



FINANCIAL COUNSELLORS' ASSOCIATION
OF WESTERN AUSTRALIA



MEMBERSHIP KIT

2024/25

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Chairperson Welcome Message

Welcome to the Financial Counsellors' Association of Western Australia Inc. (FCAWA).

FCAWA was incorporated in 1985 and is the peak body for financial counsellors in Western Australia and works to meet the objectives of the Association:

- To maintain and monitor standards for financial counsellors in line with nationally agreed guidelines.
- To provide, coordinate and facilitate the provision of education, continuing professional development, resources, and support for financial counsellors.
- To provide sector development and support for financial counsellors to enhance the effectiveness of casework for the benefit of individuals in financial difficulty.
- To represent and promote the interests of financial counsellors to government and private and public sectors, through identifying emerging trends and common issues in the social services sector.
- To lobby for the provision and maintenance of adequate and funded financial counselling services.
- To actively support policy development and social structures that promote social justice, and to advocate for vulnerable consumers to ensure they have an effective voice.

In Western Australia, eligibility for membership of FCAWA is a prerequisite for relief granted by the Australian Securities and Investment Commission (ASIC) from the licensing requirements under the Corporations Act. This relief is granted to financial counselling agencies that may provide financial product advice as part of a financial counselling service. A copy of this licensing relief is included in this membership kit.

In this kit you will find several helpful resources, various levels of memberships, contact details as well as templates to record your own notes and references. I wish you all the best for the coming year and thank you for your support.

Yours sincerely

Balbeer Sidhu
Chairperson



Our Values

Our Vision

A financially resilient Western Australia, with reduced financial hardship

Our Purpose

- Providing the voice of financial counselling in WA
- Promoting excellence and compliance in the sector
- Advocating for financial equality

Our Values

Integrity

We are honest and consistent in our work, developing trusting relationships and strong ethical principles.

Leadership

We continuously strive for excellence in our work. Leading the sector with courage and humility. Advocating for social justice where everyone's human rights are respected and protected.

Support

We respect the dignity and value of each of our members. Encouraging collaboration and connection, supporting our members, the sector and each other.

Innovation

We strive to meet the needs of our members in an ever-changing world, turning creative ideas into effective solutions, passionate about learning new things.

As staff we:

- Are member focused
- Consider appropriate participation
- Consider appropriate communication
- Focus on continuous improvement
- Lead by example

