

# FCAQ Policy Manual April 2017

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Financial Counsellors' Association of Queensland Inc.

*“helping consumers manage their financial challenges”*

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## CODE OF PROFESSIONAL CONDUCT

All members of the Financial Counsellors' Association of Queensland Inc. (FCAQ) must comply with the national Code of Ethics, as issued by Financial Counselling Australia.

## QUALIFICATIONS

FCAQ is a professional association for financial counsellors working in Queensland. There are three categories of membership under FCAQ:

1. Affiliate
2. Associate
3. Accredited

All FCAQ **Associate** and **Accredited** members must:

- Be employed and work in a Queensland not for profit community service organisation that provides free financial counselling services.
- Re-apply for membership at the start of each calendar year.

### Financial Counsellors working under the Regulatory Framework

*Financial Counselling agency must follow strict conditions set by Australian Securities Investment Commission.*

- 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 the exemption.
- Ensures that its financial counsellors have appropriate training and adequate skills and knowledge.
- Ensures that its financial counsellors are a member of, or eligible for membership of a financial counselling association.

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## Affiliate Members (non-voting)

An individual or agency working in the financial counselling, capability and resilience sector in a related role **OR** actively studying for the Diploma of Community Services (Financial Counselling) or has completed the Diploma of Community Services (Financial Counselling) - but is not working as a financial counsellor.

An applicant must demonstrate:

- they are employed by a Queensland non-profit community service organisation that provides financial counselling, capability and resilience services free of charge.
- a fundamental link to FCAQ and its members
- a purpose for affiliate membership that is of benefit to FCAQ and its members.

**Affiliate members** of FCAQ are **NOT** financial counsellors. They cannot

- call themselves financial counsellors
- be a member of the FCAQ management committee
- vote at FCAQ meetings

## Associate Members

To be eligible for membership of FCAQ as an Associate FC, a person must:

- be primarily employed as a financial counsellor as per their Position Description
- be currently enrolled and studying the Diploma of Community Services (Financial Counselling), OR hold that Diploma
- be supervised by an Accredited FC for at least 20 hours per annum
- have professional development of 20 points per annum, as per the National Standards requirements

## Accredited Members

To be eligible for membership of FCAQ as an Accredited FC, a person must:

- be primarily employed (or volunteer) as a financial counsellor, or FC supervisor, as per their Position Description
- hold the Diploma of Community Services (Financial Counselling)
- have two years full-time, or four years' part time experience working as a financial counsellor
- be supervised by an Accredited FC for at least 10 hours per annum
- have professional development of 20 points per annum, as per the National Standards.
- All Associate members applying for upgrade to Accredited membership must provide evidence of 2 years FTE (full time equivalent) employment, or 4 years' part time employment as a financial counsellor, by submitting a written and signed statement from their employer as verification.

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## Recognition of member's prior experience

- If in the previous 3 years a person has not worked as financial counsellor, they must re-enter as an Associate member, complete supervision with an approved supervisor, and complete CPD requirements. The member will be eligible to reapply for Accredited membership as soon CPD of at least 10 points in SKILLS has been achieved.
- On submission to the FCAQ Membership Secretary, of an application to upgrade with supporting CPD points, the member will be eligible for reinstatement to the same membership level as at the time of leaving FCAQ or another State association.

## **EQUIVALENT QUALIFICATIONS**

Financial Counselling qualifications will only be regarded as equivalent to the Diploma in Community Services (Financial Counselling) where they are approved by:

- a registered training organisation as equivalent; or
- another State's FC Association as being suitable for accreditation in that state.

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## SUPERVISION

### Definition of Supervision

Professional supervision supports the work of a financial counsellor. The supervision process provides a forum to discuss casework, clinical aspects of the role and the counsellor's emotional and psychological wellbeing.

Professional supervision is an equal relationship founded on mutual trust and respect. Line management supervision is a different process to professional supervision.

Line Management is undertaken by a person or persons to whom the financial counsellor reports.

Line management includes oversight of the casework undertaken by the financial counsellor as well as ensuring the financial counsellor meets organisational goals and complies with standards.

FCAQ requires that all financial counsellors are supervised by an Accredited Financial Counsellor; line managers are not considered supervisors unless they have accredited status.

