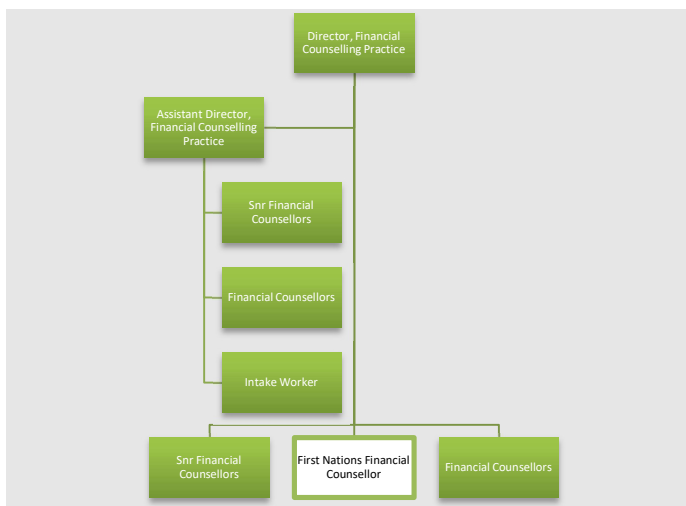


Position Description

Position	<i>First Nations Financial Counsellor (Aboriginal and/or Torres Strait Islander Identified)</i>
Reports to (position title)	<i>Director or Assistant Director Financial Counselling Practice at Consumer Action Law Centre, with onsite support provided at VALS by Managing Lawyer and Principal Managing Lawyer of the Civil Law team.</i>
Purpose:	<i>The main role of the First Nations Financial Counsellor is to provide culturally safe and specialist advice for First Nations clients, including performing intake, making referrals and providing financial counselling services to clients in person, over the phone and via chat. The First Nations 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 and outreach, including work led by our First Nations Engagement Lead.</i>
Direct reports:	o
Indirect reports:	o
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 of which 663 identified as Aboriginal and/or Torres Strait Islander.</i>

Organisation chart:



Responsibilities:

- Act as a triage worker, carrying out short screening interviews to assess whether the client requires general information, a financial counselling session, or referral elsewhere in accordance with practice procedures;
- Provide information to clients in person at VALS or by telephone, chat or email as appropriate;
- Conduct financial counselling sessions with clients in person or over the phone or via chat;
- Provide advocacy and casework assistance to clients;
- Accurately record client, presenting issue and service 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 culturally safe CPD sessions for other financial counsellors;
- Support the First Nations community and sector engagement work of Consumer Action and VALS, including by participating in outreach activities;
- Identify legal and policy issues arising from Financial Counselling work and participate in the broader policy and advocacy initiatives of Consumer Action and VALS;
- 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 Counselling Victoria (mandatory);
- This is a First Nations identified role and applications are open to people who identify as Aboriginal and/or Torres Strait Islander only (mandatory);
- Sound technical financial counselling knowledge, including the laws that affect clients' consumer rights and options with respect to credit and debt, dispute resolution processes, and concessions and entitlements (desired);
- Sound administrative skills, including experience with database and file management software, telephone systems and telephone- and/ or chat-based service delivery (desired).

Key selection criteria

- A knowledge of the general business of Consumer Action and VALS and a commitment to our vision and values;
- Community minded and confidently able to communicate with First Nations people and their representatives and adept at tailoring communication styles to suit relevant 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;
- Understanding of the complexities of services that are led by and for First Nations people and commitment to the principles of self-determination;
- Ability to be part of team discussions as we work together to better understand the needs and experiences of community;
- 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;
- A demonstrated commitment to continuous reflection, learning and improvement.

About Consumer Action

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 across Victoria, 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.

We are deeply committed to our journey towards cultural safety across the organisation, with the development and publication of a Cultural Safety Framework in 2023/2024 and commencement of Reconciliation Action Planning process, including mandatory cultural awareness training for all employees commencing in 2024/2025. We aim to increase our number of First Nations identified employees in 2025 and will be developing a connected and well-supported team under the advice of our First Nations Advisory Committee.

About Financial Counselling Practice

Consumer Action's growing Financial Counselling Practice (FCP) is presently comprised of 14 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.

About VALS

The Victorian Aboriginal Legal Service Co-operative Limited (VALS) was established as a community-controlled Co-operative Society in 1973. VALS provides referrals, advice/information, duty work or case work assistance to Aboriginal and Torres Strait Islander peoples in the State of Victoria. Their solicitors specialise in one of three areas of law: Criminal Law, Family Law and Civil Law.

VALS maintains a strong client service focus. Client Service Officers (CSOs) act as a bridge between the legal system and the Aboriginal and Torres Strait Islander community. VALS is actively involved in community education, research and advocacy around law reform and policy development. VALS strives to:

- Promote social justice for Aboriginal and Torres Strait Islander peoples.
- Promote the right of Aboriginal and Torres Strait Islander peoples to empowerment, identity and culture.

- Ensure that Aboriginal and Torres Strait Islander peoples enjoy their rights, are aware of their responsibilities under the law and have access to appropriate advice, assistance and representation.
- Reduce the disproportionate involvement of Aboriginal and Torres Strait Islander peoples in the criminal justice system.
- Promote the review of legislation and other practices which discriminate against Aboriginal and Torres Strait Islanders.

About the Consumer Action and VALS partnership

Consumer Action and VALS have formally worked together on an integrated practice project for five years. A report from the project, *Money Yarns, Stronger Futures*, recommended enhancing the partnership through the additional of an identified First Nations financial counsellor to work between the two organisations.

About the role

This role supports the Financial Counselling Practice to provide culturally safe services to First Nations clients of the National Debt Helpline and Victorian Aboriginal Legal Service (VALS) in Preston. The role will work closely with staff across both organisations, including financial counsellors, lawyers and policy and campaigns staff to help achieve good financial counselling outcomes for clients and contribute to a fairer system for First Nations consumers in Victoria and beyond.

The successful applicant will be required to work from the VALS office in Preston approximately 2 days per week.