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Introduction

What is a Financial Counsellor?

In New South Wales a Financial Counsellor:

- Is a member of FCAN,
- Is required to undertake continuing professional development and supervision, in accordance with the requirements of FCAN,
- Holds the Diploma of Financial Counselling* or is studying the Diploma of Financial Counselling*,
- Works or volunteers for a Financial Counselling service or Rural Financial Counselling service.
- Provides free, confidential and independent services.

Rights and obligations of all members

- a) All members:
 - agree to uphold *The Australian Financial Counselling Code of Ethical Practice*,
 - are bound by the conditions contained in the FCAN Constitution,
 - do not accept a fee for service,
 - renew their membership annually.
- b) No member, regardless of membership category, shall represent FCAN without the specific approval of the FCAN Board of Directors.



Membership Categories

The membership categories:

1. Accredited Member
2. Associate Member
3. Student Member
4. Affiliate Member
5. Life Member

1. Accredited Member

Qualification and requirements:

- Diploma of Financial Counselling*; and
- Successful completion of the FCAN Accreditation process; and
- Is approved by the FCAN Board as an Accredited member; and
- Undertakes 20 points of CPD per membership year; and
- Undertakes 20 hours of Supervision per year if employed 20 or more hours per week, 10 hours of Supervision if employed less than 20 hours per week; and/or
- If actively providing Peer Supervision as an FCAN Approved Supervisor may elect to reduce their Supervision hours according to the FCAN Supervision Policy¹; and
- Payment of an annual subscription as set by the FCAN Board.

Ongoing requirements:

Once approved as an Accredited member, to remain eligible, Accredited members must meet

¹ Refer FCAN Supervision Policy for further details and criteria
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requirements for CPD and Professional Supervision if employed or volunteering as a financial counsellor for a financial counselling agency.

If not working as a financial counsellor, Accredited members must meet the requirements for CPD to remain eligible. Or if not working as a financial counsellor, but continuing to provide Supervision as an FCAN Approved Supervisor must meet the requirements for CPD and Professional Supervision to remain eligible.

Rights and Obligations:

- Attendance at FCAN meetings and AGM, with voting rights,
- Accredited Certificate of Membership and FCAN Membership Number,
- Name appears on FCAN Member Portal as an Accredited Member,
- Name appears on the FCA Toolkit as an FCAN Full/Accredited Member,
- Eligible for nomination to Board,
- After working for 12 months or more as an Accredited member, can undertake the FCAN Supervision Course and then apply to the FCAN Board to become an FCAN Approved Supervisor.

2. Associate Member

Qualification and requirements:

- Diploma of Financial Counselling*; and
- Employed or volunteering as a Financial Counsellor for a financial counselling agency; and
- 20 points of CPD per membership year; and
- 20 hours of Supervision per year if employed more than 20 hours per week, 10 hours of Supervision if employed less than 20 hours per week; and
- Payment of an annual subscription as set by the FCAN Board.

Ongoing Requirements:

Once granted Associate membership, to remain eligible, Associate members must meet requirements for CPD and Professional Supervision if employed or volunteering as a financial counsellor. If between positions and not working as a financial counsellor, Associate members must meet the requirements for CPD to remain eligible.

Rights and Obligations:

- Attendance at FCAN meetings and AGM, without voting rights,
- Associate Certificate of Membership and FCAN Membership Number,
- Name appears on FCAN Member Portal as an Associate Member,
- Name appears on the FCA Toolkit as an FCAN Associate Member,
- After two years working full time or three years part time working as an Associate member can apply to undergo the FCAN Accreditation process. (Contact FCAN for details about eligibility and how to commence the process).
- Associate membership is a transition towards Accredited membership.

- It is expected that Associate members complete the Accreditation process no later than 4 years after becoming an Associate member².

3. Student Member

3.1 Student Financial Counsellor

Eligibility:

- Currently enrolled to study the Diploma of Financial Counselling*; and
- Employed or volunteering as a Financial Counsellor for a financial counselling agency (note: must demonstrate they have a formal position as an employee or a volunteer in an agency and not just undertaking a work placement); and
- Receiving work placement Supervision³ or work placement mentoring; and
- Undertaking relevant CPD to assist with their development; and
- Payment of an annual subscription as set by the FCAN Board.

Rights and Obligations:

- Attendance at FCAN meetings and AGM, without voting rights,
- Student Financial Counsellor Certificate of Membership and FCAN Membership Number,
- Name appears on the FCAN Member Portal as a Student Financial Counsellor,
- Name appears on the FCA Toolkit as an FCAN Student Member,
- On successful completion of the Diploma and continued employment or continuing voluntary work as a financial counsellor a Student Financial Counsellor can apply to advance to Associate. The application must include Diploma and transcript; financial counselling agency details and Supervisor details.

3.2 Student (non-practicing)

Eligibility:

- Currently enrolled to study the Diploma of Financial Counselling*; and
- Payment of an annual subscription as set by the FCAN Board.

