

# Agency Practice Standards

## Self-Assessment Template



## Purpose

This checklist is a tool to help agencies to assess their compliance with the Agency Practice Standards for Financial Counselling.

## Who should use this checklist?

Any agency that offers financial counselling services should use this checklist.

## When should this checklist be used?

We recommend that the checklist is used each year to check for compliance with the Agency Practice Standards.

## The checklist format

The checklist format allows the agency to tick a column to show that the standards are being achieved or not achieved. There is room for the agency to comment on the rating and/or set out the evidence that underpins the rating.

## Standard 1 - Key Service Features

### 1.1. Service is free to clients

The agency does not impose any fees or charges upon clients in relation to any aspect of the financial counselling service.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.1.1. Ensuring that the agency, and each person acting on its behalf, does not request or accept payment of any fees or charges by clients.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

**Service is free of conflict of interest**

The agency ensures that financial counselling services are provided free of any conflict of interest.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.1.2. The agency does not place itself in a position where a relationship with a third party could be seen to conflict with its obligation to provide independent financial counselling services to its clients.			
1.1.3.The agency does not accept a client where the relationship between an individual staff member and a third party could be seen to conflict with the agency’s obligation to provide independent financial counselling services to that client. Staff in the agency have a duty to disclose such conflicts.			
1.1.4.The agency does not accept a client where the interests of an individual staff member could be seen to conflict with the agency’s obligation to provide independent financial counselling services to that client.			
1.1.5.The agency does not accept a client where providing services to that client could be seen to conflict with its obligation to a previous or existing client.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

The agency ensures that it provides a confidential service and that it collects and stores client information in a manner that respects the client's privacy and maintains the client's confidentiality, subject to any legal limitations (including the Privacy Act 1988).			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.1.6. Ensuring that clients waiting in reception areas cannot inadvertently access or see the personal information of other clients that may be collected at that point or is visible on computer screens.			
1.1.7. Ensuring client interviews are able to be conducted without being overheard by other clients, staff or members of the public.			
1.1.8. Ensuring client registers and client files are kept securely and are only accessed by staff members who have been authorised to do so.			
1.1.9. Ensuring staff do not communicate about the client with a third party unless: <ul style="list-style-type: none"> <li>• The client has authorised that communication, or</li> <li>• The appropriate supervisor in the service has authorised the communication due to the need to protect the client, a staff member or another person, from imminent risk of serious harm.</li> </ul>			
1.1.10. Informing the client why the collection of information is necessary, how that information is stored and for how long, and how the client can access the information if they wish.			

The agency ensures that it provides a confidential service and that it collects and stores client information in a manner that respects the client's privacy and maintains the client's confidentiality, subject to any legal limitations (including the Privacy Act 1988).			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.1.11. Collecting only such personal information from clients as is necessary to assess the client's needs, provide financial counselling services and meet reporting requirements to funding bodies.			
1.1.12. Ensuring that hard copy and electronic information is stored securely.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

## 1.2. Service is accessible

The agency ensures that its services are accessible and welcoming to all clients, including people from culturally and linguistically diverse backgrounds, people with disabilities and other people with special needs.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.2.1. Providing a range of access options including telephone, office visit and, in appropriate circumstances or where required by funding agreements, broader access options including outreach services, video conferencing, Skype or web chat.			
1.2.2. Ensuring interpreters are used where they are required.			

The agency ensures that its services are accessible and welcoming to all clients, including people from culturally and linguistically diverse backgrounds, people with disabilities and other people with special needs.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.2.3. Facilitating reasonable adjustments so that people with disabilities can access the service, for example by making appropriate changes to building access.			
1.2.4. Ensuring reception areas provide a welcoming and comfortable environment.			
1.2.5. Greeting clients in a courteous helpful manner that conveys respect.			
1.2.6. Agreeing to clients' requests to have a support person present unless it is inappropriate, for example, where there may be a conflict of interest.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

### 1.3. Service is equitable

The agency ensures that clients are treated in a fair and non-discriminatory manner.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.3.1. Ensuring all clients are treated with respect.			
1.3.2. Ensuring staff are able to provide culturally appropriate services to Aboriginal and Torres Strait Islander clients and to clients from culturally and linguistically diverse backgrounds			
1.3.3. Ensuring staff have an understanding of how to work with clients with special needs, for example people affected by domestic violence, homelessness, mental health issues, or addiction.			
1.3.4. Making reasonable adjustments to meet the special needs of clients.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			



