

sharkwatch

The Financial Counselling Journal

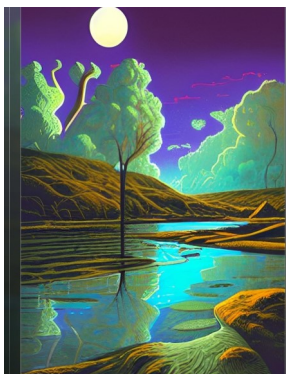


Inside this issue:

- Protection for whistleblowers
- On the ground with a bushfire recovery financial counsellor
- But wait there's more – post bankruptcy income and after-acquired property



FINANCIAL COUNSELLORS'
ASSOCIATION OF NSW INC



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About the artist: Nick writes: "I created this image using Artificial Intelligence (AI) software. AI is a fast evolving, complex, and sometimes controversial field that for me really redefines the word 'artist'. All images created using AI software are completely unique. When I'm not experimenting with new technology I work as a Small Business Financial Counsellor on the Small Business Debt Helpline. I live and work in the Riverina in NSW. I title this image 'Riverina' and for me it has captured the quiet majesty of the flooded blue, green and grey Eucalyptus forests, riverbanks and valleys that I call home."

SHARKWATCH

Sharkwatch: The Financial Counselling Journal is published by the Financial Counsellors' Association of NSW (FCAN). FCAN is the peak body for NSW financial counsellors and is funded by the NSW Department of Fair Trading. FCAN produces Sharkwatch as a way of resourcing financial counsellors, raising awareness of key issues, keeping financial counsellors aware of what others in the sector are doing, and providing a voice to the low income and vulnerable Australians that are financial counsellors' clientele.

EDITORIAL TEAM

The Editorial team is comprised of financial counsellors, FCAN staff and consumer lawyers. The current editorial team is Wayne Warburton, Richard Brading, Jo Parker, Lyn Brailey and Geoff Cornwall.

CONTRIBUTIONS

Contributions are encouraged and are sought from any interested parties who feel they have something to contribute. Please email contributions to BOTH Wayne Warburton and Jo Parker at the email addresses below.

COVER ART

Sharkwatch will have new cover art for every issue. Cover art will either be photographs of artworks/craft items, or other photographic artworks, that have been produced by financial counsellors or their clients. For each artwork we would need to know the artist's name, the subject matter, the nature of the artwork (e.g., oil painting on canvas), a brief story (one line) about the artwork and a brief (1-2 line) bio of the artist. We strongly encourage readers to send in cover art, which should be emailed to BOTH Wayne Warburton and Jo Parker at the email addresses below.

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As many whistleblowers can attest, telling the truth publicly can have devastating personal and financial consequences. This means that financial counsellors need to step in to help sometimes. In The Law Matters, Richard Brading discusses some of the issues that may be relevant when counselling a whistleblower, and also takes us through some of the resources and organisations that may be able to help. Full story on page 6.

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What's in a name?

Wayne Warburton
[Opinion]

I have been involved with financial counselling for 28 years now, and for the entire duration of that time I have had to patiently explain to people that financial counsellors are not financial advisors, but counsellors who help people with debt, hardship and other issues related to having a low income. Even in 2023, when there is so much more social and political awareness, I still find myself making the same explanations over and over. Lately this has got me thinking: maybe it is time to think about whether we need, as a profession, to revise our job description?

Although no other countries do things the same as we do, there are related professions with titles that seem less ambiguous. In the [US](#) there are free and paid 'credit counseling' services whose roles seem to overlap with what we do (interesting articles [here](#) and [here](#)). In the [UK](#), 'debt counselling' services are free and look fairly similar to what we do (although the term 'debt counselling' is also used in some countries to describe paid services similar to what paid debt administrators do in Australia).

The term debt counselling is also used to describe free services similar to ours in the [European Union](#), although these do differ by country.

In Australia, the term credit counsellor has two problems — there are pay for service operators who use this term and it doesn't adequately describe what we do. Thus I don't think it is a viable alternative. Similarly, although we do provide counselling for people who have debt, I am not sure the term debt counsellor adequately describes what we do either. In truth, a lot of our work is around both debt and hardship.

Perhaps the terms 'debt and hardship counsellor' or 'debt and financial hardship counsellor' better describe what we do? They seem more intuitive for the average Australian, but would also make for interesting acronyms for the state associations [e.g., SADHaCA, DaFHAC Australia ... ?!]. Maybe its time to start a discussion. What do you think? I would love to hear your thoughts!



