Financial Counselling Western Australia

MEMBERSHIP KIT

2026/27

fcwa.org.au

FROM OUR CEO

Melanie Hopkinson
CEO, Financial Counselling WA

As a member of the Financial Counselling Western Australia 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.

We 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. Additionally, we welcome new members and look forward to meeting you in the new membership year.

Dates	Event
1 July 2026	• New Membership Year
TBA	• Annual Agency Manager Meeting
31 August 2026	• Membership Renewal Applications Close
30 September 2026	• Renewal Fees Due (to qualify for conference subsidy)
27-29 October 2026	• Annual Financial Counselling WA Conference
TBA	• Call for Board Nominations - (Current and upcoming vacant Board Positions for election)
28 October 2026	• Annual General Meeting
30 June 2027	• End of Membership Year

We acknowledge the Whadjuk Noongar people as the Traditional Custodians of the unceded land on which our office is located. With members located across the State, we also acknowledge the Traditional Owners of Country throughout Western Australia. We recognise their enduring connection to land, waters and community and pay our respects to their cultures and to Elders past and present. FCWA recognises the ongoing presence and contributions of First Nations peoples, and we commit to listening, learning and walking together.

About Your Peak Body

Financial Counselling Western Australia is the peak body and voice of financial counselling in WA. We advocate for financial wellbeing and promote excellence in the sector to achieve our goals of financially resilient communities and reduced hardship for all.

We provide financial counsellors with training, resources, events and professional support so they can deliver free, independent and confidential help to people facing financial hardship. We also advocate for systemic change, working with government, regulators, and agencies to make financial systems fairer and more compassionate.

As the driver of frontline impact and systemic change, Financial Counselling WA is a high-value, high-influence partner for government, agencies, and the community.

Our Vision

Financially resilient Western Australians with reduced financial hardship.

Our Purpose

- Advocating for financial wellbeing.
- Promoting excellence and compliance in the financial counselling sector.
- Providing the voice of financial counselling in Western Australia.

Our Values

Integrity | Leadership | Support | Innovation

As staff we:

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

Contact Information

Role	Contact
Systemic Policy Issues, Project Enquires, Media, Key Stakeholder Liaison	**Melanie Hopkinson** **Chief Executive Officer** melanie.hopkinson@fcawa.org
Sector Development, Networking and Collaborations, Agency Manager Support	**Leanne Berard** **Sector Development and Projects Manager** leanne.berard@fcawa.org
Training, CPD, Compliance, Sector Support	**Lara Sappal** **Training and Memberships Manager** lara.sappal@fcawa.org
Communications, stakeholder engagement, media liaison	**Susanna Wills-Johnson** **Communications and Engagement Specialist** communications@fcawa.org
Sector Development Support	**Robert Evans** **Sector Development Officer** sectorsupport@fcawa.org
Membership, Technical Support, Administration, Enquires	**Michelle Barnes** **Administration and Membership Officer** sectorsupport@fcawa.org or admin@fcawa.org
Operations, Conference, Forums, Events	**Carmen Williams** **Operations and Events Manager** carmen.williams@fcawa.org
Policy, Advocacy	**Sarah Holman** **Policy and Advocacy Lead** sarah.holman@fcawa.org
Projects	**Bharathi Pingali** **Project Officer** projects@fcawa.org

For a list of our Board Members and more information about Financial Counselling Western Australia, click here.

Overview of Standards

Membership Categories	• Accredited • Associate • Student Financial Counsellor • Student • Affiliate • Agency Manager
Qualification	• Diploma of Financial Counselling (Accredited and Associate Members) • Enrolment to study the Diploma of Financial Counselling to be held for all student members and student financial counsellors.
Professional Development	For associate, accredited or student financial counsellors, 20 points every membership year.
Professional Supervision	If practicing as an associate or accredited financial counsellor or working as a student financial counsellor, a minimum: • Employed 0.5 FTE or more - 10 hours per membership year or • Employed less than 0.5FTE - 6 hours per membership year ***Full time FTE is defined as working 30 hours per week or more.***
Accreditation	Qualified financial counsellor and with 24 months full-time post qualification practice or 36 months part- time post qualification practice. AND 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.
Ethics	Must adhere to the Australian Financial Counselling Code of Ethical Practice.

