

sharkwatch

The Financial Counselling Journal



Inside this issue:

- Embedded electricity networks: Advice from EWON
- Bankruptcy: It's a good thing!
- Bank closures





Cover Art: "untitled"

Artist: Chris Heckenberg

Details: Photograph

About the artist: This image, through bright, blooming wattle, is of iconic 'The Rock' near Wagga, and close to where Chris lives (see Sharkwatch 22.1, March 2023, for more on Chris's work as a bushfire recovery financial counsellor and for a nice photo of Chris and his horse). Chris is a legendary and much loved figure in NSW financial counselling.

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.

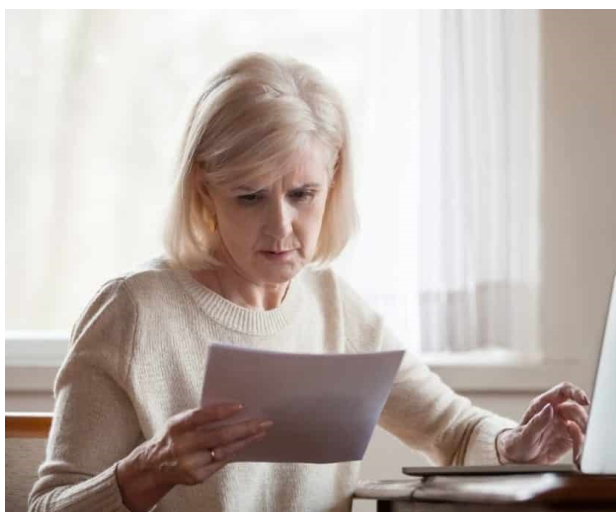
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In Tony Cameron's Around the Traps report, strata levies are singled out as a substantial issue causing financial hardship on the Central Coast of NSW. No doubt though, similar issues exist across the state. Fortunately, Richard Brading takes us through the basics of strata titles and strata levies in this issue of Sharkwatch. Sadly, there are strong laws around strata levies limiting strategies to help. However Richard notes a number of things financial counsellors can consider (full story page 5).

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Embedded Electricity Networks: Advice from EWON

Electricity and Water Ombudsman of NSW

Do some of your clients live in apartment blocks or retirement villages?

Their power might be supplied by an embedded network.

The Energy & Water Ombudsman NSW (EWON) and Australian Energy Regulator (AER) have launched a [multilingual campaign](#) for embedded networks customers, to raise awareness of their right to contact EWON for free, fair and independent dispute resolution.

The Australian Energy Market Commission estimates that one in 10 Australians live in embedded networks - private electricity networks that supply multiple homes or businesses, like apartment complexes and retirement villages.

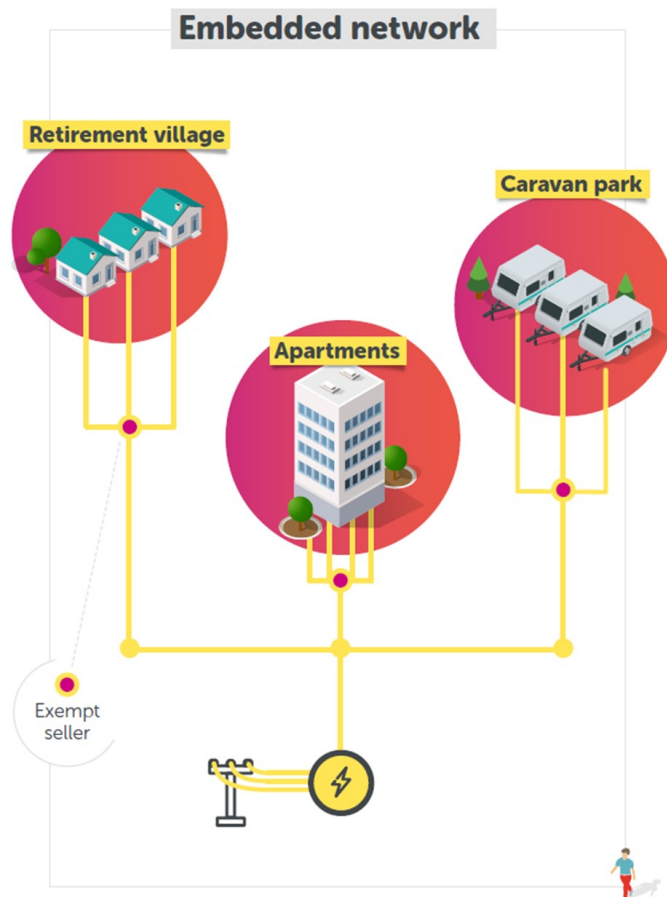
Embedded network operators are usually owners or managers who buy energy for the entire complex from the grid and then on-sell to residents. This means residents may have less access to market competition and consumer protections in relation to continuity of supply and life support equipment.