As with all Sharkwatch opinion pieces, these are my opinions and do not necessarily represent the opinions of FCAN, its funding body or the Sharkwatch editorial team.

On the ground with a bushfire recovery financial counsellor

Chris Heckenberg

Anglicare Riverina and Snowy Valleys Bushfire
Recovery Financial Counselling Service

Please note: This account gives descriptions of the Black Summer fires which may cause distress.

The Black Summer Bushfires of 2019/2020 are for most people of Australia, a distant memory.

With our subsequent years of pandemics, floods, rental affordability crisis's and rising interest rates and grocery bills – past disasters are quickly forgotten.

Yet, for those impacted, their lives have forever changed. There is no escaping those dark memories because they are daily reminded of the devastation in everything they see around them.

I first responded to the Black Summer Bushfires in the month immediately after. It was January 2020. I was working for Wagga Family Support at the time as an



outreach financial counsellor and was redeployed to the Snowy Valleys before the smoke had fully settled.

My first impression as I made my way into that landscape that I had come to love on my many visits up there for over 30 years, was a black open moonscape, devoid of the beautiful bush that once clothed it. Many of the quaint farm cottages and lovely old homesteads were now just a solitary chimney, a brick monument to what had just happened.

On arriving at these towns, I was struck by the array of Disaster Recovery services that were on the ground. Everyone from the Red Cross to the Army. There was even a mini-military base set up at the river reserve at Tumut with all sorts of heavy equipment.

On the first day in Tumut, I went to as many agencies and organisations as possible and introduced myself, distributed brochures and hung posters. I took extra time to make myself known to the Emergency Relief services, as they would be the front line to people needing financial counselling and a good referral point. Many of these services and their key people were already known to me, which I found was a real advantage. Being known by the local community is key to being accepted and trusted.

A few months later, I was invited to join the Anglicare (NSW South NSW West & ACT) Bushfire (BF) Recovery Response Team working across the whole of the Snowy Mountains, Monaro and Snowy Valleys under a project overseen by Financial Counselling Australia (FCA). This program provided greater funding so therefore was able to resource the outreach Financial Counselling position full-time with a suitable motor vehicle (4WD – a must!) and a budget for accommodation.

I hit the road running. By teaming-up with the BF Recovery Coordinators from Batlow (Snowy Valleys) and Cobargo (Far South Coast) and the Senior Anglicare Coordinator in the ACT (Snowy- Monaro), I was able to connect to an extensive referral network in each region and began to see clients.

Given the devastating loss many who came to see me had experienced, I was extremely aware from the outset that I had to use a trauma informed approach in all my client work.

This is incredibly important for anyone working in the disaster recovery field. My basic counselling skills in reflective listening also were vital for showing the client that their story was understood, with empathy. Doing so I earned their trust to let me help them.

Many of the people I support had been too bewildered in the immediate aftermath of the fires to act. This is common with people who have experienced trauma. Making long-term decisions is difficult for many, so I encouraged them to just take one step at a time. I offered to draw up a “Road Map” for them setting out each step and crossing off each task as they reached each of their destinations along the way.



Having a Toolkit with lots of different techniques and strategies in it is important for a Disaster Recovery Financial Counsellor. Our Toolkit is different from generalist Financial Counsellor (FC).

Apart from the usual consent and intake forms, it is important to have a precise list of who to turn to for help in the Disaster Recovery Field - for example, Insurance hotlines, the Local DPI, Shire Council Debris Removal Coordinator, Blaze Aid, Red Cross and other NGO Relief Grants, pro bono solicitors and the like. So a quick call can be made on the spot to get the ball rolling. I have appreciated the process of working with Anglicare, as the team strongly encourages inter-agency collaboration.

The people I support are often frustrated by how slow the processes are, so a quick answer to a question is always greatly appreciated.

Being a good communicator and astute advocator is also vital. I found working in rural areas it is particularly important to meet face to face with people. Community leaders, service providers and clients all appreciate checking-out and summing up a person in the flesh.

Three and a half years later, most if not all services are now gone. Except I'm still there on the ground. Still on the same journey with my clients battling insurance companies, unscrupulous building companies and additional local government building regulations leaving them with no options but to live in shipping containers and caravans for years to come. And experiencing some nice wins along the way too of course.

I would never give up my job though. It's being invited to share in the journey of recovery by these beautiful, resilient people who make it all worthwhile.

