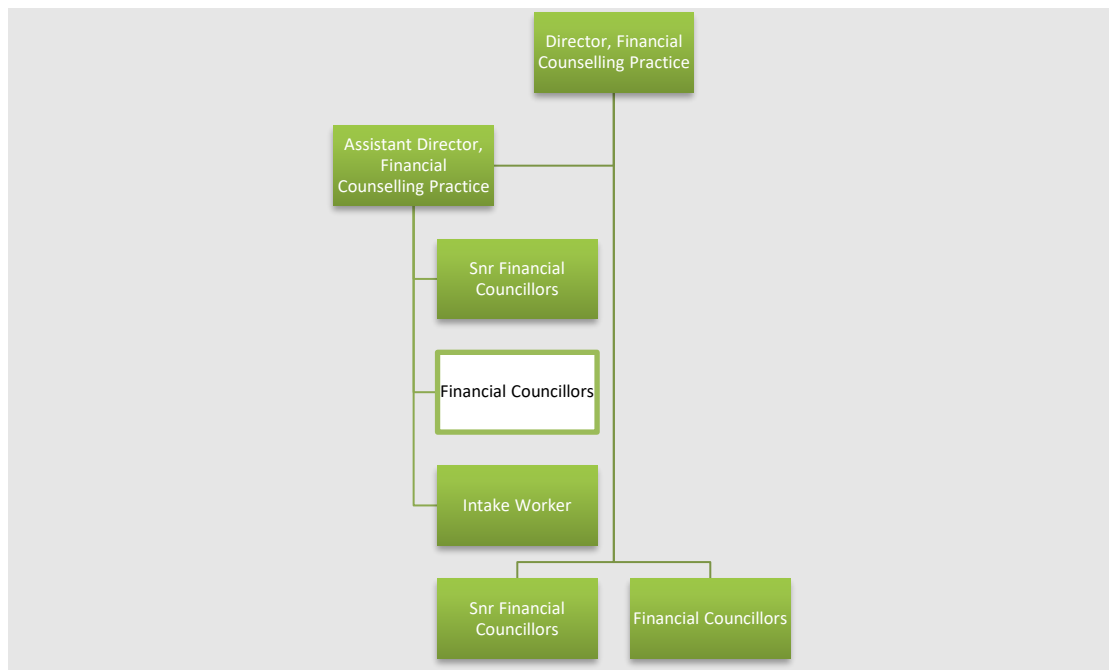


Position Description

Position	<i>Financial Counsellor</i>
Reports to (position title)	<i>Director or Assistant Director Financial Counselling Practice</i>
Purpose:	<i>The main role of the Financial Counsellor is to deliver the National Debt Helpline (NDH), including by performing intake, making referrals and providing financial counselling services to clients over the phone and web-based chat. Depending on their experience and interest, the Financial Counsellor may also undertake casework, contribute to the policy and campaigns work of the centre (including in the media), help design and deliver training for the sector, and support community and sector engagement work, including work led by our First Nations Engagement Lead.</i>
Direct reports:	<i>0</i>
Indirect reports:	<i>0</i>
Scope	<i>The financial counselling practice at Consumer Action Law Centre is the main operator of the NDH telephone service in Victoria and delivers NDH chat in Victoria and Queensland. In 2023-24, our financial counsellors assisted more than 11,000 unique clients.</i>

Organisation chart:



Responsibilities:

- Act as a triage worker, carrying out short screening interviews to assess whether the client requires general information, referral for an extended telephone financial counselling session, or referral elsewhere;

- Provide information to clients as necessary via telephone, web-based chat and/or email;
- Conduct financial counselling sessions with clients over the phone at pre-booked appointment times and via chat;
- Accurately record client and case information in our client management system in accordance with practice procedures and maintain client management system files;
- Contribute to the sector development and training work of Consumer Action, including by helping design and deliver CPD sessions for other financial counsellors;
- Support the community and sector engagement work of Consumer Action, including by participating in outreach activities;
- Identify legal and policy issues arising from Financial Counselling work and participate in Consumer Action's broader policy and advocacy initiatives;
- Mentor trainees and provide peer support for trainees, other Financial Counsellors and new team members.