Rights and Obligations:

- Attendance at FCAN meetings and AGM, without voting rights,
- Student Certificate of Membership and FCAN Membership Number,
- Name appears on the FCA Toolkit as an FCAN Student Member,
- On successful completion of the Diploma a Student member that gains employment or a volunteer position as a financial counsellor can apply to advance to Associate. The application must include Diploma and transcript; financial counselling agency details and Supervisor details.

² Refer The National Standards for Membership and Accreditation

³ Refer FCAN Supervision Policy and Guidelines for when Peer Supervision must be undertaken by Student Financial Counsellors

3.3 STEPS Simulated Work Placement Students

From time to time the Financial Counselling Australia STEPS Agency requests state associations to provide provisional 3-month membership to students undertaking the Simulated Work placement Program who are not members of the state association. This membership gives these students to access the FCA Toolkit **only**. Students granted provisional membership to use the FCA Toolkit are not members of FCAN - unless they join or have joined FCAN as a Student Financial Counsellor or Student member.

On completion of the 3-month provisional membership, FCAN discontinues this membership.

4. Affiliate Member

4.1 Affiliate Member

Eligibility:

Any person or organisation affiliated to the financial counselling sector in a related role, for example, financial counselling agencies, retired financial counsellors, Financial Capability Workers, registered training organisation staff, agency managers, mental health workers, youth workers.

This list is not exhaustive.

Rights, Obligations and Restrictions:

- Attendance at FCAN meetings and AGM, without voting rights,
- FCAN Affiliate membership certificate and FCAN Membership Number,
- Name appears on the FCA Toolkit as an Affiliate member but do not have a National Registration Number,
- Cannot use the Financial Counselling Australia Client Authority Form,
- Payment of an annual subscription as set by the FCAN Board.

4.2 Affiliate - Credit Advocate

Eligibility:

- Persons who are lawyers and members of the Supreme Court of NSW,
- Have been working in the field of credit and debt for the twelve (12) months immediately preceding their application for membership,
- Have no conflict of interest in that field,
- Are not employees of, or advisers to a credit provider,
- Do not charge either directly or indirectly a fee for service for credit and/or debt advice,
- Application for membership in this class has been approved by the Board.
- Payment of an annual subscription as set by the FCAN Board.

Rights and Obligations:

- Attendance at FCAN meetings and AGM, without voting rights
- Credit Advocate Certificate of Membership,
- Name appears on the FCA Toolkit as an Affiliate member but do not have a National Registration Number,

- Comply with the membership and professional development requirements of their legal professional body (e.g. the Law Society of NSW),
- Continue to practice in the field of credit and debt,
- Act without a conflict of interest.

5. Life Member

Eligibility:

By nomination received by the Board.

Rationale:

Recognises services of an exceptional⁴ nature. Exceptional nature is outlined in the FCAN By-law APPENDIX 3.1.2 (2005).

Rights and Obligations:

- Attendance at FCAN meetings and conferences,
- No payment of subscription is required,
- A life member may practice as a Financial Counsellor only whilst she/he maintains accreditation, thus the maintaining of accreditation entitles them to the rights of Accredited members.

Procedures

FCAN Membership Application Process

Application for a new membership and to rejoin must be made on the New Member Application Form.

FCAN and the FCAN Membership Secretary may request appropriate and additional documentation or information at any time in support of a membership application. Membership may be withheld or suspended pending receipt of requested documentation, information and payment of subscription.

FCAN Annual membership renewal

All members are required to renew their membership annually by the 1st of July each year. Membership renewals are online on the member portal of the FCAN website. Notifications in the weekly newsletter will advise when renewals are open.

Annual memberships are confirmed once all documentation and information is lodged and the annual subscription has been paid. Once the renewal is finalised a membership certificate will be issued.

FCAN Accreditation process

Associate members that have worked for two years full time or three years part time as an Associate member can apply to FCAN to undertake the Accreditation process. The Accreditation process requires Associate members to demonstrate that

⁴ For definition of exceptional refer FCAN By-law APPENDIX 3.1.2 (2005 version)
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they can meet FCAN standards for client case work.

Associate members that have met the experience criteria above apply to FCAN to undertake the process and are issued with the instructions on how to submit the portfolio of evidence. The applicant is given 4 weeks to submit the portfolio of evidence. Once submitted the portfolio of evidence is reviewed by FCAN and the Membership Secretary. Once the submission is assessed as competent the applicant will be interviewed by the Membership Secretary who will then recommend at the next Board meeting that the Associate be approved as an Accredited member.

NOTE: The Accreditation process is being rolled out nationally commencing 1 January 2024. When the National Accreditation process has been finalised (during 2024), the FCAN Membership Policy and Procedures will be updated to reflect any additional requirements to this process.

Transfer from interstate

FCAN has reciprocal arrangements for members transferring to NSW from interstate peak financial counselling Associations.

To be admitted as a member of FCAN members transferring from interstate are required to submit the Membership Application form, provide evidence of their qualifications, current Membership Certificate and meet the FCAN membership criteria.