Chris Heckenberg

Anglicare Riverina

Bushfire Recovery Financial Counsellor with over 30 years' experience.

20th March 2023





Richard Brading
Solicitor

The Law

Protection for w

What is a whistleblower and why should financial counsellors care about them?

A whistleblower is someone with inside knowledge of an organisation who reports misconduct or dishonest or illegal activity that may have occurred within that organisation. Whistleblowers make an important contribution to our society, economy and safety, by exposing corruption and other forms of misconduct that may be causing serious harm.

Famous Australian whistleblowers include Julian Assange (Wikileaks; pictured), Philip Arantz (NSW Police), David McBride (Afghanistan War Crimes), Witness K (Australia-East Timor spying scandal), and Troy Stolz (ClubsNSW). However, there are many more whistleblowers who are bravely exposing common cases of waste, dishonesty, crime and corruption in government, private enterprise and the community sector.

Whistleblowers are rarely appreciated when they blow the whistle on individuals or practices in the organisation where they are employed. Some are immediately dismissed while others are squeezed out of the organisation by subtle methods. The result is often a personal financial crisis that can send the whistleblower to their local financial counsellor.

Counselling the whistleblower

Whistleblowers are often people of high principles who are willing to risk their health, happiness and financial security in order to expose wrongdoing. This can make

it difficult for them to think about mundane matters like unpaid bills while important issues are unresolved. Often they wait until a financial crisis arrives before seeing a financial counsellor. Some have never known financial insecurity before. They may find the process of asking for financial help from a charity shameful.

You should avoid the temptation to be caught up in a whistleblower's crusade. Keep detached and remain professional. This particularly applies to whistleblowers whose actions may have been grubby or illegal. Explain your role and limitations and don't let the client past your boundaries.

If things are going badly for the client, look for external support for the client such as a mental health care plan from their G.P. A client's zeal can quickly turn to despair when things go bad. Their relationships often suffer and friends can turn against them.

Employment Information

When a client has lost their job or their employment is in jeopardy, they will benefit with discussing their situation with an employment expert such as a union advice service or an employment lawyer. Information about employment rights is available from the Fair Work Ombudsman, a Commonwealth body that provides phone information and a helpful website - go to <https://www.fairwork.gov.au/>.

Legal Issues

Legal Aid NSW provides an [Employment Law Service](#)¹ that provides free legal advice, assistance and representation for workers with employment law problems. It's a face-to-face advice appointment which requires advance booking.

The Fair Work Commission² is a Commonwealth body that provides legal help with employment issues for those who meet their criteria. They have a helpful website with details of how to access legal assistance - <https://www.fwc.gov.au/>.



Matters

whistleblowers



Justice Connect - <https://justiceconnect.org.au/> - may be able to find a pro bono lawyer to advise your client.

A specialist employment lawyer in private practice may be worth the cost for clients who can afford one. Note that some employment lawyers focus on representing employers and may be less helpful than a lawyer who mostly represents workers.

Whistleblowers Australia

Whistleblowers Australia Inc³ is an organisation for those who have exposed corruption or any form of malpractice, especially if they were then hindered or abused, and for those who are thinking of exposing it, or who wish to support those who are doing so. They can provide support and practical advice about the process of whistleblowing and its risks.

Their web address can be found at: <https://www.whistleblowers.org.au/about/index.html>.

Transparency International Australia⁴ (TAN)

This is the Australian chapter of a global movement against corruption. Their main focus is on big national anti-corruption issues and they are particularly interested in the mining industry. They don't seem to provide support for individual whistleblowers.

Whistleblower Protections

Whistleblower protections are laws intended to protect whistleblowers to enable them to come forward to report misconduct without fear of retribution or personal detriment. A number of them have recently been strengthened.

Commonwealth public service

The Royal Commission into the Robodebt Scheme identified a number of public servants who were apparently aware that Robodebt was probably illegal, but failed to act on their knowledge. This may be because Robodebt was too big and too precious to the government, and the individuals were not willing to sacrifice their careers by exposing the scandal. Even the Commonwealth Ombudsman did not take all the steps that would have been expected.

Commonwealth government employees have some legal protection from their employers under the [Public Interest Disclosure Act 2013](#) (PID Act). However this law has proved ineffective.

A 2019 Federal Court judgment⁵ considered the scope and operation of the PID Act in which the applicant asked the Court to make an order to prevent any sanction being imposed upon him for two disclosures he made. In that case the applicant was employed as a security officer in Parliament House.



