponsorship may impact their capacity to provide an independent service which upholds the principles of the Code of Ethical Practice, the Financial Counsellor should refer to the policies of FCA and FCAQ and discuss their concerns with the Executive Officer of FCAQ or the Chair of the Management Committee of FCAQ. Please refer to the links below relating to Practice Standards.

COMPLIANCE WITH THE REGULATORY FRAMEWORK AND CODE OF ETHICAL PRACTICE

To facilitate compliance with the Regulatory Framework and the Code of Ethical Practice, practising FCAQ Accredited and Associate Members and members working as Student Financial Counsellors:

- are required to join FCAQ if the majority of their clients reside in Queensland;
- are required to work for a not-for-profit community service organisation which provides financial counselling services free of charge;
- cannot be employed by, or volunteer in: the finance industry, or an entity that holds a credit licence or an entity which offers unregulated financial products such as Buy-Now-Pay-Later or Advance Pay products;
- are responsible for providing evidence of compliance to FCAQ to enable FCAQ to appropriately monitor compliance with CPD, Supervision and other requirements; and
- are required to renew their membership of FCAQ by 31st December each year.

https://www.legislation.gov.au/Details/F2023C00132/Html/Volume_2#_Toc125543837
sub regulation 7.6.01(zb)

https://www.legislation.gov.au/Details/F2023C00987/Html/Text#_Toc151031564
sub regulation 20(5)

<https://www.financialcounsellingaustralia.org.au/docs/australian-financial-counselling-code-of-ethical-practice/National-Disciplinary-Process.PDF>

MEMBERSHIP CATEGORIES

FCAQ is a professional association for Financial Counsellors working in Queensland. From 1st January 2024, there are five categories of membership:

1. Affiliate (non-voting)
2. Student (non-voting)
3. Associate
4. Accredited
5. Life (non-voting)

As a transition measure, Financial Counsellors will retain their existing category of membership notwithstanding any new requirements to the contrary arising from the introduction of this Policy.

Affiliate Members (non-voting)

Any person or organisation affiliated with the financial counselling sector in a related role, for example: financial counselling agencies, retired financial counsellors, financial capability workers, registered training organisation staff, agency managers, consumer lawyers, mental health workers and youth workers. This list is not exhaustive.

To be eligible for membership of FCAQ as an Affiliate member, a person or agency must demonstrate:

- that they are, or that they are employed by, a not-for-profit community service organisation which provides financial counselling or capability and resilience services in Queensland, free of charge; or
- a fundamental link to FCAQ and its members; or
- a purpose for affiliate membership that is of benefit to FCAQ and its members.

An Agency Affiliate Incentive is available for up to 5 affiliate members.

Affiliate members of FCAQ are not Financial Counsellors. They cannot:

- call themselves Financial Counsellors;
- be a member of the FCAQ Management Committee; or
- vote at FCAQ meetings.

Student Members (non-voting)

A person who is:

- actively studying the Diploma of Financial Counselling CHC51115; and
- if also working (i.e. employed or volunteering (e.g. undertaking Diploma work placement)) as a Student Financial Counsellor with a not-for-profit community organisation which provides financial counselling or capability and resilience services in Queensland, free of charge, they must be working under the “full direction” (see below) of a practising Accredited Financial Counsellor.

Rights and Obligations of Student Financial Counsellors

Student Financial Counsellors:

- may attend FCAQ meetings, including the AGM, without voting rights;



- will be issued with a Student Certificate of Membership without a National Registration Number;
- if working as a Student Financial Counsellor, must work under the day to day and face to face¹ direction of an Accredited Financial Counsellor. All correspondence including letters of authority must be in the name of that Accredited Financial Counsellor;
- must inform FCAQ of the name and contact details of the Accredited Financial Counsellor under whose direction they are working; and
- if working as a Student Financial Counsellor, must meet the equivalent Continuing Professional Development (CPD) and Supervision requirements as for practising Financial Counsellors.

Evidence required upon upgrade from Student to Associate Membership

All Students applying for upgrade to Associate Membership must provide:

- a copy of their Diploma of Financial Counselling; and
- if they have been working as a Student Financial Counsellor, evidence from their Agency of their role and weekly hours of employment.

