



Student Handbook



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**CHC51115 - Diploma of
Financial Counselling**
General student procedures & information

CHC51115 DIPLOMA OF FINANCIAL COUNSELLING

STUDENT HANDBOOK

2018

General student procedures & information

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Welcome to your course of study at
ICAN Learn

This Handbook will provide you with information about ICAN Learn and the policies and procedures relating to our organisation.

The handbook is also available at

<https://icanlearn.edu.au/policy/students/student-essentials/>

We wish you every success with your study

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SECTION 1 STAFF CONTACTS

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SECTION 2 STUDENT WELCOME

Dear Student

Congratulations on your enrolment with ICAN Learn, and the investment that you make into your future development and that of the communities, which you will serve in your new role as a financial counsellor.

Many people from low-socioeconomic backgrounds are marginalised, and are not afforded their financial rights as consumers and members of society. Your work in financial counselling will empower people for change and develop their capacity to be in charge of financial choices and share that knowledge with their families and communities. You will be an instrument for them to improve their lives and outcomes.

Commitment to financial counselling education comes with significant responsibility; there is much to learn, which requires commitment and fortitude. ICAN Learn strives to give you the best learning experience possible to become a competent financial counsellor. We do this by having expert tutors who understand the role and are able to give you study support throughout the course, and by providing a variety of ways to learn.

ICAN Learn prides itself on our blended learning approach that includes face to face and on line delivery, backed by personal mentorship support. Like an apprenticeship, the learning model is a mentor model where workplace based learning is also paramount.

We expect that you be committed to the learning process because you want to become a financial counsellor and that you will communicate challenges that risk success, so that we can assist you to jump those hurdles. We want you to be a success and need you to dedicate time to your study for that to occur.

We ask that you use this student handbook as your guide and dedicate some time to reading it. Please sign the agreement on the following page as a symbol of your commitment to the work of undertaking CHC51115 - Diploma of Financial Counselling.

Welcome, we look forward to working with you to become an accredited financial counsellor!

Aaron Davis
Chief Executive Officer ICAN
Indigenous Consumer Assistance Network and

Majella Anderson
ICAN Learn Manager

Bernadette Pasco
Executive Officer ICAN Learn

SECTION 3 STUDENT AGREEMENT

AGREEMENT
STUDENT MANUAL

I _____
(Student Name)

Student ID: _____

Have read the Student Handbook and agree to abide by the guidelines outlined and want to work towards becoming an accredited financial counsellor.

Signed by Student: _____

Date: _____

Signed by Stakeholder coordinator: _____

Date: _____

SECTION 4 ORGANISATION OVERVIEW

4.1 Introduction

We welcome you to your studies at ICAN Learn, a Registered Training Organisation that is committed to assisting you to transition to your chosen career pathway as a financial counsellor. ICAN Learn is a division of the Indigenous Consumer Assistance Network Ltd (ICAN).

4.2 About ICAN

Indigenous people living in regional and remote communities are one of the most disadvantaged consumer groups in Australia. A combination of low literacy levels, lack of services and an uncompetitive marketplace leave the population open to financial exploitation. Further, data collected by ICAN reveals that Indigenous people often fall prey to unscrupulous used car dealers, finance companies, payday lenders, telemarketers and door-to-door sales people. In line with its vision to empower Indigenous consumers, ICAN aims to turn this situation around by providing Indigenous consumers with assistance to alleviate consumer detriment, education to make informed consumer choices and advocacy services to highlight and tackle Indigenous consumer disadvantage.

ICAN's head office is located at 209 Buchan Street, Bungalow (Cairns). ICAN provides financial counselling, capability and resilience services from Townsville to the Torres Strait Islands, a geographical area almost twice the size of New Zealand. In July 2015, ICAN opened an office in Townsville a region experiencing significant financial hardship.

ICAN's services are free, independent and confidential. Our services are available to Aboriginal and Torres Strait Islander peoples, as well as non-Indigenous peoples. We specialise in providing quality financial counselling and consumer advocacy services, financial capability and financial literacy training, and offer a national CHC51115 - Diploma Financial Counselling program for Aboriginal and Torres Strait Islander peoples, via our Commonwealth Bank sponsored "Indigenous Financial Counselling Mentorship Program".

4.3 About ICAN Learn

The Indigenous Consumer Assistance Network (ICAN) created ICAN Learn, a specialist Registered Training Organisation (RTO) social enterprise as a division of ICAN, supporting the organisation's mission and the financial counselling and capability sector more broadly: to provide quality consumer education and advocacy through financial counselling and financial capability services.

4.4 ICAN Learn Vision

4.4.1 Mission

ICAN Learn engages students in meaningful education that empowers their lives and enables them to be confident in their professional development, through the provision of high quality education.

4.4.2 Values

ICAN Learn is committed to deliver training with respect, understanding and consideration to our students within a quality framework that upholds standards of equity and access and the principles of social justice.

4.4.3 Objectives

To empower our learners to be the best, grow professionally and share their knowledge and understanding with consumers and peers alike.

4.5 ICAN Learn educators

Our educators are qualified and dedicated professionals who are committed to quality education, have current industry experience and are qualified in the areas that they teach. ICAN Learn is immersed in the financial counselling and financial capability industry, giving students the best exposure to the industry possible. ICAN educators are committed to the ICAN Learn values and objectives, and work closely with industry peak bodies across Australia to ensure that education and information is current and relevant.

4.6 Continuous Improvement

ICAN Learn works in a framework of continuous improvement to ensure that its approach is up to date and gives students the best chance of success in their future career. We achieve this through significant established relationships with financial counselling peak bodies throughout Australia and financial counselling professionals employed by ICAN Learn. ICAN Learn consistently reviews materials and approaches used in its education programs.

SECTION 5 COURSE DETAILS / STRUCTURE

5.1 Overview

CHC51115 – Diploma of Financial Counselling reflects the role of financial counsellors working in the context of financial counsellors who work in a variety of agencies that meet the requirements for the Australian Securities and Investments Commission (ASIC) exemption from a financial services or credit licence under *ASIC Corporations (Financial Counselling Agencies) Instrument 2017/792*. Financial counsellors work across a variety of metropolitan, rural and remote settings.

All financial counsellors have specialist knowledge of legal remedies and options to manage debt and financial difficulty and are advocates who work in a model of social justice and client empowerment.

This qualification is NOT related to the work performed by financial planners or financial advisers whose role is to provide clients with strategies to address their investment options and require a financial services licence for their work under the National Consumer Credit Protection Act 2010. This qualification is also not appropriate for financial capability workers.

This qualification does NOT refer to therapeutic counselling. Psychological issues, which affect individuals, families and groups such as gambling, substance abuse, child abuse and mental or physical health problems that require referral to a professionally qualified practitioner. However, a recognition of, and an ability to work within, a counselling framework and the way in which other issues may interact with financial issues is highly relevant to financial counselling practice.

