Placement Guide for agencies



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CONTACT DETAILS

**PLACEMENT LIAISON CONTACT**

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The Diploma of Financial Counselling course is delivered by ICAN Learn. ICAN Learn employs qualified educators and accredited trainers. All ICAN Learn Assessors in the course have extensive current industry experience, and meet all the Australian National Training Authority guidelines for accredited trainers including Certificate IV in Training and Assessment 40116. In addition, all have tertiary qualifications in teaching and relevant Community Services qualifications.

INTRODUCTION

The Diploma of Financial Counselling course (CHC51115) aims to provide participants with the knowledge and skills required to perform competently as professional Financial Counsellors who are expected to work in a variety of settings in the Community Services and Consumer Rights sectors. The course structure is designed to ensure a balance between theory and practice and to provide classroom and community based learning environments.

This Placement Guide is for all agencies with students / staff who are students and hence are involved in the Diploma of Financial Counselling (CHC51115). This guide provides a brief outline of the courses and the specific work placement (on-the-job) requirements, i.e. placement component in the context of the overall course and the roles and responsibilities of all the parties.

Students are required to undertake 220 hours of placement. This is a requirement of the course assessment. If the student is employed whilst they are undertaking this course, the placement can be managed in the workplace through the setting aside of study time weekly alongside the setting of learning goals and a structured approach to learning. The placement requirements predominantly sit alongside the financial, legal and counselling units in the course. Placement provides the student with the opportunity to demonstrate appropriate professional skills, in varied settings, and allows the workplace mentor in the workplace to explore their own skills as the placement progresses. At all times, the workplace workplace mentor, the agency or the student is entitled to contact the Placement Liaison person. The Placement Liaison person responsible to ensure that the student and the workplace are able to support a productive working partnership.

Completion of this course, including the 220-hour placement component, enables graduates to apply for registration as accredited financial counsellors and Full Members of the peak body in their State/ Territory and request access to Financial Counselling Australia’s (FCA’s) website through those peaks to obtain a membership number to practice as a financial counsellor.

Liaison with and membership of peak bodies is a requirement of the Australian Securities and Investment Commission (ASIC), which regulates financial counsellors and their agencies.

This Placement Guide provides guidelines for students, workplace mentors and ICAN Learn teaching staff. The workplacement activities are managed through our online placement unit, where students are required to record activities, reflections and answer questions. The Catapult portal hosts their learning plan and includes a Workplace mentor’s report which can be downloaded and signed off by the mentor. Students are to maintain a daily journal whilst they are on placement, which includes an evaluation of goals, tasks and reflect on each day’s learnings. This journal is maintained using the Catapult e-learning portal and is a requirement of placement. The Journal is used for discussion with the student in relation to experiences and client work. All discussions are confidential and client details are not revealed.

Students will demonstrate that they are self-directed adult learners by:

* Contributing to the organisation of their placement,
* Developing their learning plan,
* Undertaking a variety of financial counselling roles on placement and
* Contributing to their placement evaluation and report.

A valuable placement experience requires mutual flexibility, support, understanding and commitment to the process. Students have an opportunity to develop their skills and knowledge and to integrate theory and practice in a real, rather than a contrived setting. They also have the support and the supervision of an experienced and appropriately qualified worker who can guide, inform and develop student’s learning in settings that are more often than not extremely challenging.

Placement workplace mentors and organisations benefit from the enthusiasm, new ideas and diversity students bring with them to placement. In addition, workplace mentors have an opportunity to share their experience, skills and insights. ICAN Learn teaching staff and placement workplace mentors contribute to ensuring that future graduates will have structured, supervised off and on-the-job experience that will equip them in their development as responsible, skilled, respectful and sensitive practitioners.

**ICAN Learn has the final assessment responsibility of all students.**

TERMINOLOGY

|  |  |
| --- | --- |
| **Organisation or Agency** | The setting where placement is conducted. |
| **Placement Coordinator** | The ICAN Learn teacher who assists students to locate a placement, who also is responsible for the placement integration seminars. |
| **Learning Plan** | A written document created by the student in conjunction with the placement workplace mentor and ICAN Learn assessor. The learning plan identifies areas of involvement, goals, tasks, and how the student will demonstrate competence. |
| **ICAN Learn Assessor** | The ICAN Learn Teacher allocated to liaise with both student and organisation and make the final assessment. |
| **Workplace mentor** | This is the person at the organisation, approved by ICAN Learn to supervise the student on a day-to-day basis. The workplace mentor is required to have recognised qualifications in the Diploma of Financial Counselling, and have a minimum of two year’s work experience in the sector. ICAN Learn will approve of the workplace mentor before work placement commences.  |
| **Learning in the workplace Proposal** | A proposal for placement must be submitted to the placement coordinator for approval prior to any further negotiations with the organisation. The Learning in the workplace proposal is available from the student portal. |
| **Learning in the Workplace Agreement**  | The legal document which confirms the placement arrangement between ICAN Learn, the student and the organisation. This document provides indemnity for the student whilst on placement. **It must be completed PRIOR to commencement of placement.** |

COURSE DESCRIPTIONS

ICAN Learn offers the Diploma of Financial Counselling course on a full time basis. Graduates will be professionally acknowledged as trained financial counselling professionals and will be eligible for full membership of their relevant State/ Territory peak body.

Students must achieve a pass in all units of competency in the course they are enrolled.

The placement comprises a specific cluster of competencies that have both an on and off the job component. Placement is the on-the-job component of the competencies. Practical placements provide the opportunity for the integration of theory and practice.

## Diploma of Financial Counselling (CHC51115)

The Diploma of Financial Counselling comprises the following units of competency.

Those shaded are the specific competencies assessed both on and off the job and are linked to placement as part of the ICAN Learn course delivery.

|  |  |
| --- | --- |
| CHCADV001 | Facilitate the interests and rights of clients |
| CHCADV005 | Provide systems advocacy services |
| CHCCCS019 | Recognise and respond to crisis situations |
| CHCCDE002 | Develop and implement community programs |
| CHCCSL001 | Establish and confirm the counselling relationship |
| CHCCSL002 | Apply specialist interpersonal and counselling interview skills |
| CHCCSL003 | Facilitate the counselling relationship and process |
| CHCCSL007 | Support counselling clients in decision-making processes |
| CHCDIV001 | Work with diverse people |
| CHCFIN001 | Facilitate the financial counselling process  |
| CHCFIN002 | Identify and apply technical information to assist clients with financial issues |
| CHCFIN003 | Develop and use financial counselling tools and techniques  |
| CHCLEG002 | Interpret and use legal information |
| CHCPRP003 | Reflect on and improve own professional practice |
| CHCADV001 | Facilitate the interests and rights of clients |
| CHCCSM005 | Develop, facilitate and review all aspects of case management |
| CHCMHS005 | Provide services to people with co-existing mental health and alcohol and other drugs issues |
| CHCSOH001 | Work with people experiencing or at risk of homelessness |
| CHCDIV002 | Promote Aboriginal and/or Torres Strait Islander cultural safety |

WORK PLACEMENT

## Aims of Placement

Industry or work placement experience is an essential and significant part of the course.