#### 1.4. Service complies with licensing relief

The agency ensures that it complies with the licensing relief for the agency, under both the Corporations Act 2001 (ASIC Class Order CO3/1063) and the National Consumer Credit Protection Regulations 2010 (Regulation 20).			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.4.1. Does not charge any fees or receive any remuneration arising from the financial counselling service.			
1.4.2. Does not run, and is not associated with, a financial services business.			
1.4.3. Ensures its financial counselling staff do not provide any financial product advice or credit activity advice outside the terms of the appropriate licensing exemptions.			
1.4.4. Ensures its financial counsellors are members of, or eligible for membership of, the relevant State or Territory financial counselling association.			
1.4.5. Ensures its financial counsellors have adequate skills and knowledge to deliver the financial counselling service.			This item is addressed by standard 3.
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

### 1.5. Service complies with Code of Ethical Practice

The agency ensures that the financial counsellors employed comply with the Australian Financial Counselling Code of Ethical Practice.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.5.1. The financial counsellor has a hard copy of the Code or the agency makes an electronic copy of the Code available.			
1.5.2. The financial counsellor has access to appropriate training about the Code.			
1.5.3. If ethical dilemmas arise, the Code is one mechanism used to help resolve them.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

**1.6. Service integrates casework with policy and systemic advocacy**

The agency ensures that casework experience is used to inform its policy and advocacy activities and that of other advocacy bodies.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
1.6.1. Encouraging and supporting financial counsellors to identify policy issues and advocacy opportunities arising from their casework.			
1.6.2. Encouraging and supporting financial counsellors, in ways consistent with the agencies own policies and practices, to contribute to policy development and advocacy opportunities with other organisations.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

## 2. Standard - Clients: Intake, Casework and Referral

### 2.1. Use appropriate intake procedures

The agency uses a systematic and comprehensive intake procedure for all financial counselling clients that assesses the client's broader needs and ensures that financial counselling is offered only when it is the best option for the client.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
2.1.1. Having a documented process that describes how <ul style="list-style-type: none"> <li>• clients' needs are assessed</li> <li>• clients' cases are prioritised, including identifying urgent matters and how they will be dealt with</li> <li>• services are matched to clients' needs</li> </ul>			
2.1.2. Ensuring staff inform the client about the services the agency is able to offer and support the client to make an informed choice about whether to participate in the service.			
2.1.3. Ensuring staff refer the client for other services as appropriate to address broader needs.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

### 2.2. Provide casework in a way that builds client capacity

The agency delivered a service that builds the capacity and self-sufficiency of the client in managing their current and future financial issues.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
2.2.1. The service maximises the client’s participation in planning, decision-making and the resolution of issues, so that the client determines the course of action.			
2.2.2. That staff assist the client to further understand the cause of their financial problems, identify changes to minimise further financial problems and build financial capability.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

### 2.3. Conduct casework according to good financial counselling practice

The agency ensures that the casework it conducts reflects good financial counselling practice.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
2.3.1. The agency provides a range of resources and tools to assist staff to provide a service that reflects good financial counselling practice including triage tools, and checklists.			

This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
2.3.2. In each case, consideration is given as to whether the client is liable for the debts that are alleged to be owing, and if owing, whether the amount is correctly calculated.			
2.3.3. The agency supports the financial counsellor to act as an advocate when negotiating with third parties.			
2.3.4. Where appropriate, the agency works collaboratively with other support workers who are assisting the client.			
2.3.5. The agency has procedures in place to deal with the situation where the client's ability to provide instructions is uncertain.			
2.3.6. The service provided is within the confines of a financial counselling service and does not exceed it.			
2.3.7. The agency has appropriate procedures in place to review the file work conducted by financial counsellors.			

If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:

#### 2.4. Provide appropriate referrals

The agency should provide an effective referral service for clients who need other services in addition to financial counselling or where financial counselling is not the most appropriate service.

This will be achieved by:	Achieved	Not Achieved	Comment
2.4.1. Maintaining up to date information about legal, health, social and support services that are able to accept referrals.			
2.4.2. Liaising with legal, health, social and support services to develop referral pathways to assist clients to access those services.			
2.4.3. Using warm referrals to assist clients to contact other services in cases where that is necessary.			

If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:

**2.5. Provide a compliant handling mechanism**

The agency has an effective system for handling complaints.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
2.5.1. Having a documented complaint handling process that is fair, accessible, responsive and efficient.			
2.5.2. Ensuring that clients are aware of their right to make a complaint and how to go about it.			
<p>If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:</p>          			



### 3. Standard - Human and Physical Resources

#### 3.1. Engage qualified financial counsellors

The agency engages qualified financial counsellors who have appropriate training and experience, or who, once employed, obtain the relevant qualification.			
This will be achieved by ensuring that each staff member who provides financial counselling services for an agency:	Achieved	Not Achieved	Comment/Evidence
3.1.1. Has undergone induction training with the agency.			
3.1.2. Is a member of, or is eligible to be a member of, the financial counselling association in the state or territory in which the financial counsellor works.			
3.1.3. Holds a Diploma of Community Services (Financial Counselling) or is actively studying for this qualification.			
3.1.4. Has the level of skills and knowledge sufficient to provide good quality financial counselling services having regard to the type of service that person provides and having regard to the level of financial counselling expertise and the level of professional supervision available to that person.			