Associate Members

A person who:

- is a qualified Financial Counsellor (i.e. holds the Diploma of Financial Counselling); but
- has not yet had 24 months post-qualification full-time practice or 36 months post-qualification part-time practice ("Full time" is defined as working for 30 hours per week or more); and
- if practising as a financial counsellor, meets the requirements for CPD and supervision; or, if not currently practising as a financial counsellor, meets the requirements for CPD.

Evidence required upon upgrade from Associate to Accredited Membership

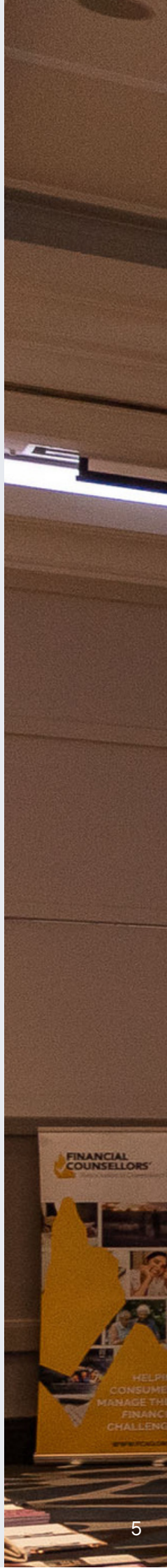
All Associate Members applying for upgrade to Accredited Membership must provide written evidence of:

- two years post-qualification full-time practice ("full time" is defined as 30 hours per week or more) or 3 years post-qualification part-time practice; and
- continuous membership with a State/Territory peak financial counselling association throughout the relevant (2 year or 3 year) period; and
- if newly qualified after 1 January 2024, the satisfactory completion of an additional assessment process covering technical, skills and ethics topics relevant to the financial counselling profession. The national assessment process is still in its development stage. Pending completion, an interim assessment process is being developed by FCAQ.

Interim Assessment Process

- FCAQ may convene meetings with or request the completion of an observation form from the member's Professional Supervisor and Line Manager.
- FCAQ requires completion of a self assessment of your skills, knowledge and attributes as a Financial Counsellor.

¹ a [meeting or conversation](https://dictionary.cambridge.org/dictionary/english/illusion) between people who are physically in the same place: Cambridge Dictionary (2020). Cambridge: Cambridge University Press.
<https://dictionary.cambridge.org/dictionary/english/illusion>



- FCAQ may request the Associate member to discuss a recent de-identified case, providing copies of case notes, financial details and supporting documents.
- FCAQ may conduct a case study assessment with the member to discuss and evaluate the current technical, skills and ethical topic areas obtained in their Associate experience.
- During the assessment process, if FCAQ is uncertain about the member's knowledge and experience within certain topic areas, FCAQ may ask the member to participate in a support period to gain additional skills and knowledge in those areas. This will be communicated back to the Line Manager and Professional Supervisor.
- FCAQ requires evidence of the recent completion of an Aboriginal and Torres Strait Islander cultural competency course.

Time Limit

The maximum time a person can remain as an Associate Member without consideration of additional requirements is 4 years. FCAQ may impose additional requirements on an Associate after this period.

Accredited Members

A person who:

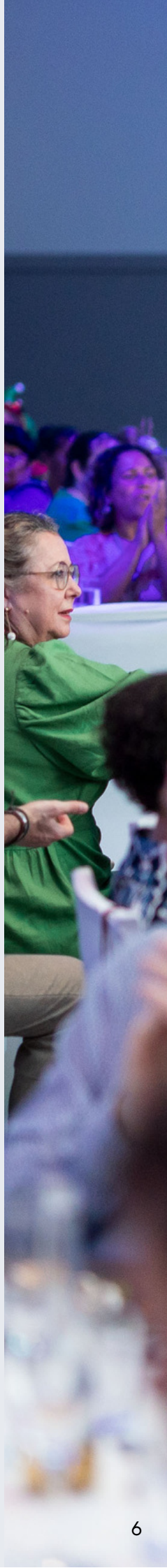
- is a qualified Financial Counsellor (i.e., holds the Diploma of Financial Counselling); and
- has had 24 months full-time post qualification practice or 36 months part-time post qualification practice ("Full time" is defined as working for 30 hours per week or more); and
- if practising as a Financial Counsellor, meets the requirements for CPD and supervision; or, if not currently practising as a Financial Counsellor, meets the requirements for CPD; and
- if newly qualified after 1 January 2024, the member has satisfactorily completed an additional accreditation process covering technical, skills and ethics topics relevant to the financial counselling profession.