Broadly, work placement refers to educational experience that aims to achieve and assess learning through on-the-job experience.

Work placement differs from the paid work experience of students in that the workplace mentors of the placement at the organisation function as an educator, administrator and support person and it is through guided experience, implementation, evaluation and feedback that an effective learning and assessment process occurs.

## Purpose

The work placement component of the Diploma of Financial Counselling course provides a structured and supervised opportunity to:

* Further develop understanding of the principles informing practice within a social and community services organisation.
* Articulate and integrate theory with one’s own professional practice.
* Increase understanding of and competence in addressing change, of the social and political issues determining practice.
* Enhance self-awareness within the context of one’s own practice
* Learn from real rather than constructed tasks.
* Develop a critical awareness of the values and principles that guide professional practice.

As the work placement progresses, the student can be expected to undertake increasingly demanding and complex tasks and responsibilities. They can also take increasing responsibility for meeting their own professional needs.

***Agencies find placement a useful way to recruit staff for future potential and vacant positions, since they are able to observe the person working and get a sense of how that student would fit into their workplace as an employee.***

## Assessment

To obtain competency for the on the job components of learning, the student must successfully complete the placement by demonstrating competence in all elements of the required competencies.

On the job placement experience may be full-time or part-time. The placement day is usually between 6.5—7.5 hours work time. Students must fulfil placement attendance requirements.

Attendance at scheduled Placement Seminars (prior to or during placement) ***does not*** count as placement hours. It is a requirement that all students will attend these seminars when scheduled as a part of their course attendance.

Attendance at a specialist service as an observer also does not count as placement hours.

Student are required to keep a log of placement hours which needs to be signed off by the workplace workplace mentor. If the student is working in that placement agency in the role for which they are studying (financial counselling), then they are required to allocate time and log that onto their placement record so that this can be counted as ‘attendance’.

## Public Holidays and Sick Leave

These days do not constitute placement days. It is necessary for the student to complete all the required number of placement hours.

## Other Placement Variations

Minor variation, due to such factors as short-term illness necessitating absences, should be arranged with the placement workplace mentor. Major variations, such as late commencement of placement, inability to attend placement seminars, an absence longer than one placement week, must be reported to ICAN Learn assessor, promptly.

## Recognition of Prior Learning (also referred to as Recognition of Current Competence)

Recognition of Prior Learning / Recognition of Current Competence (RCC/RPL) is possible for the on the job component of competencies. If students consider their experience would enable them to meet the elements of the relevant competencies and the assessment criteria, they should contact the RPL co-ordinator by emailing rpl@icanlearn.edu.au .

CRITERIA FOR ACCEPTABLE PLACEMENTS

Organisations approved for placement must have financial counselling/ consumer rights focus including staff that are qualified financial counsellors or direct links with them so that appropriate mentoring can take place.

ICAN Learn will have input into selecting appropriate placement agencies.

The primary consideration in placing a student is to match the nature and level of the student’s skills with an appropriate setting and workplace mentor. ICAN Learn will support the workplace mentor.

Students may locate their own placements in conjunction with ICAN Learn teaching and management staff.

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WORK PLACEMENT MENTORING

Workplace mentors should have **at least two years FTE practice** experience post qualification.

**Workplace mentors are to be qualified and experienced financial counsellors.**

ICAN Learn may provide additional mentoring and supervision across the placement and /or provide links to suitably qualified financial counsellors to assist the placement progress.

WORK PLACEMENT REQUIREMENTS

## Work Placement proposal

* The student of ICAN Learn, prior to any work placement agreements being entered into, must submit a proposal for work placement.
* This is to ensure that the workplace is suitable, and will meet the learning needs of the student.

## Learning in the Workplace Agreement

* ICAN Learn **Learning in the Workplace Agreement** must be completed well in advance of the commencement of placement.
* The form must be handed to the placement coordinator to be signed by ICAN Learn
* A copy of the agreement along with the placement guide will be scanned and emailed to the organisation.
* The agreement provides placement indemnity for the student except where the student is employed by that organisation.
* **Under no circumstances will a student be permitted to commence placement without the completion of this process. Students must allow a minimum 5 working days (prior to placement commencing) to complete the Learning in the Workplace Agreement form.**

***ICAN Learn works with students under the premise that they will treat placement interviews as a job interview – hence to be prepared and not have expectations beyond which the agency can operate.***

*

## Police Check and Working with Children Check (WWC)

* Police checks are necessary for all financial counselling placements
* The organisation and student need to clarify if a WWC is also required at the pre-placement interview.
* Police checks and WWCs are the responsibility of the student.
* Students will need to check the process for police checks in their relevant State or Territory.
* The student will receive their own police check so that they can present this if asked by the agency.
* The student is responsible for completing and lodging the form with the police for processing
* In line with the Privacy Legislation, the police check will be returned directly, by the police, to the student. The ICAN Learn does not receive nor store copies of the police check result.
* It is the student’s responsibility to supply the police check to the organisation if the organisation requests one.

## Record of Attendance

* Attendance is recorded by the student using the online portal – daily hours will be recorded and the name of the workplace mentor will be noted next to each date.
* Recording of hours is a requirement of placement completion as well as for Occupational Health and Safety.
* The placement workplace mentor must verify the hours of participation / attendance at placement and will sign a document to state that they have observed the person undertaking the hours and the tasks.
* **Placement must be continuous** [within the course delivery timeframe and in a consistent manner].

## Expenses

* Travel costs to and from placement are the student’s responsibility.
* Students are to be reimbursed by the organisation for agreed out-of-pocket placement expenses that are in line with usual organisational policy.

## Travel

* The student may **not** transport clients in their own vehicle under any circumstances
* **ICAN Learn insurance policy does not cover the student for the use of his/her own vehicle or agency vehicle whilst on placement**
* The organisation’s policy and insurance relating to students using vehicles whilst out on placement must be clarified at the commencement of placement.

DIFFICULTIES ON PLACEMENT

Placement can be a very challenging experience both personally and professionally. Should any difficulties arise, it is the student’s responsibility to seek to resolve these, firstly with the organisation and, when applicable, through involving the ICAN Learn assessor or the ICAN Learn Executive Officer.

If serious difficulties arise in the placement, the student and/or the agency placement workplace mentor are to promptly notify the ICAN Learn assessor. It is the experience of ICAN Learn that early intervention has the greatest chance of resolving difficulties. Before a student is deemed not competent for the on the job component of any competency the ICAN Learn assessor will meet with both the placement workplace mentor and the student.