The course is delivered within the context of an adult learning framework that assumes as adults, all students are able to be self-directed. This framework provides a collaborative approach where the teacher and student work together at all stages of the learning process in order to meet the educational standards required. As adult learners, students will need to reflect and build on their existing knowledge and experience and apply their learning to a range of different situations they encounter in the workplace; effectively integrating theory and practice.

Student entry requires significant life and/or work experience. Students undertake field education placements, which are intended to broaden their range of experience, knowledge and skills. Learning and assessment of modules is undertaken both on and off the job. This comprises class-based delivery, field placements, projects, workbooks, reading, written assignments, group work and experiential learning.

5.2 Aims

The ICAN Learn education team are committed to the principles of social justice and social change for a more equitable society.

CHC51115 - Diploma of Financial Counselling course aims to provide participants with the knowledge and skills required to perform competently as professional Financial Counsellors who work in a variety of settings including, community services, health, legal and other environments where consumer financial rights need to be upheld. The Diploma is designed for people already employed or wishing to seek employment in the Financial Counselling field. The course enables students to gain knowledge, skills and develop personal qualities necessary to practice as competent workers. The course also assists students to reflect on and critically analyse their own values to develop a high level of self-awareness.

5.3 Career Opportunities

Successful completion of the course may lead to employment as a generalist financial counsellor. Graduates are able to apply for registration as accredited financial counsellors and Full Members of the peak body for financial counselling in their State or Territory. ICAN Learn is committed to development of a higher education framework.

5.4 Course Availability, Duration and Location

Course duration is of up to two years full-time or part time equivalent as arranged and is delivered in as flexible a manner as possible. All students need to be aware that, to meet Occupational Health and Safety requirements, some competencies must be completed prior to placement.

Classes for this course will be delivered through a blend of online training through ICAN Learn's learning management system and place based face to face training where feasible. ICAN Learn will look at the location of students enrolling in CHC51115 - Diploma of Financial Counselling and determine whether it is feasible to deliver in a location that is accessible to a number of students to attend face-to-face training sessions that are regularly scheduled for the duration of the training.

5.5 Entry Requirements

All applicants must attend an information and interview session.

Applicants need to demonstrate interest and relevant experience in the social and community services field and show that they have the appropriate maturity and interpersonal skills required to work with a diverse range of people.

Applicants must demonstrate functional literacy skills equivalent to Year 12 level to enter the course.

5.6 Literacy and Numeracy

ICAN Learn education material is written in plain language, but there is complexity in the financial counselling role that require the use of complex terms as well as written and verbal advocacy within a professional context (letters, complaints to creditors etc.)

Each individual has a different learning style and has a different level of understanding the English language. If you are having difficulty understanding the language used in the course materials and you believe that you have the required level of knowledge to complete your studies, you can contact the administration team or the training manager that can support you through the issue in the best possible way.

ICAN Learn will assist you to work through literacy and numeracy challenges, with the understanding that there are certain tasks that cannot be avoided in the role of the financial counsellor.

Support for getting into study mode is provided by ICAN Learn which has an interest in every one of our students and the clients they assist.

Please refer to the ICAN Learn [Learner Support Policy](#).

SECTION 6 COURSE STRUCTURE

6.1 CHC51115 - DIPLOMA OF FINANCIAL COUNSELLING

This course consists of seventeen (17) units from the Community Services Training Package of the Australian Qualifications Framework. Fourteen (14) of these units are compulsory and three (3) are electives. There is a requirement to undertake 220 hours of work placement, which are linked to a number of key subjects in the course. [Placement Policy](#)

ICAN Learn utilises a blended delivery model including; blocks of face-to-face engagement, on line training support and workplace mentoring. The outline of the block delivery lends itself to the clustering of units that have related content. This facilitates learning in a holistic way.

Units
CHCADV001 Facilitate the rights and interests of the client
CHCDIV001 Work with diverse people
CHCFIN001 Facilitate the financial counselling process
CHCFIN002 Identify and apply technical information to assist the client with financial issues
CHCCCS019 Recognise and respond to crisis situations
CHCFIN003 Develop and use financial counselling tools and techniques
CHCLEG002 Interpret and use legal information
CHCCDE002 Develop and implement community programs
CHCADV005 Provide systems advocacy
CHCCSL001 Establish and confirm the counselling relationship
CHCCSL002 Establish specialist interpersonal and counselling interview skills
CHCCSL003 Facilitate the counselling relationship and process
CHCCLS007 Support counselling clients in decision making processes
CHCPRP003 Reflect on and improve own professional practice
CHCMHS005 Provide services to people with co-existing mental health and alcohol and other drugs issues

CHCCSM005

Develop, facilitate and review all aspects of case management

CHCSOH001:

Work with people experiencing or at risk of homelessness

SECTION 7 GENERAL COURSE INFORMATION

7.1 Student Enrolment and Fees

Please refer to Student Enrolment Information Fact Sheet

[Enrolment Information Guide](#)

7.2 Online Learning Management

All students will have access to E-lecta, an on line teaching system. Any notifications and information about the financial counselling course will be communicated via E-lecta or by the course co-ordinator.

Once you are enrolled, you will receive your login to access the ICAN Learn E-lecta Learning Management system

It is each student's individual responsibility to check the E-lecta notice board weekly at a minimum, and to join in any online classes as determined in the timetable.

Students will also have access to an e-learning portal called **Catapult e-Learning**. All written tasks and assessments must be completed via this portal, which allows full interaction with the tutor. Tutors can give you constructive feedback and mark your assessments via this portal. You will receive your unit outcomes via the portal as well.

7.3 Amendments to Course of Study

If you are planning to or need to withdraw from the course, please talk to the ICAN Learn RTO coordinator or ICAN Learn representative regarding options for this process.

You may incur costs if you do not communicate changes to your circumstances.

The tables below outline the circumstances in which you will be entitled to a refund of the different fees associated with your enrolment.

7.4 Refunds

Type of Fee	Withdrawal after census date
Enrolment [Student Services and Amenities] Fee	No refund
Unit / cluster fees	Refund according to refund policy. If significant training time has been provided to the student, (e.g. more than 50% of the course materials and assessment processes have been entered into) no refund will be allocated.

If a student intends to return to the course in the subsequent year, it will be necessary to complete a Leave of Absence form. The student will be contacted for enrolment at the end of the current year.