The agency engages qualified financial counsellors who have appropriate training and experience, or who, once employed, obtain the relevant qualification.

This will be achieved by ensuring that each staff member who provides financial counselling services for an agency:	Achieved	Not Achieved	Comment/Evidence
3.1.5. Is committed to offering services that are non-judgmental and in the best interests of the client and adequately understands both the personal and systemic causes of financial hardship and the impact financial difficulty can have on an individual's life.			

If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:

**3.2. Support professional development**

The agency supports the professional development of financial counsellors who deliver services on its behalf. In particular the agency ensures that financial counsellors are provided with opportunities for ongoing professional development and professional networking.

This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
3.2.1. Providing access to the necessary information resources so that financial counsellors can maintain and improve their skills and knowledge.			
3.2.2. Supporting financial counsellors to continue their professional development by encouraging their attendance at professional development seminars, courses, conferences and other events			

The agency supports the professional development of financial counsellors who deliver services on its behalf. In particular the agency ensures that financial counsellors are provided with opportunities for ongoing professional development and professional networking.

This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
<p>that meet the requirements for membership set by state and territory financial counselling bodies. This support should include release from usual duties to attend such events during ordinary working hours and payment of reasonable costs for such events.</p>			
<p>3.2.3. Supporting financial counsellors to participate in state and territory financial counselling bodies. This support should include supporting staff to attend professional development opportunities, professional networks or conferences organised by these bodies and, where appropriate, supporting staff to take up positions of responsibility within professional associations.</p>			
<p>3.2.4. Supporting financial counsellors to participate in reflective practice, including facilitating access to programs outside the agency.</p>			

If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:

### 3.3. Provide supervision

The agency provides adequate professional financial counselling supervision for financial counsellors and fosters a culture of reflective practice.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
3.3.1. Providing professional supervision which covers both technical (casework) and counselling skills to financial counsellors at the level required for membership of state and territory financial counselling bodies.			
3.3.2. Where such professional supervision is not available within the agency, covering the costs of establishing regular, ongoing, qualified external professional supervision relationships for financial counsellors working within the agency.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

### 3.4. Provide adequate physical resources

The agency ensures that financial counsellors have access to adequate physical resources in order to do their jobs.			
This will be achieved by ensuring that each financial counsellor has access to:	Achieved	Not Achieved	Comment/Evidence
3.4.1. A telephone			

The agency ensures that financial counsellors have access to adequate physical resources in order to do their jobs.

This will be achieved by ensuring that each financial counsellor has access to:	Achieved	Not Achieved	Comment/Evidence
3.4.2. A computer with access to the internet			
3.4.3. A scanner, photocopier and locked filing cabinet			
3.4.4. A space to interview clients that maintains privacy and confidentiality			

If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:

#### 4. Standard - Occupational Health and Safety

##### 4.1. Provide support to staff dealing with difficult clients

The agency provides professional and personal support to staff in dealing with difficult or aggressive clients.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
4.1.1. Ensuring there are policies, procedures and training in place to support staff in dealing with difficult client interactions			
4.1.2. Providing regular opportunities for debriefing and, where necessary, critical incident debriefing			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

##### 4.2. Provide a safe workplace

The agency provides a physical environment that is healthy and safe and suitable for the requirements of financial counselling.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
4.2.1. Providing a safe physical environment. In particular, all areas used for contact with clients should be subject to a risk assessment, and appropriate steps taken to minimise or eliminate risks to safety, for example, due to aggressive behaviours by clients.			

The agency provides a physical environment that is healthy and safe and suitable for the requirements of financial counselling.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
4.2.2. Each agency should ensure that they have policies and procedures that cover the safety and security of staff working outside of the office.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

**4.3. Ensure workloads are manageable and appropriate**

The agency ensures that the workload of each staff member is manageable having regard to the level of skill, experience and any special employment arrangements for that staff member.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
4.3.1. Ensuring that workloads generally, as well as caseloads specifically, are reasonable and established in consultation and negotiation with the financial counsellor.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

## 5. Standard - Record Keeping

### 5.1. Maintain accurate client records

The agency has in place a system for opening, maintaining and closing client files that allows keeping of accurate records in relation to each matter where it provides financial counselling services.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
5.1.1. Opening a file for each client.			
5.1.2. Maintaining a central record of each file opened that allocates a unique identifier such as a number, code or name to each file.			
5.1.3. Maintaining an orderly system for the storage of files so that files can be easily located and retrieved.			
5.1.4. Maintaining a diary or bring-up system to ensure that important dates and time limits are identified and that files receive regular attention.			
5.1.5. Maintaining a system for the closure of files to ensure that files are reviewed prior to closure.			