## Unsatisfactory Performance on Placement

The ICAN Learn assessor should be contacted promptly by either the Workplace mentor or the student or both where a student’s performance is unsatisfactory with regard to any one or a combination of the following:

* Client contact
* Organisational practice guidelines
* Student/ organisation contact
* Ethical practice as defined by Financial counselling Australia National Standards (2015) and the Financial Counselling Australia Code of Ethical Practice.
* Satisfactory progress with the learning plan goals and competency tasks

The ICAN Learn Assessor will meet with the student and with the Workplace mentor to clarify the situation. At this meeting an action plan with agreed time lines and expectations is to be developed and put in place. This action plan must be documented in writing and presented to the ICAN Learn Executive Officer.

Where substantiated, issues are identified that require a review of whether the placement should continue, the student, the placement workplace mentor and ICAN Learn assessor are all required to write a brief report. A record is kept in the student file.

Where a student’s performance on placement is deemed unsatisfactory, he/she will be notified in writing and will be required to meet with the Placement coordinator and the Executive Officer, who will outline options for the student. The decision regarding placement and available options and will be based on the reports of the workplace mentor, the student and ICAN Learn Assessor.

A decision from the following options will be made.

The student may be required to:

* Re-submit a placement task/assignment.
* Undertake additional placement time.
* Withdraw from the placement.
* Undertake further classroom learning prior to undertaking another placement.

## Appeal Rights

If a student is not assessed as competent in any module, either on or off the job, he/she can appeal the decision as outlined in the ICAN Learn Student Assessment and Progress Policy.

The Student Assessment and Progress policy may be downloaded in Adobe PDF form. It is available from the student tab on the ICAN Learn website:

GRIEVANCE PROCEDURE

## Student Grievances

If the student has unresolved difficulties with the placement process, they may contact ICAN Learn Assessor. The ICAN Learn Assessor will take appropriate action and determine the outcome after consultation with all parties.

If the student experiences difficulties with ICAN Learn Assessor and/or wishes to make a complaint the student should contact the ICAN Learn RTO manager or Executive Officer to establish the process for grievances.[contacts in the front of this book]

## Organisation Grievances

If the organisation (workplace) has a grievance with the student that is not able to be resolved, they should contact ICAN Learn Assessor. The ICAN Learn Assessor will visit as soon as possible to attempt to resolve the conflict with the student and ICAN Learn. If the conflict is unresolved following this process the organisation may request that the student be withdrawn from the placement.

Should the student be withdrawn from the placement, the issue would then be examined with the Placement Workplace mentor, ICAN Learn assessor, RTO coordinator and Executive Officer.

Withdrawing the student is the last resort.

##

## Termination of Placement

There are occasions when ICAN Learn may terminate a placement. This would generally be as a last resort after considerable efforts to maintain the placement. The ICAN Learn has the right to withdraw the student:

* Due to unsatisfactory performance
* At the request of the organisation
* At the request of the student
* Due to the inability of the organisation to meet the student’s learning needs

The process, which follows the student’s withdrawal, would depend upon the reason for withdrawal. An alternative placement may be negotiated for the student.

It is important to recognise that both the grievance process and termination of placement would only be utilised in exceptional circumstances. Most grievances are resolved using negotiation and through the cooperation of all those involved.

## Sexual Harassment

Sexual harassment is unlawful based on the Sex Discrimination Act (1984). Sexual harassment is a range of unwelcome, unsolicited and unreciprocated behaviours that constitute deliberate or unintentional verbal or physical conduct of a sexual nature. It extends from unwelcome actions, such as gestures, the display of offensive material, comments of a sexual nature to implicit or explicit demands for sexual activity.

If the student feels that they are being sexually harassed while on placement there are a number of options available to them. The student could:

* Discuss concerns with the Placement Workplace mentor
* Contact ICAN Learn Assessor
* Contact ICAN Executive Officer to ascertain their student feedback and complaints policy and procedure.
* Students may seek advice in dealing with complaints that refer to allegations of discrimination.

## Student Discipline Policy and Procedures

The ICAN Learn has a policy and procedures which outline the process to deal with student misconduct in order to maintain an environment which allows students, staff and other persons to undertake their ICAN Learn activities with personal freedom, whilst maintaining an orderly and non-disruptive environment.

Further information can be obtained by phoning the RTO Coordinator on the number/ email at the beginning of this book.

## Disclosure of Student Status

The student is encouraged to disclose to clients, groups, communities and other professionals that they are a student on placement. This allows others to understand that the student is not yet a qualified professional but that they are in a learning situation. Disclosure of such information allows others to make decisions about their involvement with the student.

## Breaching Confidentiality

Breaches of confidentiality can cause severe embarrassment, damage to clients, loss of career opportunities for the student as well as damage to the reputation of the course, ICAN Learn and placement organisation.

Such breaches are regarded as serious violations of professional ethics and will be dealt with accordingly. This would usually involve the student, an organisational representative, ICAN Learn Assessor and the ICAN Learn Executive Officer.

Cases and circumstances from placement must not be discussed without prior approval of the client involved and the Placement Workplace mentor. If these approvals are granted, information must be rendered non-identifying and anonymous. Students must comply with the Privacy Act and the FCA Code of Ethical Practice. (Appendix 1).

#

ROLES AND RESPONSIBILITIES

Placement depends on a collaborative arrangement between the placement organisation, ICAN Learn and the student. Roles and responsibilities of each party must be defined and clarified from the outset.

## Placement Coordinator and Assessor employed by ICAN Learn

Each student on placement will be designated an ICAN Learn assessing teacher.

Placement support staff are identified when students commence placement.

ICAN Learn work placement coordinator will coordinate placements and related assessments in conjunction with the teacher for those units.

 It is the responsibility of the placement coordinator to:

* Liaise with the financial counselling sector to identify potential placements
* Be the official contact for organisations wishing to offer a placement
* Assess and approve placement proposals to ensure students and organisations are matched appropriately
* Confirm placement acceptance following the pre-placement meeting between student and organisation
* Provide students and the organisation with details outlining responsibilities of all parties involved in the placement relationship
* Receive the work placement proposal and authorise
* Ensure the ICAN Learn Learning in the Workplace Agreement form is completed and sent with the guide to the agency prior to the student commencing placement
* Assist in the resolution of any difficulties, support the workplace mentor, and student.

It is the responsibility of ICAN Learn assessor to:

* Visit twice [or more as needed] during the work placement and be available by phone / email for consultation during work hours.
* The ICAN Learn workplace assessor will call the student by phone once every two weeks.
* Complete the required assessment documents related to the placement.
* Provide support, guidance and feedback to the student and the placement workplace mentor.
* Contribute to the development of the placement goals.
* Assess the quality of the placement experience and the extent to which the competencies have been met.
* Assist with any issues that may arise between the student and the organisation and/or the placement workplace mentor.
* Inform the student and the RTO coordinator / Executive officer if there are issues of concern with the placement.
* Respond appropriately to requests for support from the student, the organisation or placement coordinator.