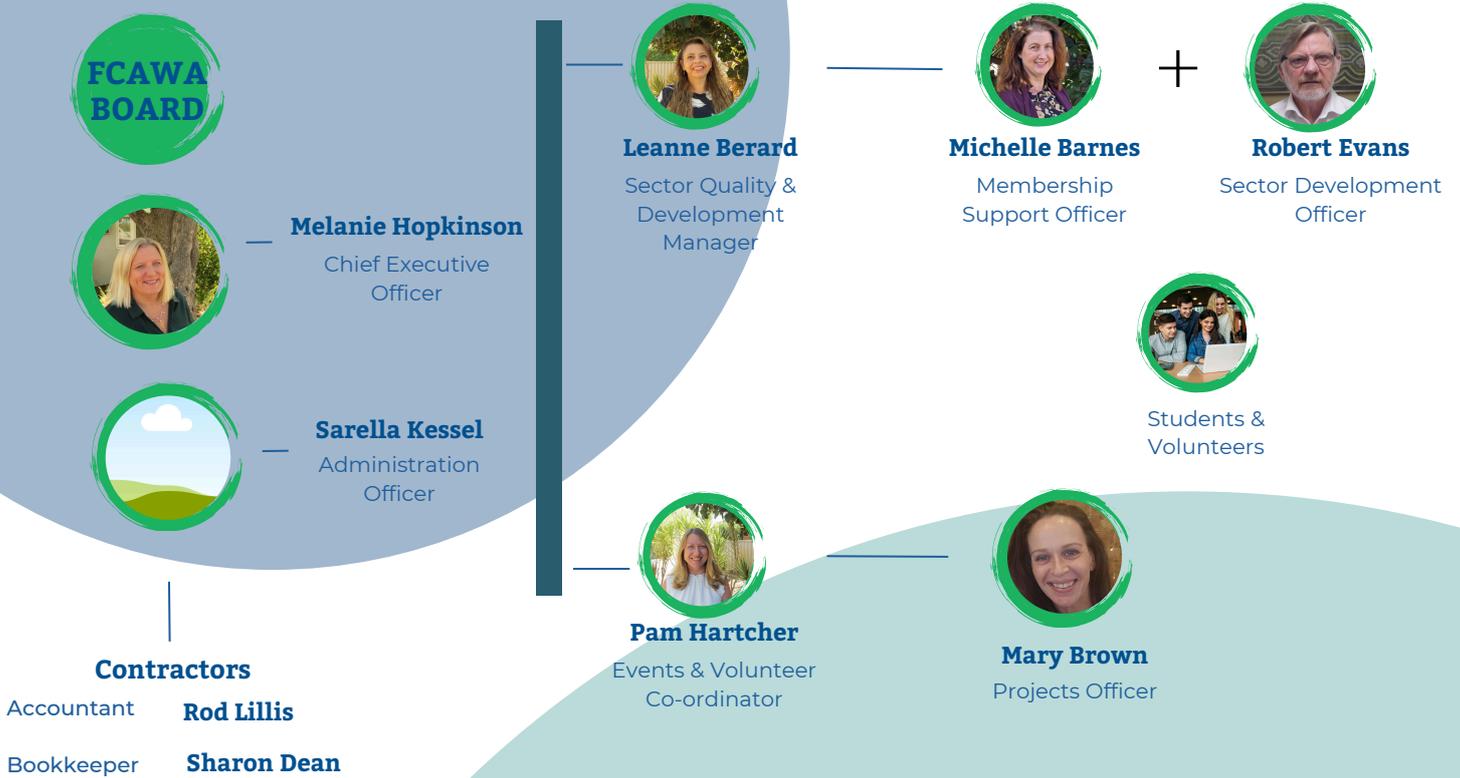
FCAWA CONTACT INFORMATION

Role	Contact
Systemic Policy Issues, Project Enquires, Operations, Media & Key Stakeholder Liaison	Melanie Hopkinson - Chief Executive Officer <ul style="list-style-type: none"> • melanie.hopkinson@fcawa.org
Training, CPD, Compliance, Sector Development, Networking and Collaborations, Agency Manager & Sector Support	Leanne Berard - Sector Quality and Development <ul style="list-style-type: none"> • leanne.berard@fcawa.org
Administration Enquires	Sarella Kessel - Administration Officer <ul style="list-style-type: none"> • admin@fcawa.org
Sector Development Support	Robert Evans - Sector Development Officer <ul style="list-style-type: none"> • sectorsupport@fcawa.org
Membership Admin and Technical Support	Michelle Barnes - Membership Support Officer <ul style="list-style-type: none"> • sectorsupport@fcawa.org
Conference & Forum Enquires	Pam Hartcher - Projects and Events Coordinator <ul style="list-style-type: none"> • events@fcawa.org
Projects	Mary Brown - Projects Officer <ul style="list-style-type: none"> • projects2@fcawa.org

Key Dates

Dates	Event
1st July 2024	<ul style="list-style-type: none">• Membership New Year Commences
18th July 2024	<ul style="list-style-type: none">• Annual Agency Manager Meeting
31st August 2024	<ul style="list-style-type: none">• Membership Renewal Applications Close
30th September 2024	<ul style="list-style-type: none">• Renewal Fees Due - (to qualify for conference subsidy)
29th - 31st October 2024	<ul style="list-style-type: none">• Annual FCAWA Conference
TBA	<ul style="list-style-type: none">• Call for Board Nominations - (Current and upcoming vacant Board Positions for election)
30th October 2024	<ul style="list-style-type: none">• Annual General Meeting
30th June 2025	<ul style="list-style-type: none">• End of Membership Year

FCAWA - Organisational Structure



FCAWA Board Members

- **Chairperson:** Gary Newcombe
- **Vice Chairperson:** Mandy Dehnel
- **Treasurer:** Lanie Byk
- **Secretary:** Dean Bavich
- **Board Member:** Tevita Naroba
- **Board Member:** Suzanne Long
- **Board Member:** Veronica Johnson
- **Board Member:** Colin Harte
- **Independent Board Member:** Annette Watkins

Board of Management

FCAWA is governed by an elected board comprising of up to six executive officers and three independent professional financial counsellors with strategic implementation and management skills. FCAWA is managed on a day to day basis by a chief executive officer.

The Board of Management is elected at an AGM and members and stakeholders are provided notice of the AGM at least 28 days prior to the scheduled date. The AGM notice includes information such as the date, time and venue, as well as whether there will be election and nominations for board positions and how members can elect and nominate for board positions (i.e. at the AGM only or by proxy vote).