The agency has in place a system for opening, maintaining and closing client files that allows keeping of accurate records in relation to each matter where it provides financial counselling services.

This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
5.1.6. Notifying clients in writing that their file has been closed, explaining why the file has been closed, how the file will be stored and for how long, enclosing any relevant correspondence and confirming, where feasible, that creditors have been notified.			
5.1.7. Where feasible, notifying creditors that the client's file has been closed, that the agency is no longer acting for the client and any third party authorities are revoked.			
5.1.8. Maintaining an archiving system that allows closed files to be retrieved within a reasonable period of time.			
5.1.9. Ensuring that records are kept for the period of time required by the legislation that applies to those records.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

## 5.2. Keep complete and legible files

The agency keeps complete and legible records in relation to each matter where it provides financial counselling services.			
This will be achieved by ensuring files contain:	Achieved	Not Achieved	Comment/Evidence
5.2.1. All relevant information about the client, including their personal details and any special requirements.			
5.2.2. All information relevant to the case, including information on the client's income, expenditure, assets, liabilities, numbers and ages of dependants and housing and any other data as required.			
5.2.3. Copies only of all documents provided by the client, with the originals returned to the client.			
5.2.4. Copies of authorities signed by the client to allow the agency to contact third parties on the client's behalf.			
5.2.5. Copies of any signed instructions by the client in relation to the conduct of the matter, or notes of discussions with the client confirming their instructions.			
5.2.6. Copies of all correspondence (including letters, emails, facsimiles) sent or received on behalf of the client.			

The agency keeps complete and legible records in relation to each matter where it provides financial counselling services.

This will be achieved by ensuring files contain:	Achieved	Not Achieved	Comment/Evidence
5.2.7. Copies of all documents prepared for or on behalf of the client.			
5.2.8. Notes made by the financial counsellor of all contacts with the client.			
5.2.9. Notes made by the financial counsellor of all contacts made with third parties on behalf of the client.			
5.2.10. Notes of any research conducted on behalf of the client.			
5.2.11. Copies of any agency checklists or forms used on this file.			

If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:

## 6. Standard - Accountability

### 6.1. Reporting

The agency fulfils the reporting requirements of its funders.			
This will be achieved by ensuring files contain:	Achieved	Not Achieved	Comment/Evidence
6.1.1. The agency submits reports to its funders in the required format and within the required time frames.			
6.1.2. The agency advises funding bodies of any material changes to the organisation or service which may affect service delivery as soon as possible.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

### 6.2. Data collection and monitoring

The agency collects and monitors data so that it has an understanding of the effectiveness of its financial counselling services.			
This will be achieved by ensuring that the agency collects and analyses information concerning:	Achieved	Not Achieved	Comment/Evidence
6.2.1. The quality of the service delivered including, where appropriate, the results of reviews of files.			

The agency collects and monitors data so that it has an understanding of the effectiveness of its financial counselling services.

This will be achieved by ensuring that the agency collects and analyses information concerning:	Achieved	Not Achieved	Comment/Evidence
6.2.2. The productivity of the service, including, where appropriate, the number of clients contacting the agency, the number of files opened, the number of files finalised, the time spent on each file.			
6.2.3. Levels of unmet demand for the service.			
6.2.4. Demographic information about the clients who use the service.			
6.2.5. Feedback from clients about the service including, for example, follow-up client surveys after a file has been closed or client evaluation forms.			
6.2.6. The outcome for the client as a result of service.			
6.2.7. Systemic issues that are identified in the course of service delivery.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

### 6.3. Evaluation

The agency participates in evaluation concerning the effectiveness of its financial counselling programs.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
6.3.1. Conducting evaluation on a regular basis concerning service design, delivery and outcomes, including consideration of effectiveness and efficiency.			
6.3.2. Acting on relevant client feedback or other stakeholder feedback to change and improve service delivery.			
6.3.3. Participating in external evaluations of the financial counselling sector or more broadly, if appropriate			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

## 7. Standard - Community Development

### 7.1. Working with the community

The agency should work with the community to actively represent the needs of people experiencing financial difficulties.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
7.1.1. The service adopts a planned approach to working with the community based on the identified local, regional and state-wide community needs.			
7.1.2. Strategies used in advocacy and community education about financial issues are appropriate for the purpose and the audience.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			

### 7.2. Building partnerships and networks to support service delivery

The agency should build strong partnerships and integrated networks to support service delivery.			
This will be achieved by:	Achieved	Not Achieved	Comment/Evidence
7.2.1. The agency participates in community networks and forums			
7.2.2. The agency targets its networking activities to those services that are most relevant to supporting the delivery of financial counselling services.			
If the items above are not achieved, specify what actions the Agency will take to ensure it meets this standard:			