**A Revised Service Delivery Model Proposal for**

**Generalist Financial Counselling Services**

**Funded by Consumer Affairs Victoria**

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# Purpose

The purpose of the Financial Counselling Review is to scope and determine an effective and efficient integrated phone and face-to-face service delivery model for the CAV-funded Generalist Financial Counselling Program (GFC) and MoneyHelp. The model will present a revised service model including the definition of key services, best practice indicators and referral pathways.

# Background

Managing Justice has been engaged to develop and document a revised model to deliver financial counselling that includes the integration of telephone and face-to-face service as service delivery methods.

To inform the proposed model, the consultant conducted site visits to five community-based services offering financial counselling and MoneyHelp. These visits included extensive observation of financial counselling practice. The services visited operated in a wide variety of contexts, ranging in:

* size - from a small agency employing only a few people to a large agency with over 800 staff and 300 volunteers
* purpose – from stand alone financial counselling, financial counselling and legal services, generalist community welfare and material aid, youth and family focus and community health
* history – from services with more than 30 years of continuous delivery of financial counselling through to services where financial counselling is a more recent addition to the suite of services offered
* location – including inner city, suburban, outer suburban and regional locations
* client demographics and target groups for outreach – including recently arrived immigrant or refugee communities, prisoners, Indigenous people, people with mental illness, people living in disadvantaged regional communities with poor service access

Consultation also occurred through a series of stakeholder interviews. In addition, the consultant attended a joint meeting of the Project Advisory Group for the Financial Counselling Review and the Board of the Financial and Consumer Rights Council

In summary, the findings of the review were that there is a high degree of consensus among agencies and stakeholders about the principles of best practice in financial counselling, but that this breaks down in the translation from principles to practice.

This means that there was significant variability observed in the:

* nature and extent of the service delivered to clients under the banner ‘financial counselling’
* processes used to deliver the services
* manner in which those services are counted.

The variability was masked by the use of the same words to describe significantly different concepts and practices.

Variability is not unexpected given the variety of contexts within which financial counselling services are provided. The core professional discipline of the agency (for example, health, social welfare, legal) will inevitably influence the translation from principles to practice as different disciplines create different frames of reference and are underpinned by slightly different core values. However, it is clearly in the interests of clients, service provider agencies and CAV as funder, that there be more consistency around the core components of service delivery.

As a starting point for the development of a new Service Delivery Model, a Best Practice Framework is proposed, that

* includes a set of outcomes that indicate that best practice is occurring from the perspective of the funder, the service provider and the client
* uses the client pathway as the reference point for service descriptions and categories
* provides more clarity about core concepts by defining key services.

# Key features of an integrated system

The current dichotomy between telephone (MoneyHelp) and face-to-face services is unhelpful to service integration. A more useful way of considering the distinction (not based solely on the mode of service delivery) is between:

* the Statewide Telephone Service, and
* Community Based Services, which may include face-to-face, telephone, email and outreach services.

The key features of an integrated system should be:

* the client receives a similar level of service, no matter which agency they contact first
* there is effective referral between agencies to facilitate this
* decisions about the extent of service to be offered are based on common criteria across all agencies
* the client receives the least expensive service that meets their needs.

# Eligibility for Service

The financial counselling services program funded by CAV funds financial counselling to support financially disadvantaged and vulnerable Victorians.

How this operates in practice in an integrated service system is illustrated in Table 1 on page 8. The table draws a distinction between people:

* experiencing financial difficulties but not financial disadvantage, who are only eligible for information and referral services
* experiencing financial disadvantage who are eligible for information and referral services and for sessional casework services
* who are financially disadvantaged and vulnerable, who are the only group eligible for extended casework services.

It is therefore important to use these terms with some precision. A person is experiencing financial disadvantage if they are in financial difficulty and:

* they have no income, or
* their main source of income is a Centrelink benefit, or
* their income is insufficient to sustain their personal financial commitments and they have defaulted, or are at risk of defaulting on payment of their debts.

A person is financially disadvantaged and vulnerable if, in addition to experiencing financial disadvantage, their capacity to assist themselves is limited. For example, because of:

* a recent adverse event such as an accident, illness, family separation, unemployment, family violence or death of close family member
* physical, sensory, intellectual or cognitive impairment
* chronic medical condition including mental illness or addiction
* limited literacy and numeracy
* limited English proficiency
* homelessness.

However, the principle of efficiency applies so that all people are provided with the least intensive, and therefore least expensive, service that meets their needs at that time.Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Eligible client group | Services available | Service modality | Primary Service providers | Secondary Service providers |
| Victorians experiencing financial difficulties | Information and referral | On-line information and resources – using MoneyHelp or MoneySmart | Statewide Telephone Service | Community Based Services |
| Email and online chat | Statewide Telephone Service | Community Based Services |
| Telephone | Statewide Telephone Service | Community Based Services |
| Financially disadvantaged people | Information and referral | On-line information and resources – using MoneyHelp or MoneySmart | Statewide Telephone Service | Community Based Services |
| Email and on-line chat | Statewide Telephone Service | Community Based Services |
| Telephone | Statewide Telephone Service | Community Based Services |
| Casework Sessional | Telephone financial counselling | Statewide Telephone Service | Community Based Services |
| Face-to-face financial counselling | Community Based Services |  |
| Financially Disadvantaged and Vulnerable people | Information and referral | On-line information and resources – using MoneyHelp or MoneySmart | Statewide Telephone Service | Community Based Services |
| Email and  on-line chat | Statewide Telephone Service | Community Based Services |
| Telephone | Statewide Telephone Service | Community Based Services |
| Face-to-face | Community Based Services |  |
| Casework Sessional | Telephone financial counselling | Statewide Telephone Service | Community Based Services |
| Face-to-face financial counselling | Community Based Services |  |
| Casework Extended | Telephone financial counselling | Community Based Services |  |
| Face-to-face financial counselling | Community based services |  |
| Outreach |  | Community Based Services |  |

The table distinguishes between primary and secondary service provider. For many people, their first request for a service will be made to the Statewide Telephone Service as this is widely advertised, and will be the primary provider of information and referral services.

# A Best Practice Framework

The best practice framework has a focus on what can be observed when best practice is happening. Because of the variety in settings in which financial counselling is offered, it is not appropriate to mandate a single process that agencies should follow to ensure best practice.

Instead, it is proposed to provide:

* best practice guidance to agencies about the steps they should take or processes that they should have in place to ensure best practice, and
* best practice tools that agencies can use to support best practice.

Using the guidance and the tools, agencies are responsible for achieving best practice.