Mandatory membership of embedded network operators to EWON was introduced four years ago, providing residents in those complexes, access to free, fair and independent dispute resolution.

EWON's [online awareness campaign](#) focuses on residential complexes and retirement villages with translated communications materials available in six languages. Please encourage your clients to contact their provider in the first instance, but if they still need help, they can contact EWON. Resources are available in English, Arabic, Chinese (simplified and traditional), Korean, Nepalese and Vietnamese.

We invite financial counsellors to share these resources with clients to ensure they are aware of their rights and to know where to go for assistance.

"Billing concerns made up 80 per cent of complaints raised by residents in embedded networks to EWON in the last financial year - indicating that customers need our help. But many residents are not aware of their right to complain to us," says Energy & Water Ombudsman NSW, Janine Young. "As the embedded network industry has grown, the energy environment has become more complex."



The cost-of-living crisis combined with increased energy prices is putting many customers at risk of mounting debt or disconnection. "Energy prices are rising for all customers in NSW, but customers within embedded networks are particularly exposed due to the lack of retailer choice and many aren't protected by the Default Market Offer," Ms Young said.

If your clients live in an embedded network, help us spread the word by sharing our [posters](#), [fact sheets](#) and [social media](#) tiles, to ensure they know where to turn if they need assistance.

For more information, visit <https://www.ewon.com.au/page/customer-resources/living-in-an-embedded-network/ewon-embedded-networks-campaign>.

To get in touch or make a complaint or advocate on behalf of your client, contact EWON on freecall **1800 246 545** or visit us online at www.ewon.com.au/complaints.



In the news ...

Banks are closing branches apace but most Australians prefer to have physical bank branches

[News.com](#) note that "according to the Finance Sector Union, more than 1600 [bank branches](#) across the country have closed between June 2017 and June 2022, with a disproportionate number in regional areas". They report a Finder website survey showing that although nearly 99% of bank transactions are online, 73% of Australians think it is important that banks still have a physical branch — 43% because they prefer dealing face to face with a person, and 30% just feeling better that they have the option.

News.com quoted Finder money expert Alison Banney, who said "the results showed Australians were not ready to go fully digital, despite the push from the banking industry. From scams to financial hardship there are still many money matters that customers would rather discuss in person. ... While most banking is done digitally these days, there are many instances where customers would rather do so face-to-face."

Plenty of people are disadvantaged by not having access to a physical bank — [news.com](#) mentions the elderly, those with disabilities and low digital literacy, small business customers and Indigenous customers in remote communities — but there are others, such as those with no or poor internet access or phone coverage and many people in remote areas. And of course there are the frustrations of long call-queue waits and dealing with chatbots when sorting out issues in the virtual world.

Nevertheless physical bank branch closures are going to accelerate in coming years. [News.com](#) report that a Senate committee is currently investigating regional [bank closures](#), [new rules](#) are being imposed on banks, and a voluntary Australian Banking Association (ABA) "Branch Closure Support Protocol will be in force from July 1. The protocol will govern the steps banks must follow when closing branches, such as providing customer support when the closest branch is at least 10km away, half the current threshold of 20km".

[News.com](#) note that while "more than 20 banks are signed up to the Protocol, including the big four, Bank of Queensland and Bendigo Bank ... there are no requirements to consult the community prior to a closure nor to raise the threshold for when a branch can be closed".