Life Members (non-voting, unless still practising as a Financial Counsellor)

Life membership is bestowed by FCAQ and FCAQ may make rules about the member's status, privileges or requirements, provided that if the member is practising as a Financial Counsellor all relevant requirements of this Membership Policy still apply.

FCAQ Life Membership Guidelines

Life membership is conferred on FCAQ members who have made a significant and substantial commitment to the Association. For example, long term active membership of the Association, major contributions to the financial sector in Queensland and significant involvement with the FCAQ management committee. It is not recognition for having enjoyed long-term employment as a financial counsellor which should be recognised at the appropriate level. Its purpose is to recognise only the most noteworthy contributions. Life membership is an honorary status.



If life members continue practising as a Financial Counsellor, they must maintain current membership requirements and pay their annual membership fees.

Nomination Process

Any member of FCAQ with voting rights can nominate another member or previous member for Life Membership. The nomination should include a description of the person's contributions to FCAQ and be seconded by at least one other FCAQ member with voting rights. It should be forwarded in confidence to the FCAQ Executive Officer by email or post. Nominations will be considered by the FCAQ Management Committee at the following management committee meeting. If the nomination is successful, it will be announced at the Committee's discretion, but within an appropriate timeframe. If unsuccessful, the FCAQ will outline in writing to the nominator, why the nomination was unsuccessful. This will be done in a confidential manner.

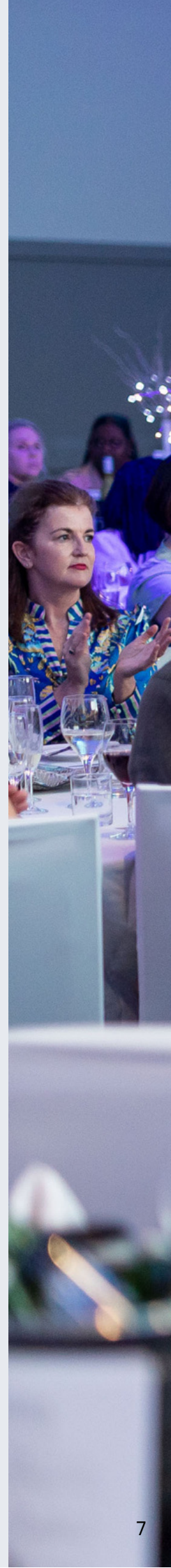
Voting Rights

Voting rights of FCAQ members are determined by the FCAQ Rules. Affiliate, Student and Life Members (who are not practising) do not have voting rights.

Absence from active membership

If a Financial Counsellor who was compliant with this Policy stops practising as a Financial Counsellor and does not maintain their membership and their absence from practice is less than 12 months, the Financial Counsellor can return to their former membership category without additional requirements.

If the absence is greater than 12 months, FCAQ will decide on a case-by-case basis as to whether the Financial Counsellor will need to meet additional requirements to return to their previous membership category (e.g., additional CPD and/or the successful completion of the accreditation process covering technical, skills and ethics topics). FCAQ may consider a member's role, relevant changes to laws and practice, experience, length of absence, employer supports and activities during their absence. As a general guide, FCAQ will require the Financial Counsellor to re-enter the profession as an Associate Member, thereby allowing FCAQ time to assess any additional requirements which need to be met.



PROFESSIONAL SUPERVISION

The requirements for Professional Supervision are set out in the National Standards for Supervision which have been agreed to by FCAQ. Members are encouraged to refer to the National Standards for Supervision, available on FCA's website, for additional background information and explanations.

Supervision requirements apply to: practising Associate Members, practising Accredited Members and to Student Members working as Financial Counsellors.