7.5 Fees and Refunds

<p>Fees</p>	<p>Students cannot commence any course unless the enrolment [student amenities and services] fee has been paid. ICAN Learn requires this payment of \$500.00 upon course enrolment.</p> <p>Please refer to ICAN Learn’s Fee Schedule for details about enrolment fees and tuition fees.</p> <p>On enrolment, all students will be given a training plan which will highlight the units in which they are enrolled. Students will sign this plan as part of their ICAN Learn Enrolment Agreement.</p> <p>Fees will be generated according to the units in the training calendar for each cluster or unit, depending on the training and assessment strategy for the course.</p>
<p>Refund Policy</p>	<p>If a student, at the commencement of the course, chooses to withdraw from the course early, they will need to notify ICAN Learn immediately and complete a Course and Subject Cancellation Form, after which the student will be entitled to the following conditions where:</p> <ul style="list-style-type: none"> • 20% or less of the course has been provided to the student a 100% refund less \$200.00 admin fee will apply. • less than 50% of the course has been provided to the student a 50% refund less \$200.00 admin fee will apply. • 50% or more of the course has been provided to the student no refund will apply.

7.6 Course Evaluation and Feedback

Students are given the opportunity to complete an evaluation of the delivery and content of each module/unit of competency undertaken. These evaluations will be confidential, and anonymous.

Customer Response forms are also available on the ICAN Learn website for students who wish to seek or provide feedback on issues and areas of concern.

7.7 Access to Student information

An individual record is maintained of each student's progress throughout the course and kept within the ICAN Learn student management system. Students are entitled to access this information and can do so by making a request in writing to the ICAN Learn RTO Manager.

7.8 Change of Personal details:

If there is a change to your name, address, or telephone number during the course, you must ensure that ICAN Learn Student Services are advised by completing the [Amendment of Details Student](#) form obtainable from the ICAN Learn website.

It is essential that ICAN Learn has correct contact phone numbers and addresses so that results, graduation notices or other important correspondence can be communicated to the student.

7.9 Articulation – Pathways to other Courses

ICAN Learn is developing its capacity for higher-level education in areas of study related to financial counselling, and will be an industry expert in the provision of education for financial counselling and financial capability, and professional supervision for financial counsellors.

When you transfer from one course to another at a higher level, you may gain recognition in the new course for an area you have already covered in your previous study.

SECTION 8 ATTENDANCE

8.1 Overview

The courses seek to operate in an environment that reflects the professional standards of the financial counselling industry. It is the responsibility of students to adhere to industry standards regarding attendance and punctuality. Full responsibility is placed on individual students to adhere to the course requirements.

An attendance register is recorded for each class. Teachers are expected to keep a record of attendance. This will be submitted to the course coordinator by the teacher.

Students are expected to be punctual for class. Students who arrive late without an appropriate explanation will be marked absent

100% attendance is expected as participation in classroom activities and discussion is an important part of the assessment criteria for most units of competence, unless sessions are identified as optional.

Students are required to communicate to the tutors about absences.

If a student misses 2 classes for an individual unit or three successive days of a course student will be contacted by email or phone (this will be registered in students file).

If a student misses any further classes the student will be sent a letter via certified mail to request if they are still interested in continuing with the course.

Students are required to notify the appropriate teacher or administration officer of their absence and provide reason, at their earliest opportunity. Extra work / assessment to make up for absenteeism may be given but is at the discretion of the teacher and the course coordinator; there is no guarantee that the student can make up for learning missed due to absenteeism.

If a student misses significant learning opportunity, it may be deemed that the student is recommended to withdraw and apply to re-enrol in the following semester.

If a student encounters prolonged illness or other problems which affect his/her studies, the Course Coordinator is to be consulted to clarify the student's situation regarding the continuation of their studies. Unexplained or unjustifiable absences may result in the cancellation of the student's enrolment.

Students are able to apply for 'special consideration' if there has been an event or illness that prevents completion of one or more units. The special consideration will be considered on its merit and will consider the capacity of the student, ways to support catching up and whether the student is realistically able to reach competence. ¹

¹ ICAN Learn special consideration policy

8.2 Conduct in class

ICAN Learn has a code of conduct with the class which will address teacher and course participant expectations. As a general rule mobile phones are required to be switched off in class. Teachers will notify students of additional requirements.

The ICAN Learn code of conduct is available on [Student Code of Conduct](#) and is based on the principles of mutual respect.

12 Principles of mutual respect

Treat everyone equally and with respect

Be courteous

Be ready to communicate

Encourage others and share your expertise with them

Give and accept constructive criticism

Be receptive to change

Be a team player

Get involved

Have a positive attitude

Be honest and accept responsibility

Recognise other people's priorities

Strive to do your best

SECTION 9 ASSESSMENT AND COURSE WORK

9.1 What is Assessment?

Assessment is the method by which participants in a course are judged to have met or not met competence against the key elements, performance criteria, knowledge and performance evidence for any particular unit of study. For more information, please refer to the [ICAN Learn Training and Assessment Policy](#)

ICAN Learn prides itself on upholding the key values of assessment. This means that all assessment processes are:

9.1.1 Valid

Assessment against the unit(s) of competency and the associated assessment requirements cover the broad range of skills and knowledge that are essential to competent performance;

- assessment of knowledge and skills is integrated with their practical application;
- assessment to be based on evidence that demonstrates that a learner could demonstrate these skills and knowledge in other similar situations; and
- judgement of competence is based on evidence of learner performance aligned to the unit/s of competency and associated assessment requirements

9.1.2 Reliable

Evidence presented is consistently interpreted and assessment results are comparable regardless of the assessor

9.1.3 Flexible

- reflects the learner's needs;
- assessing competencies held by the learner no matter how or where they have been acquired; and
- drawing from a range of assessment methods and using those that are appropriate to the context, the unit of competency and associated assessment requirements, and the individual

9.2 Methods of Assessment

There are a variety of 'tools' used to assess whether students have achieved competency. These may include but are not limited to:

Method	Activity
Essay	Students are expected to write an answer to a question in detail, and to demonstrate ability to draw conclusions about issues.
Presentation	Students are expected to conduct a brief session in class, to lead discussion and to provide information for other students; this may also be in the context of group work and a group presentation where collaborative learning is used.
Short answer question	Students are expected to research and briefly answer set questions; this may be with in a class or outside of class time.
Group Project	All members of the groups are expected to work together equally on a particular topic or project and to co-operate in producing a finished product.
Role Plays	Students engage in a practical demonstration of particular skills or reactions.
Placement assignments/ activities	Students involved in practical field placements or projects must demonstrate the practical skills required in 'real situations'.
Verbal questions and activities	Students involved in class discussions, activities and groups projects.
Work Placement	Assessment 'on the job' is a requirement. This will include the placement competencies at each level of the course. Placement is structured to assist students to develop learning goals and measure their achievements by matching these to outcomes.
Observation	The tutor may give a task and observe the student within the context of this whole class. Students must be aware that assessment is taking place
Reports	Students are to prepare a written piece of work on an activity where analysis, description and conclusions are required.
Journal	Students keep a journal of experiences / thoughts / challenges which are used to develop reflective practice

9.3 Who Assesses?

Assessment is undertaken in several ways:

- **The teacher** who sets the assessment task.
- **Peer assessment.** Other course participants or group members decide whether the criteria have been met. This is undertaken with the guidance of the course tutor
- **Combination of the above.** For example, the teacher and student discuss the criteria and reach consensus as to whether the criteria have been met.
- **Workplace Mentor** will oversee the placement practice of student. Assessment is conducted following a tripartite agreement (Workplace Mentor, liaison teacher and student). ICAN Learn requires work place mentors to sign the student placement workbook to declare their qualifications and experience.
- **By an independent or external person.** An independent person (who may be a teacher) who does not know the students and marks the work according to the established criteria.
- **Self-assessment** against a set of pre-determined criteria.