The applicant sent a letter to a member of Parliament that he claimed contained a public interest disclosure.

However, the letter was intercepted by the respondents, who prevented it being delivered to the member of Parliament. The applicant was then suspended from duty for breaching the Parliamentary Services Code of Conduct. The applicant claimed this was a reprisal in breach of the PID Act.

The Federal Court judge described the PID Act as "technical, obtuse and intractable". The applicant lost the case because he failed to meet all the complicated requirements of the PID Act.

In 2016, an independent review of the PID Act⁶ found that:

"The experience of whistleblowers under the PID Act is not a happy one. Few individuals who had made PIDs reported that they felt supported. Some felt that their disclosure had not been adequately investigated or that their agency had not adequately addressed the conduct reported. Many disclosers reported experiencing reprisal as a result of bringing forward their concerns."



A Senate committee recently completed a report into the PID Act⁷. That review recommended that the government pass a Bill containing amendments to the PID Act that were recommended by an inquiry 7 years ago. A number of submissions to the Senate committee stated that the current Bill only contained reforms that are minimal, modest and nowhere near sufficient on their own.

For some disclosures, extreme caution is necessary. Commonwealth secrecy laws can put whistleblowers and their legal representatives at risk of prosecution and prison.

NSW public service

The Public Interest Disclosures Act 2022 ("NSW PID Act") is intended to protect NSW government employees



who report public sector wrongdoing. The NSW PID Act doesn't commence until 13 October 2024. Until then government employees may get some protection under an old 1994 law.⁸

NSW Independent Commission Against Corruption

Allegations of corrupt conduct made to the ICAC may attract the protection of the [Independent Commission Against Corruption Act 1988](#) ("the ICAC Act").

The ICAC Act protects individuals who provide the ICAC with information about suspected corrupt conduct or assist it in other ways. The ICAC Act:

- protects people who are not public officials;
- protects people who are public officials;
- makes it a crime to victimise a person in reprisal for the person giving the ICAC information or assisting it in other ways. This includes protection against dismissal or disadvantage to anyone in their employment.

However, ICAC is fussy about which matters they will investigate and will generally not provide any protection to whistleblowers whose information doesn't meet their criteria.



Private Sector

There is some legal protection for employees (and former employees) of companies who report a contravention of financial services law⁹. Examples include:

- Reporting a phoenix company arrangement to ASIC;
- Reporting breaches of credit law to ASIC;
- Reporting tax evasion to the ATO.

However, the requirements for whistleblowers to gain the benefit of private sector whistleblower protection are complicated and there is no government support for whistleblowers to enforce any legal protection they may be entitled to (except possibly legal aid).

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But wait there's more – post bankruptcy income and after acquired property



Paul Gidley, Shaw Gidley

By way of recap, in the December 2022 issue, I discussed the 2014 *De Santis* case where the Federal Court of Australia decided not to follow the *Rodway* case (see September 2022 issue), having decided that property acquired by the bankrupt with after-acquired income does not vest in the Trustee.

Mr De Santis had used his income during bankruptcy to service the family mortgage.

In this issue, I will discuss the case of *Di Cioccio vs The Official Trustee in Bankruptcy* (2015) FCAFC.

In summary, on appeal the Federal Court of Australia decided in *Di Cioccio* that the decision in *De Santis* not be followed, despite expressing some concern about the unfairness of the situation, deciding to follow the established principle in *Rodway*.

You may recall, the Court in *De Santis* determined that there was a special class of property created when the bankrupt used after-acquired income to purchase property during bankruptcy. Further, the Court determined that such property would not vest in the Trustee as after-acquired property.

In *Di Cioccio* there were factual differences as to how the bankrupt used his post-bankruptcy income. In *De Santis*, the post-bankruptcy income was used to service the family mortgage. In *Di Cioccio* the bankrupt used

his post-bankruptcy income to acquire shares in several companies.

The question put to the Court in *Di Cioccio* was whether the shares that the bankrupt had purchased came within the meaning of after-acquired property pursuant to section 58(1)(b) of the *Bankruptcy Act*, therefore vesting in the Trustee, and therefore divisible amongst the creditors of the estate, as after-acquired property, pursuant to s116(1) of the *Bankruptcy Act*.

The bankrupt argued the shares were not after-acquired property and therefore not divisible amongst the creditors of his estate because the shares were acquired from money the bankrupt had saved during his bankruptcy. The bankrupt argued that his income during the period of savings was below the threshold requiring him to make compulsory income contributions as required by Section 139P of the *Bankruptcy Act* of 1966.

