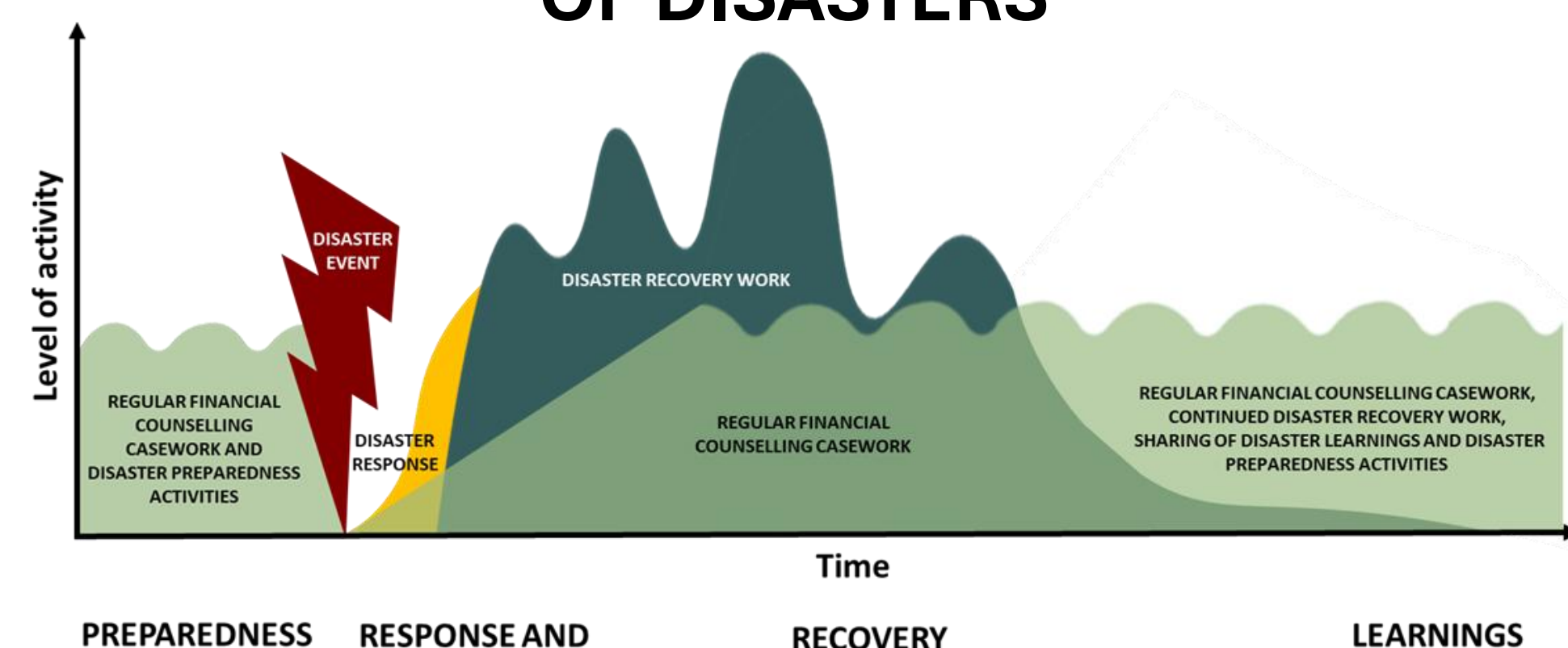


# FINANCIAL COUNSELLING FOR DISASTER RESILIENCE

Financial counselling is a free, confidential and independent service provided by qualified professionals, that assists individuals and small businesses in financial difficulty for as long as needed. The purpose of this Framework is to enhance community resilience to disasters. It informs the WA financial counselling sector, and the broader community, on the role that financial counselling plays in disaster preparedness, response and recovery. The Framework provides general guidance for agency managers offering financial counselling services, and for financial counsellors and capability workers. It is also intended to be shared with different organisations so that they can better understand the support that the financial counselling sector can provide in disaster management.