Notice of the AGM is provided through email and via the newsletter, bulletin and social media channels. A call for nominations for election to current and upcoming vacant board positions is made allowing sufficient time to prepare for the election process at the AGM.

The positions that make up the board are:

- Chairperson
- Vice Chairperson
- Treasurer
- Secretary
- Committee
- Members

When board positions become available, any accredited financial counsellor can apply for a board position that is advertised by the board. Two representatives are then selected by the board to sit on the Financial Counselling Australia Representative Council. Please see the FCAWA constitution for more information on the governance of FCAWA.

Overview of Standards

Membership Categories	<ul style="list-style-type: none"> • Affiliate • Student • Associate • Accredited
Qualification	Diploma of Financial Counselling
Professional Development	If an Associate or Accredited financial counsellor, 20 points every membership year.
Professional Supervision	<p>If practicing as an associate or accredited financial counsellor or working as a student financial counsellor, a minimum:</p> <ul style="list-style-type: none"> • Employed 0.5 FTE or more - 10 hours per membership year or /- • Employed less than 0.5FTE - 6 hours per membership year <p><i>Full time / FTE is defined as working 30 hours per week or more.</i></p>
Practice	<p>24 months full time or 36 months part time experience as a qualified financial counsellor is required for accredited membership</p> <p><i>Full time / FTE is defined as working 30 hours per week or more.</i></p>
Ethics	Must adhere to the Australian Financial Counselling Code of Ethical Practice.

FCAWA Student members practicing as financial counsellors within WA, will be required to meet the same continued professional development and supervision requirements as an accredited or associate member.

Levels of membership explained:

2024 - 2025 Membership Fees - \$250

This document sets out the national standards for membership and accreditation for financial counselling associations in Australia. Financial counselling is a national profession and the development of national standards is consistent with this.

There are 5 categories of membership.

1. Full / Accredited

2. Associate

3. Student

4. Affiliate

5. Subscriber

Full / Accredited

Requirements:

Qualified financial counsellor and with 24 months full-time post qualification practice or 36 months part-time post qualification practice.

If practicing as a financial counsellor, meets requirements for continuing professional development and supervision.

OR

If not currently practicing as a financial counsellor, meets requirements for continuing professional development,

AND

If newly qualified after 1 January 2024, has satisfactorily completed an additional accreditation process covering technical, skills and ethics topics relevant to the financial counselling profession.

Benefits:

- Be issued a National Registration Number and access to the national toolkit website
- Full voting rights
- Reduced rates to attend the FCAWA conference
- FREE professional development provided by FCAWA
- Access to FREE sector development support from FCAWA
- Access to the secure section of FCAWA's website
- Right to nominate for a position on the FCAWA Board
- Access to Glue Up community board for financial counsellors
- May be appointed to represent FCAWA on a policy sub-committee or external committee
- Invitation to participate in communities of practice sessions
- Receive FCAWA newsletters

Associate

Requirements:

Practicing as a financial counsellor

Qualified financial counsellor and has not yet had 24 months fulltime practice or 36 months part-time practice, however meets the requirements for continuing professional development and supervision.

If not currently practicing as a financial counsellor

Qualified financial counsellor and meets the requirements for continuing professional development.

The maximum time a person can remain as an associate member without consideration of additional requirements is 4 years. An Association may impose additional requirements on an associate after this period.

Benefits:

- Be issued a National Registration Number and access to the national toolkit website
- Full voting rights
- Reduced rates to attend the FCAWA conference
- FREE professional development provided by FCAWA
- Access to FREE sector development support from FCAWA
- Access to the secure section of FCAWA's website
- Right to nominate for a position on the FCAWA Board
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- Invitation to participate in communities of practice sessions
- Receive FCAWA newsletters

Student - (non voting)

practicing as a Financial Counsellor

Requirements:

Student Financial Counsellor

- Any person actively studying the Diploma of Financial Counselling.
- Employed or volunteering as a Financial Counsellor for a financial counselling agency (note: must demonstrate they have a formal position as an employee or a volunteer in an agency and is not just undertaking a work placement); and
- Receiving work placement Supervision or mentoring; and
- Undertaking relevant CPD to assist with their development.
- FCAWA Student members practicing as financial counsellors within WA, will be required to meet the same continued professional development and supervision requirements as an accredited or associate member.