Qualifications and experience

- Applicants must hold or be completing the Diploma of Community Services (Financial Counselling), and be a member of the Financial and Consumer Rights Council of Victoria;
- Sound technical financial counselling knowledge, including about the laws that affect clients' consumer rights and options with respect to credit and debt, dispute resolution processes, and concessions and entitlements;
- Sound administrative skills, including experience with database and file management software, telephone systems and telephone- and/ or chat-based service delivery.
- Experience in the community, legal or social services sector.

Key selection criteria

- A knowledge of the general business of Consumer Action and a commitment to our vision and values.
- Advanced listening and communication skills, including the ability to tailor and modify communication to diverse audiences.
- The ability to manage potentially challenging clients in emotionally charged and or heightened situations;
- Effective problem-solving skills, proactive and an ability to prioritise tasks under pressure;
- Ability to work collaboratively as a part of a team and individually with a level of autonomy and resilience;
- Ability to adapt to change and be flexible in a dynamic environment;
- The ability to communicate complex information to clients in a practical, accurate and concise manner;
- Demonstrated ability to work within a counselling framework and to recognise the way in which other issues may interact with personal financial issues;
- A demonstrated interest in and commitment to social justice principles, including awareness of issues such as homelessness, mental health, family violence, disability, drug and alcohol problems and interaction with the justice system;
- Demonstrated ability to provide culturally appropriate services for First Nations clients;
- A demonstrated commitment to continuous reflection, learning and improvement.

About Consumer Action and the Financial Counselling Practice

Consumer Action is an independent, not-for-profit consumer organisation with deep expertise in consumer and consumer credit laws, policy and direct knowledge of people's experience of modern markets in Victoria. We work for a just marketplace, where people have power and business plays fair. We make life easier for people experiencing vulnerability and disadvantage in Victoria, through financial counselling, legal advice, legal representation, policy work and campaigns.

On the land of the Traditional Owners, the people of the Kulin Nations, our dedicated staff work collaboratively and deliver integrated services and projects. We have just over 50 employees and promote a diverse and inclusive culture which upholds our values of respect, fairness, reflection and courage. We strive to be an employer of choice and provide employee benefits which supports work-life balance.

Consumer Action's growing Financial Counselling Practice (FCP) is presently comprised of 12 staff supported by a Director and Assistant Director. The team is Consumer Action's largest and includes some of our most experienced and long-serving staff. The core work of the FCP is delivering the National Debt Helpline (NDH) financial counselling telephone service and web-based chat service.

While the NDH is a key entry point to financial counselling in Victoria (and Queensland in the case of the chat service), our financial counsellors do far more than provide an intake service for the sector. Of the approximately 6,000 callers we assist each year, there are around 75% who are capable of self-advocating. To these callers, our financial counsellors offer an appointment - a substantive financial counselling 'session' or conversation over the phone - where they talk with the caller about their rights and options and empower them with the confidence and capacity to address their situation. To the remaining 25%, they offer a warm referral to the caller's local (or a specialist) financial counsellor for ongoing support and advocacy. In certain (limited) circumstances, our financial counsellors can offer discrete advocacy or casework assistance.

As well as delivering our NDH services, many of our financial counsellors:

- act as ambassadors for the NDH and advocates for systemic change, appearing in print and live media to raise awareness of financial counselling and consumer rights, and to comment on topics such as mortgage stress, energy hardship and the banking industry's response to scams;
- represent Consumer Action and consumers in consultations with industry, regulators, ombudsman schemes and government;
- work with our lawyers to design and deliver continuing professional development and training sessions for Victorian financial counsellors; and
- support community engagement work led by our First Nations Engagement Lead and Engagement and Learning team.

Our high-volume NDH services offer a 'birds eye view' of the causes and impacts of financial difficulty. This perspective, along with the data and stories generated by the NDH, significantly informs Consumer Action's policy priorities and work with policymakers, regulators, ombudsman schemes and others, and means our financial counsellors are very much in demand.

More about Consumer Action can be found on our [website](#), including our Strategic Plan and Impact Report.