Purpose, Definition and Delivery

The purpose of Professional Supervision is to ensure Financial Counsellors receive the support necessary to provide the highest possible standard of service to their clients.

Professional Supervision is defined as follows:

"Professional Supervision for Financial Counsellors is a formal relationship between Supervisor and Supervisee designed to promote wellbeing, facilitate reflective practice, explore ethical issues, develop casework skills and foster best practice."

Professional Supervision is delivered by Professional Supervisors and by Specialist Supervisors (both defined below).

Context

Because casework is the foundation of a Financial Counsellor's role, Professional Supervision must always include a significant focus on this aspect. This policy therefore requires that at least 50% of the minimum hours of Professional Supervision must be provided by an Accredited Financial Counsellor approved by a State/Territory Association as a Professional Supervisor.

This could mean that a Financial Counsellor may have more than one Supervisor (the second Supervisor being the Specialist Supervisor) to adequately address their needs. For example, they may wish to match their learning needs toward a particular skill set. These include, but are not limited to:

- Discipline specific - problem gambling, family violence, disaster recovery, drug and alcohol, consumer law.
- Interdisciplinary needs - motivational interviewing, reflective practice, counselling skills, compassion fatigue and burnout prevention, risk management, working with other professionals.
- Field of practice – mental health, young people, aged care.

Line Management Supervision is a different process to Professional Supervision, although there are overlaps between the two roles. Both are concerned with aspects of the Financial Counsellor's wellbeing, performance, caseload management, case outcomes and training but Line Management Supervision has an administrative, operational focus, with the Line Manager accountable for performance management and reporting. The relationship between Supervisee and Supervisor is not based on formal performance assessment but rather, freed from the constraints of organisational reporting, the Supervisee is better able to reflect on their practice and discuss a range of matters including casework-related, ethical, cultural, personal or sensitive issues.

It is important to note that Line Management Supervision does not count as Professional Supervision. FCAQ will not recognise a Financial Counsellor's direct line manager, or another

manager/team leader who may at times assume line management responsibility for that Financial Counsellor, as that Financial Counsellor's Supervisor.

Mandatory Policies

There are four mandatory policies with no options for a different approach. These are:

- Who can be a Supervisor?
- The minimum number of hours of supervision
- The minimum number of hours of supervision to be provided by a Professional Supervisor and
- There must be a written agreement between each Supervisor and Supervisee.

Mandatory—Who can be a Supervisor?

If a Financial Counsellor only has one Supervisor (**a Professional Supervisor**), then that person must themselves be a Financial Counsellor who:

- is an Accredited member of a State/Territory Financial Counselling Association with a minimum of three years full time equivalent experience (Full-time/FTE is defined as 30 hours per week or more); and
- has successfully completed an approved supervision course and, where appropriate, subsequent refresher courses (see below); and
- has been approved by FCAQ as a Professional Supervisor.

If a Financial Counsellor has more than one supervisor, then the other supervisor (**a Specialist Supervisor**) could be a professional with a discipline-specific skill set. FCAQ must also approve the engagement of Specialist Supervisors.

Mandatory - Minimum Number of Hours of Supervision

If practising as an Associate or Accredited Financial Counsellor, or working as a Student Financial Counsellor, the minimum number of hours of supervision required are:

- employed 0.5 FTE or more – 10 hours per membership year
- employed less than 0.5 FTE – 6 hours per membership year

Full-time/FTE is defined as working for 30 hours per week or more.

If a financial counsellor holds Associate Membership or Student Membership and is therefore new, or relatively new, to the sector, they are strongly encouraged to undertake more regular supervision sessions.

Mandatory – Amount of Supervision by a Professional Supervisor

At least 50% of the minimum hours of Professional Supervision must be provided by a Professional Supervisor.

Mandatory – Written Agreement between Supervisor(s) and Supervisee

For Supervision provided via a one-on-one relationship (as opposed to Group Supervision), it is mandatory to have a written agreement between the Supervisee and each of their Supervisors. This will provide clarity around roles, preserve boundaries in the relationship and prevent misunderstandings. The agreement should also cover confidentiality and dispute resolution processes.