These closures are not great news for many financial counseling clients, who often fall into the categories of those disadvantaged by such closures noted above, but also would often prefer to sort out their financial issues face to face with a caring human being.



Saver plus: Are your clients eligible?

ANZ Bank and the Brotherhood of St Laurence

Saver Plus is expanding nationally on 1 July 2023 – are your clients eligible?

The [Saver Plus](#) program will expand nationally (expanding from 60 sites) as of 1 July 2023.

Developed by ANZ and The Brotherhood of St Laurence, Saver Plus is the world's largest and longest running matched savings and financial education program.

The program is designed for lower income people to help them budget and establish a savings habit.

Participants work with a Coordinator for 10 months, complete 10 hours of financial education, set a savings goal and receive up to \$500 from ANZ at the end of the program for the purchase of education related items.

Since the program's inception in 2003, Saver Plus has helped more than 56,000 people, collectively saving over 28 million dollars, with ANZ providing over 23 million dollars in matched funds.

[Watch Jamie's story](#) a past participant who undertook the Saver Plus program.

For more information, including eligibility and to make an online enquiry, please visit www.saverplus.org.au.





Richard Brading
Solicitor

The Law

Strata

An increasing number of people live in strata title properties – apartments, townhouses, retirement villages and mixed developments including shops and offices. Strata title properties have a number of differences to traditional Torrens title property ownership that can create issues for the unwary. This article provides some helpful information about strata issues.

What does someone get when they buy a strata title property?

The owner of a strata title property has legal title to part of the strata scheme. This includes exclusive occupation of their “lot” or “lots”, which might comprise an apartment and a parking space or garage. It also includes rights to use collectively owned “common property” along with the other owners and tenants. The details are recorded on a strata plan that is held by NSW Land Registry Services.



Each strata property is assigned a ‘unit entitlement’ that is based on its value in the strata scheme. The strata plan lists each property’s unit entitlement. Larger units, or those in a better position, will have a larger unit entitlement than smaller units in a worse position. Owners pay an amount of strata levies in proportion to their unit entitlement.

How does the owners corporation get things done?

Every owner of a strata title lot is automatically a member of the owners corporation. The owners corporation elect a strata committee to be responsible for making most of the decisions involved in running the strata scheme and usually employ a professional strata manager to look after the day-to-day tasks.

What are strata levies?

Owners are charged strata levies that are usually payable quarterly. The strata manager calculates the levy amount that each owner must pay based on their unit entitlement and then issues levy notices and collects the levies. You can ask the strata manager for a statement of the current amount owing and how it is calculated.

The levies are divided into an administrative fund and capital works fund (see inset for the sorts of expenses that might be paid for in each fund).

Sometimes owners corporations decide to undertake capital works that cost more than the money available in the capital works fund. This often occurs in older buildings that need major structural repairs.

The owners corporation meets and approves a ‘special levy’ that is an additional payment charged against all owners based on their unit entitlement. All owners must pay this special levy, even if they voted against the resolution that imposed it.

What happens if an owner can’t afford to pay their strata levies?

If an owner fails to pay their strata levies, then all the other owners have an additional burden. Without sufficient funds, the owners corporation may be unable to pay for essential expenses such as

Matters

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maintenance, repairs and insurance. The law regulating payment of strata levies was made tough to motivate owners to pay their levies in full and on time so there is always money available.

Any owner who does not pay their strata levies within one month of the due date will be charged simple interest at the rate of 10% p.a. This is a legal requirement and the owners corporation can't increase or decrease the interest rate or negotiate a reduction of the debt for an individual owner. However, the owners corporation can pass a resolution to charge no interest on a levy.

The owners corporation cannot waive the debt of an individual owner but can pass a resolution at a general meeting approving a payment plan for an owner owing money for up to 12 months. The owner can then ask to extend this period if they need more time. Bear in mind that levies continue to be charged, so the payments must be additional to the payments necessary for the ongoing levies.

Administrative and capital works funds in strata levies

The **administrative fund** pays for running expenses including:

- maintenance and minor repairs to the building/s and common property;
- Insurance;
- strata management fees;
- utilities to common areas such as electricity for lighting passageways.