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.

Membership Categories and Fees

There are six levels of membership to Financial Counselling Western Australia. The following information provides the national standards for membership and accreditation.

2026 - 27 Membership Fees

Accredited: $270
Associate: $270
Student Financial Counsellor - Practicing: $270

Student - Studying Only: $155
Affiliate: - $210
Agency: - $270

Full / Accredited Members

Requirements

You must be a 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, you must meet the requirements for continuing professional development and supervision.
OR
If not currently practicing as a financial counsellor, you must meet the requirements for continuing professional development only,

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

Benefits:
- National Registration Number and access to the FCA National Toolkit
- Full voting rights
- Reduced Financial Counselling WA event rates
- FREE Financial Counselling WA professional development
- FREE sector development support and regular communications
- Access to secure Financial Counselling WA website, Learning Management System and Shoprite
- Eligibility for Financial Counselling WA Annual Awards – Established Practice
- Right to nominate for a Board position
- Participation in communities of practice sessions
- Right to participate in policy or external committees

Limitations:
- Must meet terms and compliance of membership agreement

Associate Members

Requirements - Practicing as a Financial Counsellor

You must be a qualified financial counsellor and who has not yet had 24 months fulltime practice or 36 months part-time practice, however meets the requirements for continuing professional development and supervision.

Requirements - Not currently practicing as a financial counsellor
You must be a qualified financial counsellor and who 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
- National Registration Number and access to the FCA National Toolkit
- Full voting rights
- Reduced Financial Counselling WA event rates
- FREE Financial Counselling WA professional development
- FREE sector development support and regular communications
- Access to secure Financial Counselling WA website, Learning Management System and Shoprite
- Participation in communities of practice sessions
- Eligibility for Financial Counselling WA Annual Awards – Developing Practice

Limitations:
- Ineligible for Financial Counselling WA Board position
- Must meet terms and compliance of membership agreement

Student Financial Counsellor - Practicing (non-voting)

Requirements

You must be actively studying the Diploma of Financial Counselling and employed or volunteering as a Financial Counsellor for a financial counselling agency (note: you must demonstrate you 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

Financial Counselling WA Student Members practicing as financial counsellors within WA, will also be required to meet the same continued professional development and supervision requirements as an Accredited or Associate Member.

Benefits
- National Registration Number and FCA National Toolkit access
- Reduced Financial Counselling WA event rates
- FREE Financial Counselling WA professional and sector development and regular communications
- Access to secure Financial Counselling WA website, Learning Management System and Shoprite
- May join committees (if appointed)
- Participation in communities of practice sessions

Limitations
- Not recognised as a full member of Financial Counselling WA
- No voting rights or Board eligibility

Student - Non-Practicing (non-voting)

Requirements

You must be actively studying the Diploma of Financial Counselling.

Benefits
- Access to FCA National Toolkit
- Reduced Financial Counselling WA event rates
- FREE Financial Counselling WA professional and sector development and regular communications
- Access to secure Financial Counselling WA website, Learning Management System and Shoprite
- May join committees (if appointed)
- Participation in communities of practice sessions

Limitations
- Not recognised as a full member of Financial Counselling WA
- No voting rights or Board eligibility

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, consumer lawyers, mental health workers, youth workers. This list is not exhaustive.

Benefits

- Access to FCA National Toolkit
- Reduced Financial Counselling WA event rates
- Participation in appropriate communities of practice
- May be appointed to Financial Counselling WA committees
- Eligible to attend CPD events (if relevant)
- Receive Financial Counselling WA Peak Newsletter
- Access to Shoprite and Learning Management System
- Eligibility for Financial Counselling WA Annual Awards – Not Just Capable but Outstanding (for financial capability workers)

Limitations:

- Not a full member of Financial Counselling WA
- No voting rights or Board eligibility

Agency Manager (non-voting)

Requirements

Any individual affiliated to the financial counselling sector through the management chain, for example, those supervising financial counsellors as line managers, or senior and executive staff of organisations providing financial counselling services. This list is not exhaustive.