The ICAN Learn Assessor, in conjunction with the ICAN Learn Executive Officer has overall responsibility for deciding if the student receives a competent / not yet competent result for the placement.

##

## The Organisation

Organisations approved for placement have a community welfare /services / community development focus, will have a financial counselling program and be a part of the broader social and community services network. It is the responsibility of the organisation to:

* Welcome and incorporate the student into the functioning of the organisation.
* Provide a safe working environment with adequate space and resources.
* Provide the organisation workplace mentor with support and time to provide supervision.
* Assist the student to continue to meet the requirements of placement should the organisation workplace mentor be absent for any period of time.
* Advise the student of particular organisation/placement requirements e.g. WHS protocols.

**Agency Workplace mentor**

The agency workplace mentor is the worker in the placement organisation who has the responsibility for the student day to day. The workplace mentor will have a minimum of 2 year’s relevant industry experience and the Diploma of financial counselling.

It is the responsibility of the placement workplace mentor to:

* Introduce the student to safe work practices.
* Assist the student to integrate into the agency.
* Provide direction in the planning and implementation of learning experiences.
* To support the student in the development of Learning Goals.
* Contribute to the student’s understanding of the practice issues and methods of the organisation.
* To participate in the assessment process with the student and ICAN Learn assessor.
* Bring to the attention of ICAN Learn assessor/ ICAN Learn Executive Officer any issues that arise from the student placement.
* Complete the Workplace Mentor’s Report [this will be downloaded/ printed by the student for the workplace mentor and utilised post each observed client interaction]

**Student Responsibilities**

As an adult learner, it is expected that the student would take an active and responsible role in relation to their learning and behaviour on placement. It is the responsibility of the student to:

* Attend the pre-placement interview to assess the suitability of the placement
* Develop the Placement Goals with the organisation
* To ascertain organisation requirements (e.g. Police Check, range of duties), and complete these satisfactorily
* Complete the Learning in the Workplace Agreement form prior to placement.
* Accept responsibility for development of the Placement Goals with the Workplace mentor and ICAN Learn Assessor/ Executive Officer.
* Work within the organisation’s structure, meeting organisational standards and expectations, conforming to the work arrangements and hours agreed
* Understand that while on placement, students are perceived by clients and the community to be a representative of the organisation
* Critically evaluate their learning and performance
* Undertake and complete tasks designated
* Actively seek and participate in supervision
* Arrange, coordinate and plan for liaison visits
* Show initiative and motivation in placement performance
* **At all times the student must act in accordance with the Financial Counselling Australia, Code of Ethical Practice as outlined in Appendix 1.**
* Practice **confidentiality** at all times
* Notify ICAN Learn of any non- notified absences or lateness
* Be involved in the assessment process with the workplace mentor and ICAN Learn assessor
* Complete all assessment tasks to the standard required by the organisation and ICAN Learn
* Engage in safe work practices
* Contact ICAN Learn assessor if issues of concern cannot be resolved between the student and the placement workplace mentor

THE LEARNING PLAN [GOALS]

The Learning Plan takes the form of goals set by the student with assistance of the workplace mentor and is the responsibility of the student.

## The Aims of the Learning Plan

Provide for joint planning of the placement so that the student’s learning opportunities are maximised and the requirements of the organisation, the placement workplace mentor, the student and ICAN Learn assessor are met.

Develop clear goals and tasks that will provide evidence for designated competencies specific to the placement. These competencies are contained in the Work Placement Assessment Manual.

Whilst on placement it is expected that students will have the opportunity to participate in both discussions and practice with organisation staff in order to gain a range of learning experiences. During the Pre-Placement interview and in the first days of placement, the student and the placement workplace mentor will negotiate tasks and the process through which students will gain experience in the contextual issues of practice. This will form the basis of the Learning Plan.

The integration of theory and practice will be optimised if students:

* Participate in the practice and operations of the organisation.
* Reflect on material covered in the classroom in the context of the placement experience.
* Explore issues and theoretical material relevant to the particular setting.

## Goals due date

The Learning Plan having been negotiated with the Workplace mentor will be completed in the online portal within 2 weeks of placement commencing, unless otherwise agreed.

# Appendix 1

# AUSTRALIAN FINANCIAL COUNSELLING

# CODE OF ETHICAL PRACTICE



* The code

This code was produced by the National Financial Counsellors Resource Service (NFCRS)

of Wesley Mission with funding from the Financial Counselling Foundation.

The Financial Counselling Foundation was established by Financial Counselling Australia

in 2009, with funds provided to FCA by ANZ, Commonwealth Bank, NAB, Westpac and

Abacus. The purpose of the Foundation is to provide grants to build the capacity of

the financial counselling sector. An independent advisory committee, which includes

industry and consumer representatives, makes funding recommendations.

The code is the result of extensive consultation with all of the state and territory financial counselling bodies in Australia, as well as the peak body, Financial Counselling Australia.

The code was adopted by Financial Counselling Australia in February 2012. The code will

be reviewed and updated as necessary in the future.

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Publication date

The first version of this Code was published in February 2012.

Appendix 4 is a record of subsequent changes.

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Preamble

Financial counsellors assist people who are experiencing financial difficulty. Financial counselors listen carefully to their clients’ particular stories and, using tools such as money plans and creditor lists, work with clients to gain a clearer picture of their financial situation. Financial counselors then provide their clients with a set of available options, discussing the advantages and disadvantages of each, and clients use this information to make their own choices about how to best resolve their financial problems. Financial counsellors support their clients throughout this process and will act as advocates for their clients when appropriate. Their work involves a skill set including counselling skills, advocacy, and technical knowledge in the area of financial issues. Financial counsellors are skilled at negotiating with creditors and agencies on behalf of their clients, and often refer to other agencies such as community legal services, housing bodies and other services as required. Financial counsellors can also be involved in group or class advocacy, community development and education, social action and reform. Financial counsellors are not financial planners, - financial advisers or legal practitioners and are not general welfare assessment workers. Most financial counsellors work in community organisations, although some work in government agencies and local government. It is fundamental that financial counselling services

are offered free of charge, and are confidential, non-judgmental, and independent.

The financial counselling model prevalent in Australia seeks to incorporate ideas of empowerment, advocacy and the development of principles of consumer rights for low-income earners and/or other vulnerable consumers. This approach maintains a discreet distance from finance service providers, in order to avoid the potential for conflicts of interest. In most instances, financial counsellors are members of the relevant State or Territory association of financial counselors (see appendix for full list of associations). Financial Counselling Australia (FCA) is the peak body for financial counsellors in Australia.

Financial counsellors have a common aim to assist clients to overcome their financial issues and have general broad agreement as to ethical values, principles and behaviours. This Code of Ethical Practice is produced to standardise and clarify these ethical and practice standards, and thus maintain and raise the overall standard and standing of financial counselling across Australia. The Code was created in consultation with representative financial counsellors from across Australia (see Appendix 3 for further information).

