



**Australian Financial Counselling & Credit Reform Association Incorporated**

ABN: 67 073 167 361

**Chairperson: David Tennant**

**Secretary: Jan Pentland**

27 October 2006

Community Services & Health Industry Skills Council  
GPO Box 9848  
Sydney NSW 2001

**Submission: CHC02 Review**

This submission is an initial expression of interest in the CHC02 review currently underway.

AFCCRA ([www.afccra.org](http://www.afccra.org)) is the peak body for financial counsellors in Australia and is a federation of member organisations with member groups in each State and Territory.

Since the commencement of CHC51002, AFCCRA has actively supported the financial counselling industry and its members to achieve this important qualification. Workshops held at AFCCRA annual conferences reflect the coordinated approach to lead the industry towards minimum professional standards.

Prior to AFCCRA's active involvement, Victoria was the only state where the majority of financial counsellors had attained the CHC51002 qualification. In the past twelve months alone the following has been achieved:

- Many financial counsellors in the ACT and Queensland have completed the Diploma;
- South Australia and Western Australia have the Diploma course underway with a number of financial counsellors having attained it and others in the process of doing so;

- Tasmania and the Northern Territory have processes in place for their financial counsellors to attain the Diploma; and
- New South Wales has reviewed their state training course and plan to commence a matching process against the Diploma competencies.

A phone linkup, scheduled for Monday 30 October 2006, will convene the IRG to discuss the current review. This constitutes the first meeting to specifically address the issues outlined in ***CHC02 Review: A Discussion Paper***. From discussions with Robin Flynn, Policy Manager for CS&H ISC, a formal submission will be directed to the ISC by the end of February 2007. This will allow sufficient time for consideration in the first draft.

AFCCRA's annual conference, typically held in June of each year, convenes an Industry Reference Group (IRG) to discuss the current and future issues surrounding the Diploma of Community Service (Financial Counselling). Due to the timing requirements needed for February 2007, the IRG plans to convene several times over the next three months in order to complete comment on the issues contained in the discussion paper.

As noted in Attachment 3, there have been several issues raised with the Diploma to this point. Other areas to be addressed in the submission will include the following:

- Duplication of content and options to eliminate repetition
- Other subjects that may enhance the scope for participants
- Status review of core and elective subjects
- Alignment with other subjects related to Financial Counselling
- Ensuring job duties reflect core competencies

Please find following information regarding AFCCRA's ongoing work with the Diploma:

Attachment 1	Status of Diploma as at June 2006 Workshop held at AFCCRA Annual Conference
Attachment 2	Feedback as at June 2006 supplied by IRG recommending improvements to Diploma
Attachment 3	Objectives and issues surrounding discussion paper for use by

IRG

Attachment 4      Industry Reference Group participants

I trust the information held in this document reflects the required information to include AFCCRA in this vital process.

Please do not hesitate to contact me at any time to discuss this matter further.

Yours truly,

**Jillian Fletcher**

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**AFCCRA Conference June 30, 2006.**

**DIPLOMA OF COMMUNITY SERVICES  
(FINANCIAL COUNSELLING)**

**Facilitator: Trish Walsh**

**BACKGROUND & CONTEXT**

This report is a summary of the conference session on the Diploma of Community Services (Financial Counselling) (“the Diploma”). The conference session is a part of, and comes at the end of, a 6 month project conducted by the session facilitator for AFCCRA to implement the Diploma.

Within the context of the 6-month project, this report follows a “mid-way” report written in March 2006 on the implementation of the Diploma on a state by state basis. The March report provides explanations and details that may be absent in this report. It may assist the reader, therefore, to read the preceding report (available through AFCCRA, and on its website) to understand the relevant background to the discussions in this report.

Other aspects of the project included researching funding options for future delivery of the Diploma, preparing the sector for the first review of the Diploma (due to commence towards the end of 2006), and writing an independent review of the ANZ MoneyMinded package.

**INTRODUCTION**

The conference session comprised four segments.

1. Each state/territory representative reported on the implementation of the Diploma in their jurisdiction.
2. Representatives shared ideas for greater implementation of the Diploma in those states/territories where full implementation has not occurred.
3. Ideas for a co-ordinated approach to training of new financial counsellors for the Diploma were generated for participants to explore beyond the conference.
4. A brief mention was made of the up-coming review of the Diploma by the Community Services and Health Industry Skills Council.