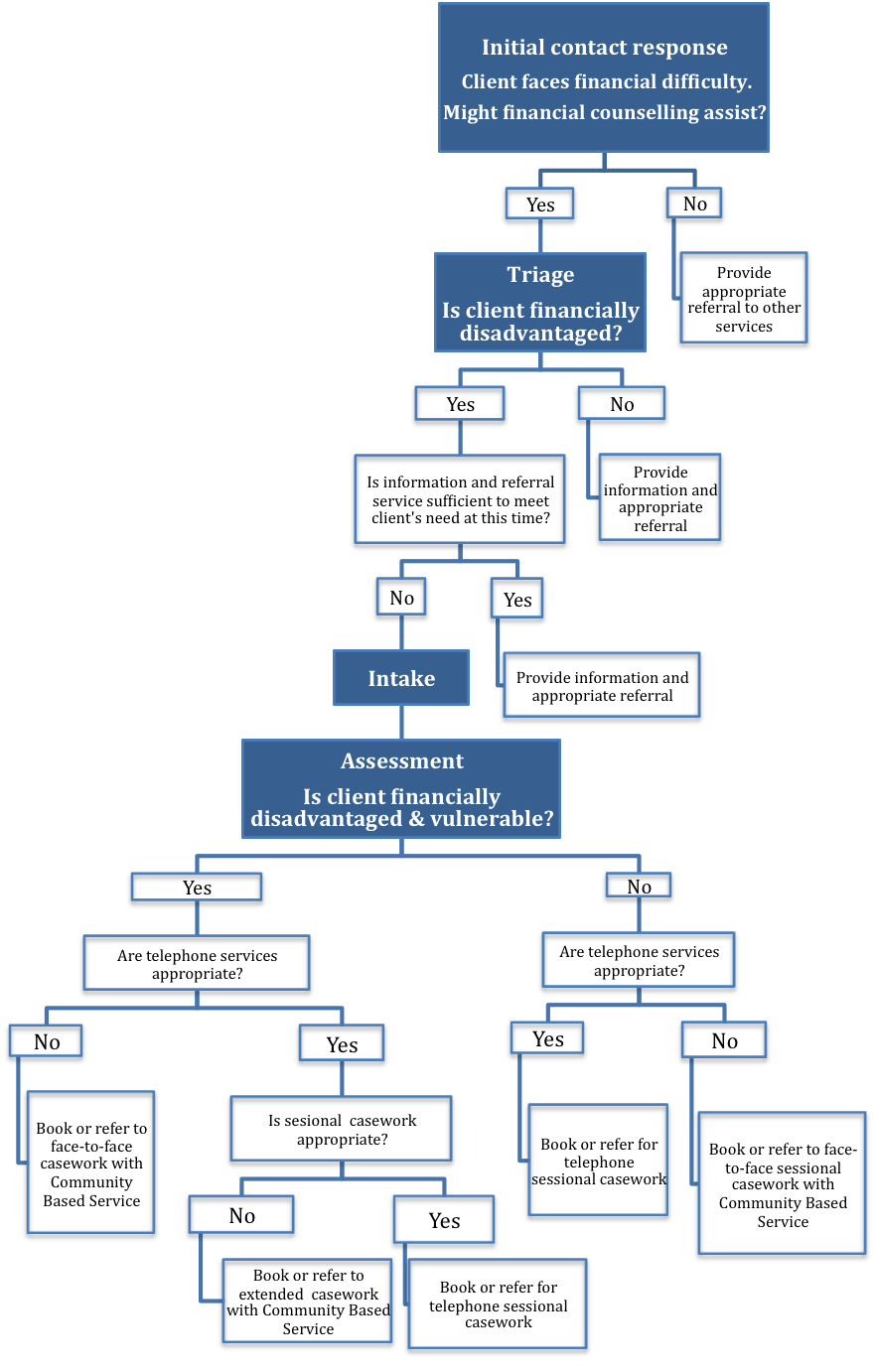
|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Best Practice Framework for Financial Counselling Services** | | | | | |
| Financial counselling helps people to deal with immediate financial difficulties and to minimise the risk of future problems.  Financial counselling is free to clients, confidential and independent.  Financial counselling makes a difference by improving outcomes for :   * clients, by the provision of individual services * all people experiencing financial hardship, by systemic advocacy. | | | | | |
| **These Best Practice principles and outcomes** list five principles of best practice and describe the experience of clients, service providers and Consumer Affairs Victoria as the funder. When these principles are being applied, best practice is happening. | | | | | |
| **Principle** | | | **Outcome** | | |
| **Clients** | **Service providers** | **Consumer Affairs Victoria** |
| Accessibility | | | I can talk to someone at a financial counselling service within a reasonable time using an access option that works for me. | We are empowered to respond to the access needs of the communities we serve. | We are confident that there is equitable access to services across Victoria.  We are confident that financially disadvantaged and vulnerable people are able to access services. |
| Consistency | | | I can expect the same level of service no matter which agency I first make contact with. | We have a clear understanding of the funder’s expectations of the nature and extent of services we will provide.  We work collaboratively and in partnership with other service providers. | We are confident that there is reasonably consistent service experience for clients.  We are confident that the resources we provide are being appropriately used. |
| Quality | | | I will have a clear understanding of what the financial counsellor will do, and what I need to do.  I will not feel judged.  I can rely on the quality of the service. | We have qualified staff who are supported to maintain and improve their skills by professional development and supervision.  We use best practice processes and tools to guide our practice. | We are confident that the services we fund are of good quality and competently delivered. |
| Efficiency | | | I get directed to a service that can:   * help me as quickly as possible and without having to explain the same thing over and over, and * if I am not able to get financial counselling help, they will tell me this as soon as possible. | We provide clients with the least expensive service that meets their needs.  Our reporting requirements demonstrate accountability but are not onerous. | We are confident that the resources we provide are used efficiently. |
| Empowerment | | I will be supported to play whatever role I can to solve my own problems.  I will be better able to deal with financial problems if they arise again. | We can work in a way that suits our context and fits with other services our agency delivers.  We are supported to trial innovative ways of delivering services to address broader systemic problems. | We are confident that agencies provide improved outcomes for clients and the community. |
| This section follows the **client pathway** as they make contact with a service provider.  It describes the elements of practice that are used to deliver financial counselling services.  Each element is defined. The elements and indicators of best practice are discussed in more detail in later sections.  It is noted that the contact may be with the client directly, or by a worker on behalf of the client.  The elements may be delivered in a single client contact event, or in a sequence of contact events.  These elements form part of the services that will be provided and reported upon, but are not required to be reported upon separately. | | | | |
| **Practice**  **Element** | **Definitions** | | | |
| **Initial contact response** | **Definition**  Initial contact response is when a client, or another person on their behalf, informs a staff member of the service provider agency for the first time about the client’s financial difficulties.  Initial contact response can occur on the first occasion the client makes contact with the agency, or it can occur by a worker in the course of provision of another service to the client.  This contact may be made in person, by telephone, or by other electronic means. | | | |
| **Triage** | **Definition**  Triage occurs when the staff member obtains sufficient information from the client, or other person making contact on their behalf, to determine eligibility for service and so that they can assess whether the client can be assisted by the provision of information or referral, or whether to proceed to intake for additional financial counselling services with this agency.  An assessment of urgency is also made. | | | |
| **Information and referral** | **Definition**  The provision of information and referral to a client, or person making an inquiry on their behalf, who is not assessed as being eligible for financial counselling service. | | | |
| **Intake** | **Definition**  Intake is a structured process to obtain information from a client who will receive financial counselling services from the agency.  This includes:   * the client’s demographic information * information about the client’s financial circumstances * information about the client’s current financial problem * relevant information concerning the client’s broader circumstances. | | | |
| **Assessment** | **Definition**  Assessment is the process of analysing the information obtained in the triage and intake process so as to determine:   * the client’s needs * the service to be offered * whether the matter is urgent, and * the priority to allocate to a case. | | | |
| **Casework** | **Definition**  Casework is where the financial counsellor works with the client to assist them to:   * understand the nature of their financial problem * understand the options available to them in their current circumstances * identify those options most likely to resolve the problem * identify the barriers to resolving the problem   Casework takes a holistic approach, in that it has regard to the client’s broader circumstances, but does not extend to acting in a case manager role to resolve the broader problems the client faces.  This includes two types: sessional and extended. | | | |
| **Sessional**  The financial counsellor provides the client with information and support for the next steps that the client will take independently. Sessional casework is appropriate for matters where:   * there is a predictable process to be followed, or * resolution is likely within a limited number of sessions, or * the client is not eligible for extended casework (for example, the client is financially disadvantaged but not vulnerable) | | | |
| **Extended**  Only offered to financially disadvantaged and vulnerable clients where issues are complex and circumstances may require ongoing casework.  The financial counsellor works with the client to set goals and or develop a case plan to resolve or alleviate the problem.  Extended casework may include the financial counsellor:   * assisting the client with specific tasks or undertaking tasks on behalf of the client * advocating on behalf of the client with third parties. | | | |
| **Outreach** | **Definition**  Outreach is the term used to describe the non-casework activities that directly link to casework outcomes by promoting access to financial counselling services to financially disadvantaged and vulnerable people and communities, namely:   * liaising with community and government agencies to enhance their capacity to respond to client’s financial problems and to refer appropriate clients to financial counselling services * establishing effective referral pathways for financially disadvantaged and vulnerable clients to access financial counselling * working with other agencies to establish the delivery of financial counselling services in target communities, for example ATSI and prison populations * participating in initiatives that provide alternative responses to individual casework. | | | |