The National Standards for Supervision provide a draft agreement.

Other Policies – Best or Acceptable Practice

The other policies allow for some flexibility setting out a best practice approach and an acceptable approach. This recognises that some agencies and Financial Counsellors will not be able to meet the best practice approach. This could be for various reasons, including remoteness or the agency being severely under-resourced.

Best or Acceptable Practice: Choice of Supervisor

Best Practice	Acceptable Practice	Unacceptable
Supervisee driven: the financial counsellor chooses their supervisor or supervisors	Supervisor(s) chosen by the financial counsellor, after consultation with the agency	Agency imposed

Best or Acceptable Practice: How Supervision is Delivered

Best Practice	Acceptable Practice	Unacceptable
One-on-one relationship provided face to face.	<p>One on one relationship provided by phone or video.</p> <p>Maximum of 50% of supervision can be provided in a group setting, facilitated by a Professional Supervisor or a Specialist Supervisor. The remainder must be through a one-on-one relationship, either face to face, by telephone or video.</p> <p>Where group supervision or case conferences take place, there should be no more than eight participants (face to face, phone or video).</p>	<p>Online chat or email.</p> <p>More than 50% of professional supervision is in a group setting.</p> <p>The group supervision is not facilitated by a Professional Supervisor or a Specialist Supervisor.</p> <p>There are more than eight participants in the group supervision or case conference.</p>

Best or Acceptable Practice: External or Internal Supervision

Best Practice	Acceptable Practice	Unacceptable
Professional and Specialist Supervisor(s) are external to the agency.	Professional and Specialist Supervisor(s) are employed by the agency (but outside of any line management responsibility for the financial counsellor).	The Professional and Specialist Supervisor(s): <ul style="list-style-type: none"> • Cannot be the financial counsellor’s direct, or indirect, line manager. • Cannot be another manager/team leader who may at times assume line management responsibility for that Financial Counsellor.

Best or Acceptable Practice: Agreement between the Agency and Supervisor(s)

Best Practice	Acceptable Practice	Unacceptable
There is a signed agreement between the agency and each Supervisor about how the arrangements will operate. This is particularly important when the Supervisor is external to the agency.	There is a verbal discussion or understanding between the parties, which is informally documented.	There is no discussion about expectations.

The National Standards for Supervision provide a draft agreement.

Approval of Supervisors by FCAQ

FCAQ must approve all Supervisors who provide Professional or Specialist Supervision to members of FCAQ. To facilitate this process, Supervisors seeking approval should complete the relevant application form located on FCAQ’s website in the Members’ Section. FCAQ maintains a list of Professional Supervisors which is also available on the website.

Supervisors are required to be approved on an annual basis. Where a Supervisor has been approved by another State or Territory Association, FCAQ will accept that approval for the current year.

Where a Financial Counsellor changes their Supervisor, they are required to notify FCAQ within one month of the change.

Approved Supervision Course

Financial Counsellors providing Professional Supervision must have successfully completed a supervision course approved, in advance, by FCAQ. At times, FCAQ will contract an approved provider to run these courses. FCAQ maintains a list of approved providers and will review new courses as they are presented for approval.

A refresher course in supervision is required to be completed by Professional Supervisors every 3 years. Evidence of completion will be necessary as part of the annual approval process.

Record Keeping

All practising Financial Counsellors and working Student Members must complete FCAQ's Supervision Record Sheet to record their Supervision and the completed sheet must be submitted to FCAQ as part of the membership application process each year. The Supervision Record Sheet is available on FCAQ's website, in the Members' section.

Details to be recorded on the Supervision Record Sheet by the Supervisee for each session:

- The names of Supervisee and Supervisor;
- The date and length of session.
- The mode and type of supervision.
- Areas of supervision.

Supervisors must keep their own records of each supervision session.

Cost of Supervision

Supervision is part and parcel of employing a Financial Counsellor and best practice is for Supervision to take place during work hours.

Some Supervisors charge a fee, typically where the Supervisor is external to the agency. If a cost is involved, agencies accept this as part of the overall costs of employment.