The **capital works fund** (previously called a 'sinking fund') is used to pay for major expenses such as:

- painting common property;
- replacing or repairing items of common property such as floor coverings, light fittings, lifts and garage doors;
- purchasing new items of common property such as a new security system.

The owners corporation will take legal debt recovery action to recover the unpaid strata levies and interest. Usually, the strata manager will issue a couple of reminder letters before commencing legal recovery proceedings. Then they must issue a 'recovery letter', giving the owner 21 days' written notice before commencing court proceedings. A 'recovery letter' must state:

- the amount of the contribution, interest or expenses sought to be recovered;
- the recovery action proposed;
- the date the amount was due to be paid;
- the manner in which the amount may be paid;
- whether a payment plan may be entered into; and
- any other action that may be taken to arrange for payment of the amount.

Lawyers will then be instructed to issue and serve a statement of claim. It is normally sent by post to the owner's last known address. If no defence is filed, the court will enter default judgement in favour of the owners corporation and the legal costs will be added to the debt.

When a judgement debt exceeds \$10,000 it is common for the owners corporation to institute bankruptcy proceedings. If the owner becomes bankrupt, their bankruptcy trustee can evict them, sell the strata unit, and then the strata levies, legal costs and trustee's fees will be paid from the proceeds of sale. If the sale proceeds are enough to pay all the person's debts in full, then the bankruptcy will be annulled and the person gets the remaining proceeds of sale.

To avoid bankruptcy, an owner who is served with a bankruptcy notice should either immediately pay the amount claimed, file a court application for an extension of time or an application to set aside the bankruptcy notice, or try to get the owners corporation to agree to an extension of time.

If the owner intends to immediately list the property for sale, the owners corporation is more likely to agree to wait a few weeks to enable the property to be sold. Usually, the full amount of unpaid levies is deducted from the purchase price by the purchaser at the completion of the purchase and paid to the owners corporation.

Unfortunately, some owners do not understand the consequences of failing to make payment of their strata levies. In particular, owners with mental health issues or limited English are at risk of ignoring or failing to understand the legal paperwork until it is too late.

What if an owner wants to dispute their strata levies?

An owner who has an unresolved grievance with the owners corporation is still required to pay their strata levies on time. The unhappy owner should follow the correct procedure which may involve making an application to NCAT for orders to resolve the grievance.

An owner who has not paid their levies is deemed "non-financial" and loses the right to vote at general meetings or to be a member of the strata committee.



It is not uncommon for strata managers to make errors in calculating the amount of levies and interest payable. Owners are entitled to demand particulars of the levies charged and to dispute apparent errors. However, it is safer to pay the amount claimed under protest rather than withhold payment and risk fighting their lawyers in court. The owner can then make an NCAT application to determine the disputed amount if the strata manager continues to be unreasonable.

Who is responsible for repairs to a strata property?

The owners corporation is responsible for repairing common property that usually includes:

- Roofs and gutters
- Ceilings and walls around the boundary of the unit
- Floor coverings and lights in common property
- Garage doors
- Balconies and balcony doors



- Windows and window locks
- Plumbing in boundary walls and under the floor
- Water damage coming from common property.

The unit owner is responsible for repairing property inside the unit that usually includes:

- Internal walls
- Floor coverings and lights in the unit
- Internal painting
- Window cleaning
- Plumbing in internal walls and fixtures (such as baths, toilets, sinks and showers)
- Water damage coming from inside the unit.

Unit owners should not carry out repairs to common property without the consent of the owners corporation. The owners corporation is not obliged to reimburse any unit owner for the cost of unauthorized repairs to common property.

What are the rules about keeping a pet in a strata unit?

The owners corporation generally cannot prohibit owners from keeping an animal in their apartment unless the keeping of the animal unreasonably interferes with another resident's use and enjoyment of the resident's lot or the common property.

Most owners corporations will require owners to notify the strata manager of details of their pet for identification and approval. The owners corporation may ask for:

- the pet's name, type, breed, weight and age
- a photo of the pet
- pet vaccination records and a microchip number.

The owners corporation can only reject a pet if the pet causes an 'unreasonable interference'.