# The client pathway to service

The Best Practice Framework follows the client pathway to service, describing the discrete elements of practice along that pathway. Four practice elements are decision-making points as the service provider gathers information from the client and attempts to match a service to the client’s need. These are:

* initial contact response
* triage
* intake
* assessment.

In some service settings, this would all occur in a seamless process when the client, or someone on their behalf, makes contact with the service provider. However, financial counselling occurs in a range of service settings, and dissecting the decision-making process into these four elements creates a more flexible model that can be adapted to a range of service settings. The model is described in the flow chart contained in Table 2, which also illustrates the interaction between the pathway, eligibility for service and services provided.



Table

### Table 2 description

This flowchart is to determine if a client is financially disadvantaged or financially disadvantaged and vulnerable and what their appropriate referral is.

# Best practice for decision making about service offered

This section provides best practice guidance and tools for the points at which decisions are made about the service offered to clients, namely:

* initial contact response
* triage
* intake and
* assessment.

The best practice tools are listed in this section, but the detail is provided in the appendices.

## Initial contact response

|  |  |
| --- | --- |
| **Definition** | * Initial contact response is when a client, or another person on their behalf, informs a staff member of the service provider agency for the first time about the client’s financial difficulties. * It can occur on the first occasion the client makes contact with the agency, or it can occur by a worker in the course of provision of another service to the client. * This contact may be made in person, by telephone or by other electronic means. |
| **Best practice indicators** | The staff member:   * recognises the financial issue * considers whether financial counselling may be able to help with this problem * proceeds to triage, or refers the client, or other person making contact on their behalf, to the triage process within the agency. |

### Guidance for best practice

Initial contact response is identified as a separate practice element because larger, multi-service agencies that provide financial counselling may have a general reception process before the client is able to make contact with any staff member who has specific training in assisting clients in financial difficulty. Similarly, multi-service agencies may be working with clients to assist with other issues, when a financial difficulty is identified.

The essential requirement is that the staff member is able to:

* recognise when a client presents with a financial difficulty
* make an initial assessment about whether financial counselling services might assist, and if so
* facilitate the client moving to the Triage stage.

To ensure best practice occurs, agencies will need to have processes in place to ensure their staff who are the first contact point for clients or work with clients in other capacities:

* know that financial counselling is available from the agency
* have a basic understanding of what financial counselling is
* can identify when a client is experiencing financial difficulties
* can identify when those financial difficulties might be assisted by financial counselling
* know how to make an internal agency referral to the financial counselling program.

### Tools for best practice

The following tool is available in the appendices:

[Appendix 1. Checklist - Can financial counselling help?](#_Checklist_-_Can)

## Triage

|  |
| --- |
| **Definition**   * Triage occurs when the staff member obtains sufficient information from the client or other person making contact on their behalf, to determine eligibility for service and so that they can assess whether the client can be assisted by the provision of information or referral, or whether to proceed to intake for additional financial counselling services with this agency. * An assessment of urgency is also made. |
| **Best practice indicators**   * Triage occurs within one working day of initial contact response. * There is a documented triage procedure that provides structure to the gathering of information from the client. * There are triage tools that ensure consistency of outcome from the triage process. * Only information essential to conduct the triage and to meet data reporting requirements is gathered at this time. * All information that is provided is recorded so that the client does not need to repeat the information at a later stage. * If a referring agency provides triage information on behalf of the client, the client is not requested to provide this information again. * Urgent matters are given priority. * The triage worker has appropriate training, skills and supervision to perform this role. |

### Guidance for best practice

Three key decisions are made at triage stage.

* Is the person financially disadvantaged?
* Can information and referral resolve the issue?
* If proceeding to intake, is the matter urgent?

Refer to [Appendix 2 Triage Process Flowchart](#_Triage_Flowchart) for full explanation of eligibility and financial disadvantage.

A person who is experiencing financial difficulties but is not financially disadvantaged will be provided with information and referral relevant to their situation. (Best practice for information and referral are dealt with at Part 8.)

An eligible person should proceed to intake, if their issue is not resolved by information and referral.

A matter is urgent if:

* the client has overcome significant practical difficulties to seek assistance at that time and is unlikely to be able to do so again, or
* the client’s situation is likely to deteriorate significantly if there is no immediate service response.

If a matter is assessed as urgent, the staff member should identify the best option for the client to obtain the service that they need within the timeframe that they need it.

To ensure best practice occurs, agencies will need to ensure that:

* the agency has a documented triage procedure that complies with best practice
* staff undertaking the triage role follow the agency’s documented triage procedure
* staff undertaking the triage role have sufficient technical knowledge and analytical and communication skills to perform the role competently
* there is active supervision of the triage function
* there are feedback mechanisms in place so that the quality of the triage process can be monitored
* agency processes allow for the required timeframe to be met.

### Tools for best practice

The following tools are available in the appendices:

[Appendix 2. Triage Process Flowchart](#_Triage_Flowchart)

[Appendix 3 Triage and Assessment Tool – Identifying and responding to urgency](#_Identifying_and_responding)

## Intake

|  |
| --- |
| **Definition**  Intake is a structured process to obtain information from a client who will receive financial counselling services from the agency. This includes:   * the client’s demographic information * information about the client’s financial circumstances * information about the client’s current financial problem * relevant information concerning the client’s broader circumstances. |
| **Best practice indicators**   * Intake occurs within one business day of triage. * There is a documented intake procedure that provides structure to the gathering of information from the client. * The client is informed of the reason for requiring information. * The intake worker uses effective communication skills to put the client at ease during the intake process. |

### Guidance for best practice

Intake is a structured information gathering process, which is detailed in [Appendix 4](#_Appendix_4:_Sample). To ensure best practice occurs, agencies will need to ensure that:

* the agency has a documented intake procedure that complies with best practice
* staff follow the agency’s documented intake procedure
* staff have sufficient technical, administrative and communication skills to perform the intake role competently
* there is active supervision of intake
* there are feedback mechanisms in place so that the quality of the intake process can be monitored
* agency processes allow for the required timeframe to be met.

### Tools for best practice

The following tool is available in the appendices:

[Appendix 4. Sample intake procedure](#_Sample_Intake_procedure)

## Assessment

|  |
| --- |
| **Definition**  Assessment is the process of analysing the information obtained in the triage and intake process so as to determine:   * the client’s needs * the service to be offered * whether the matter is urgent, and * the priority to allocate to a case. |
| **Best practice indicators**   * Assessment occurs concurrently with intake or within two working days of intake. * There are documented criteria for assessment and prioritisation of cases. * Urgent matters are given priority. * The client is informed of the outcome of the assessment promptly. |

### Guidance for best practice

Five key decisions are made at assessment stage.