Benefits:

- Be issued a National Registration Number and access to the national toolkit website
- Reduced rates to attend the FCAWA conference
- FREE professional development provided by FCAWA
- Access to FREE sector development support from FCAWA
- Access to the secure section of FCAWA's website
- Access to Glue Up community board for financial counsellors
- May be appointed to represent FCAWA on a policy sub-committee or external committee
- Invitation to participate in communities of practice sessions
- Receive FCAWA newsletters

Limitations:

- No voting rights, and;
- No right to nominate for the FCAWA Board

Student - (non voting)

non -practicing

Requirements:

Any person actively studying the Diploma of Financial Counselling.

Benefits:

- Access to the national toolkit website
- Reduced rates to attend the FCAWA conference
- Invitation to participate in communities of practice
- May be appointed to represent FCAWA on a policy sub-committee or external committee
- Attend CPD activities provided by FCAWA if relevant and appropriate
- Receive FCAWA newsletters

Limitations:

- No voting rights, and;
- No right to nominate for the FCAWA Board

Affiliate - (non voting)

Requirements:

Any person or organisation affiliated to 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, youth workers.

This list is not exhaustive.

Benefits:

- Access to the national toolkit website
- Reduced rates to attend the FCAWA conference
- Invitation to participate in communities of practice
- May be appointed to represent FCAWA on a policy sub-committee or external committee
- Attend CPD activities provided by FCAWA if relevant and appropriate
- Receive FCAWA newsletters

Limitations:

- No voting rights, and;
- No right to nominate for the FCAWA Board

Subscriber - (individual or organisation)

Requirements:

Individuals over 18: (who do not work directly in the field of financial counselling) and are actively supportive of the aims of the association and whose interests are not in conflict with the interest of the association.

For Agencies / Organisations: who are actively supportive of the aims of the association: whose interests are not in conflict with the interest of the association.

Financial Counselling Organisations: who are funded to provide a financial counselling service. This type of member does not hold voting rights.

Benefits:

The organisations manager or representative must provide a copy of the organisation's own aims to FCAWA

Limitations:

- Not recognised as a full member of the Financial Counsellors Association of Western Australia
- Not eligible for election to the FCAWA board

New Memberships / Renewal Applications and Leave of Absence Requests

Applications for New/Renewal Memberships and Leave of Absence

Request Applications are submitted through the Glue Up platform.

Please use the link provided below to apply

<https://app.glueup.com/org/fcawa/memberships/>

The following supporting documents are required (these documents can be uploaded within your application form).

If you are a member of another state financial counselling peak and wish to be a member of FCAWA, we do require a copy of your last membership certificate from the other state peak to confirm compliance if you are a practicing financial counsellor.

The following will explain what is required to:

Apply for a new membership

Renew your existing membership

Request a leave of absence

Renew your membership after a leave of absence

New Memberships / Renewal Applications and Leave of Absence Requests Continued.....

Applying for a new membership

Supporting documents required for each level of membership:

Accredited & Associate

- Application form
- Diploma of Financial Counselling Certificate
- If you are an existing member of another state association, provide a copy of your previous membership certificate/approval letter

Student

- Application form
- Copy of current enrolment

Affiliate

- Application form only

Subscriber - (Individual or Organisation)

- Application form
- Copy of organisational aims

New Memberships / Renewal Applications and Leave of Absence Requests Continued.....

Renewing your existing membership

Supporting documents required for each level of membership:

Accredited & Associate

- Application form
- Copy of your CPD record
- Copy of your supervision Record
- Ensure your Diploma is uploaded

Student

- Application form
- Copy of your CPD record - only if you are working as a financial counsellor
- Copy of your supervision Record - only if you are working as a financial counsellor
- Ensure your enrolment to study the Diploma is uploaded

Affiliate

- Application form only

Subscriber - (Individual or Organisation)

- Application form only

New Memberships / Renewal Applications and Leave of Absence Requests Continued.....

Request a leave of absence

Supporting documents required for each level of membership:

Accredited & Associate

- Application form
- Copy of your CPD record
- Copy of your supervision Record

Student - Practicing as a Financial Counsellor

- Application form
- Copy of your CPD record
- Copy of your supervision Record

[Click Here to apply for a Leave of Absence](#)

New Memberships / Renewal Applications and Leave of Absence Requests Continued.....

Renewing your membership after a leave of absence

Supporting documents required for each level of membership:

Accredited & Associate

- Application form
- Confirmation of compliance
- Ensure your Diploma is uploaded to Glue Up

Student

- Application form
- Confirmation of compliance
- Ensure your Diploma enrolment is uploaded to Glue Up

New Memberships / Renewal Applications and Leave of Absence Requests Continued.....