3

Use and Implementation of the Code

The Code of Ethical Practice expresses the values and responsibilities that are an important aspect of the financial counselling profession. It is intended to assist financial counselors to act ethically in the performance of their professional practice and to protect the rights and responsibilities of clients, other financial counsellors, colleagues, workplaces and the community. The Code provides frameworks to guide financial counsellors in areas of common ethical dilemmas, within which professional judgement must be applied to determine the best practice in each situation.

It has two sections – a Code of Ethics and a Code of Practice.

■■ The Code of Ethics sets out the ethical values which guide financial counselling.

■■ The Code of Practice provides guidance about appropriate behaviour in a number of ethical situations commonly experienced by financial counsellors.

It is important to note that the scope of work done by financial counsellors throughout

Australia is varied and this Code may not cover every situation which may arise in day

to day work. Where the Code of Practice does not provide explicit advice, financial

counsellors should use their professional judgement and the Code of Ethics to inform

their decisions, and should seek out professional advice as appropriate.

To ensure the effective implementation of this Code of Ethical Practice, and that the

information contained is relevant and current, FCA shall review and revise the Code every five years (or at its discretion) and in collaboration with the State and Territory associations.

FCA shall appoint a single person to hold overall control of this document; the Executive

Director of FCA will oversee and record changes, managing the master document, and

is responsible for dissemination of the currently valid version of this code. See Table 1

in Appendix 5 which records the person(s) who have carried, and currently carry, the

responsibility of overall control of this document establishes the values and principles that underpin the role of financial counsellors. It incorporates the underlying principles that govern current understanding of ethical behaviour within all helping professions in

Australia. Professional financial counselling practice should be based on a commitment

to these ethical principles and informed by the accompanying Code of Practice.

4

The Code of Ethics

This section of the Code of Ethical Practice

Respect

Financial counsellors respect the right of all those they come in contact with professionally to have their own beliefs and opinions. They ensure that their own belief systems, and the belief systems of their employer1, do not impose on others.

Empowerment

Financial counsellors empower their clients to take control of their own financial situation. They encourage clients to make informed choices and to determine their own courses of action.

Non-discrimination

Financial counsellors adhere to the principles of equality, fairness and consistency.

Financial counsellors do not condone or engage in discrimination2 based on age, gender, race, culture, ethnicity, religion or spirituality, sexual orientation, language, health, social background, relational, physical, emotional, intellectual or educational ability, or socioeconomic status.

Boundaries

Financial counsellors maintain professional relationships with their clients at all times. The responsibility to establish and maintain effective client-counsellor boundaries lies with the financial counsellor. Financial counsellors understand the extent of their role and do not go beyond their skill base or competence.

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1 In this Code the term ‘employer’ refers to the employing organisation of the financial counsellor and/ or the auspicing body.

2 Except where positive discrimination is lawful and appropriate (e.g., under funding guidelines).

Confidentiality

Financial counsellors value and respect client confidentiality at all times, but also abide by any legal limitations to confidentiality.

Conflicts of interest

Financial counsellors act in the best interests of their client, and do not put their own

interests or the interests of others (e.g., creditors or employers) ahead of the client’s

interests. Financial counsellors will identify any conflicts of interest and seek to resolve

them.

Advocacy

Financial counsellors may act as an advocate for their client, if this is what the client

wishes. The nature of that advocacy will be determined by the client.

Professionalism

Financial counsellors strive to work to the highest standard of practice. Financial

counsellors work within their professional competence, skills, training and experience

and stay up to date with relevant professional developments. Financial counsellors work

with peers and allied professions to share knowledge and resources, and demonstrate

competence, honesty, reliability, authenticity and transparency in their professional

relationships.

Community Engagement

Financial counsellors engage with the broader community, and recognise the wider social issues that impact on financial difficulties and situations. They are sensitive to the family, cultural and social contexts of their communities. Financial counsellors value working collaboratively with local community services to best support clients.

Social Justice

Financial counsellors acknowledge that everyone has the right to access safe financial

products from ethical vendors, and to be treated fairly if they find themselves in financial difficulty. Financial counsellors therefore recognise that they have a role to play in identifying unfair market practices and working to prevent these problems in the future.

6

The Code of Practice

This section of the Code of Ethical Practice provides specific guidance on issues that may affect financial counsellors. Ethical practice is described in six domains in relation to:

■■ the self (the financial counsellor)

■■ clients and their families

■■ colleagues

■■ the workplace

■■ the profession, and

■■ the wider community.

1. Responsibilities to Self

Financial counsellors have a number of responsibilities toward themselves. These

maximise the likelihood that the financial counsellor is able to provide effective financial counselling to clients, and to ensure that their physical, mental and emotional state does not impair their ability to provide competent services.

1.1 Self-care

Financial counsellors shall respect their own needs as an individual and avoid burnout

by practising self-care and a healthy life balance. This includes maintaining a manageable workload and seeking assistance early when job demands cause distress or anxiety.

1.2 Reflective practice

Financial counsellors engage in reflective practice and aim to identify and acknowledge

personal values and beliefs that may be imposed on clients and that may hinder their

capacity for good professional judgement. Conscientious reflection involves the financial counsellor in monitoring and reviewing their work and being vigilant for signs of countertransference, a process by which the financial counsellor’s own issues and problems are unconsciously imposed on the client. Financial counsellors shall discuss any issues that may interfere with the client-counsellor relationship with their clinical and/or technical (casework) workplace mentor.

1.3 Skills and knowledge.

**1.3.1 Knowledge**

Financial counsellors shall gain sufficient knowledge to practise as a financial counsellor,

and shall strive to continuously improve their understanding of current knowledge and

information relevant to the profession.

**1.3.2 Continuing professional development (CPD)**

To practice with expertise and competence, financial counsellors shall continue to

develop their professional skills and capabilities after completing formal training and

accreditation. Financial counsellors shall abide by current requirements set out by their

relevant State or Territory association.

**1.3.3 Supervision**

Financial counsellors should have regular technical (casework) supervision and also

clinical supervision3. These may be provided separately or provided together by the one

workplace mentor. Line management supervision is not considered to be casework supervision.

Workplace mentors shall meet the State or Territory association workplace mentory standards.

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3 Clinical supervision is defined as supervision related to counselling, psychotherapy, and other mental health

disciplines as well as many other professions engaged in working with people. For financial counsellors, clinical

supervision involves the workplace mentory oversight of professional practice and development, as distinct from case

work supervision which is limited to matters related to cases, and line supervision, which is linked to meeting key

performance indicators in the workplace.

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2. Responsibilities to Clients

Financial counsellors have a number of responsibilities when working with clients to

ensure the service provided meets the clients’ needs.