* What service is the client eligible for?
* Can the client’s needs be met by telephone financial counselling?
* Can the client’s needs be met by sessional casework?
* Is the matter urgent?
* What priority should the matter have?

To determine the level of service the client is eligible for, an assessment is made of financial disadvantage and vulnerability. Refer [Appendix 5 Assessment flowchart](#_Assessment_Flowchart) for details.

A person who is financially disadvantaged and vulnerable is eligible for more extensive services, but they should still be offered the least intensive service that meets their needs.

This means that:

* telephone financial counselling should be offered unless it is inappropriate. Indicators that telephone financial counselling is inappropriate are that:
  + the client has communication needs that make communication over the telephone difficult, or
  + the client’s matter is complex, such that it is unable to be resolved by telephone services.

If telephone financial counselling is inappropriate, the client should be referred to a Community Based Service.

* All cases should be considered for sessional casework. Sessional casework is offered for matters where:
  + there is a predictable process to be followed, or
  + resolution is likely within a limited number of sessions.

If the client is financially disadvantaged and vulnerable, and sessional casework is inappropriate, the client should be referred to a Community Based Service.

A person who is financially disadvantaged and not vulnerable is eligible for sessional casework only.

If it has not already occurred, an assessment of urgency should be made. (see [Appendix 3. -Identifying and responding to urgency](#_Identifying_and_responding))

As part of the assessment process, all cases should be allocated priority and allocated for service in accordance with that priority.

This is done using the [Case Prioritisation Guide (see Appendix 6)](#_6._Case_prioritisation) that has regard to:

* the personal characteristics of the client, in particular the extent of their vulnerability and the limits on their capacity to handle the problem on their own
* the seriousness of the consequences to the client from the issues they are facing, and
* urgency.

At this point an assessment of a client’s legal needs is required using the [Legal Advice Indicator (see Appendix 7](#_7._Legal_advice)).

**Interagency referral for financial counselling casework**

To provide an integrated service, if the client requires a financial counselling casework service that is not available from the service that they have contacted, they should be referred to another financial counselling service.

Referrals for financial counselling casework between agencies funded by CAV must be made using the interagency referral protocol. (See [Appendix 8 – Interagency Referral Protocol for Financial Counselling Casework](#_8._Interagency_referral)).

**Financial counselling referral database**

A central referral database will be developed by the Statewide Telephone Service, using information supplied by Community Based Services.

Community Based Services will be responsible for providing up to date information to the central referral database on a quarterly basis, and more frequently if there are changes that impact on their service capacity and ability to accept referrals. The Statewide Telephone Service will use this database when making referrals to Community Based Services.

See [Appendix 9: Proposed Database Protocol](#_9.__Proposed)for details of information likely to be requested for the database.

To ensure best practice in assessment occurs, agencies will need to ensure that:

* the agency has a documented assessment procedure that includes criteria for assessment and prioritisation of cases and that complies with best practice
* staff undertaking the assessment role follow the agency’s documented assessment procedure
* staff undertaking the assessment role have sufficient technical knowledge and analytical and communication skills to perform the role competently
* there is active supervision of the assessment function
* there are feedback mechanisms in place so that the quality of the assessment process can be monitored
* agency processes allow for the required timeframe to be met
* agency processes support the allocation of cases in accordance with priority
* referrals for financial counselling between other agencies funded by the CAV generalist financial counselling program are made using the interagency referral protocol
* agencies provide up to date information (at least once every three months) to the generalist financial counselling referral database about their services.

### Tools for best practice

The following tools are available in the appendices:

[Appendix 5. Assessment Flowchart](#_Assessment_Flowchart)

[Appendix 6. Case prioritisation guide](#_6._Case_prioritisation)

[Appendix 7. Legal advice indicator](#_7._Legal_advice)

[Appendix 3. Identifying and responding to urgency](#_Identifying_and_responding)

[Appendix 8. Interagency Referral Protocol for Financial Counselling Casework](#_8._Interagency_referral)

[Appendix 9. Proposed Database protocol](#_9.__Proposed)

# Best practice for Service Provision

This section provides best practice guidance and tools for services provided to clients, namely:

* information and referral
* casework and
* outreach.

The best practice tools are listed in this section but the detail is provided in the appendices.

## Information and Referral Services

|  |
| --- |
| **Definition**   * The provision of information and referral to a client, or person making an inquiry on their behalf, who is not assessed as being eligible for financial counselling service. |
| **Best practice indicators**   * Information and referral to services other than financial counselling occurs concurrently with initial contact response or triage and is provided by the person who conducts the initial contract response or triage. * Clients with the capacity to access information and self-help resources online are referred to the MoneyHelp and MoneySmart websites. * Verbal information is supported by the provision of written information where appropriate. * Referrals made are appropriate to the client’s need. |

### Guidance for best practice

**Information provision**

An issue is resolved by information if:

* the person asks a simple question that the triage or assessment worker can answer by providing general information that is readily available, or
* the person’s situation raises a straightforward issue, and
  + the triage or assessment worker can provide general information that is readily available and
  + if the person acts on the information, it is
    - likely to resolve the issue, and
    - unlikely to cause any detriment to that person’s situation.

The triage or assessment worker may:

* provide verbal information to the person
* provide the person with written information
* refer a person to access information and other self-help resources on line.

The primary source of information for agencies should be MoneyHelp or MoneySmart websites to ensure that documentation provided to clients is consistent.

**Referral**

An issue is resolved by referral if the person is referred for a service other than financial counselling casework.

To ensure best practice occurs, agencies will need to ensure that:

* staff use the MoneyHelp and MoneySmart on line resources to provide information
* the agency maintains, or has access to, up to date information about other agencies to which it makes referrals
* staff providing information and referral have sufficient technical knowledge and analytical and communication skills to perform the role competently
* there is active supervision of information and referral services
* there are feedback mechanisms in place so that the quality of the information and referral service can be monitored.

## Best practice for Case Work

|  |  |
| --- | --- |
| **Casework** | **Definition**  Casework is where the financial counsellor works with the client to assist them to:   * understand the nature of their financial problem * understand the options available to them in their current circumstances * identify those options most likely to resolve the problem * identify the barriers to taking action to resolve the problem.   Casework takes a holistic approach, in that it has regard to the client’s broader circumstances, but does not extend to acting in a Case Manager role to resolve the broader problems the client faces.  This includes two types: sessional and extended. |
| **Sessional**  The financial counsellor provides the client with information and support for the next steps that the client will take independently. Sessional casework is appropriate for matters where:   * there is a predictable process to be followed, or * resolution is likely within a limited number of sessions, or * the client is not eligible for extended casework (for example the client is financially disadvantaged but not vulnerable)**.** |
| **Extended**  Only offered to financially disadvantaged and vulnerable clients where issues are complex and circumstances may require ongoing casework.  The financial counsellor works with the client to set goals and or develop a case plan to resolve or alleviate the problem.  Extended casework may include the financial counsellor:   * assisting the client with specific tasks or undertaking tasks on behalf of the client * advocating on behalf of the client with third parties. |
| **Best practice indicators** | * The financial counsellor builds rapport with the client. * The financial counsellor explains financial and legal concepts in easy to understand language. * The client is provided with written information and resources to assist them take the next step. * There is a written document that identifies the key issues and the tasks to be undertaken by the client and by the financial counsellor. * The client takes action themselves where possible. * The financial counsellor adjusts their practice to cater for financially disadvantaged and vulnerable clients. * There are documented processes, tools, precedents and resources to support consistent practice. |

### Guidance for best practice

Casework services fall into two categories. In sessional casework, the engagement between the client and the financial counsellor is limited by eligibility and the nature of the issue. In extended casework (available only to clients who are financially disadvantaged and vulnerable, and delivered only by Community Based Services) there is an ongoing relationship between the client and the financial counsellor. While the client is encouraged to take steps to resolve their issues on their own behalf, the financial counsellor is available to provide task assistance and advocacy as necessary.