**TERMS USED IN THIS REPORT**

***Diploma of Community Services (Financial Counselling): the Diploma***

***Assessment of Currently Practicing Financial Counsellors for the award of the Diploma = Recognition of Prior Learning (RPL) = Recognition of Current Competence (RCC) = Skills Recognition and Gap Training***

## **REPORTS FROM EACH STATE/TERRITORY WITH IDEAS FOR FURTHER PROGRESS**

### ❖ **Western Australia - Jill Lyall**

Jill designed and is delivering an on-line skills recognition and gap training facility through Central TAFE in Perth to any financial counsellor around Australia. The cost varies depending on whether you are resident in WA or not. The full cost to WA residents is approximately \$1400- and to interstate financial counsellors is currently \$133- per unit or approximately \$2000- for the full Diploma.

Enrolment is on an individual basis and can occur at any time of the year. Jill usually starts by discussing with each participant their entry level needs and guides them from that point on regarding what will be required of them to work towards qualifying for the Diploma. The standard enrolment period is 12 months. The 12 month period requires the financial counsellor to work intensively to complete the full Diploma. She may recommend to individuals that they limit the number of units they enrol in over any one 12 month period especially if the financial counsellor does not have a lot of time to devote to gathering and producing the extensive evidence of competence required.

Jill has identified that people applying to complete the Diploma and whose highest academic standing is a Year 10 or 12 certificate usually require a lower level entry into the Diploma. She is developing an entry level course within Certificate III and IV in Community Services Work. She is placing content from some of the units in the Diploma into these Certificates so that students can commence study for the Diploma at a level which allows them to acquire the study, writing and research skills required at Diploma level. As students gain these skills they will then be transferred to being enrolled in the Diploma.

Eight people are now qualified with the Diploma through Western Australia and are practicing financial counsellors, with another 3-4 financial counsellors who have almost completed the Diploma.

### ❖ **Queensland – Jillian Fletcher**

Jillian informed participants that the second round of participants in the skills recognition and gap training course she is running will complete the Diploma at the end of the first week July 2006. Queensland will then have 20 people (financial & rural counsellors) qualified with the Diploma of Community Services (Financial Counselling), 16 of whom have done the course through Jillian. Jillian has conducted the Diploma course over a series of five time blocks, each block varying from 3 to 5 days.

Jillian informed participants that she is happy to discuss possibilities of visiting other states/territories to deliver skills recognition and gap training to groups of practicing financial counsellors.

### ❖ **New South Wales – Greta Hunter (apologies Betty Weule)**

NSW has completed a major overhaul of its training course. Any member of FCAN can access this training free of charge. NSW have agreed to map their training course across to the Diploma of Community Services (Financial Counselling) to determine the degree to which their training matches the Diploma.

No-one has qualified with the Diploma through NSW, although it is understood that one NSW financial counsellor is currently enrolled at Perth's Central TAFE to complete the Diploma through the recognition and gap training process.

❖ **Tasmania – Emma Ryan**

Tasmania has commenced communications with Jillian Fletcher in Queensland regarding the possibility of Jillian travelling to Tasmania and assess all 7 Tasmanian financial counsellors as a group process. She will also contact Jill Lyall, at Perth's Central TAFE regarding the possibilities for training of future new financial counsellors in partnership with either herself or Tasmanian Anglicare's RTO.

No-one is qualified with the Diploma in Tasmania to date.

❖ **Victoria – Dina Sayers (unable to attend in person - provided written report)**

Kangan Batman TAFE has been delivering the Financial Counselling Diploma for the last eight and a half years. Most Victorian financial counsellors now have the qualification and classes currently have small numbers.

Due to the small number of students, they now need to consider the viability of continuing to offer the Diploma. If they continue to offer the Diploma at current TAFE scheduled fees (Victorian funding only), there would need to be 20 students per class. However, the Victorian financial counselling industry does not currently have sufficient employment opportunities for an increase in students graduating from the Diploma.

Given these current constraints they are now considering the following options:

- Delivering Financial Counselling practical modules at a fee for service rate with all other Diploma modules remaining at TAFE fees (refer to current Diploma delivery structure further below)
- Delivering the Diploma jointly with another qualification, therefore allowing students to gain a dual qualification. Currently, the Financial Counselling Diploma shares common modules with both the Diploma of Community Welfare and the Diploma of Community Development.

Whilst K-B TAFE is aware that they are the only Victorian TAFE delivering the Diploma, their ability to continue to deliver this qualification will need to be balanced with the needs of their students and the wider strategic direction of our Community Services and Health Department.

The Kangan Batman TAFE delivers the Diploma at its Broadmeadows campus. All modules are currently delivered in the classroom. Students are also required to attend supervised fieldwork placements in financial counselling agencies. Fieldwork placements are usually one or two days per week over a set number of weeks.

The underpinning knowledge required for financial counselling practice is largely contained within four modules delivered in the following sequence:

CHCFIN2A – Introduction to Financial Counselling, Ideology, Debt Recovery, Bankruptcy, Income security, Fines and overview of housing issues.