2.1 Priority of client’s interests

Financial counsellors respect and represent their client’s chosen course of action. At

times, clients may choose a course of action that the financial counsellor believes is not

in their best interest. In this case, the financial counsellor shall explain why they believe

such an action is not in the client’s best interests but shall respect the client’s right to

self-determination and work with their choices. Financial counsellors may negotiate

or advocate on the client’s behalf, which may require a greater priority of the client’s

interests than simple mediation between a client and creditor.

2.2 Empowerment

Financial counsellors empower the client to manage their own financial situation. Financial counsellors will seek to assist clients to recognise and develop their own strengths and abilities by providing support, options, resources and promoting skills. Empowerment can be achieved by initially assisting with tasks beyond the scope of the client’s presenting abilities and supporting the client to assume increasing responsibility and management of their financial affairs as their own skills develop.

2.3 Informed consent.

**2.3.1 Service agreement**

Financial counsellors provide adequate information to their clients so that clients

understand the nature and scope of the financial counselling service and the role of

the financial counsellor as an independent professional. This allows the client to provide

informed consent to proceed with the financial counselling process.

**2.3.2 Client’s right to determine choices**

Financial counsellors work with the client to gather accurate and current information on relevant aspects of the client’s financial, social and legal situation. This information is used to assist the client to make informed decisions about their financial circumstances and options.

**2.3.3 Client’s representative**

Clients have the right to nominate someone they trust to make decisions on their behalf if the client anticipates they may be unable to make informed decisions in the future

2.4 Confidentiality.

**2.4.1 Confidentiality agreements**

Clients are entitled to have their affairs treated in confidence, except as mandated by

law. Clients should be informed of the confidential nature of the financial counselling

relationship, as well as any potential exceptions to the confidentiality agreement, before agreeing to financial counselling.

**2.4.2 Maintaining confidentiality**

Financial counselling sessions must not be listened to or observed by anyone, or recorded by visual or audio technology, unless the client has given informed consent.

**2.4.3 Proper use of information**

Client information is collected and used only for the purposes of providing financial

counselling services and for the provision of necessary secondary services (e.g., for

supervision, quality control and funding body purposes). Where reasonable and possible, personal information should be collected directly from the client. When information is required to be collected from or given to a third party, the client will be informed and provide their consent.

**2.4.4 Use of interpreters**

When using an interpreter, the financial counsellor shall take reasonable steps to ascertain that the client is comfortable with, and consents to, the interpreter being used. The interpreter should be asked to keep confidential any information disclosed in the context of the financial counselling process they are involved in.

**2.4.5 Disclosure of information to third parties other than colleagues**

Personal and detailed information about a client shall not be disclosed to a third party

without the client’s understanding and informed consent, unless required to do so by

law. Third parties may include creditors, other professionals or agencies, other services

within the acting agency, known persons to the client (such as friends or relatives), or any other person. Before a financial counsellor contacts a creditor they shall have a signed authority from the client.

**2.4.6 Consultation with workplace mentors and other professionals**

Financial counsellors may consult with other professionally competent persons about

how to assist with a client’s financial situation (e.g. another financial counsellor, a lawyer, or an employee of ITSA). The identity of the client shall not be disclosed to the other professional unless required by law, professional practice or with the client’s consent4.

**2.4.7 Exceptions to confidentiality**

Maintaining client confidentiality is a fundamental obligation of the financial counseling relationship. However, there are circumstances where the law or ethical obligations impose exceptions to confidentiality. Examples of this are when a court or tribunal has ordered during the process of legal proceedings that information be divulged or a document be produced from the client’s files. Another example is if the client has communicated a serious risk of imminent harm to themselves, to other persons known to the client, or to the general public. In deciding whether or not to break client confidentiality, the financial counsellor should consider whether it is appropriate to notify the client of the disclosure.

In deciding the extent to which client information may need to be disclosed to third

parties without client consent, financial counsellors should consider:

1. The requirements of any legal or ethical obligation,
2. The potential benefits of disclosure of the information, The potential harm to the client or others that may result from the disclosure, and
3. The potential harm if information is not disclosed.

4 For information regarding referrals see clause C.2. Referrals (Responsibilities to Colleagues).

2.5 Relationships.

**2.5.1 Clients that are known personally**

Generally financial counsellors are discouraged from agreeing to work with clients

who are personally known to them. Where there is limited alternative access to services

(for example in remote areas), financial counsellors may accept clients that are known

personally to them. Financial counsellors should minimise risk by setting clear and

professional boundaries, negotiating to resolve any conflicts of interest, and seeking

guidance from a workplace mentor.

**2.5.2 Physical contact**

Financial counsellors shall be mindful of making physical contact with clients which may

violate professional boundaries and cause damage to or compromise the professional

relationship. Financial counsellors are aware of and sensitive to the ways in which clients may interpret physical contact, with reference to social, cultural and gender differences.

**2.5.3 Sexual conduct**

Financial counsellors will not engage in any form of sexual conduct with current clients,

nor will they accept clients with whom there has been a sexual relationship in the past.

**2.5.4 Self - disclosure**

Financial counsellors shall be cautious of disclosing personal information about

themselves to clients and must ensure any disclosure is solely for the benefit of the client and not for the benefit of the financial counsellor. Financial counsellors are responsible for the foreseeable consequences of personal disclosure and should reflect on these outcomes before making the decision to self- disclose.

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2.6 Conflicts of interest.

**2.6.1 Identifying and resolving conflicts of interest**

Financial counsellors avoid circumstances which could undermine or compromise

their professional integrity and/or have the potential to bias the financial counsellor’s

judgement and adversely affect the client’s best interests. If a financial counsellor has a

conflict of interest with regards to a particular client, the financial counsellor should seek the advice of their workplace mentor and refer to the policies of the employer, their relevant State or Territory association, and/or the FCA. In some cases it would be appropriate for the client to be referred to another financial counsellor or service.

The criteria for conflict of interest can be defined as:

a. Financial gain or personal interest arising in regard to carrying out professional duties

(for example, when the financial counsellor has a personal or family relationship with

the creditor of the client, or when the financial counsellor has received funding from

the creditor of the client for another purpose);

b. Opposing legal interests in the resolution of an issue for two or more parties (for

example, when a person who guarantees a debt has different interests to the person

borrowing the money. Other examples of parties whose interests may differ are a

creditor and a debtor, or a husband and wife who are undergoing a separation);

c. When expected duties compromise a financial counsellor’s ethical obligations to their

profession, agency or funding body (for example, where the financial counsellor is

asked by an employer to write a submission which supports the de-regulation of

gambling or payday lending).

**2.6.2 Remuneration**

Financial counsellors do not charge a fee for service or seek any form of remuneration

from clients or creditors. Financial counsellors shall avoid any financial arrangements or

other inducements which may influence their provision of services. Financial counselors should be aware of the ASIC licensing exemptions that apply to financial counselling

agencies.