Unreasonable interference means the pet has behaved badly towards other residents or animals. This could include:

- frequent barking
- repeatedly running at or chasing another resident or animal
- attacking or threatening another resident or animal
- repeatedly causing damage to common property or someone else's property
- risking the health of another resident, through infection or infestation
- causing a constant unpleasant smell in common property or someone else's property.

Noise Nuisance

Residents of strata apartments are often affected by noisy neighbours.

The first step is to politely ask the neighbour to reduce or stop making the annoying noise. If that is unsuccessful, the resident should speak to a member of the strata committee or the strata manager about the noise. Some strata schemes have an internal dispute resolution process that might be useful.

If your scheme does not have an internal resolution process, or it does not help, any party in the dispute can contact NSW Fair Trading.

NSW Fair Trading provides a free mediation service, which helps to solve problems between strata residents, owners and managers.

A tenant should contact the leasing agent or owner and ask them to speak to a member of the strata committee or the strata manager about the noise.

The strata committee or strata managing agent can investigate whether the noise breaks any by-law. If a by-law is being broken, they can issue the noisy neighbour with a notice to comply with the by-law.

If the noisy neighbour ignores the notice to comply, the owners corporation can apply to NCAT for an order requiring the noisy neighbour to comply with the by-law.

Further help

Fair Trading will provide written answers to questions about strata issues submitted using the online form: <https://www.nsw.gov.au/housing-and-construction/strata/disputes>.



Around the Traps

Western NSW

The vast geographical area known as Western NSW contains many diverse communities that despite their differences have at least one thing in common – resilience.

Barely six months post the devastating floods that wreaked widespread havoc and claimed two lives, our clients are making small steps forwards, with many notable 'glimmers', despite frequent set-backs and challenges.

Many are just beginning their recovery journey but exhaustion has set in. Focus has shifted from traumatic instant loss of dwellings and possessions, to coming to terms with:

- the 'what ifs' – what precious items could have been saved with more time before everything was taken to the tip?;
- the interminable waiting for insurance company decisions and trades availability;
- looking at constant reminders: driveways full of caravans and gaping spaces where now demolished homes once stood;
- guilt for accepting generosity and financial assistance from welfare services;
- small businesses losing everything, with no income and unable to access assistance due to not being able to provide information;
- accepting the cash settlement from insurance companies, which at times may have been forced, with clients describing not thinking clearly when the acceptance took place;





- those that had to take leave from their jobs during the disaster, not having any further leave for much-needed respite away from the constant reminders.

Further afield, 430km to the north, cost of living pain is 'on steroids' in remote communities.

Often with only a single supermarket in each isolated town, residents face prices such as \$24 for a packet of party pies and \$12 for cereal.

Trekking another 626km to the west, several small communities were facing the forced selling of 91 properties due to unpaid council rates.

Fast forward a few months of hard work from the local financial counsellor in partnership with Legal Aid Civil Law division, and only 21 went to auction, with the 12 owner-occupied properties being saved from going under the hammer.

Small communities bond together to assist each other and spread news. By being a familiar presence, financial counsellors find ourselves building confidence and providing reassurance to residents.

We may become their voice in the moments they don't have the energy to speak for themselves, but we encourage and know it's only a matter of time until they bounce back!

Louise Cormie, CatholicCare, Wilcannia Forbes

Central Coast NSW

The Central Coast covers a large region made up of a diverse community from many different cultural backgrounds. Here at the Central Coast Region Financial Counselling Service we deliver a range of services to meet the community's many diversities. These people not only have financial issues to deal with but also cultural expectations. Dealing with a variety of people assists us as Financial Counsellors to build our cultural understanding, skills, and experiences.

We have seen an increase in the elderly accessing our service. The cost-of-living increases are having an impact on the elderly that is resulting in more of them

seeking assistance for the first time in their lives. Assistance provided to the elderly has included negotiating with services for utility arrears and referral for access to free food services to survive. We are seeing more complex cases with multiple issues and trauma. We have seen clients with a combination of mental health and homelessness on top of financial stress. All these complexities combine to impact on our workload and stress on workers.