Benefits

- Access to the FCA National Toolkit and Financial Counselling WA member website
- Reduced rates to attend the Financial Counselling WA conference and invitation to the Annual Financial Counselling WA Pre-Conference Agency Manager Event
- Quarterly Agency Manager Network Meetings
- Access to Shoprite and the Learning Management System
- Discounts for Institute of Public Administration Australia WA (IPAA WA) professional development
- Invitation to participate in communities of practice
- May be appointed to represent Financial Counselling WA on a policy sub-committee or external committee
- Attend CPD activities provided by Financial Counselling WA if relevant and appropriate
- Receive Financial Counselling WA communications

Limitations:

- Not a full member of Financial Counselling WA
- No voting rights or Board eligibility

New Memberships

We welcome applications from new members at any time. All new applications are approved by our Board, so there may be some delay between an application being received and approved. Each membership level has different application supporting document requirements. These are detailed below.

Supporting documents required for each level of membership

Accredited AND 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 Financial Counsellor AND Students

- Application form
- Copy of current enrolment

Affiliate

- Application form only

Agency Manager

- Application form
- Copy of organisational aims

All applications should be submitted through Glue Up, our member platform.

Click here for access

Membership Renewal

Membership renewal typically happens at the end of each financial year. Please check the key dates page at the start of this publication for more information related to renewal deadlines.

Supporting documents required for each level of membership renewal

Accredited AND Associate

- Update your membership profile details
- Copy of your CPD record
- Copy of your supervision
- Record Ensure your Diploma is uploaded

Student Financial Counsellor

- Update your membership profile details
- 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

Student

- Update your membership profile details
- Ensure your enrolment to study the Diploma is uploaded

Affiliate

- Application form only

Agency Manager

- Update your membership profile details
- Ensure a copy of your organisations aims are uploaded

All applications should be submitted through Glue Up, our member platform.

Click here for access

Leave of Absence Request

A financial counsellor who is no longer practicing can apply for a Leave of Absence. They must continue to meet annual professional development requirements and are able to attend training and professional development opportunities provided by FCAWA without charge. They are not required to undertake supervision.

An accredited financial counsellor who is not working as a financial counsellor can continue with their Accredited Membership as long as they fulfill the professional development requirements and pay the full membership fee.
If they return to the workforce they will be required to undertake 10 hours of supervision for the first year of their return, regardless of the number of hours they work.

Leaves of absence only apply to Accredited, Associate and Student Financial Counsellor membership levels.

Supporting documents required for each level of membership leave of absence

All applicable membership levels

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

All applications should be submitted through our website.

Click here for access

Renewing Membership following a Leave of Absence

If you wish to renew your membership following a leave of absence the following requirements apply.

Supporting documents required for each level of membership leave of absence

Accredited AND Associate AND Student Financial Counsellor

- Update your membership profile
- Notify FCAWA - email sectorsupport@fcawa.org
- Confirmation of compliance
- Ensure your Diploma is uploaded to Glue Up

If your leave of absence is less than 12 months:

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.

If your leave of absence is more than 12 months:

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.

Financial Counselling WA - Financial Counsellor Support Framework

Professional Supervision
- Supervision training and development
- Supervision compliance
- Online group supervision

Casework Support
- Mentoring, Guidance and support
- Case study - professional development
- FC Community Board
- Professional Supervision
- Financial essentials training

Communities of Practice
Communities to support the following roles:
- Financial Counsellors (metro and rural)
- Financial capability workers
- Agency managers
- Students
- Financial Counselling WA supervisors

Member **Groups/ committees:**
- WA Yarning Mob
- Regional, Rural and Remote Reference Group
- Professional Practice Consultative Group

Communications
- Newsletter and e-zine
- Email campaigns
- Social media news and 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 and training modules
- National registration Record

Sector Support - Development and Compliance
- Sector support and guidance
- Workforce development
- Professional development
- Training
- Systemic issues
- Stakeholder engagement
- Compliance monitoring and 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 and stakeholder engagement
- Resources