Renewing your membership after a leave of absence - additional information

If your leave of absence is: **LESS** than 12 months:

Absence from active membership

As per the National Standards in effect from the 1st of January 2024.

If a financial counsellor who was compliant with these standards stops practicing 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.

FCAWA requests accredited, associate and practicing student members to submit a Leave of Absence Request to FCAWA to demonstrate compliance to standards in order to return to their former membership category without additional requirements prior to leave. Historically, it has been difficult for many returning members to demonstrate compliance after a period of absence. By engaging with FCAWA prior about the absence period we can assess compliance and put the members mind at ease that all will be in order for when they return.

New Memberships / Renewal Applications and Leave of Absence Requests Continued.....

Renewing your membership after a leave of absence - additional information

If your leave of absence is: **GREATER** than 12 months

Absence from active membership

As per the National Standards in effect from the 1st of January 2024.

If the absence is greater than 12 months, the Association 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. by undertaking additional targeted CPD. Associations can consider a member's role, relevant changes to laws and practice, experience, length of absence, employer supports and activities during their absence.

FCAWA requires as a minimum, before any other considerations as stated above, returning members must be able to demonstrate previous membership compliance and complete 10 hours of supervision during their first full membership year back in a financial counselling role, irrespective of the number of hours they work.

FCAWA - Financial Counselling Agency Support

Advocacy

- Advocating on behalf of the WA Financial Counselling Sector
 - Driving state specific issues on a national level
- Escalation of state issues of state and national stakeholders

Meetings

- Annual Agency Manager Meetings
- Agency Manager Communities of Practice
- Ad Hoc meetings to discuss priority issues as required

Networking

- Provide opportunities to meet with other agencies and support networks

Practice Standards

- Guidance on practice standards
- Support on Financial counselling issues
- Information on establishing and running a financial counselling service

Sector Support

- Provision of information, sector support and guidance
- Discuss client bases, issues, challenges and supports unique to an agency

Regional Forums

- Focus on local financial counselling agencies, their client base, regional area issues & local stakeholder engagement
- Networking and peer support
- Resources

Stakeholder Engagement

- Raising the profile of financial counselling
- Raising concerns, processes and policy

Communication

- Newsletter
- Email campaigns
- Social media news & updates
- Job vacancies

Conference

- Networking, peer support & stakeholder engagement
- Resources

Members Only

- Glue Up
- FCA Toolkit
- Job vacancy support

FCAWA - Financial Counsellor Support - Framework

Professional Supervision

- Supervision training & development
- Supervision compliance
- Online group supervision

Casework Support

- Mentoring, Guidance & support
- Case study - professional development
- Hot topic- discussion - online external professional training
- Professional supervision
- Financial essentials training

Communities of Practice

Communities to support the following roles:

- Financial Counsellors (metro & rural)
- Financial capability workers
- Agency managers
- Students
- FCAWA supervisors

Member **Groups/ committees:**

- WA Yarning Mob
- Regional, Rural and Remote Reference Group
- WA Economic Abuse Forum
- Professional Practice Consultative Group

Communications

- Newsletter
- Glue Up - sector & role information
- Email campaigns
- Social media news & updates

Stakeholder Engagement

- Raising the profile of financial counselling
- Raising concerns, processes and policy

Regional Forums

- Professional Development
- Networking, peer support, stakeholder engagement
- Resources
- Focus on regional issues, local stakeholder engagement

FCA Toolkit

- Resources & training modules
- National registration Record

Sector Support - Development & Compliance

- Sector support and guidance
- Workforce development
- Professional development
- Training
- Systemic issues
- Stakeholder engagement
- Compliance monitoring & support
- Agency visits

Advocacy

- Advocating on behalf of the WA Financial Counselling Sector- driving state specific issues on a national level
- Escalation of state issues to state and national stakeholders
- Advocate for financial counsellors, members and the sector

Conference

- Professional Development
- Networking, peer support & stakeholder engagement
- Resources

Sector Support - Admin

- Glue-up, website & toolkit technical support
- membership administrative support

FCAWA Website

- Resources
- Past professional development
- Previous communications
- Topic information
- Opportunities

Explanatory Information:

Continuing Professional Development (CPD)

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

Application:

CPD requirements apply to associate members and full & accredited members.

Amount:

A financial counsellor must complete **20 points of CPD per membership year.**

Three (3) Categories:

TECHNICAL

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

SKILLS

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

ETHICS

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 according to the following rules and as set out in the table below:

- There must be at least one activity from each of the three CPD categories: Technical, Skills, 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 applied 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 max 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.