### Requirements to be a Supervisor

To be a financial counselling supervisor a person must hold the Diploma of Community Services (Financial Counselling) or equivalent as approved by the FCAQ and have:

- Three years FTE financial counselling experience, OR
- Another suitable qualification as approved by a State or Territory financial counselling association.

A supervisor must also have completed a suitable course in professional supervision acceptable to their State or Territory association.

The specific goals of FC supervision are to:

- promote ethical and professional standards, and educate counsellors about them.
- encourage compliance with critical legislation, including the ASIC Financial Services exemption for Financial Counsellors
- protect stakeholders
- help FCs to apply their technical knowledge to their work
- increase the FC's effectiveness in providing an accurate, timely and professional FC service
- support FCs in a way that also promotes the supervisee's personal well-being.

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## **Keeping Records:**

All FCs must keep a Supervision log for each calendar year which lists:

- the date and length of each supervision session
- the name of the supervisor for each session, and their signature

The FC supervisor must also keep their own file-note for each supervision session.

## **Line management does not count as FC supervision**

FCAQ will only recognise line managers as FC supervisors in exceptional circumstances. An FC would need to apply in writing to FCAQ for a line manager exemption, and satisfy the committee that:

- the line manager is an accredited FC
- there are no other viable alternatives, such as
  - paid supervision by an Accredited FC employed elsewhere
  - phone or video supervision
- the employer is able to separate the supervision session from line management functions.

Where an FC has been granted an FCAQ line manager exemption by FCAQ, they will be required to:

- advise FCAQ of any change in circumstances which would affect their eligibility
- produce the FCAQ written Notice of Exemption if requested during the calendar year
- re-apply each calendar year.

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## CONTINUING PROFESSIONAL DEVELOPMENT

CPD is the reinforcement or acquisition of skills or knowledge relevant to the workplace.

### Application

Applies to associate members and accredited members

### Amount

The financial counselor must complete 20 points of CPS per annum, with a minimum of one session from each of three categories as set out below.

### Three Categories

*Technical* – eg. Content knowledge relevant to legal issues, banking, fines, EDR/IDR, superannuation, hardship, insurance, completion of Statements of Financial Position.

*Skills* – eg. Counselling, mental health, communication (written, verbal), interviewing, cultural awareness, suicide prevention/training and negotiation.

*Ethics* – eg. Conflict of interest, boundaries, counseling relationships, cultural awareness, options – clients' choices; appropriate referral to other services.

### CPD Records

All FCs must keep a CPD log each calendar year that lists each CPD activity, and shows

- the date, provider, topic, and hours of CPD
- the total CPD points for the calendar year.

Examples of acceptable CPD activities that can be counted:

- attending financial counselling conferences and training days hosted by FC Associations
- casework meetings chaired by an accredited FC, and minuted
- financial counselling training offered by creditors and government agencies
- in-house training delivered relevant to FC service delivery
- class time for the Diploma in Community Services (Financial Counselling) units completed.

Please note that the following activities are NOT CPD:

- reading
- supervision
- community education.

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## **CASEWORK HOURS SUBMISSIONS**

Individual members are encouraged to contribute to public debate through submission writing, such as letters of support, submissions to government inquiries or reviews, joint submissions or other documents where a response is warranted.

The purpose of writing submissions is to add to the debate on relevant issues to:

- improve rules/regulations/practices that impact on the wellbeing of FC clients
- recommend changes that improve FC service delivery
- build awareness of the work done by Queensland financial counsellors and its value.

Generally, we encourage Queensland FCs to write submissions in their own names.

Where a person wishes to make a submission in the name of FCAQ they must:

- send the completed article to FCAQ for written approval, prior to submission
- accept that the submission becomes the property of FCAQ
- agree that the submission can be quoted or used as reference material by FCAQ members with acknowledgement of the source.



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## **REQUESTS FOR ENDORSEMENT**

This policy describes the framework under which FCAQ enters into projects, research, joint submissions, letters of support and/or requests for support.