The bankrupt attempted to argue that, as the shares had been acquired with exempted monies (i.e., those monies saved from income earned below the income contribution regime threshold), the shares were also excluded from the ordinary definition of property, as they retained the character of the exempt monies, therefore not vesting in the trustee.

In summary, the bankrupt endeavoured to say that the shares were of the same nature as the money he had saved from income that was exempted from the income contribution regime as exempt monies.



The bankrupt was able to save the money partly because he was in prison for a period during his bankruptcy term and upon his release, was given a cheque by the Government for \$2,500 for work undertaken whilst incarcerated. Then he saved a further amount of \$8,849.63 whilst working, as he lived with his parent's expense free (there's another income issue to unpack in there for a later discussion!).

Unfortunately for Mr Di Cioccio, and despite a Court concurring that the outcome may be somewhat harsh or unjust, as the bankrupt was simply trying to get ahead in life, it ruled that once he purchased the shares the income changed into property which then became divisible under section 116(1) and therefore available for the benefit of the estate's creditors. The Court noted that had Mr Di Cioccio used the savings for living costs and everyday expenses the Trustee would have had no such claim over those funds.

Accordingly, the Court held in favour of the Trustee, effectively reinforcing the decision out of an earlier case that I discussed with readers during 2022, that being the *Rodway* case, which basically held that assets purchased by a bankrupt with after-acquired income will, if not within any of the excluded categories in section 116 (2) of the *Bankruptcy Act*, constitute property divisible among the creditors of the estate and vest in the Trustee.

So as there have been no further legal precedents to change the *Di Cioccio* since 2015, the present day lay of the land, in relation to an asset purchased from

income saved after bankruptcy, is that it vests in the trustee and is therefore available to creditors of the estate:

- Regardless of the type of assets acquired so long as it comes within the definition of property as defined by the *Bankruptcy Act*.
- The asset will however attract exemptions (in part or full) if the asset falls within those assets that have been exempted in s116(2) of the *Bankruptcy Act* e.g., primary mode of transport, tools of trade.
- It would appear however that the savings themselves retain the characteristic of post-bankruptcy income, therefore outside the property definition and therefore not susceptible to the trustee's recovery actions and available to estate creditors, so long as income contributions have been deducted from your income, if you exceed the thresholds.

This brings an end to our discussion around income and after-acquired assets (for the time being). However it might be worth exploring what is income, for the purpose of determining income contributions in our next newsletter.

We hope this article proves useful. Please do not hesitate to contact the Shaw Gidley trustees, that is Paul, James, Ben or Scott from one of our offices, if you have any queries in relation to any bankruptcy matter.

PS: Welcome back Gemma from maternity leave, Shaw Gidley very much missed you in our bankruptcy team!!



If you have any questions in relation to this article, please contact Paul Gidley by telephone on (02) 4908 4444 or by email at pgidley@shawgidley.com.au.

And don't forget as NSW Financial Counsellors, you have access to James, Scott or Paul, who are Shaw Gidley's registered trustees and are happy to answer questions, or act as a sounding board in regard to bankruptcy related client and educational matters, in confidence and without charge.

We have been assisting FCAN in this regard for nearly a decade now.

Around the Traps

Post Disasters

In *Around the Traps* this issue, Pauline Smith talks us through the ongoing aftermath of the many NSW natural disasters of recent years. Like Chris Heckenberg, Pauline notes the lasting effects on the financial and mental wellbeing of victims, long after the stories have

stopped appearing in the newspapers and long after many Australians have stopped thinking about the issues and the people still affected. As Pauline notes, these will not be the last. Disasters are increasingly frequent and we need to learn lessons now that will prepare us for the future. Here is Pauline's report:



Manning River, mid North Coast

Many people have lived through bushfires and floods in NSW but none like those we have experienced in the past 3+ years. The fires were more ferocious and the floods came more quickly or were much higher, or both.

I am sitting writing this in my motel room in Moree, where floods were experienced last October. I am sitting in relative comfort with the air-conditioner on as we are at the tail end one of the hottest March days ever!

Will we have fires and floods like those we have experienced since 2019 again? We are told we will and we need to be ready. Preparing for all types of disasters natural and economic, should become part of our regular conversations. Keeping something aside for the "rainy day" now takes on a relevant but different meaning.

So how have communities recovered from recent natural disasters?