Despite these differences, the essential features of casework are the same and the best practice indicators apply to all casework.

To ensure best practice occurs, agencies will need to ensure that:

* casework is conducted in accordance with the Financial Counselling Australia Draft , Financial Counselling Standards and Code of Ethics
* financial counsellors are engaged who have appropriate qualifications, training and experience.
* financial counsellors must undertake ongoing professional development and professional networking
* agencies provide adequate professional financial counselling supervision
* procedures are in place to review the casework conducted by financial counsellors.

### Tools for best practice

The following tools are available in the appendices:

[Appendix 10. Sample Sessional Casework record](#_10._Sample_Sessional)

[Appendix 11. Sample Case Plan](#_11._Sample_Case)

[Appendix 12. Checklist – Option/Action](#_12._Sample_Options)

## Best practice for Outreach

|  |
| --- |
| **Definition**  Outreach is the term used to describe the non-casework activities that directly link to casework outcomes by promoting access to financial counselling services to financially disadvantaged and vulnerable people and communities, namely:   * liaising with community and government agencies to enhance their capacity to respond to client’s financial problems and to refer appropriate clients to financial counselling services * establishing effective referral pathways for financially disadvantaged and vulnerable clients to access financial counselling * working with other agencies to establish the delivery of financial counselling services in target communities, for example ATSI, prison populations * participating in initiatives that provide alternative responses to individual casework. |
| **Best practice indicators**  Demographic and trend analysis informs decisions about where to target resources for outreach work.  Documented referral protocols are in place with key agencies.  Out-posted services are offered in partnership with other agencies.  Outreach activities are regularly monitored and reviewed.  Outreach activities respond to changing needs.  **Note**: Outreach service may comprise a maximum of 20% of funded casework hours**.** |

### Guidance for best practice

Delivering effective services to financially disadvantaged and vulnerable people and communities will often require outreach to ensure that target client groups know about and are able to access the service.

Outreach includes work to enhance the capacity of other agencies and service providers to respond to people in financial difficulty. Apart from providing direct benefits to people in financial difficulties, this work can create efficiencies for agencies by diverting inappropriate and unnecessary referrals and maximising appropriate referrals.

To ensure best practice occurs, agencies will need to ensure that they:

* align their outreach work with their strategic priorities for casework
* work collaboratively with other agencies and with target communities
* have feedback mechanisms in place so service quality can be monitored.

# Glossary

|  |  |
| --- | --- |
| Term | Definition |
| Assessment | Assessment is the process of analysing the information obtained in the triage and intake process so as to determine:   * the client’s needs * the service to be offered * whether the matter is urgent, and * the priority to allocate to a case. |
| Best practice | Best practice is the baseline standard that is required of agencies funded to provide financial counselling services under the generalist financial counselling program |
| Casework | Casework is where the financial counsellor works with the client to assist them to:   * understand the nature of their financial problem * understand the options available to them in their current circumstances * identify those options that are most likely to lead to a resolution of the problem * identify the barriers to taking action to resolve the problem.   Casework takes a holistic approach, having regard to the client’s broader circumstances, but does not extend to acting in a case manager role to resolve the broader problems the client faces.  This includes two types: sessional and extended. |
| Casework  Extended | Only offered to financially disadvantaged and vulnerable clients where issues are complex and circumstances may require ongoing casework.  The financial counsellor works with the client to set goals and or develop a case plan to resolve or alleviate the problem.  Extended casework may include the financial counsellor:   * assisting the client with specific tasks or undertaking tasks on behalf of the client * advocating on behalf of the client with third parties. |
| Casework  Sessional | The financial counsellor provides the client with information and support for the next steps that the client will take independently. Sessional casework is appropriate for matters where:   * there is a predictable process to be followed, or * resolution is likely within a limited number of sessions, or * the client is not eligible for extended casework (for example the client is financially disadvantaged but not vulnerable). |
| Community Based Services | All services funded by CAV to deliver generalist financial counselling services with the exception of the Statewide Telephone Service.Services delivered may include face-to-face, telephone, email and outreach services. |
| CAV | Consumer Affairs Victoria |
| FCRC | Financial and Consumer Rights Council Inc, the peak body for Financial Counsellors in Victoria. |
| Financial counselling | Financial counselling is:   * a service that helps people to deal with immediate financial difficulties and to minimise the risk of future problems * free to clients, confidential and independent. * makes a difference by improving outcomes for: * clients, by the provision of individual services, and for * all people experiencing financial hardship, by systemic advocacy. |
| Financial counsellor | A person who holds an accredited Diploma of Community Services (Financial Counselling) or equivalent interstate qualification and who meets the eligibility requirements for full membership of the FCRC. |
| Financial disadvantage | A person is experiencing financial disadvantage if:   * they have no income, or * their main source of income is a Centrelink benefit, or * their income is insufficient to sustain their personal financial commitments and they have defaulted, or are at risk of defaulting on payment of their debts. |
| Financially Disadvantaged and Vulnerable | A person is financially disadvantaged and vulnerable if they are both experiencing financial disadvantage and have limited capacity to assist themselves, for example, because of:   * a recent adverse event, for example accident or illness, family separation, unemployment, family violence, death of close family member * physical, sensory, intellectual or cognitive impairment * chronic medical condition including mental illness or addiction * limited literacy and numeracy * limited English proficiency * rural or regional location with limited access to services * homelessness. |
| Information and Referral | The provision of information and referral to a client, or person making an inquiry on their behalf, who is not assessed as being eligible for financial counselling service. |
| Initial contact response | Initial contact response is when a client, or another person on their behalf, informs a staff member of the service provider agency for the first time about the client’s financial difficulties.  Initial contact response can occur on the first occasion the client makes contact with the agency, or it can occur by a worker in the course of provision of another service to the client.  This contact may be made in person, by telephone, or by other electronic means. |
| Intake | Intake is a structured process to obtain information from a client who will receive financial counselling services from the agency.  This includes:   * the client’s demographic information * information about the client’s financial circumstances * information about the client’s current financial problem * relevant information concerning the client’s broader circumstances. |
| Judgement proof | A person is said to be ‘judgement proof’ when a judgment is unable to be enforced against them because:   * their only income is a protected Centrelink benefit, and * they own no assets which could be seized to satisfy a judgment debt. |
| Leading practice | Leading practice is that which meets the best practice standard but also demonstrates innovation and striving for continued improvement. |
| MoneyHelp | The provider of the Statewide Telephone Serviceand associated website |
| Outreach | Outreach is the term used to describe the activities that directly link to casework outcomes by promoting access to financial counselling services to financially disadvantaged and vulnerable people and communities, namely:   * liaising with community and government agencies to enhance their capacity to respond to client’s financial problems and to refer appropriate clients to financial counselling services * establishing effective referral pathways for financially disadvantaged and vulnerable clients to access financial counselling * working with other agencies to establish the delivery of financial counselling services in target communities, for example ATSI, prison populations * participating in initiatives that provide alternative responses to individual casework. |
| Project Advisory Group | A group, convened by FCRC, to provide advice to the Generalist Financial Counselling Review Project. |
| Secondary consultation service | The provision of services by a person who is assisting someone else to deal with their financial difficulties. |
| Statewide Telephone Service | The telephone based information, referral and financial counselling casework service operated by MoneyHelp. |
| Systemic advocacy | Advocacy that draws attention to issues faced by people experiencing financial difficulties and that seeks to influence changes and improve systems or improve the capacity of organisations to respond to the needs of people experiencing financial difficulty. |
| Triage | * Triage occurs when the staff member obtains sufficient information from the client, or other person making contact on their behalf, to determine eligibility for service. They can then assess whether the client can be assisted through information or referral, or whether to proceed to intake for additional financial counselling services with this agency. * An assessment of urgency is also made. |
| Urgent | A matter is urgent if:   * the client has overcome significant practical difficulties to seek assistance at that time and is unlikely to be able to do so again, or * the client’s situation is likely to deteriorate significantly if there is no immediate service response. |