Your tutor will inform you about what assessments are used for this course.

9.4 Criteria for Assessment

You need to meet the criteria in line with the way that your assessments are set out. You can check whether you meet the criteria by using the following checklist.

CRITERION	DONE
All written formative and summative assessment is completed on a computer via the Catapult portal unless otherwise arranged	
Work is submitted according to dates specified.	
Requests for extensions are made in writing on the appropriate form <u>prior</u> to the due date, according to the ICAN Learn policy	
If work is written on paper or undertaken in a group setting, participants are required to keep a copy of submitted work	
The name of the student, student ID and teacher must be clearly stated on the front page of any work submitted manually.	
Copying of work is unacceptable. If teachers believe work has been copied this will be formally addressed applying the ICAN Learn Plagiarism Policy	
Resubmission of assessments is handled in the online e-learning portal. Tutors will give feedback via this mechanism as well.	
Do not destroy or alter sections needing re-submission.	

9.5 Extensions for Assessment

Application for the extension of assessment completion must be made on the '**Assessment Extension Request**' form at least three working days before the assessment is due.

The assessment extension form is in the student area of the ICAN Learn website:

<https://icanlearn.edu.au/policy/students/student-essentials/>

If extenuating circumstances prevent the request being in writing, these circumstances must be discussed with the unit teacher as soon as practicable. Extensions will only be granted for serious matters outside the course participant's control, such as illness or critical family circumstances etc. Relevant documentation should be provided wherever possible. Tutors will be fair and equitable in their approach.

9.6 Assessment Deadlines

- Due dates will be given for the submission of assignments and completed work should be submitted by the due date. Hard copy assessments must be placed in the relevant teacher's mail-box in the ICAN Learn reception area or other agreed location.
- Where study is on line or in a more remote location, the tutor will inform you about the submission of assessment arrangements.
- Where assessments are submitted in hard copy, the appropriate assignment cover sheet must be attached and should clearly identify the student name, student number, the competency name and the name of the teacher.
- Students who fail to submit or-re-submit assessments on the due date without having negotiated an alternative due date with their teacher (this includes special consideration) will incur a fail mark. In this course this will be recorded as a Not Competent (NC)

9.7 Outcomes of Assessment - Results

All competency units will be graded according to ICAN Learn standards. Corrected assessment tasks will be returned to students within 20 days of submission.

In the Diploma of Financial Counselling, ICAN Learn uses a competency based framework. This means that students are not graded with a numeric mark, but determination is made as to whether the student is Competent, Not Yet Competent or Not Competent.

Terms used in statements

C	Competent
RO	Result Outstanding / not submitted
CT	Unit Exemption/Credit Transfer
RPL	Recognition of Prior Learning (RPL)
NYC	Not Yet Competent
NC	Not Competent
WD	Withdrawn

9.8 Resubmission of Assessment Task

Students may submit assessment for comment in the e-learning portal, to get teacher feedback if needed. Comments will be made and the work returned to the student as Not Yet Competent.

Students who receive a NYC result, **may** be given **two opportunities** to resubmit the required assessment. Re-submissions will only be granted for assessments that are close to competent.

When a resubmission of the assessment is granted the student will be given the due date (to be negotiated with individual teachers) for the work and feedback outlining the requirements for the assessment task to be completed to achieve a satisfactory result.

9.9 Student Appeals Against Assessment

If a student considers that he/she has been unfairly assessed, then the following steps can be taken. Please see 'student appeals against results' procedure and form on the ICAN Learn website. <https://icanlearn.edu.au/policy/students/student-essentials/>

9.9.1 Process

1. Discuss assessment tasks and criteria with appropriate teacher.
2. If the above is unsatisfactory, the student has the right to ask the RTO coordinator or the Business and Workforce Development Manager for re-assessment.
3. If a student feels dissatisfied with the above decision, the student has the right for their case to be handled by student grievance procedures.

9.10 Special Consideration

Special circumstances are situations, which teachers should take into consideration, in consultation with the student, when considering a student's progress through a unit of competence e.g., family commitments and medical considerations.

No student shall be discriminated against for circumstances beyond their control. Students with special circumstances have the right to be directed to relevant staff within ICAN Learn.

When special circumstances are recognised, then resolution of issues must be negotiated and recorded between the teacher and the student, e.g. workload, attendance requirements. Students must use the ICAN Learn Special Consideration Form and apply prior to the due date of the assessment. This can be found on the ICAN Learn website <http://www.icanlearn.edu.au>

9.11 Copies of Assessments

It is the student's responsibility to keep a copy of all work handed in for marking. The RTO will not take responsibility for lost assessments. Where students submit assessments via the online portal, ICAN Learn will have access at all times to assessment status and visibility over completed work, whether competent or not yet competent or not competent.

The e-learning portal provides for records of the student assessments and will be kept for audit purposes.

9.12 Signed Consent

Information gathered for the purpose of assessment must respect confidentiality and contain NO identifying material, such as names, workplaces or programs.

Any collection of information from clients or agencies for assessment purposes must comply with ethical and privacy requirements. Assessments must not reveal the identity of any clients and signed informed consent must be obtained before any real client information may be used for assessment purposes

9.13 Referencing

Harvard referencing system is to be used in all written assessments. All references must be attributed to avoid plagiarism. (See Appendix 2)

9.14 Plagiarism/Cheating in Assessment

Plagiarism occurs when a student:

- Hands in someone else's work as their own
- Allows someone to hand in your work as their own
- Use resources without permission and acknowledgment during assessment
- Complete an assessment with others [without approval] and acknowledgment and each hand in the work as your own

- Take an assessment task and/or solution from the classroom without approval

The principles of assessment encourage students to:

- Discuss with others assessment or project requirements and the course material – this leads to a better understanding and is both permitted and encouraged
- Submit one assessment for a group where group work is explicitly permitted and required.
- Submit work separately when undertaken individually.