Both on the Mid North Coast and down the South Coast many people have rebuilt their homes from the bushfires but there are those who moved away, altering community make-up, those who were under-insured so are still saving to re-build, and those who remain in temporary accommodation. I know that in one of the worst affected small communities near me, people still don't use their slow combustion fires or have any naked flames outside – even a cigarette lighter. In those areas affected by the floods, people remain in similar situations to those affected by the fires. In some cases the same communities were affected by both.

Many of the people on the northern rivers are facing another winter in homes that are not fully intact. Buy back offers have started to be offered to some people in NSW, but unlike in Queensland, where all flood communities have been offered buy-backs, retro-fits or some other aid, only 7 LGAs in NSW have been offered these remedies. The majority of flood affected areas are denied affordable flood insurance and some denied any insurance at all.



Richmond River, far North Coast

On the positive side there are a lot of community programs aimed at lifting spirits and connecting people within affected communities. Songs have been written, crafts taken up, festivals for lots of things put on and many conversations had about needs regarding future significant weather events, and preparedness.

What have we learnt to put into practise next time?

We know that disaster financial counselling is quite different to the usual way we work. We can best offer help to displaced and traumatised people in whatever form that takes, whether we believe it falls into our scope of practise or not. Help with finding the right grant and filling in paperwork, help with warm referring to another agency who can provide what we can't, and help in offering a shoulder to cry on and an ear to listen.

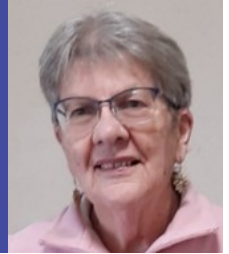
We need Resilience or the next iteration of that body, and Services NSW, to seek out our help initially, knowing that we are in that location all the time and know the local issues and organisations and that we'll still be there after they have gone.

Pauline Smith



Profile

Barbara Bard, Lifeline Central West



Tell me a little about your background

I was born and raised in Cowra – in the Central West of NSW

I am a wife and mother and proud grandma of 4.

I worked in an accounting firm and subsequently studied accounting on campus at Bathurst, completing remotely from RMIT.

After our children were all at school and I had finished my studies, I taught Accounting at the local TAFE for some years – delighting in teaching classes to HSC students in a special program between the school and TAFE

What drew you into Financial Counselling?

I first considered financial counselling when the manager of the local Neighbourhood Centre suggested to Kevin Howard that he contact me about this. The manager knew that I not only had accounting qualifications but had also my Diploma in Counselling and specialised in Grief and Loss.

I have always wanted to work to help in the community, and it appeared to be a good fit.

The late Kevin Howard was my teacher, mentor, and supervisor.

What are some of the specific challenges you face in your role?

I'm constantly challenged in my role.

I am now the Team Manager of the Financial and GambleAware counsellors at Lifeline Central West, and this role is challenging but so rewarding too!

I am blessed to manage a great Team and our supporting staff are amazing.

As financial counsellors we are challenged currently to find good options for clients in the financial crisis of food, housing and utility costs, and when you add in debt to the mix, the cases can be daunting. It is so important to care for our mental health and that of each other.

If you could pass one law in Australia, what would it be (and why)?

If I could pass one law it would be that financial literacy were mandatory for all students in high schools.

And that all political parties were committed to enabling the poor to have a chance to thrive in a more equitable community.

Tell me about some of your interests outside financial counselling?

Outside of the financial counselling I like to walk each day, read lots and do the 'diabolical' sudokus!!

And, of course, our family times are precious.

What are you currently reading and listening to?

I've just finished Exiles by Jane Harper and have a lot of books on the shelf ready for reading.

I like lots of styles of music, depending on my mood!!

What is your favourite meal and where you like to be eating it?

Food is a bit of a bother for me as there is much food that doesn't like me!

Lately I've had lots of fun inventing dishes and baking using ingredients that I can eat and enjoy and even share!

With permissible ingredients I enjoy a home-made pasta or grilled fish – and the company is the best part.

The Financial Counsellors' Association of NSW (FCAN) is a not for profit, charitable institution that supports Financial Counsellors in NSW and advocates for consumers in financial hardship.

The role of FCAN is to ensure that:

- Financial Counsellors in NSW are supported to comply with best practice
- The Financial Counselling sector has secure, stable and sustainable funding
- Financial Counselling has a high profile
- Vulnerable consumers have an effective voice
- The Association is a strong, adaptive organisation that is valued by members, government and other stakeholders.

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