Explanatory Information: Continuing Professional Development (CPD) Continued.....

For financial counsellors that specialise:

For those financial counsellors who identify as specialising in different fields, for example small business, gambling, mental health, to name a few, then five (5) points per year of CPD must be related to the specialist subject they practice in. Clarity can be given from FCAWA on your role. Community of practice – points are capped at 4 points per year with minimum attendance of at least 4 sessions (ie, one point per session).

Students:

Members who are working as student financial counsellors are required to undertake relevant CPD in addition to the Diploma of Financial Counselling studies.

Associations may implement additional supports and requirements in respect to Student members.

Refer to Membership Policy and page 13 of the FCAWA Membership Kit for further information and state guidelines

Some exclusion where CPD points cannot be gained:

- Completing the Diploma of Financial Counselling and any additional diploma units ie. small business unit
- Attendance at a meeting where no training is delivered
- Money minded training or financial literacy units
- Any training not directly related to the work as a financial counsellor
- Training related to workplace operations and procedures
- Supervision and supervision revision training

How many points in total must you gain per membership year?

Accredited and associate members will be required to comply with the National CPD Standard, which means you must achieve: **20 CPD points** by 30th June each year, with a **minimum of one activity from each of the three (3) learning areas:**

TECHNICAL / SKILLS / ETHICS



Explanatory Information: Continuing Professional Development (CPD) Continued.....

How will compliance be measured?

- FCAWA accredited and associate membership is dependent upon ongoing compliance with Supervision and Professional Development policies.
- Accredited and associate members who do not comply with these policies will be in breach of the ASIC Legislation.
- FCAWA is required to inform ASIC if a member continues to practice and there is noncompliance. There is a breach of the ASIC acts for licensing exemption. FCAWA will also inform the agency management and funding body if appropriate.
- FCAWA is required to inform ASIC if there is noncompliance by agencies and if there is a breach of the ASIC Acts for licensing exemption.
- FCAWA will conduct compliance checks upon application of membership renewal.

What is the process for non - compliance?

FCAWA accredited and associate membership is dependent upon ongoing compliance with professional development and supervision requirements. If a renewing member fails to meet these requirements for their level of membership the following process will apply:

- The renewing member will be notified in writing that they have failed to meet the compliance requirement and will be asked to check their records in case something has been missed.
- If requirements are not met, the member will be asked to engage with their agency management and professional supervisor and advise that they have failed to meet the requirements of membership.
- The member is required to provide a written plan within 28 days of assessment of non-compliance, signed by their professional supervisor and agency management, to the FCAWA Sector Quality & Development Manager via email sectorsupport@fcawa.org outlining how they will make up the CPD points and supervision hours requirement.
- Completion of the plan is to be within 2 months of the expiry of the renewal grace period (grace period expiry is 31st August and due date of plan is 31st October). Member to notify the Sector Quality & Development Manager via email sectorsupport@fcawa.org of completion.
- If the member fails to submit their plan within the required 28 days, the Sector Quality & Development Manager may decide to suspend a member's membership as per rule 6 of the constitution.
- If the member fails to meet their membership requirements and clear the plan within the 6 month period of the membership lapsing (31st December), the member may be suspended or expelled as per rule 6 of the constitution.
- FCAWA is required to inform ASIC if a member continues to practice and there is noncompliance. There is a breach of the ASIC acts for licensing exemption. FCAWA will also inform the agency management and funding body if appropriate.
- All membership correspondence will be provided to the member to provide to their agency management.
- If Non-compliance has not been resolved, the Association may notify a members Agency Manager

There are also specific restrictions as set out in the following CPD table:

CPD TYPE	CPD POINTS
Attending plenary sessions at a state or FCA conference	Maximum of 2 points per conference
Facilitated Interactive Training eg: face to face and live webinar	1 hour equivalent to 1 point
Non-facilitated Interactive Training eg: e-Learning	1 hour equivalent to 1 point
Preparation and delivery of a training session relevant to sector	4 points per individual training session
Listen / watch - only training eg: audio - lecture - podcast / webinar recording	1 point per recording
Online questionnaires developed by financial counselling associations that test current knowledge	1 point each, maximum 3 points per membership year
Reading Article about technical and educative aspects of financial counselling	1 point per article - maximum 2 points in a membership year
Research project contributing to policy work	3 points per project
Delivery of training session relevant to the sector where the material has already been developed	2 points per individual training session
Membership of an Association board or advisory committee or of FCA representative council	2 points maximum for all memberships combined per membership year
Contribution of an article on a relevant topic to media / newsletter / association material	1 point per article
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 - maximum 4 points in a membership year

External Professional Development

Self - Assessment Guidelines

What is external professional development?