9.14.1 Consequences of Plagiarising/Cheating

ICAN Learn considers plagiarism/cheating to be a very serious matter. All assessments completed by students to meet the competencies of a course are formal assessments whether they are completed in or out of class. Unless otherwise specified, the assessment submitted must be the original work of the student who is to be credited with a result for that work.

Where clear evidence of copying or other misconduct occurs, the ICAN Learn regulation relating to misconduct during assessment will be followed, and the Student Progress Policy will be implemented.

This will involve the student receiving a letter to attend a formal interview to discuss concerns and student progress.

For further information, please refer to:

ICAN Learn plagiarism policy and process available on the ICAN Learn website

<https://icanlearn.edu.au/policy/students/student-essentials/>

SECTION 10 STUDENT PROGRESS PROCEDURE

10.1 Academic Progress

It is important that the academic progress of all students is monitored to ensure that those who need support receive it. In order to identify those students that need support, academic criteria are used to judge each student's progress. Students who are not making satisfactory academic progress are then identified as being 'at risk' of failing or not achieving competence.

Academic progress by a student will be considered to be unsatisfactory if:

- the student is deemed not competent in a Unit of Study for the second successive enrolment; and/or fails 25% or more of the enrolled course load for the relevant teaching period; and/or
- the student has withdrawn from the same Unit of Study on more than two occasions without good reason; and/or
- the student breaches the professional or ethical frameworks of the profession or displays critically dangerous practice whilst on practical placements; and/or
- the student fails to meet the academic conditions previously imposed by the RTO teacher, the ICAN Learn Executive Officer or the Progress Committee.

**SECTION 11 RECOGNITION PROCESS INCLUDES:
RECOGNITION OF PRIOR LEARNING (RPL),
RECOGNITION OF CURRENT COMPETENCE (RCC),
CREDIT TRANSFER & ARTICULATION,
ALTERNATIVE ASSESSMENT**

11.1 Credit Transfer

Credit Transfer applies where a student has undertaken previous studies, which directly match or are same units of the course in which the student is enrolled.

If you decide to apply for credit transfer, you should discuss it with the Recognition of Prior Learning Coordinator.

11.2 RPL/RCC – Recognition of Prior Learning/Recognition of current competence

Successful applicants may apply for Recognition on the basis of previous study, including in-service courses, or on the basis of work and/or life experience

11.2.1 RPL/RCC Process

Applicants interested in applying for Recognition need to follow this process:

Attend course Recognition Briefing where Recognition process is explained and forms provided. Carefully read the relevant units of competencies. If you consider that you have a case for credit or RPL/RCC then request a copy of the relevant Units of Competencies. This material can also be provided by the course co-ordinator upon request.

Recognition of Prior Learning (RPL) Application Forms and RPL toolkit are available on and can be downloaded from the ICAN Learn Website ([RPL Policy](#)) or requested from the ICAN Learn ICAN Learn RTO coordinator.

RPL/RCC can only be granted for entire competencies.

- Complete Recognition Application Form.
- Attach to it a copy of an up-to-date resume and all other evidence, which supports your RPL/RCC Application.
- Complete all items listed on the Recognition Checklist and complete the RPL kit.
- ALL your completed RPL/RCC Application material in a Folder should then be lodged with portfolio of evidence to an RPL/RCC Assessor.
- Students must be enrolled in the relevant unit at the time of heir RPL assessment.

Complete applications for RPL can be sent to rpl@icanlearn.edu.au and will be assessed within one week of receipt. Where applications are incomplete, ICAN Learn will return the application requesting further information.

The Recognition Coordinator is designated by ICAN Learn and is responsible for ensuring that you are assessed fairly. The Recognition Coordinator will refer to a subject expert and

together they will decide if your application contains all the information required for the Recognition assessment or whether further assessment data is required. e.g. : a video of a casework role play, a research report, an essay. Contact with a referee or with the Recognition assessor may also be required.

The RPL Assessment will be assessed within 28 days of receipt and the outcome will be forwarded in writing to the Applicant and to Student Administration for noting on the student record.

If your Recognition Application is NOT successful, you have 7 working days, after you have been notified, to appeal in writing to course coordinator, the ICAN Learn RTO coordinator or the Executive Officer

If your Recognition Application/Appeal is not successful, or you are required to attend some classes, your unit of competence enrolment fee will not be refunded.

11.2.2 RPL/RCC Application Closing Dates

It is recommended that students do not enrol in units for which they are seeking recognition until they are ready to lodge their portfolio of evidence.

However, if they have already enrolled and then seek RPL please note that Recognition of units in which students are **currently enrolled** must be completed by the ICAN Learn required date. In order for this timeline to be met Recognition applications and evidence the following deadlines for all RPL Application folders are:

11.2.3 RPL/RCC Cost

For Government funded RPLs or Credit transfers there is no fee to the student. For Full fee enrolments the fee for RPL is 75% of the unit fee.

Before an RPL/RCC Application can be finalised, ALL fees must be paid.

For Further information, please refer to ICAN LEARN RPL Policy at [RPL Policy](#)

11.3 Alternate Assessment

In some instances, students will have undertaken activities prior to their enrolment in their current course, which may allow them to demonstrate achievement of individual learning outcomes/elements within competencies of their current course.

As entire modules or competencies have not been attained, they are not eligible for Credit Transfer or Recognition. In this situation the student may be offered the opportunity for 'up front' assessment and to have an individual learning plan developed, to enable the student to complete those learning outcomes/elements remaining. It is possible in some circumstances that the outcome may result in reduced time in class. However, there is no reduction in fees nor is a refund available.

SECTION 12 GRIEVANCE PROCEDURES

ICAN Learn defines a grievance as a complaint arising from a situation within the control and/or responsibility of the RTO, where a student considers that she/he has been wronged because of an action, decision, or omission, which the student regards as unjust, wrongful, and discriminatory or adversely affecting their course progress or standing.

Grievance issues may involve the administrative, course, and support service functions within the RTO. A grievance may arise from any matter relating to a student's enrolment or membership of the ICAN community.

There is a formal grievance procedure for students who wish to make a complaint. This policy is available on <https://icanlearn.edu.au/policy/students/student-essentials/>

It should be noted however that there are informal procedures that are often successful. If you have a problem, then the first step is to speak to your teacher or make an appointment with either the ICAN Learn RTO Manager. Often areas of concern for students can be dealt with directly within the course by the course tutor.

SECTION 13 STAFF AND STUDENT CODE OF PRACTICE

13.1 Overview

It is understood that when you become a student, you have certain rights and responsibilities, as do staff members. The following points are made to clarify both what you as a student can reasonably expect of staff and what is expected of you as a student.