Clients come to us with a variety of issues. Issues include Domestic violence, mortgage stress, debts from credit cards, payday lenders and other loans. These issues would be experienced by people nationwide. One issue that is increasing for us is Strata levy arrears. Strata arrears are usually included in mortgage arrears for some statistical purposes. We are finding Strata arrears have limited solutions for people. Strata arrears is an area that needs further investigations with the trend for more apartments to be built. Strata and mortgages arrears are issues we expect to continue to increase for some time with interest rates rising and people finding it harder to find excess income to meet the needs of their lifestyle.



In summary the Central Coast NSW has emerging problems that will need to be addressed. There are many dedicated, skilled, and experienced Financial Counsellors on the Coast. It is a good place to work and gain a variety of experiences and skills while meeting some wonderful people.

Tony Cameron, Central Coast Region Financial Counselling Service



Bankruptcy: It's a good thing!



Paul Gidley, Shaw Gidley

Shaw Gidley has been working with financial counsellors now for close to a decade. I recall when we first arrived on the scene, particularly at an FCAN NSW state conference, we weren't all that well received, as private bankruptcy trustees had in the past obviously earned a less than stellar reputation amongst financial counsellors.

Suggesting that bankruptcy was a good thing was fraught with danger, raising concerns that one may get dragged kicking and screaming from the conference and thrown to the curb. But slowly we began to educate financial counsellors about the utility of bankruptcy and its ability to improve an individual's quality of life by dealing with the severe financial distress they were living with.

Debtor and creditor laws have come a long way over the last 3,000 years. Whether it was the ancient Romans selling a bad debtor's family into slavery or the British judiciary starving a vagrant debtor to death in debtor's prison, today's bankruptcy laws are a walk in the park.

Entering bankruptcy is not to be taken lightly and still can severely penalise individuals who do the wrong thing or use bankruptcy for ulterior motives. Bankruptcy today is predominately a law used to relieve financial hardship and pain and yet still carries a stigma for many, predominately due to a misconception or misunderstanding about how the legislation operates and what the objectives of the legislation are.

I for one, declaring self-interest as a Trustee in bankruptcy, believe bankruptcy should be the preferred option in most consumer bankruptcies over debt agreements or other forms of arrangements. All too often arrangements simply prolong the financial distress, often adding to the pain as individuals who genuinely want to pay their creditors financially over reach once again, attempting to meet a repayment plan, which becomes even more difficult in times of high inflation and increasing costs of living.

Relative to the predicament an individual finds themselves in when they are subject to the free-market debt collection forces, entering bankruptcy can provide numerous benefits to a debtor subject to financial distress. The benefits are as follows:

1. Immediate relief from financial distress.
2. Access to the trustee who informs the debtor of their rights and obligations, resolving the fear of the unknown.
3. The trustee acts as the first point of contact for all creditor and debt collector queries, insulating the debtor from creditor angst.
4. Legal actions against the debtor are stayed upon entering bankruptcy.
5. The sheriff can no longer take possession of the debtor's assets.
6. It is likely that the debtor will experience improved household cashflow, particularly if servicing voluntary repayment plans with creditors, due to the income

contribution thresholds applicable in bankruptcy, often voiding the repayment plans.

7. Income contributions do not kick in until a debtor earns after tax income of \$66,639.30, which increases significantly if the debtor has dependents. The income threshold applies to each parent, if both bankrupt and even if in the same household.
8. The debtor can retain a primary mode of transport up to a value of \$8,550.
9. The debtor's superannuation is a non-divisible asset protecting the debtor from future financial loss or hardship in retirement.
10. Tools of trade to the value of \$3,950 are non-divisible.
11. Assets used for everyday living purposes e.g., TV, fridge, lounge, clothes, computer etc. are protected.
12. A debtor can obtain credit up to \$6,717 without having to disclose they are a bankrupt unless the credit provider asks for this information.
13. Any compensation received for personal injuries past, present, or future is protected, even if converted into another type of asset.
14. The debtor can still travel overseas, and it is unlikely they will be stopped unless deemed a flight risk.
15. Bankruptcy is not a life sentence for credit reference and reputation.
16. Creditors and debt collectors must stop contacting the debtor upon entering bankruptcy.
17. There are no lodgment fees to file for bankruptcy or costs to the debtor if they use the Official Trustee.
18. The debtor can still operate a business as a sole trader.
19. It is unlikely that knowledge of bankruptcy will become known amongst friends and family unless the debtor lets them know.
20. If times improve the bankrupt debtor can still attempt to enter an arrangement with creditors, bringing their bankruptcy to an end.