Sector Support - Admin
- Member platform, website and toolkit tech support
- membership administrative support

Financial Counselling WA Website
- Resources
- Past professional development
- Previous communications
- Topic information
- Opportunities

Financial Counselling WA - 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 and local stakeholder engagement
- Networking and peer support
- Resources

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

Communication
- Newsletter
- E-Zine
- Email campaigns
- Social media news and updates
- Job vacancies

Conference
- Networking, peer support and stakeholder engagement
- Resources

Members Only
- Members Platform
- FCA Toolkit
- Job vacancy support

Continuing Professional Development (CPD)

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

CPD requirements apply to associate and full / accredited members.

A financial counsellor must complete 20 points of CPD per membership year. A minimum of one activity must be completed from each of the three learning areas.

CPD Learning Areas

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

1. There must be at least one activity from each of the three CPD categories.
2. 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.

For Financial Counsellors who specialise:

For those financial counsellors who identify as specialising in different fields, for example small business, gambling, mental health etc, then five (5) points per year of CPD must be related to the specialist subject they practice in. Clarity can be given from FCWA 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.

Exclusions

CPD points cannot be accrued for any of the following reasons:

- 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 will compliance be measured?

- FCWA 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.
- FCWA 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. FCWA will also inform the agency management and funding body if appropriate.
- FCWA is required to inform ASIC if there is noncompliance by agencies and if there is a breach of the ASIC Acts for licensing exemption.
- FCWA will conduct compliance checks upon application of membership renewal.

What is the process for non-compliance?

FCWA 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 FCWA Training and Memberships 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 31 August and due date of plan is 31 October).
- Member to notify the Training and Memberships Manager via email sectorsupport@fcawa.org of completion.
- If the member fails to submit their plan within the required 28 days, the Training and Memberships 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 (31 December), the member may be suspended or expelled as per rule 6 of the constitution.
- FCWA 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. FCWA 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 Financial Counselling WA 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 WHS.
- The Diploma of Financial Counselling is not considered professional development.
- Financial Counselling WA professional supervision training and the Financial Counselling WA revision training.

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

Professional development sessions organised or endorsed by Financial Counselling WA 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.

FCA PD and Supervision 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: Use this link to access the FCA toolkit online.
- Log in to your FCA Toolkit User Account and navigate to the 'My Details' section.
- Utilise the online forms provided. These forms allow you to record your professional development activities and supervision details.
- Download the the completed record from the FCA Toolkit.
- Arrange for Supervision Record Signature: have the supervision record portion signed by the relevant parties.
- Save Records in Glue Up: Scan and save copies of completed professional development and professional supervision records to your profile in Glue Up.

Please note that Financial Counselling WA 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 Financial Counselling WA during the renewal assessment process.

Professional Supervision Policy

Definition

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.

Fundamentally:

- 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.

Application

Supervision applies to Accredited, Associate and Student members practicing as financial counsellors.

Requirements

If working as a financial counsellor, the supervision requirements are:

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

To be a financial counsellor 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 Financial Counselling WA Supervision Guidelines for full guidelines and requirements. Links to policies, guidelines and standards are at the end of this document.

Standards and the Regulatory Framework

Licenses

There are two licenses that would usually apply to the financial counselling profession:

- An Australian financial services license to give advice about financial products. This obligation is imposed by the Corporations Act 2001.
- An Australian credit license to 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.

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

National Standards for Membership

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

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

Links to policies, guidelines and standards are at the end of this document.

Additional Resources, Links and References

Financial Counselling Western Australia Website
fcwa.org.au

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
toolkit.org.au

You must be a member of Financial Counselling Western Australia, or a State Financial Counselling 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 member portal Financial Counselling WA uses for events, memberships, data management, 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 Associate 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 us.

Useful Links

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 and Disputes Policy

My Continuing Professional Development Record

My Supervision Record

Group Supervision Attendance Record

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

MEMBERSHIP AND SECTOR SUPPORT ENQUIRIES
CONTACT US
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APPLY FOR MEMBERSHIP OR RENEW
https://app.glueup.com/org/fcawa/memberships

Financial Counselling Western Australia