Leave of absence and extended leave of absence

Associate and Accredited members can apply to take leave of absence for up to 12 months or extended leave of absence over 12 months, and:

- Members on approved leave of absence should remain financial members of FCAN, at the volunteer price of membership.
- Members on leave of absence are not required to undertake supervision during periods of leave of absence.
- Members on leave of absence are encouraged to keep their CPD up-to-date during periods of leave of absence. It is understood, however, that this is not always feasible. If this is the case, catch up CPD may be required upon return from leave of absence.

Leave of Absence <12 months

Members are required to notify FCAN when they are taking leave of absence and receive approval from FCAN that the Leave of Absence has been approved. The length of leave of absence allowed is 12 months.

When returning from leave, the member acknowledges that some catch-up Supervision and/or CPD may be required to maintain competency.

Extended Leave of Absence >12 months

If an Associate or Accredited member seeks to take leave of absence for a period over 12 months they are required to notify FCAN and receive approval from FCAN that the extended Leave of Absence has been approved.

Members returning from extended leave of absence will be required to undertake additional Supervision, CPD or retraining as set by the Board.

Lapsed membership

The FCAN Constitution requires that members renew their membership by July 1 each year. Members who are unfinancial and have not completed their annual membership renewal or applied for leave of absence by 30 September will be lapsed on 1 October.

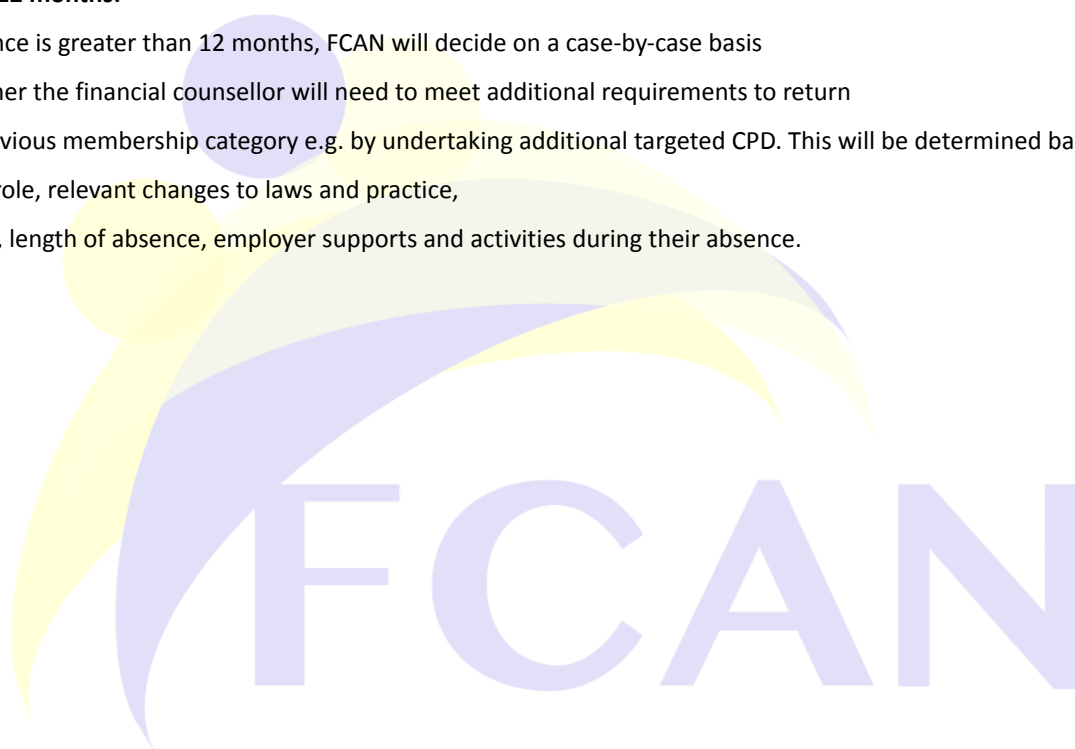
Lapsed members' access to the FCAN member portal, member e-news and the FCA toolkit are disabled. Lapsed members access to FCAN events and meetings is not permitted.

Absence < 12 Months:

If a financial counsellor stops practising as a financial counsellor and does not maintain their membership and their absence from practice is less than 12 months, the financial counsellor can apply to FCAN to rejoin to return to their former membership category, without additional requirements.

Absence > 12 months:

If the absence is greater than 12 months, FCAN will decide on a case-by-case basis as to whether the financial counsellor will need to meet additional requirements to return to their previous membership category e.g. by undertaking additional targeted CPD. This will be determined based on the member's role, relevant changes to laws and practice, experience, length of absence, employer supports and activities during their absence.



Documentation

- FCAN Membership Application Form or Membership Renewal Form.
- National Standards for Membership and Accreditation (1 January 2024)
- National Standards for Supervision (1 January 2024) and FCAN Supervision Policy and Guidelines.

Revision Record

Issue 1	November 2000
Accepted at general meeting at conference	April 17, 2007
Issue 2	May 2007
Issue 3	April 2015
Issue 4	Board approved January 2019
Issue 5	Board approved June 2021
Issue 6	Board approved September 2021
Issue 7	Board Approved 19 April 2024

* CHC51002 or CHC52108 - Diploma of Community Services (Financial Counselling), CHC51115 or CHC51122 - Diploma of Financial Counselling