## FINANCIAL COUNSELLING IN THE CONTEXT OF DISASTERS



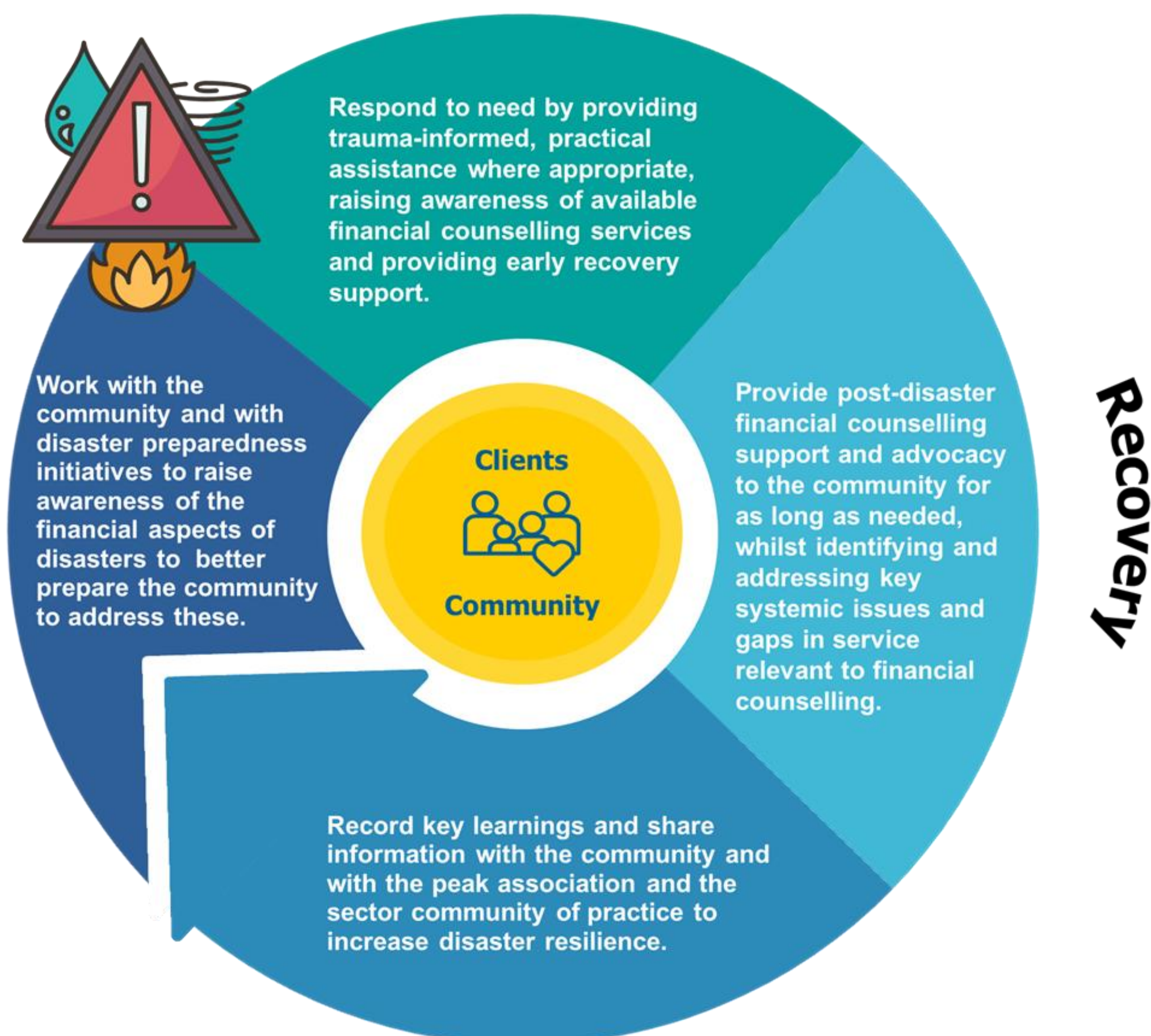
The figure above represents the activities that financial counsellors undertake in disaster preparedness, response and recovery. These change depending on circumstances since each community and disaster event is different. The level of activity is shown in the Y axis, and time is represented in the X axis showing the activities that occur through the various phases of disaster management (from preparedness through to recovery and learnings). The disaster event is depicted as a lightning bolt triggering the response and early recovery phases.