**2.6.3 Gifts or financial inducements**

Generally gifts should be discouraged in order to place the needs and interests of clients before the personal interests of the financial counsellor. When declining gifts, financial counsellors should do so in a manner that is respectful of cultures or social practices where gift-giving is customary. In any case, financial counsellors should only give or accept gifts with a low value.

Financial counsellors should not allow their professional duties to be influenced, or to

be perceived to be influenced, by any consideration, gift or advantage offered by or to

clients, colleagues and other industry representatives. Financial counsellors shall refer to the guidelines and policies from their employer, and if uncertain, the financial counselor should seek advice from their workplace mentor.

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**2.6.4 Duplication of services**

If a financial counsellor learns that the client is being assisted by another financial

counsellor for the same presenting problem, they should advise that it is inappropriate

for more than one financial counsellor to act on their behalf at the same time. The client has the right to choose which financial counsellor they wish to work with.

**2.6.5 Multiple clients**

Financial counsellors may be required to assist more than one client in relation to a

particular financial situation, and should always act on behalf of, for the best interests of, and with the informed consent of, all clients in every instance.

■■ In providing services to families or any group consisting of two or more individuals, the financial counsellor shall be aware of and explain the limits of confidentiality to each client. Each client should be given the opportunity to make enquiries about and consider their financial counselling options before consenting.

■■ Financial counsellors must be mindful of conflicts of interests when providing financial counselling to multiple clients (for example joint account holders or co- debtors).

■■ If a conflict arises between the interests of two or more clients, financial counselors should discontinue financial counselling for both or all parties, as there may be a conflict of interest in trying to meet the needs of both or all parties (for example where a couple separates during the financial counselling process). The financial counsellor should then assist all parties to find appropriate financial counselling assistance.

**2.6.6 Referral by industry**

Financial counsellors whose clients are referred by a creditor shall ensure that this creditor is not favoured in any way. In particular, debts should be pro-rated equitably and without favour to the referring creditor or organisation.

**2.6.7 Funding**

It is of paramount importance that financial counselling services are independent of

credit providers. If a financial counsellor is concerned that industry funding, resources,

joint projects and/or sponsorship may impact their capacity to provide an independent

service that upholds the principles of this Code of Ethics, the financial counsellor should

refer to the policies of FCA or their State or Territory association.

2.7 Case management.

**2.7.1 Identifying options**

Financial counsellors work with the client to identify options that may assist them to

resolve their financial difficulties. Such options should be discussed after making an

assessment of the client’s financial and legal situation, and, where appropriate, after

obtaining up to date information or support (for example, through a Financial Counsellors Resource Service or community legal service). Financial counsellors shall ensure that the client understands the likely consequences of each option, and is assisted to make an informed choice about the best option for their situation.

This is best facilitated by asking the client to tell the financial counsellor in their own words what they understand the options to be, and what they understand the consequences of each option to be. Clients should then be given time to reflect and choose their preferred option/s. For example, a financial counsellor would not assist a client to file for bankruptcy on a first visit except in exceptional circumstances.

**2.7.2 Client authority**

Financial counsellors obtain written consent from clients before formally advocating on

their behalf. They shall only act on a client’s instructions and will not undertake actions

not specified by the client. Where possible, clients shall be kept informed of significant

developments in any matter entrusted by the client.

2.8 Client records.

**2.8.1 Client contact history**

Financial counsellors maintain records and files in a manner whereby the client would not be disadvantaged if, of necessity, another financial counsellor, or the client themselves, assumed management of the case. Financial counsellors will record the dates of each financial counselling session, and concise, clear and relevant information after every contact with the client or relevant others. Financial counsellors will avoid including personal opinions and comments.

**2.8.2 Ownership of files**

Documents and other records produced by the client remain the property of the client,

but financial counsellors may photocopy them for their own records. Documents prepared by the financial counsellor for agency records, such as case notes, are the property of the financial counsellor’s employer. Documents prepared by the financial counsellor for the client, are the property of the client (although the financial counsellor/agency would usually take a copy). Documents prepared by a third party relating to the client belong to the client. Other bodies may have legal access to the client files (see item B.4.7.).

**2****.8.3 Client access**

A client may request access to information for which the financial counsellor holds

responsibility. Most financial counselling agencies will be bound by the *Privacy Act 1988*.

Even if not legally bound, financial counsellors should adhere to the standards in this Act as an appropriate benchmark. Under this Act the client has the right to gain access to such information within 30 days of receipt of a written request to the file holder. A client may request an amendment to their records, or provide a statement for inclusion in their file.

**2.8.4 Storage and access of files**

Storage and access to client files shall be guided by employer policies and with the

confidentiality of client information of paramount concern. Such information shall be

secure against loss, misuse, or unauthorised access, use, modification or disclosure.

2.9 Termination or Interruption to Services.

**2.9.1 Informing and assisting the client**

Financial counsellors make all reasonable efforts to facilitate the continuation of financial counselling for the client when services are interrupted due to illness, annual leave, relocation or other reasons relating to the circumstances of the financial counsellor or the employer. Financial counsellors should, where possible, discuss with the client any issues involved with termination or interruption to services, assist the client with the process, and refer the client to alternative services if required.

**2.9.2 Ceasing to act**

A financial counsellor shall terminate or interrupt services at their discretion, with client

agreement wherever possible, when:

1. The services are no longer necessary for the client (for example when all work requested by the client has been completed, or when the client is no longer benefitting from the service);
2. When the client has failed to attend appointments and does not respond to a reasonable amount of communications;
3. When the client is not in a capacity to engage in financial counselling at the time (for example, physical or mental incapacitation due to intoxication or illness, or when there are more significant and urgent matters to be dealt with of a temporary or continuing nature);
4. When the client is unable to constructively participate in the financial counseling process.
5. Where possible and appropriate, a termination of service should be put in writing.

**2.9.3 Client right to terminate**

The client has the right to discontinue services, engage another service or seek a second

opinion at their own choosing.

**2.9.4 Notification**

The financial counsellor shall inform the client in writing that they have ceased to act on the client’s behalf, and where necessary and appropriate, shall inform other persons and/or creditors, preferably after gaining the client’s consent.

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3. Responsibilities to Colleagues

Financial counsellors have a number of responsibilities when working with colleagues

and professional associates to work towards mutual and professional aims.

3.1 Collaboration

Financial counsellors respect, support and encourage other financial counsellors and

colleagues, and freely share knowledge and resources, within the limits of confidentiality and privacy.

3.2 Referrals

In order to make appropriate referrals, financial counsellors maintain professional and

current contacts with colleagues, other agencies, health practitioners and therapeutic,

community and/or government support services. Financial counsellors shall ensure that

referrals are relevant and justifiable for the interests and needs of the client’s situation,

and should explain the process of contacting referral services where appropriate.

3.3 Boundaries

Financial counsellors have a responsibility to maintain appropriate boundaries with

colleagues, supervisees, students, research participants and others directly involved in a

professional relationship with the financial counsellor.