In a very significant way ICAN Learn strives to sustain a “culture of learning and respect” which requires a commitment by both staff and students.

The values central to this culture are:

- Promotion of principles of adult learning
- Excellence
- Honesty
- Mutual respect / unconditional positive regard
- Fairness
- Equity
- Social Justice

13.2 Staff Code of Conduct

Teaching staff will:

- deliver the course as outlined in the course overview & timetable
- be punctual in terms of class, tutorial, on line training session, or office consultation times;
- provide and post contact details/office hours where staff are available for consultation;
- inform students of class cancellations or other changes;
- treat students with such courtesy and respect as we would want for ourselves;
- respect students’ viewpoints at all times and accommodating these where appropriate;
- challenge common wisdom, including your own;
- encourage students to be involved actively in the learning process; provide the highest quality learning environment and experience as resources permit;
- be honest with students regarding our mistakes if we make them;
- be fair in assessing students work;
- return students graded work in the shortest reasonable time;
- provide constructive feedback (where appropriate) on all graded work returned to students;
- provide an opportunity for subject evaluation by students.
- provide a safe learning environment

13.3 Student Code of Conduct

Students will

- take responsibility for their own learning;
- take full advantage of learning resources and opportunities made available;
- be punctual;
- respect the right of staff and other students to express their views;
- critically reflect on their own established views;
- ensure that submitted work is authentic
- be honest about learning problems or personal difficulties and seek assistance as soon as possible;
- negotiate extensions on papers or other assessments directly with teachers before the due date;
- ensure awareness of teacher's office, phone and fax numbers, their email address to ensure that messages get to them;
- keep in mind that on field placements, students represent ICAN Learn. In these circumstances students should always be punctual, dress appropriately and behave in a manner that enhances the community's view of ICAN Learn and the financial counselling profession;
- provide honest and fair assessment of teachers when required on subject evaluations.

13.4 Staff Rights and Responsibilities

The staff teaching at ICAN also have rights in the learning environment. They include:

- the right to uphold standards of best practice in the assessment of learning;
- the right to deliver subject materials or provide learning experiences in an environment free from discrimination or harassment based on gender, sexual persuasion, age, disability, marital status, ethnicity, religion, disability, or physical features;
- the right to refer assessment or course progress matters to the appropriate Manager
- The right to be treated with respect by students and staff alike
- The right to be valued for their skills and expertise by both students and ICAN Learn

13.5 Student Rights and Responsibilities

As a student you have the right to:

- a learning environment free from discrimination or harassment based on gender, sexual orientation, age, disability, marital status, ethnicity, religion or physical features;
- offer considered and respectful feedback to staff even if it has not been expressly solicited;
- appeal on decisions related to course progress. This can include having papers or exams reassessed, final grades reconsidered, Program Committee decisions reviewed, or any other assessment matter where you have a strong reason to believe you are being unfairly treated, and where you have tried unsuccessfully to discuss and negotiate the matter;

- complain to the Course Coordinator, the RTO coordinator, or the Executive Officer (usually in this order) if you believe a staff member is behaving unacceptably (wherever possible, it is best to have previously raised the matter with the teacher concerned). For full ICAN Learn Policy on Student Conduct, please refer to <https://icanlearn.edu.au/policy/students/student-essentials/>

SECTION 14 STUDENT SUPPORT SERVICES

14.1 Overview

Web-based support services include a frequently-asked-questions (FAQs) database designed to assist current and future ICAN Learn students and staff with relevant questions. This currently includes FAQs related to Student Administration, Enrolments, Fees, Admissions, Alumni/Graduates and Library and will eventually include other areas e.g. graduations, examinations.

14.2 Counselling

ICAN Learn will assist students by referring to counselling support should that be required. Counselling covers many areas such as: study-related and personal issues; applications for special consideration; financial matters. ICAN financial counselling services can assist students in financial difficulty.

14.3 Equity and Diversity

ICAN Learn is committed to being fair, equitable and sensitive to the diverse needs of all its students and staff in all its policies and practices.

This policy fosters a strategic approach to equity and social justice within ICAN Learn,; develops and implements policies; provides advice to staff, students, supervisors and senior managers, including in the resolution of discrimination and harassment-based grievances; and provides direct support services for Indigenous students and students with a disability or other challenges.

14.4 Indigenous Student Support

ICAN Learn is an organisation committed to the development, education and support of Aboriginal and Torres Strait Islander people, both through consumer advocacy within the context of social justice and also through education and working towards an empowered Indigenous workforce.

ICAN Learn employs an Indigenous person as the ICAN Learn RTO Coordinator, who provides support for all aspects of cultural, educational and personal needs for our Indigenous students.

ICAN Learn is committed to the education of non-indigenous students about the culture of the Aboriginal and Torres Strait Islander people through its course content.

Associated Policies

[Access and Equity Policy](#)

[Learner Support Policy](#)

14.5 Student Portal

The E-lecta portal allows you to apply for courses and find out other information such as dates, events, graduations etc. The portal also allows you to view enrolment details, exam timetables, course results, learning resources and lots more.

ICAN Learn staff will assist you to obtain a site log in so that you can access all information in relation to this course.

ICAN Learn provides assistance and advice regarding enrolments, fees and other student administration matters by facilitating direct contact with staff responsible for student services. Call ICAN Learn RTO coordinator for more information or email:

enquiries@icanLearn.edu.au

ICAN Learn uses the Catapult e-learning portal for all formative and summative assessments, including all tutor interaction and feedback related to written tasks for every unit in the course. Students will be provided with a log in and detail about this portal on enrolment.

14.6 Student Learning Services

Provides language, study skills and academic writing support for students via contact with the ICAN Learn RTO Coordinator.

14.7 Financial Difficulty

ICAN provides financial counselling services to consumers across Australia. Should students have financial issues, they are welcome to make a confidential appointment with one of the ICAN financial counsellors – all services are free.

ICAN Learn will consider financial difficulties in relation to fee payments, and will work with the student to resolve these issues.

SECTION 15 INSTRUCTIONS FOR ACCESSING RESULTS

Results will be sent to individual students by email, and any hard copy will be sent by surface mail. Unit outcomes are advised via the Catapult e-learning portal where direct communication is made with each student by the relevant teacher.

SECTION 16 QUALIFICATIONS

16.1 Issuing qualifications

ICAN Learn's management shall ensure qualifications and certificates issued by ICAN Learn are those that relate to ICAN Learn's scope of registration and certify the achievement of a learner whom ICAN Learn has assessed as meeting the requirements of the relevant AQF qualifications, skills sets, units of competency or VET courses.

16.2 Retaining documentation

ICAN Learn retains records of AQF qualifications and statements of attainment it has issued for a period of 30 years.