External professional development involves participating in relevant learning activities and reflecting on the value of those activities. Activities should have clear learning outcomes designed to maintain, improve and broaden knowledge, expertise and competence, and develop the personal and professional qualities required throughout the professional life of a financial counsellor.

What type of external professional development will attract external points?

- Professional development activities that are relevant to financial counselling casework undertaken by groups of financial counsellors in rural or regional areas.
- Attending a session of professional development by another provider that is of direct relevance to the knowledge or skills required for financial counselling.
- Contributing to a FCAWA or working group submission on law, policy or financial counselling practice.

What type of professional development does NOT attract points?

- Attendance at a meeting where no training is delivered. For example, attendance at regular network, working group and regional meetings does not constitute training in the absence of a structured CPD activity delivered in accordance with learning outcomes.
- Money Minded Training or other training in financial literacy unit. Any exercise in stakeholder relationship management, eg an agency visit or inter agency meetings.
- Any training, event or meeting that is not directly related to the work of a financial counsellor.
- Training related to workplace operations and procedures, eg WH&S.
- The Diploma of Financial Counselling is not considered professional development.
- FCAWA professional supervision training and the FCAWA revision training.

How can you work out how many points are allocated for PD?

Professional development sessions organised or endorsed by FCAWA will be advertised on Glue Up and will provide the relevant learning outcomes and number of CPD points allocated.

External points are those gained through participation in external opportunities, eg in the financial counsellor's place of employment, other relevant conference or special financial counselling interest activity. The activity must have structured learning outcomes and be relevant to the practice of a financial counsellor.

How do you record CPD points for external activities?

Use the table on page 26 of this membership kit to assist you to work out how many CPD points you will allocate to an external CPD activity. Complete the External Professional Development Self Assessment Form and send it to:

Sector Support Email: sectorsupport@fcawa.org

for confirmation of point allocation.

Professional Supervision Policy

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.
- Meetings can be face-to-face, by phone or by a secure electronic method.

Supervision:

Applies to accredited, associate and student members practicing as financial counsellors.

Requirement for supervision if working as a financial counsellor:

- Employed at 0.5 FTE or more (30hrs or more) – minimum of 10 hours per membership year.
- Employed at less than 0.5 FTE (29hrs or less) – minimum of 6 hours per membership year.

Requirements to be a supervisor:

To be a Financial Counselling Supervisor a person must:

- Hold the Diploma of Community Services (Financial Counselling), and
- Have three years of full-time equivalent financial counselling experience (from the completion date of the Diploma)

OR

- Other suitable qualifications as approved by a state or territory financial counselling association.

AND

- A supervisor must also have completed a suitable course in professional supervision acceptable to their state or territory association.

Please refer to the FCA Professional Supervision Policy Booklet and the FCAWA Supervision Guidelines for full guidelines and requirements;

**** Refer to the end of this document for links to policies, guidelines and standards. ****

Interaction of the standards with the Regulatory Framework

There are two types of licenses that may apply to the work of financial counsellors:

- An Australian financial services license if you give advice about financial products. This obligation is imposed by the Corporations Act 2001.
- An Australian credit license if you provide credit services. This obligation is imposed by the National Consumer Credit Protection Act 2009.

Financial counselling services are exempt from holding both of these licenses, but the exemptions are subject to strict conditions. Broadly, the exemptions for both licenses require that the agency:

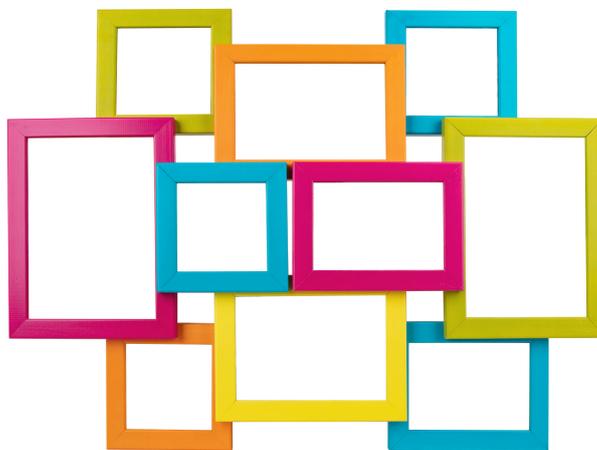
- Does not charge any fees or receive any remuneration arising from the financial counselling service.
- Does not provide any financial product advice or credit advice outside the exemption.
- Ensures that its financial counsellors have appropriate training and adequate skills and knowledge.
- Ensures that its financial counsellors are a member of, or eligible for membership of, a financial counselling association.