CHCFIN1A – Para legal module incorporates consumer contracts & credit law and industry practices. (Available on disk funded by Consumer Credit Fund)

CHCCSL602A – Facilitate the Counselling Relationship. This module has been customised to incorporate basic financial counselling casework.

CHCCSL603A – Provide support for clients implementing a course of action. This has been customised to incorporate complex financial counselling casework.

All other modules are common modules from either the Diploma of Community Development or the Diploma of Community Welfare. K-B TAFE delivers these modules concurrently to students from each of the three course areas. K-B TAFE's delivery includes some Victorian TAFE moderation recommendations. For example, CHCCSL601A is delivered as Applied Psychology and CHCCSL604A is delivered as Advanced Psychology.

#### ❖ **ACT – Carmel Franklin**

Eight practicing financial counsellors in the ACT qualified for the Diploma on March 31, 2006 (only two financial counsellors in the ACT did not participate). The assessment was performed by the local registered training organisation TRAHCS as a combination of some individually-based and some group-based skills recognition and gap training.

There are three employers of financial counsellors in the ACT, with CARE Financial Counselling Service employing all but 3 of the ACT's financial counsellors. CARE is now turning its attention to aligning its internal training course for new financial counsellors with the Diploma. The other two employers of financial counsellors in the ACT have not yet developed any plan for training towards the Diploma.

#### ❖ **Northern Territory – Jenny Black**

Two financial counsellors currently practicing in the Northern Territory have obtained the Diploma through skills recognition and gap training, one through the Ballarat University facility (no longer operating), the other through Perth's Central TAFE. A further 2 financial counsellors are currently completing the Diploma through Perth's Central TAFE.

Of particular interest to the remaining financial counsellors in the NT could be the facility Jillian Fletcher from Queensland might be able to offer in the provision a skills recognition and gap training course on a group basis, if they can organize to gather together. This might be a more efficient and cost effective way for the NT's financial counsellors to obtain the Diploma.

#### ❖ **South Australia – Carolyn Deane, Gerry Phillips**

There have been a number of interested parties working on developing and delivering the Diploma, namely SAFCA, Relationships Australia SA (delivering the Breakeven services), and SA TAFE.

It is understood that SA TAFE have awarded the Diploma through the recognition process to 12 rural counsellors and 2 other people who are not practicing financial counsellors. SAFCA has concerns that this process happened with no input from practicing or experienced financial counsellors, although it may be possible they were advised by members of the rural counselling sector.

However SAFCA (through Wesley for Training, a registered training organisation) and SA TAFE have now joined forces to deliver the Diploma, due to start on August 8, 2006. The financial counselling units, which Wesley for Training has developed and already delivered to 6 financial counsellors, will now be delivered through this partnership. The rest of the Diploma (the generic units) will be delivered through the recognition and gap training process through this partnership to both currently practicing and to new financial counsellors.

Relationships Australia SA is still developing its own Diploma course for the Breakeven sector.

No-one has qualified with the Diploma through SA yet.

## **IDEAS FOR FUTURE DELIVERY OF THE DIPLOMA**

So far all states and territories, with the exception of NSW, have devoted their efforts to finding a way for its currently practicing financial counsellors to obtain the qualification of the Diploma. Those states and territories now have reasonable pathways for their currently practicing financial counsellors to access the Diploma through an RCC process. The two issues remaining are training options for people new to financial counselling and the cost of, and who pays for, obtaining the Diploma.

Ideas for future delivery of the Diploma to new financial counsellors focused on resource efficiency and ease of access. Whilst the financial counselling sector has turnover like any other industry, there may not be the numbers to justify a training facility being developed and maintained in each state and territory. With effective and interactive distance learning now being so much more possible through telephone, internet and video technologies, there are possibilities for training and assessment to be substantially delivered from one or more central locations around the country to any locality with telephone and internet connections. Perth's Central TAFE already delivers such a course on-line.

Issues arising for the training of financial counsellors by distance education include:

- ❖ on the job assessment by a qualified trainer or experienced financial counsellor for financial counsellors practicing in isolation
- ❖ developing and assessing technical knowledge that is specific to the state/territory or municipality
- ❖ student support and motivation to work to learning schedules and perform as well as they can with training and assessment material.

Some ideas for addressing these issues were:

- ❖ that there be one or more experienced practitioners available within the student's state/territory who liaises with the RTO and who would provide on-the-job skills and local technical knowledge assessment, support and mentoring during the training period
- ❖ that students have access to the trainer by e-mail and telephone to discuss progress and concerns
- ❖ that the student receive at least some of their training face-to-face by either
  - attending residential weeks at the RTO,
  - attending a central location with other remote students for some training in a group setting, or
  - the trainer travel to the student's place of work and provide some of the training on-the-job.