16.3 Access to previously earned qualifications

ICAN Learn shall ensure that ICAN Learn's records of Learners achievements of AQF qualifications and Statements of attainment are accessible to current and past learners.

ICAN Learn uses a QR code for each qualification issues. This QR code can be scanned to obtain details of the validity of the qualification. ICAN Learn will maintain student data and the QR code list as required by legislation.

16.4 Compliance with VET regulation

ICAN Learn shall provide reports of its records of AQF qualifications and statements of attainment issued, to its VET Regulator on a regular basis, as determined by the VET Regulator.

ICAN Learn maintains a register (list) of all AQF qualifications that ICAN Learn is authorised to issue is maintained.

ICAN Learn maintain an auditable register of all AQF qualifications and statements of attainment that ICAN Learn has issued. Information contained in the register shall include:

- i. Holder of the qualification.
- ii. AQF qualification by its full title, and
- iii. Date of issue/award/conferral.

- iv. The register is available for review and is exportable from ICAN Learn's Student Management System.

ICAN Learn's Management shall ensure that certification issued AQF qualifications and Skills sets, units of competency or VET courses are only issued on the completion of ICAN Learn's assessment reporting requirements.

16.5 Issuance procedure

- As soon as practical after receiving the confirmation of achievement of competency from ICAN Learn's Training and Assessment staff ICAN Learn's management shall formalise the competency decision by issuing a statement of attainment or certifying the qualification.
- Issuance of all certifications that are verified by ICAN Learn's Management, must occur within 5 working days and before the expiry of 30 calendar days providing all fees the learner owes to ICAN Learn have been paid.
- Only the RTO coordinator shall have the authority to sign AQF qualifications and statements of attainment.
- ICAN Learn's Management shall ensure that the Legal entity's seal is applied to every issued qualification and statement of attainment.
- In accordance with its Records Management Policy, ICAN Learn's Management shall retain records of qualifications and statements of attainment it has issued for a period of 30 years.
- On issuance of AQF qualifications ICAN Learn's Management shall ensure that achievement data is entered and recorded within ICAN Learn's Student Management System.
- ICAN Learn shall provide returns of its records of qualifications and statements of attainment to its VET Regulator on a regular basis, as determined by the VET Regulator.
- Before signing AQF qualifications and statements of attainment the RTO coordinator shall ensure that these are formatted in accordance with the:
 - i. Australian Qualifications Framework - 2nd edition January 2013.
 - ii. Schedule 5 of the Standards for RTO's 2015. (see Below)

SSECTION 17 Cessation of operation

17.1 In the event of ICAN Learn ceasing to operate as an RTO ICAN Learn is committed and responsible to assist students to transfer to another training organisation that will suitably meet their training and qualification requirements.

17.2 Students will be notified at the earliest possible time that ICAN Learn will cease to operate and will be offered a refund for any training not delivered.

17.3 ICAN Learn will ensure that all required documentation is sent to ASQA to ensure that students can access information as required. ICAN Learn will advise students that there will be a fee for this service.

APPENDIX 1 THE AUSTRALIAN FINANCIAL COUNSELLING CODE OF ETHICS

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).

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.

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.

Confidentiality

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

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).

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.

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) supervisor.

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 supervisor. Line management supervision is not considered to be casework supervision. Supervisors shall meet the State or Territory association supervisory standards.

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 supervisory 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.

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 supervisors 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:

- i. The requirements of any legal or ethical obligation,
- ii. The potential benefits of disclosure of the information, The potential harm to the client or others that may result from the disclosure, and
- iii. 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 supervisor.

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.

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 supervisor 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 counsellors 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 counsellor should seek advice from their supervisor.

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 counsellors 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:

- a. 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);
- b. When the client has failed to attend appointments and does not respond to a reasonable amount of communications;
- c. 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);
- d. When the client is unable to constructively participate in the financial counseling process.
- e. 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.

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 supervisor, 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.

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.

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 supervisor, 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.

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.

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 ICAN Learn 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.

Appendix 1

Relevant Documents

Reference list

C. Livingstone, E. Kotnik & S. King (2008). *Comparing Australian and International Approaches to Financial Counselling Service Models: A literature review*. Monash University: Department of Health Science.

Organizational Codes of Conduct (2003) – Council of Standards Australia

S. Longstaff (1994). 'A statement about codes of ethics and conduct' in *Preston, N (ed) Ethics for the Public Sector*.

S. Longstaff (1994). 'Developing codes of ethics and conduct: Some thoughts on how to make codes of ethics work' in *Preston, N (ed). Ethics for the Public Sector*.

S. Longstaff (1994). 'Developing codes of ethics: Why codes fail' in *Preston, N (ed). Ethics for the Public Sector*.

Codes of Ethics and Codes of Conduct

Code of Conduct for Financial Counsellors (not dated) – South Australian Financial Counsellors' Association (Inc.) (SAFCA)

Code of Ethics (2007) – Australian Psychological Society (APS)

Code of Ethics (2010) – Australian Association of Social Workers (AASW)

Code of Ethics (2010) – Psychotherapy and Counselling Federation of Australia (PACFA)

Code of Ethics (not dated) – The Financial Counsellors' Association of NSW (Inc.) (FCAN)

Code of Ethics and Good Practice (2002) – Counsellors and Psychotherapists Association of NSW (CAPA)

Code of Ethics for Problem Gambling Treatment and Support Services (2005) – NSW Responsible Gambling Fund

Code of Professional Conduct (not dated) – Australian Financial Counselling and Credit Reform Association (FCA)

Code of Professional Conduct (not dated) – Financial Counsellors' Association of Queensland (Inc.) (FCAQ)

Code of Professional Conduct (2010) – Financial Counsellors' Association of Western Australia (Inc.) (FCAWA)

Credit Reporting Code of Conduct (1996) – Office of the Australian Information Commissioner

Industry Funding Policy (2005) – Australian Financial Counselling & Credit Reform Association (AFCCRA)

Minimum Practice Standards (not dated) – Australian Financial Counselling & Credit Reform Association (AFCCRA)

Service Standards and Professional Conduct Rules (not dated) – Financial and Consumer Rights Council (Inc.) (FCRC)

Appendix 2

State and Territory Financial Counselling Associations

The peak bodies for Financial Counsellors in Australia are currently:

- New South Wales - The Financial Counsellors' Association of NSW (Inc.) (FCAN)
- Northern Territory - Money Workers Association of Northern Territory (MWANT)
- Queensland - The Financial Counsellors' Association of Queensland (FCAQ)
- South Australia - The South Australian Financial Counsellors' Association (Inc.) (SAFCA)
- Tasmania - Financial Counselling Tasmania (FCT).
- Victoria - The Financial and Consumer Rights Council (FCRC)
- Western Australia - The Financial Counsellors' Association of Western Australia (Inc.) (FCAWA)