ASIC Corporations (Financial Counselling Agencies) Instrument 2017/792
<https://www.legislation.gov.au/Details/F2017L01244>

National Standards for Membership:

The National Standards are therefore an important link with the exemption from licensing for agencies.

Roles and Responsibilities for FC Services: is a guidebook for agencies and financial counsellors.



** Refer to the end of this document for links to policies, guidelines and standards.

Additional Resources, Links & References

FCAWA Website

<https://fcawa.org/>

The public can access information regarding financial counselling services in their area, crisis resources and useful links. Members can access resources, legal publications, membership information, past newsletters and publications and sector jobs.

FCA National Toolkit

<https://www.toolkit.org.au>

You must be a member of FCAWA, or a state Association, to be able to access resources and professional development, such as case administration, casework resources, hardship contacts and the (LMS) learning management system policies.

Glue Up

Glue Up is a cloud-based engagement management platform FCAWA uses for events, memberships, customer relationship management (CRM), email campaigns and payment processing.

Members can update their own personal information, attend online training, and communicate with other financial counsellors using the community board (accredited and associated members only).

New Member:

Access to this platform is provided on approval of your membership.

Renewing Member:

Your access rolls over on approval of your renewal.

To access your Glue Up, login using the email you registered when you applied for membership.

Glue Up has various support tutorials and videos on their website on how to maximise engagement with the platform. You can access these resources here [member help](#)

If you are experiencing any difficulties accessing your Glue Up account, please email sectorsupport@fcawa.org

Procedures & Standards

National Standards for Membership and Accreditation

Professional Supervision Policy

Supervision Guidelines

Disciplinary Process: Policy and Procedures

Code of Ethical Practice

Quality Standards for Agencies employing Financial
Counsellors

Membership Policy

Grievances, Complaints & Disputes Policy

Compliance Forms

My Continuing Professional Development Record

My Supervision Record

Group Supervision Attendance Record

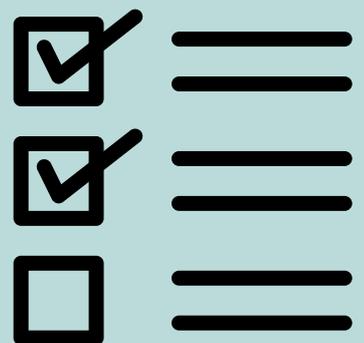
Additional Forms

External Professional Development Self-Assessment Form

Supervision Checklist

Group Supervision Checklist

Members can create their own excel templates for CPD or Supervision as long as all reporting information is tabled and in an appropriate format for quick assessment



Compliance Forms

Additional Forms

FCA Toolkit Professional Development & Professional Supervision Record Templates

FCA Toolkit provides an online form for recording professional development and supervision, which can be found in the 'My Details' section. To ensure compliance with renewal assessment requirements, members are advised to follow these steps:

Access the FCA Toolkit:

Log in to your FCA Toolkit User Account.

Navigate to the 'My Details' section.

Record Professional Development and Supervision:

Utilise the online forms provided to record
your professional development activities and supervision details.

Download the Record:

Download the completed record from the FCA Toolkit.

Arrange for Supervision Record Signature:

Arrange for the supervision record portion to be signed by the relevant parties.

Save Records in Glue Up:

Save a copy of both the completed professional development and professional supervision records in Glue Up.

Please note that FCAWA does not have access to individual records stored in the FCA Toolkit . Therefore, it is essential for members to save and provide copies of these records to FCAWA during the renewal assessment process.



Thank you

The Association would like to thank our existing members for their continued support and valuable contribution to the sector and invite you to renew your membership for the new membership year. We welcome new members and look forward to meeting you in the new membership year.

Join us in
changing the lives
of vulnerable
Western
Australians

Advocacy. News.
Tools. Support.

As a member of the
FCAWA network, you
have access to a host of
resources, all designed
to help you support
more people in stepping
out of debt and into a
future free of financial
stress.

**MEMBERSHIP & SECTOR SUPPORT ENQUIRIES
CONTACT US**

sectorsupport@fcawa.org

APPLY FOR MEMBERSHIP OR RENEW

<https://app.glueup.com/org/fcawa/memberships>



FINANCIAL COUNSELLORS' ASSOCIATION
OF WESTERN AUSTRALIA