FCAQ will not endorse anything that:

- compromises FCAQ's independence as a consumer advocate;
- does not fairly represent its' members, and the financial counselling sector

All requests for support must meet the following criteria:

- the proposed project must benefit the majority of the membership, the sector, and our clients;
- fill an existing or emerging need;
- be limited to what was requested and agreed to in FCAQ's letter of support, and not extend to other projects or services;
- not be accompanied by any offers of inducement to members of the Management Committee

Any member who becomes aware that a request for support may lead to a conflict of interest should notify all members of the Management Committee.

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## **MEDIA POLICY**

FCAQ represents and conveys the views of Queensland Financial Counsellors on local, state or national levels.

Comments to media must not compromise FCAQ's independence as consumer advocates. Any media releases, statements or campaigns in the name of FCAQ must be approved by the Management Committee prior to release.

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## GRIEVANCES AND DISPUTE RESOLUTION POLICY

### **Purpose**

This policy provides guidance on how to resolve concerns you have about your dealings with FCAQ.

### **Policy**

The members of the Management Committee must:

1. identify potential problems and work to prevent them from becoming formal grievances;
2. communicate and share appropriate information with the FCAQ membership;
3. when determining the actions to be taken, consider the wishes of the member who lodged the grievance or dispute;
4. fully document all measures taken in dealing with grievances and disputes;
5. treat all members fairly and without fear of intimidation.

All FCAQ members must try to resolve any issues:

1. through meetings, discussions with relevant committee members and through any other appropriate method;
2. at the earliest opportunity.

### **Procedure**

If you believe you have a dispute or grievance with FCAQ, you need to:

1. raise the matter (in writing) with the Management Committee addressed to the Committee Secretary as to try and resolve the matter;
2. consider the resolution offered by the Management Committee
3. communicate to the Committee your response to any Committee offer
4. be open to any suggestion of external mediation, which is suggested by the committee.

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## EXTERNAL COMPLAINTS POLICY

### **Purpose**

The FCAQ is not a regulatory body and therefore does not have the authority to deal with complaints about individual members, or their employers.

### **Policy**

FCAQ directs external complaints to the relevant bodies, and publishes its external complaints policy on the public section of its website.

### **Procedures:**

#### **1. Complaints against individuals**

- advise the complainant of the FCAQ's role
- direct the complainant to the member against whom they have a complaint in the first instance;
- direct the complainant to the member's employing organization;
- advise the complainant to obtain a copy of the grievance policy of the member's employing organisation;
- publishing the FCAQ Complaints policy in the public section of the FCAQ website;

#### **2. Complaints against organisations that employ our members**

- advise the complainant of the FCAQ's role
- direct the complainant to the organisation itself
- advise the complainant that the organisation would also be accountable to an external disputes body, or regulatory authority.

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## REPRESENTATION POLICY

### Purpose

This policy establishes the procedures for the appointment of representatives, and the standard of conduct required by FCAQ members when they represent FCAQ.

### Policy

Representatives must authorise by the Committee to represent FCAQ, and fully declare any conflicts of interest beforehand. Approved representatives must put the interests of FCAQ and its members above their own interests, and those of their employer.

### Procedure

- At the Annual General Meeting, members will be invited to vote on all current representative positions.
- The Management committee will appoint representatives to any casual vacancies that arise throughout the year.
- Representatives shall
  - Act in accordance with the FCA Code of Ethics
  - Act within the role and directions given by the Committee
  - Report back to the committee on all significant representative activities and outcomes.
- The Management Committee reserves the right to withdraw a nomination and appoint a new representative where it believes:
  - the role would benefit from a change of representative or
  - the representative has not adequately
    - reported back to the Committee and/or
    - represented the views of FCAQ and its members.

### Representatives of FCAQ

#### 1.FCA Board representative:

The FCAQ representative on the FCA Board, the person shall be

- an Accredited member of FCAQ and
- a member of the FCAQ Management Committee and
- not be the president of the FCAQ (who already represents FCAQ to FCA).

#### 2. Other Boards and Panels:

The FCAQ is sometimes invited to nominate a member for an advisory board or panel. If the person will be representing the FCAQ, preference will be given to a person who is:

- an Accredited member of FCAQ and
- a member of the FCAQ Management Committee

If no accredited member from the Management Committee is available to undertake the role, the Management Committee may:

- invite a suitable member directly or
- ask for expressions of interest from members.