Communication with the Agency

Unless there are extraordinary circumstances, it is not appropriate for any Supervisor to provide reports to agencies apart from confirmation of dates and times when supervision has taken place.

Extraordinary circumstances refer to situations where the Supervisor has serious concerns about the safety of the Financial Counsellor, or of the Financial Counsellor's client, or that there may have been contraventions of the Financial Counselling Code of Ethical Practice.

Professional indemnity insurance

Supervisors may wish to consider professional indemnity insurance.

Cross Border Supervision

In line with the National Standards for Supervision, a Professional or Specialist Supervisor does not have to be in the same State/Territory as the Financial Counsellor they supervise.

If a Supervisor has been approved by one State/Territory Association to provide supervision, they will be recognised in Queensland through the process of registering with FCAQ.

CONTINUING PROFESSIONAL DEVELOPMENT

Continuing Professional Development (CPD) is the reinforcement or acquisition of skills or knowledge relevant to the Financial Counselling role.

Application

CPD requirements apply to all practising Associate and Accredited Members and to members working as Student Financial Counsellors.

Amount

A Financial Counsellor must complete 20 points of CPD per membership year.

Three Categories

There are three categories of CPD. Each training session will be classified into one or more of those categories.

Technical – e.g. content knowledge relevant to legal issues, banking, fines, EDR/IDR, superannuation, hardship, insurance, completion of Statements of Financial Position.

Skills – e.g. counselling, mental health, communication (written, verbal), interviewing, cultural awareness, suicide prevention/training and negotiation.

Ethics – e.g. conflict of interest, boundaries, counselling relationships, cultural awareness, options- client choices; appropriate referral to other services.

CPD Rules

CPD points for a membership year are calculated based upon CPD Activities (defined in the CPD table below) according to the following rules:

- There must be at least one Activity from each of the three CPD categories of technical, skills and ethics.
- There is a mandatory requirement to undertake a minimum amount of Facilitated Interactive Training per membership year of 3 points. This is because this form of training is seen as critical for maintaining professional standards. The other requirements applying to Facilitated Interactive Training are:
 - All 20 CPD points can be derived from this activity, however you can only claim a maximum of 10 points for any one course.
 - A maximum of 6 points per day can be claimed.
- For other activities, the maximum that can be claimed per activity is 10 points per membership year. This is to ensure financial counsellors access a broad range of CPD activities.
- Please note that some activities have lower limits as set out in the table.

Points Table for CPD

CPD ACTIVITY	Points
Attending plenary sessions at a State or FCA conference	Maximum of 2 points per conference
Facilitated interactive training e.g. face to face and live webinar	1 hour equivalent to 1 point
Non-facilitated interactive training e.g e-Learning	1 hour equivalent to 1 point
Listen/watch only training e.g., audio-lecture / podcast/ webinar recording	1 point per recording
Preparation and delivery of a training session relevant to the sector	4 points per individual training session
Delivery of a training session relevant to the sector where the material has already been developed	2 points per individual training session
Reading article about technical and educative aspects of financial counselling	1 point per article (max 2 points in a membership year)
Research project contributing to policy work	3 points per project
Contribution of an article on a relevant topic to media / newsletter / association material	1 point per article
Membership of an Association board or advisory committee or of FCA Representative Council	2 points maximum for all memberships combined per membership year
Online questionnaires developed by financial counselling associations that test current knowledge	1 point each, maximum 3 points per membership year
Supervisors only – provision of professional supervision to a financial counsellor	1 point per person supervised (max 4 points in a membership year)
Mentoring a Diploma of Financial Counselling student on placement	1 point per person mentored (max 4 points in a membership year)




Record Keeping

All Associate and Accredited financial counsellors and members working as Student Financial Counsellors must complete the FCAQ CPD Tracker to record their CPD activities. The completed CPD Tracker must be submitted to FCAQ as part of the membership application process each year. The CPD Tracker is available on FCAQ's website, in the Members' section.

The CPD Tracker records the following details:

- The date, provider, topic and points allocated for each CPD activity.
- The total CPD points achieved for the calendar year, reflecting the limits set out in the above CPD Table.

If members have any questions about acceptable CPD activities, please contact FCAQ



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