# Appendices – Tools for Best Practice

## Appendix 1: Checklist - Can financial counselling help?

|  |  |
| --- | --- |
| Purpose | To identify when:   * a person may be experiencing financial difficulties and * financial counselling can assist. |
| When | At Initial Contact Response |
| Who | Reception staff  Staff from other programs working with clients  Triage, Intake and Assessment workers |

**Indicators that a person may be experiencing financial difficulty:**

* Direct disclosure of financial problems, for example:
  + unable to pay debts
  + worried about eviction
  + worried about repossession of home, car or other goods
  + worried about disconnection of gas, water, electricity
  + worried about unpaid fines
  + thinking about bankruptcy.
* Recent life event with significant financial impact, for example:
  + loss of employment
  + relationship breakdown and separation
  + illness or injury
  + motor vehicle accident
  + natural disaster
  + change in Centrelink benefit.
* Seeking help that indicates financial difficulty, for example:
  + housing assistance
  + material aid
  + other emergency relief.

**If these indicators are present, inform person that:**

* + financial counselling is free, confidential and independent service.
  + it helps people deal with immediate financial difficulties and to minimise the risk of future problems.
  + financial counselling doesn’t give you money or other direct financial assistance, or provide loans.

**Ask the person:**

* + are you interested in finding out more about financial counselling and whether it can help in your situation?

**If the answer is yes, proceed to Triage.**

## Appendix 2: Triage Flowchart

|  |  |
| --- | --- |
| Purpose | To map triage process to ensure there is consistency in:   * how triage is conducted * triage outcomes. |
| When | At triage |
| Who | Triage worker or financial counsellor conducting triage |

NO

Provide information and/or referral service

The client has overcome significant practical difficulties to seek help at this time and is unlikely to be able to do so again, or

The client’s situation is likely to deteriorate significantly if no is no immediate service response. Refer to :

Urgency Tool at Appendix 3

YES

* No income, or
* Centrelink benefit, or
* Income insufficient to meet financial commitments and defaulted or at risk of default on debts.

Resolved by referral if the person requires referral for a service other than financial counselling casework.

Resolved by information if:

* simple question or straightforward issue that can be answered by readily available information, and
* the person acts on that information it is likely to resolve the issue and unlikely to cause any detriment.

NO

Is the matter urgent?

Proceed to intake

YES

Is person financially disadvantaged?

Can issue be resolved by information or referral?

### Triage flowchart description

This flowchart is to determine if a client is financially disadvantaged and whether their issue can be resolved by information and/or referral service. It also addresses whether the client’s matter is urgent.

## Appendix 3: Identifying and responding to urgency

|  |  |
| --- | --- |
| Purpose | To identify when a client needs urgent assistance and provide guidance about urgent response. |
| When | At Triage or Assessment. |
| Who | Triage / Assessment worker or financial counsellor conducting triage or assessment. |

**An inquiry may be an urgent situation because of:**

**Circumstances of the client**

Client has overcome significant practical difficulties to seek assistance at this time and is unlikely to be able to do so again. For example, a person:

* in a domestic violence situation has found a safe time and place to make contact
* who is homeless has been able to get access to a telephone to make contact
* with high support needs is able to get service with assistance at this time.

**Or**

**Nature of the problem**

The client’s situation is likely to deteriorate significantly if the problem is not attended to immediately. For example:

* the client is at imminent risk of losing their home
* the client faces imminent repossession of car or other property
* the client faces garnishee on their salary or bank account
* a cooling off period in a contract is due to expire
* a time limit is due to expire.

**Once a situation is identified as urgent, the worker considers the best way for the client to get the help they need in the timeframe they need. This may require:**

* providing immediate referral to another service instead of providing financial counselling, including where necessary, providing a warm referral, or
* proceeding to intake for financial counselling casework service as a Priority 1 Case.

**Note: If a referral for financial counselling casework is assessed as urgent, it becomes a Priority 1 case using the** [**case prioritisation guide at Appendix 6**](#_6._Case_prioritisation)**.**

## Appendix 4: Sample Intake procedure

|  |  |
| --- | --- |
| Purpose | To ensure complete information is obtained at intake |
| When | At intake |
| Who | Intake worker or financial counsellor providing intake |

**Obtain Information about the Client’s Inquiry**

Specific debt or overall financial difficulty/multiple debts?

Personal debts or business debts?

What stage is the debt?

* Not yet defaulted
* Defaulted but no formal demand
* Formal demand
* Negotiated arrangement in place
* Negotiated arrangement broken down
* Legal proceedings issued
* Judgment in legal proceedings obtained
* Enforcement of judgment commenced
* Bankruptcy proceedings commenced

Does client believe debts are properly payable?

What information does the client have already?

What has the client done so far about the problem?

What is the caller most concerned about?

**Obtain Information about Client’s Financial Circumstances**

Income source

Income level

Assets

Liabilities

**Obtain Demographic information about client**

Demographic information as required by data collection requirements.

### Sample Intake Procedure flowchart description

This flowchart shows the information that needs to be obtained from a client – demographic, financial circumstances and the details of their inquiry.

## Appendix 5: Assessment Flowchart

|  |  |
| --- | --- |
| Purpose | To map assessment process to ensure there is consistency in how assessment is conducted and there is consistency in assessment outcomes. |
| When | At assessment |
| Who | Assessment worker or financial counsellor conducting assessment. |

YES

Book or refer to face-to-face casework with Community Based Service. Service

Book or refer to face-to-face sessional casework with Community Based Service.

Book or refer to telephone sessional casework.

Book or refer to extended casework with Community Based Service.

YES

NO

**Is sessional casework appropriate?**

Sessional casework is appropriate for matters where:

* there is a predictable process to be followed, or
* resolution is likely within a limited number of sessions.

NO

YES

NO

**Is telephone financial counselling appropriate?**

Telephone financial counselling is appropriate unless::

the client has communication needs that make communication over the telephone difficult, for example**:**

* low English proficiency
* intellectual disability or cognitive impairment
* low literacy
* no access to telephone, or
* the client’s matter is complex, such that it is unable to be resolved by telephone services.

**Is telephone financial counselling appropriate?**

Telephone financial counselling is appropriate unless:

The client has communication needs that make communication over the telephone difficult, for example:.

* low English proficiency
* intellectual disability or cognitive impairment
* low literacy
* no access to telephone, or
* the client’s matter is complex, such that it is unable to be resolved by telephone services.