3.4 Conflict resolution

Financial counsellors have an obligation to seek to resolve conflicts with colleagues in a

direct but respectful and considerate manner.

3.5 Reporting misconduct

If a financial counsellor becomes aware of a colleague’s misconduct, they shall act in

accordance with the following:

■■ A financial counsellor is encouraged to bring to the attention of a colleague any concerns they have about that person’s ethical conduct or professional judgement;

■■ A financial counsellor will recommend, where appropriate, to those directly affected by another financial counsellor’s alleged misconduct, that they notify that person’s employer or that financial counsellor’s relevant State or Territory association;

■■ A financial counsellor, who, after reflection, considers a colleague to have seriously

breached this Code in a way that constitutes a serious risk to the well-being of a client,

colleague, or any member of the public, should discuss that financial counsellor’s alleged misconduct with their workplace mentor, manager, or the relevant State or Territory association to determine the appropriate course of action;

■■ The criteria for risk which may result in a financial counsellor being reported for misconduct includes, but is not limited to:

a. Practising while intoxicated by alcohol or drugs;

b. Engaging in sexual misconduct within professional practice;

c. Conduct which places clients or the public at risk of substantial harm; or

d. Significant departure from accepted professional standards.

3.6 Supervising and training

Financial counsellors ensure that all supervision and training they provide to a colleague

or financial counsellor-in-training is in accordance with this Code of Practice and the

supervision and training guidelines of their relevant State or Territory association.

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4. Responsibilities to the Workplace

Financial counsellors have a number of responsibilities when working within the financial counselling workplace to meet the requirements of the organisation and protect the employer from liability arising through fault or negligence by the financial counsellor.

4.1 Workplace policies

Financial counsellors shall act in accordance with, and where appropriate contribute

to, policies and procedures of the employer. This includes occupational health and

safety policies and any other organisational codes of practice. Financial counsellors are

encouraged to discuss this Code of Ethical Practice with their employers to help inform

workplace policies and procedures.

4.2 Occupational health and safety

Financial counsellors work with their employer to ensure a safe and healthy working

environment for themselves and their clients. Financial counsellors shall not place

themselves in a situation of risk (for example, seeing clients when alone in an office building or continuing a counselling session with verbally or physically aggressive persons). Financial counsellors and their agencies should ensure a safe physical environment and have policies and guidelines in place for dealing with actual or potentially hazardous situations. Financial counsellors will also work with their employer to ascertain a fair workload in order to minimise the risk of burnout and overwork.

4.3 Statistical data

Statistics and information required by funding bodies and the financial counsellor’s

agencies or associations, or for any other purposes, shall be provided with protections for maintaining client confidentiality. At the very least, data shall be de-identified in a way that ensures that no client can be personally identified from the data provided.

4.4 Feedback and complaints

Financial counsellors shall follow client feedback and complaint policies and procedures

implemented in the workplace. In dealing with complaints from a client, a financial

counsellor shall focus on working towards a positive resolution.

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5. Responsibilities to the Profession

Financial counsellors have a number of responsibilities to the financial counselling

profession, including to support its aims and values, and to act as a representative of the profession.

5.1 Professional Integrity

Financial counsellors respect the image and protect the integrity of the occupation

by maintaining a high standard of personal conduct and conducting themselves in a

professional and ethical manner at all times.

5.2 Professionalism

Financial counsellors shall not bring the profession into disrepute through any act

or omission in their capacity as a financial counsellor. Financial counsellors shall not

misrepresent their qualifications, training, experience or ability to produce a particular

outcome.

5.3 Responsibility

Financial counsellors have an awareness of their responsibilities and any likely

consequences of their actions taken on behalf of clients. Financial counsellors shall

take responsibility for the reasonably foreseeable consequences of their actions and be

mindful to prevent harm occurring as a result of their conduct.

5.4 Competency

Financial counsellors shall become and remain proficient in the practice of the occupation, with reference to the FCA Minimum Practice Standards policy and the accredited training standards as required by the relevant State or Territory association membership. A financial counsellor shall not offer counselling or information beyond the scope of financial counselling and their own qualifications, training, expertise and experience. If uncertain, the financial counsellor should consult with a casework workplace mentor, another financial counsellor or manager, a financial counselling resource service, or refer to other professionals if the matter is outside their area of financial counselling expertise.

5.5 Communication

Financial counsellors communicate effectively with clients, colleagues and industry

contacts, and have the ability to compose letters, reports and written communications

which are appropriate to the situation. Financial counsellors are professional in all

forms of communication, including face to face contact, telephone contact, and online

communication which may include: email, social networking sites, blogging, and

instant messaging. Financial counsellors shall comply with the policies of their employer

regarding use of social and electronic media. When making public statements through

traditional, electronic or social media financial counsellors shall be aware of the potential audience of this information and maintain professionalism at all times.

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5.6 Accreditation

Financial counsellors shall be accredited according to the training and membership

requirements of the financial counselling association in that financial counsellor’s State or Territory and maintain and ensure renewal of this accreditation each year.

5.7 Research

Financial counsellors who undertake research projects should monitor and evaluate their practices to be consistent with national directives for best research practice, and should seek opportunities to be conversant with current consumer and community research. Those undertaking research should adhere to the guidelines set out in the Australian Code for Responsible Conduct of Research.

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6. Responsibilities to the Wider Community

Financial counsellors have a number of responsibilities as members of the wider

community, and to share with professionals in the general aim of working towards the

greater social good.

6.1 Contribution

Financial counsellors work with other professions, where possible, to share knowledge

and resources to the greater benefit of the community, and to promote the integration of services in a way that enables greater client access to appropriate and comprehensive services.

6.2 Non-discrimination

Financial counsellors practice in an appropriate manner and are respectful of, and

responsive to, the specific needs relevant to the social, cultural, linguistic, spiritual, and

sexual and gender diversity of clients and consumers.

6.3 Legal obligations

Financial counsellors comply with current Federal and State or Territory laws that are

relevant to their professional responsibilities. Financial counsellors must not assist or

encourage clients to break the law.

6.4 Social factors

Financial counsellors support social change that promotes the general welfare and self-determination of families and individuals. Financial counsellors shall advocate, where

appropriate, for the right of all Australians to be treated fairly by industry, for economic and legislative systems that are fair to the vulnerable and disadvantaged in Australian society, and the development of social environments that optimise financial health and wellbeing among communities, families and individuals.

6.5 Social welfare

Financial counsellors shall not excuse or condone known instances of abuse or neglect,

whether towards children, the elderly, or persons living with domestic violence. Financial counsellors should encourage those involved to contact the relevant authority to report the situation, however a financial counsellor must also honour the client’s right to confidentiality and to self-determination.

6.6 Community knowledge

Financial counsellors will consult with, seek guidance from, and support, local community members, mentors and advisors. Financial counsellors shall, where appropriate, promote community participation in the development, and advocacy of financial counseling policies and services, and provide community education about financial issues.