Appendix 3

How the Code was created

The Australian Financial Counselling Code of Ethical Practice (The Code) was created with reference to FCA's Minimum Practice Standards and Code of Professional Conduct, the NSW Responsible Gambling Fund (RGF) Code of Ethics, and to all pre-existing financial counselling codes of ethics and codes of practice or conduct in use within financial counselling associations. The Code was written using information on best practice for codes of ethics and ethical conduct from the St James Ethics Centre and the Australian Standard Organizational Codes of Conduct. It refers to National legislation and guidelines such as the Privacy Act and National Mental Health Practice Standards, as well as State and Territory legislation where relevant. This Code also acknowledges the codes of ethics and codes of conduct for allied health professions in Australia, including those of the Australian Psychological Society (APS), the Psychotherapy and Counselling Federation of Australia (PACFA), and the Australian Association of Social Workers (AASW), who have each granted their permission for this acknowledgement.

The Code was created in consultation with representative financial counsellors from across Australia and in conjunction with ethicists, psychologists, lawyers, and counsellors, who provided diverse perspectives on the principles of best practice in the field of counseling generally, and within the profession of financial counselling specifically.

APPENDIX 2 HARVARD REFERENCING

WEB Reference:

https://www.adelaide.edu.au/writingcentre/referencing_guides/harvardStyleGuide.pdf

Harvard Reference List Overview²

Reference lists are created to allow readers to locate original sources themselves. Each citation in a reference list includes various pieces of information including the:

1. Name of the author(s)
2. Year published
3. Title
4. City published
5. Publisher
6. Pages used

Generally, Harvard Reference List citations follow this format:

- Last name, First Initial. (Year published). *Title*. City: Publisher, Page(s).

Citations are listed in alphabetical order by the author's last name.

If there are multiple sources by the same author, then citations are listed in order by the date of publication.

Harvard Reference List Citations for Books with One Author

The structure for a Harvard Reference List citation for books with one author includes the following:

- Last name, First initial. (Year published). *Title*. Edition. (Only include the edition if it is not the first edition) City published: Publisher, Page(s).

If the edition isn't listed, it is safe to assume that it is the first addition, and does not need to be included in the citation.

Example: One author AND first edition:

- Patterson, J. (2005). *Maximum ride*. New York: Little, Brown.

Example: One author AND NOT the first edition

- Dahl, R. (2004). *Charlie and the chocolate factory*. 6th ed. New York: Knopf.

² <http://www.citethisforme.com/harvard-referencing>

Harvard Reference List Citations for Books with Two or More Authors

When creating a citation that has more than one author, place the names in the order in which they appear on the source. Use the word “and” to separate the names.

- Last name, First initial. and Last name, First initial. (Year published). Title. City: Publisher, Page(s).

Example:

- Desikan, S. and Ramesh, G. (2006). *Software testing*. Bangalore, India: Dorling Kindersley, p.156.
- Vermaat, M., Sebok, S., Freund, S., Campbell, J. and Frydenberg, M. (2014). *Discovering computers*. Boston: Cengage Learning, pp.446-448.
- Daniels, K., Patterson, G. and Dunston, Y. (2014). *The ultimate student teaching guide*. 2nd ed. Los Angeles: SAGE Publications, pp.145-151.

* remember, when citing a book, only include the edition if it is **NOT** the first edition!

Harvard Reference List Citations for Chapters in Edited Books

When citing a chapter in an edited book, use the following format:

- Last name, First initial. (Year published). Chapter title. In: First initial. Last name, ed., *Book Title*, 1st ed.* City: Publisher, Page(s).
- Bressler, L. (2010). My girl, Kylie. In: L. Matheson, ed., *The Dogs That We Love*, 1st ed. Boston: Jacobson Ltd., pp. 78-92.

* **When citing a chapter in an edited book, the edition is displayed, even when it is the first edition.**

Harvard Reference List Citations for Multiple Works By The Same Author

When there are multiple works by the same author, place the citations in order by year. When sources are published in the same year, place them in alphabetical order by the title.

Example:

- Brown, D. (1998). *Digital fortress*. New York: St. Martin's Press.
- Brown, D. (2003). *Deception point*. New York: Atria Books.
- Brown, D. (2003). *The Da Vinci code*. New York: Doubleday

Harvard Reference List Citations for Print Journal Articles

The standard structure of a print journal citation includes the following components:

- Last name, First initial. (Year published). Article title. *Journal*, Volume (Issue), Page(s).

Examples:

- Ross, N. (2015). On Truth Content and False Consciousness in Adorno's Aesthetic Theory. *Philosophy Today*, 59(2), pp. 269-290.
- Dismuke, C. and Egede, L. (2015). The Impact of Cognitive, Social and Physical Limitations on Income in Community Dwelling Adults With Chronic Medical and Mental Disorders. *Global Journal of Health Science*, 7(5), pp. 183-195.

Harvard Reference List Citations for Journal Articles Found on a Database or on a Website

When citing journal articles found on a database or through a website, include all of the components found in a citation of a print journal, but also include the medium ([online]), the website URL, and the date that the article was accessed.

Structure:

- Last name, First initial. (Year published). Article Title. *Journal*, [online] Volume(Issue), pages. Available at: URL [Accessed Day Mo. Year].

Example:

- Raina, S. (2015). Establishing Correlation Between Genetics and Nonresponse. *Journal of Postgraduate Medicine*, [online] Volume 61(2), p. 148. Available at: <http://www.proquest.com/products-services/ProQuest-Research-Library.html> [Accessed 8 Apr. 2015].

Harvard Reference List Citations for Print Newspaper Articles

When citing a newspaper, use the following structure:

- Last name, First initial. (Year published). Article title. *Newspaper*, Page(s).

Example:

- Weisman, J. (2015). Deal Reached on Fast-Track Authority for Obama on Trade Accord. *The New York Times*, p.A1

Harvard Reference List Citations for Newspaper Articles Found on a Database or a Website

To cite a newspaper found either on a database or a website, use the following structure:

- Last name, First initial. (Year published). Article title. *Newspaper*, [online] pages. Available at: url [Accessed Day Mo. Year].

Example:

- Harris, E. (2015). For Special-Needs Students, Custom Furniture Out of Schoolhouse Scraps. *New York Times*, [online] p.A20. Available at: <http://go.galegroup.com> [Accessed 17 Apr. 2015].

Harvard Reference List Citations for Print Magazines

When citing magazines, use the following structure:

- Last name, First initial. (Year published). Article title. *Magazine*, (Volume), Page(s).

Example:

- Davidson, J. (2008). Speak her language. *Men's Health*, (23), pp.104-106.