NO

YES

**Is the client financially disadvantaged and vulnerable?**

A person is financially disadvantaged and vulnerable if, in addition to experiencing financial disadvantage, their capacity to assist themselves is limited, for example, because of:

* a recent adverse event, for example accident or illness, family separation, unemployment, family violence, death of close family member
* physical, sensory, intellectual or cognitive impairment
* chronic medical condition including mental illness or addiction
* limited literacy and numeracy
* limited English proficiency
* rural or regional location with limited access to services
* homelessness.

### Assessment flowchart description

This flowchart details the assessment process used to determine whether a client is financially disadvantaged and vulnerable and whether telephone financial counselling and/or sessional casework is appropriate.

## Appendix 6: Case prioritisation guide

|  |  |
| --- | --- |
| Purpose | To assist consistent practices when prioritising bookings for sessional and extended casework. |
| When | At assessment |
| Who | Assessment worker or financial counsellor conducting assessment |

**Prioritisation and Eligibility**

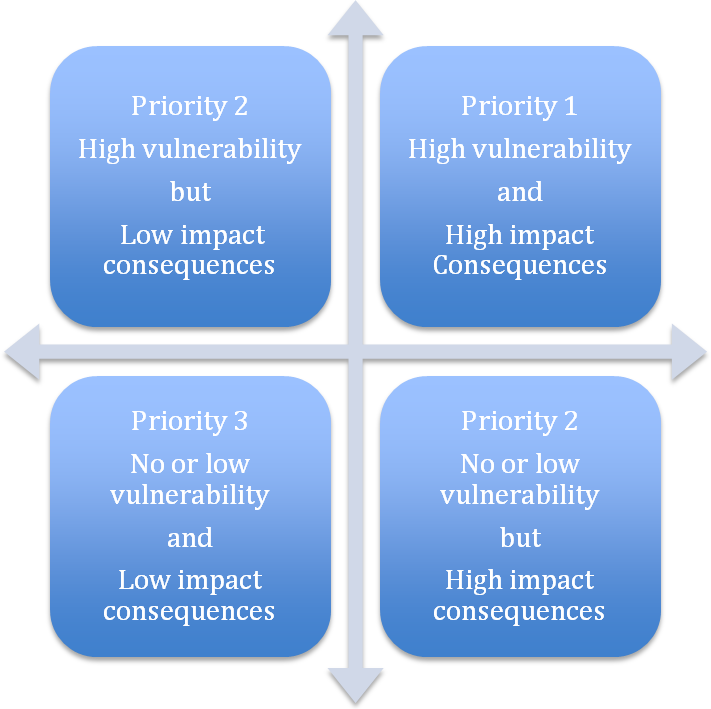
Case prioritisation applies to all casework services, but does not change the client’s eligibility for service. For example, if the client is eligible for telephone sessional casework only, a Priority 1 rating does not make them eligible for extended casework or for face-to-face services. The Priority 1 rating operates only to prioritise their access to the service for which they are eligible.

**Criteria for prioritisation**

The criteria for prioritisation relate to:

* the personal characteristics of the client, in particular the extent of their vulnerability and the limits on their capacity to handle the problem on their own
* the seriousness of the consequences to the client from the issues they are facing
* urgency (if a case is urgent it is automatically allocated a Priority 1).

Priorities are shown on the matrix below:



### Priorities matrix description

This matrix shows the different levels of priority based on an assessment of a client’s vulnerability and impact consequences.

Examples are:

**No or low vulnerability**

**The client:**

* is not assessed as vulnerable as part of eligibility requirement
* shows good understanding of their situation
* shows capacity to take action on information provided by financial counsellor.

**High vulnerability**

**The client:**

* is assessed as vulnerable as part of eligibility requirement, and
* is distressed and
* exhibits low confidence and limited capacity to take steps themselves.

**Low impact consequences**

* Assets and income not at immediate risk
* Accommodation not at risk
* Judgment proof

**High impact consequences**

* Assets at immediate risk
* Income at immediate risk
* Loss of accommodation likely
* Loss of access to essential utilities likely

**Categories for prioritisation**

Bookings for Sessional and Extended Casework are allocated a priority and bookings are offered in accordance with that priority.

|  |  |
| --- | --- |
| Priority 1 | A booking with a financial counsellor is offered within one working day of assessment. A sessional booking may be offered so that the financial counsellor can provide advice and assistance to the client to take immediate action to prevent deterioration in the client’s circumstances if possible. |
| Priority 2 | A booking with a financial counsellor is offered within one week of assessment. |
| Priority 3 | A booking with a financial counsellor is offered within four weeks of assessment. If no bookings are available within this time, the client is advised that they will be unable to access financial counselling at this time. |

## Appendix 7: Legal advice indicator

|  |  |
| --- | --- |
| Purpose | To identify when a legal advice referral should be made |
| When | At assessment (or during casework) |
| Who | Financial Counsellor conducting assessment (or providing casework) |

**A referral for legal advice should be made if the client:**

* has been served with any court documents
* is facing repossession of a car or other goods and is not able to make payments requested
* has received a default notice in relation to a home mortgage and is not able to make payment requested
* appears to have a legal basis for disputing debts, for example time limit barred debts, credit law breaches
* is being held liable for the debts of another person
* asks a question that cannot be answered except by providing legal advice, for example asks how to fill in court documents
* indicates that there might be other legal issues with which they need assistance, for example family law, domestic violence, employment, social security, insurance, criminal charges.

**A referral for legal advice is particularly important if the caller has equity in assets or income from which a debt can be recovered.**

**Role of Consumer Action Law Centre**

Clients may be referred to the Consumer Action Law Centre (CALC) for legal advice, or the financial counsellor may contact CALC on behalf of the client to seek assistance via a secondary consultation. Legal Advice referrals may also be made to Legal Aid, Community Legal Centres, or private lawyers.

**When to refer for legal advice instead of financial counselling:**

Referral should be undertaken where legal advice is likely to change the options given in financial counselling and potentially improve the client’s outcome. For example, legal advice is required about whether a debt is properly owed before the caller can properly consider their options.

Financial counselling may be provided in addition to a referral for legal advice. In that case, it is essential the legal advisor and the financial counsellor are each aware of the other’s involvement with the matter.

## Appendix 8: Interagency referral protocol for financial counselling casework

|  |  |
| --- | --- |
| Purpose | To ensure effective and consistent referrals between agencies funded under the generalist financial counselling program. |
| When | At assessment |
| Who | All staff making referral for financial counselling casework |

**Referrals for casework between agencies funded under the generalist financial counselling program are made in the following circumstances where a person:**

* who is financially disadvantaged and vulnerable will be referred from the Statewide Telephone Service to a Community Based Service where:
  + telephone services are not appropriate for that client, or
  + the client requires more than sessional casework.
* requires face-to-face services in an alternative locality due to work circumstances/location, a desire for anonymity, a conflict of interests or an agency that better suits their needs, will be referred to an appropriate Community Based Service.
* who is financially disadvantaged but not vulnerable may be referred from a Community Based Service to the Statewide Telephone Service where the Community Based Service cannot meet the demand for casework service for priority 1 and 2 cases within the required timeframes.

All referrals require the client to provide their permission for their personal information and details of their case to be provided to another agency.

* Priority 1 cases should be referred using a warm referral process where the first agency makes a telephone call to the agency to which the client is being referred, in which the first agency ascertains that the client will be able to receive service from the second agency within an appropriate timeframe. This is followed up with a pro forma email passing on the information obtained at intake. The agency receiving the referral must acknowledge receipt of the referral (in addition to any automated email acknowledgement) within one business day.
* Priority 2 and 3 cases are referred by pro forma email passing on the information obtained at intake. The agency receiving the referral must acknowledge receipt of the referral (in addition to any automated email acknowledgement) within one business day.