AFCCRA is currently conducting investigations into funding options for the future delivery of the Diploma. Training funding is a highly complex and not very well coordinated area. Further time needs to be devoted to exploring the options that are currently available or that might be created. This will ideally be done hand in hand with emerging ideas for training development and delivery options for the Diploma.

## **REVIEW OF THE DIPLOMA OF COMMUNITY SERVICES (FINANCIAL COUNSELLING) 2006/2007**

(Prepared by Trish Walsh for AFCCRA as part of the Diploma Implementation Project funded by the ANZ Bank)

June, 2006.

### **Who, How & When?**

The review of the Community Services Training Package where the Dip FC is currently located will commence formally late 2006. It will be conducted by Community Services & Health Industry Skills Council (CSHISC), which has replaced or a re-name of whoever it was AFCCRA originally developed the Dip FC with (ANTA perhaps?). When the formal process commences submissions will be invited from stakeholder organisations. Submissions at this time can be made on the information AFCCRA has collected.

Any party interested in participating in the review can join the CSHISC newsletter list *cs&h matters* to be notified when the review commences. This information will include details of how to make submissions and participate in forums. Robin Flynn who gave me this information from cshisc has asked that AFCCRA the following details for their database: a contact name, organisation, type of organisation, and all contact details to [admin@cshisc.com.au](mailto:admin@cshisc.com.au).

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### **Issues reference group members have raised for consideration in the review**

1. Some competencies or skill sets appear in more than one unit in the Dip FC, sometimes in several units, especially in regard to communication and basic counselling skills and case management. Perhaps units of competence could be redesigned to eliminate the repetition, or perhaps some units be excised from the Dip FC and replaced with units which target more accurately those required and not already present in other units. The COM3C in particular is a unit that seems to have a lot of irrelevant material to the financial counselling context (also see comments in 5. below), a lot of it being covered adequately and in a superior fashion in the counselling units. Other aspects such as group work may be better covered in a unit specifically targeting group presentation skills and included in the Group I elective selection.
2. Some of the units in the Dip FC do not reflect how financial counselling is practised by some financial counsellors. In particular some states have found that the 4 counselling units require financial counsellors to have a much higher level of competence in counselling skills and methods than they practice in their client work. Other people have stated that they would be extremely

concerned if the counselling units were removed. These people feel that the quality of work able to be achieved is enhanced when underlying counselling issues affecting clients' financial situations are addressed.

3. Broaden the application of the counselling units to telephone counselling, crisis counselling and general counselling skills and settings.
4. There is no unit on Community Development. A CD unit could usefully include a segment on social action and how to do it effectively. Given the origins and practice of financial counselling this seems to be a glaring omission. In fact it has suggested that the Diploma would be better located in the Community Development package rather than the Community Services package. This makes a lot of sense.
5. Some people applying for the Dip FC by training are at a lower level of study, writing, analysis and research skills at entry than what the Diploma requires. Typically such applicants may have Year 10 or Year 12 education maximum. There needs to be some bridging course to equip such potential students with the skills necessary to complete the Dip FC. Jill Lyall in Perth has blazed a trail in this regard.
6. The unit CHCCOM3C Utilise Specialist Communication Skills to Build Strong Relationships should be ditched as it is a very confused unit in its focus and is one of the major sources of repetition of competencies in the Dip FC. Perhaps revisit why it was included and choose another more focused unit, or simply get rid of it (also see comments in 1.).
7. There is no specific mention in the key competencies of the technical information required in financial counselling (although it is mentioned in background knowledge in FIN1A). ACT and some other states have put the technical knowledge into a legal unit: LEG4A *Utilise Legislation*. Would it be a good idea to include that unit, or a specially written unit with an introduction, setting boundaries and expectations for financial counselling practice in regard to the law, technical knowledge required, in the compulsory units?

### **Attachment 3**

#### **Objectives and issues surrounding discussion paper for use by IRG**

The following outlines the key issues taken from *CHC02 Review: A Discussion Paper*. These issues are to be covered off by the IRG and submitted to CS&H ISC by the end of February 2007.

There are essentially five questions to be answered, the outcome providing the basis for the preparation of the Scoping Report and enhancements to the package:

In summary:

Question 1 – Issues surrounding career pathways, impacts on accreditation and classifications of community services work.

Question 2 – Areas of inclusion/exclusion. Ensuring consistency across qualifications, and reduction of 'silos' reflected in the current diploma structure.

Question 3 – Other ways of looking at how the qualification is written or described.

Question 4 – Skills clusters

Question 5 – Discussion box 33 (relating specifically to Financial Counselling) and comment is sought on the specific qualification, including industry drivers and other factors.

**AFCCRA IRG PARTICIPANTS  
As at October 2006**

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