As you can see bankruptcy legislation assists an individual subject to severe financial distress and finds a pathway to improve quality of life and allow one to get a fresh start and financial freedom.

I often refer to the 3-year bankruptcy term as a bachelor's degree from the school of hard knocks in financial prudence. Many individuals who come through the term are often better financial managers than when they first entered Bankruptcy.



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.

Profile

James Gainsbury, CatholicCare Broken Bay and GambleAware



Tell me a little about your background

I've been a financial counsellor for three years, and currently work at both CatholicCare Broken Bay and GambleAware@Sydney University's Gambling Treatment and Research Clinic. I came to financial counselling after a 20 year career in Technology Consulting, working in small startups through to fortune 500 companies. I was born and raised in Montreal, Canada and came to Australia in 2010 with my Sydneysider wife. Three Canadian winters is apparently one too many for an Aussie!

What drew you into Financial Counselling?

I've always enjoyed helping and being of service, even during my corporate life. After becoming a father, I began to explore a career change that would allow me to help others and knew I had found the right fit when I discovered Financial Counselling. I have always had an interest in personal finance and the irrational and often harmful decisions people of all walks of life seem to repeat. A tip of the hat to the Barefoot Investor, whose book and newsletters helped me understand that I wanted to help financially struggling people and that Financial Counselling existed. Mostly I was inspired and supported by my wife, who has a career that she is passionate about and that aims to do good for others. Years ago I asked her what she would do if we ever won the lottery (which we don't actually play) and without hesitation she said she would continue at her job, doing research and policy advocacy. It was a revelation that a "job" could be one's passion. Thankfully I've found financial counselling.

What are some of the challenges you face?

In my role at CatholicCare, many of the referrals I get are for women that have experienced domestic and family violence. It can be challenging to find available family legal support and the "system" (legal, Centrelink, Child Support) often does not provide enough support or makes it difficult to access, usually during an overwhelming time. In my role at GambleAware, there are challenges as clients face the stress of managing their debts, often including many fringe lenders, as well as managing their gambling treatment and the impact it has on their

work and family. The nature of working with people experiencing gambling harm often means there are relapses which can jeopardise repayment plans that have sometimes been in place for months or years. FC support often means helping them regain confidence and normalising the recovery journey. I also work with local community groups and councils to provide financial wellbeing workshops. Typically about 90 minutes for small groups, the aim of the workshops is to highlight the importance of key financial literacy topics, where to find additional support and where to find additional learning resources. Most people leave school and enter a world of lifestyle marketing with a woeful lack of financial literacy. The workshops are generally well received and aim to help people avoid the need for financial counselling.

If you could pass one law in Australia, what would it be?

If I had to pick just one, it would be to restrict poker machines on casinos. The fact that there are poker machines on nearly every corner and in places where many people meet for social connections causes real harm to a lot of people. There are other important gambling reforms and other reforms (social services), but I had to pick just one!

Tell me about some of your interests outside work?

Watching and playing ice hockey, a requirement for ex-pat Canadians (and yes, there are several ice rinks in Sydney). Spending time playing with my kids, usually being climbed on as a jungle gym. I have three awesome kids; a seven year old daughter, a four year old daughter and a nearly two year old son – lots to keep us busy at home.

What are you currently reading and listening to?

I'm currently reading a Jack Reacher book (by Lee Childs) and usually alternate a sci-fi novel with an action book. I enjoy the escapism of reading fiction. My podcast favourites include StarTalk with Neil deGrasse Tyson, Planet Money, Freakonomics and the Money Café(s).

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

I really enjoy a burger and fries (aka hot chips) at home with the family. These days it's a veggie burger but there are a few decent ones available at the shops.

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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