**Obligations of the agency receiving the referral**

The agency that receives the referral shall deal with it in the same manner as it deals with other cases that have proceeded through intake with that agency and have been allocated the same case priority as the referred case.

The table on the following page summarises the appropriate referral action for the range of referral circumstances:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Referral From** | **Referral to** | **Priority No.** | **Priority Time** | **Action** |
| **Note: All referrals to another agency require the client to give permission for their personal information and details of their case to be passed on to that agency** | | | | |
| Statewide phone service  (client requires face to face) | Community Based Service | 1 | 1 day | * Warm referral phone call * Follow with pro forma email summarising information obtained at intake to designated referral address * Community agency acknowledges receipt of email |
| Statewide phone service  (client requires face to face) | Community Based Service | 2 | 1 week | * Pro forma Email summarising information obtained at intake to designated referral address * Community agency acknowledges receipt of email |
| Community Based Service  (when client requires face to face in a locality not covered by agency contacted) | Community Based Service | 1 | 1 day | * Warm referral phone call * Follow with email summarising information obtained at intake to designated referral address * Community agency acknowledges receipt of email |
| Community Based Service  (when client requires face to face in a locality not covered by agency contacted) | Community Based Service | 2 | 1 week | * Pro forma Email summarising information obtained at intake to designated referral address * Community agency acknowledges receipt of email |
| Community Based Service  (only to be used for managing demand) | Statewide phone service | 2 | 1 day | * Pro forma email summarising information obtained at intake to designated referral address * Community agency acknowledges receipt of email |
| Community Based Service  (only to be used for managing demand) | Statewide phone service | 3 | 4 weeks | * Pro forma Email summarising information obtained at intake to designated referral address * Statewide phone service acknowledges receipt of email |

## Appendix 9: Proposed Database protocol

An integrated system of financial counselling requires effective and efficient referral between generalist financial counselling services funded by CAV.

Effective and efficient referral is only possible if all funded agencies provide complete and up to date information about their service to the central referral database maintained by the State wide Telephone Service.

This proposed protocol sets out the:

* information to be provided
* frequency with which information is required to be updated
* process to be used to provide and update information
* respective responsibilities of the Community Based Services and the Statewide Telephone Service.

**Information to be provided**

All funded generalist financial counselling services shall provide the following information for the central referral database:

* name of service
* name of agency providing service (if different)
* name of person at agency responsible for interagency financial counselling casework referrals
* geographical coverage area (including the list of suburbs, towns, or geographical regions covered by the service)
* any eligibility requirements for service that differ from the general eligibility requirements
* public telephone number
* telephone number for contact by other funded agencies for provision of client information (this should be different to the generic agency email address)
* public email address
* email address for contact by other funded agencies (if different)
* address of service
* additional addresses and hours of service at sites which financial counselling casework is offered (if any)
* modes of service delivery provided: telephone, email/web chat, public video-conferencing, face-to-face appointments
* number of full time equivalent financial counsellors at the Agency
* any factors impacting on service capacity and the ability of the service to offer bookings for financial counselling casework in accordance with case prioritisation guide. This would include waiting list, staff on leave.

**Frequency of information**

Information is to be provided:

* upon the commencement of the operation of the service
* at three monthly intervals on 1 March, 1 June, 1 September and 1 December in each year, and
* within two business days of any change to any item of information provided.

**Process**

* The information is to be provided by emailing the Financial Counselling Service Information Form to the Statewide Telephone Service.

**Responsibilities**

Community Based Services must:

* nominate a staff member responsible for providing information to the State-Wide Telephone Service
* nominate a staff member to be responsible for accepting all incoming referrals from the State-Wide Telephone Service, or other funded Community Based Services
* provide the required information and updates within the required timeframe
* provide appropriate and timely feedback to the state-wide service about any issues that arise from referrals using the database.

The Statewide Telephone Service must:

* maintain a database of CAV funded generalist financial counselling services using the information provided by the Community Based Services
* nominate a staff member responsible for the management of the database
* nominate a staff member responsible for accepting all incoming referrals from the Community Based Services
* update that data-base as new information is provided within 2 business days of receiving that information
* use that database when making referrals to Community Based Services
* until such time as the database is available to all funded services, use that database to answer queries from Community Based Services about referrals for financial counselling casework
* provide appropriate and timely feedback to Community Based Services about any issues that arise from referrals using the database.

## Appendix 10: Sample Sessional Casework Record

Note: this sample Sessional Casework Record is subject to further development with feedback from the Project Advisory Group

|  |  |
| --- | --- |
| Purpose | To provide an example of appropriate record keeping for sessional casework |
| When | Sessional casework |
| Who | Financial counsellor providing sessional casework |

**Household details**

Name, age, country of birth and occupation of all other people in client’s household.

**Income details**

Wages, Centrelink benefits, Family Allowance, Other income

**Accommodation details**

Public rental, private rental, board, mortgage, home owned outright?

Joint tenancy or co-tenant?

Amount of mortgage, mortgage arrears, current value, mortgagee, second mortgage, caveat?

Insurance, utilities and phone up to date?

**Vehicle details**

Registered owner, make, model, approximate value, owned or under finance, amount owing on loan, loan arrears, registration paid, insurance paid.

**Any other assets**

**Debts**

Creditor, nature of debt, joint debtor, guarantor, payment per month/fortnight, amount owing, arrears, security, any arrangement in place.

**Screening questions**

Tax or child support debt, superannuation, any bankruptcy, any fines, any potential insurance/TPD claims.

**What is cause of financial difficulties?**

**What is client identifying as the main issue for them?**

**Case notes**

**Next step**

Client will:

Financial counsellor will:

**Is another appointment required?**

## Appendix 11: Sample Case Plan

Note: this sample case plan is subject to further development with feedback from the Project Advisory Group

|  |  |
| --- | --- |
| Purpose | To provide an example of a case plan |
| When | Extended casework |
| Who | Financial counsellor providing extended casework |

**Casework objective**

**Client’s responsibilities**

**Financial counsellor’s responsibilities**

**Next steps to be taken**

**Date for next case plan review**

## Appendix 12: Sample Options Checklist

Note: this sample Options Checklist is subject to further development with feedback from the Project Advisory Group

|  |  |
| --- | --- |
| Purpose | A sample checklist to ensure that the range of options are considered when providing financial counselling |
| When | Sessional or extended casework |
| Who | Financial counsellors |

|  |  |  |  |
| --- | --- | --- | --- |
| **Option** | **Debt** | **Yes/No** | **Comments** |
| **Identify sources of additional funds** |  |  |  |
| Energy relief grant |  |  |  |
| Telstra vouchers |  |  |  |
| Other emergency relief |  |  |  |
| NILS/Step up |  |  |  |
| Centrelink loan |  |  |  |
| Mortgage assistance scheme |  |  |  |
| Sell assets |  |  |  |
| Hardship application to superannuation |  |  |  |
| Make insurance claim |  |  |  |
| Consolidation loan/refinance |  |  |  |
| **Negotiation/ payment options** |  |  |  |
| Budget |  |  |  |
| Direct debits/Centrepay |  |  |  |
| Do nothing, advise creditors judgment proof |  |  |  |
| Letter to creditors seeking to hold all action |  |  |  |
| Challenge debt, lodge complaint |  |  |  |
| Informal repayment plan |  |  |  |
| Hardship variation, waiver |  |  |  |
| Seek freeze of interest and charges |  |  |  |
| Maladministration complaint |  |  |  |
| Offer lump sum payment |  |  |  |
| Debt agreement/bankruptcy |  |  |  |
| **Other** |  |  |  |