## SUMMARY OF ACTIVITIES

Preparedness	Response and early recovery	Recovery	Learning
<p>Work with the community and with disaster preparedness initiatives to raise awareness of the financial aspects of disasters to better prepare the community to address these.</p>	<p>Respond to need by providing trauma-informed, practical assistance where appropriate, raising awareness of available financial counselling services and providing early recovery support.</p>	<p>Provide post-disaster financial counselling support and advocacy to the community for as long as needed, whilst identifying and addressing key systemic issues and gaps in service relevant to financial counselling.</p>	<p>Record key learnings and share this information throughout the community and within the community of practice to increase disaster resilience.</p>
<p><b>WITHIN ORGANISATION</b></p> <ul style="list-style-type: none"><li>Research local natural hazard risks and disaster management in WA</li><li>Map service delivery capacity, capability, gaps and risks</li><li>Identify training and trauma-informed response gaps and needs</li><li>Undertake agency disaster risk assessment</li><li>Understand local community context and dynamics and vulnerabilities</li><li>Build networks with key government departments, community organisations and community leaders</li><li>Link in with disaster preparedness initiatives</li></ul> <p><b>WITH COMMUNITY</b></p> <ul style="list-style-type: none"><li>Raise awareness of financial counselling services</li><li>Hold community education sessions and financial wellbeing workshops</li><li>Make resources available to the local community</li><li>Work with clients on disaster preparedness activities, e.g.:<ul style="list-style-type: none"><li>document storage</li><li>insurance matters</li><li>disaster risk and assessments</li><li>emergency plans</li><li>emergency funds</li><li>budgeting</li></ul></li></ul>	<p><b>WITHIN ORGANISATION</b></p> <ul style="list-style-type: none"><li>Activate emergency plans</li><li>Link in with FCAWA</li><li>Liaise with other services</li><li>Activate community networks</li><li>Stay up to date with the latest emergency information</li><li>Practice self-care</li></ul> <p><b>WITH COMMUNITY</b></p> <ul style="list-style-type: none"><li>Raise awareness of available financial counselling services</li><li>Work with, and around, external parties</li><li>Access disaster grants and other entitlements and supports</li><li>Assist with identification, documents and other paperwork</li><li>Provide referrals to other services including legal and mental health</li><li>Provide trauma-informed psycho-social support as needed</li></ul>	<p><b>WITHIN ORGANISATION</b></p> <ul style="list-style-type: none"><li>Liaise with the Department of Communities and local government</li><li>Provide ongoing updates on recovery and support available to FCAWA</li><li>Coordinate activities with other services, agencies and industry</li><li>Record disaster-related service support data</li><li>Practice ongoing self-care</li></ul> <p><b>WITH COMMUNITY</b></p> <ul style="list-style-type: none"><li>Support community-led recovery approaches</li><li>Work with various organisations</li><li>Provide financial counselling disaster support to existing and new clients, for as long as needed, e.g.:<ul style="list-style-type: none"><li>assist with insurance claims;</li><li>access relief for utility bills;</li><li>negotiate with banks and creditors on debt issues;</li><li>provide referrals to other services;</li><li>provide emotional support;</li><li>advocate for clients and follow up to check on outcomes</li></ul></li></ul>	<p><b>WITHIN ORGANISATION</b></p> <ul style="list-style-type: none"><li>Track operational data and measure outcomes</li><li>Capture data through different ways</li><li>Identify, record and address emerging and systemic issues</li></ul> <p><b>WITH COMMUNITY</b></p> <ul style="list-style-type: none"><li>Communicate and share learnings</li><li>Provide resources and information on disaster financial counselling support</li><li>Partner with various organisations and disaster preparedness initiatives for community education on disaster preparedness</li><li>Build capability to better support the community in becoming disaster resilient</li></ul>

## WA FINANCIAL COUNSELLING DISASTER PREPAREDNESS, RESPONSE AND RECOVERY FRAMEWORK

### Response



### Learning

## OUTCOMES

- **Framework Delivered**  
Co-designed, practical guide for financial counselling in disaster phases  
Supports counsellors, agencies, government & emergency services
- **Sector Skills Boosted**  
60+ counsellors trained in disaster response & trauma-informed care  
Proven increase in confidence, knowledge & coordination
- **Community Empowered**  
Education sessions reached vulnerable regions  
Boosted financial preparedness & recovery confidence
- **Online Hub Launched**  
Central access to tools, training & referral pathways  
Supports fast, informed disaster response
- **Stronger Partnerships**  
Enhanced collaboration across sectors  
National advocacy for embedded financial counselling
- **Proven Impact**  
Independent evaluation confirms effectiveness  
Foundation for future funding & continuous improvement

## METHODOLOGY

The Natural Disaster Financial Recovery Support Project was funded through a Natural Disaster Risk Reduction grant over two years. It was structured into five phases following a Developmental Evaluation approach. In total there were over 200 consultations through interviews, focus groups, yarning circles and surveys across WA and nationally.

Phase 1: Initial sense-making	Phase 2: State-wide financial counsellor survey	Phase 3: Community consultations	Phase 4: Framework refinement; development, delivery and evaluation of training	Phase 5: Feedback on Framework
Expert stakeholder interviews	Survey distributed to all financial counsellors in WA (n=155)	3 x disaster-affected case study sites are selected and consulted in-person	Refinement of draft Framework; Development, delivery and evaluation of training sessions	Feedback on the Framework during the annual conference and through interviews with key stakeholders
Desktop review				
Semi-structured individual and group interviews (n=38)	Online survey (n=37)	Semi-structured interviews and focus groups (n=65)	Written feedback received from key stakeholders (n=8) on the draft Framework Development and delivery of 4 training sessions Pre- and post-training surveys (n=61)	Conference survey (n=40) Semi-structured individual and small group interviews (n=19)
Development of Framework, training package for financial counsellors, and online resources hub				

## ACCESS THE FRAMEWORK HERE:

To locate a financial counsellor in your area through an interactive map, use this QR code



Speak directly to a financial counsellor at the National Debt Helpline



**NATIONAL  
DEBT  
HELPLINE**  
1800 007 007

