

# National Professional Supervision Policy

NOVEMBER 2020



financial  
counselling  
australia



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# 1. Introduction

## 1.1 Overview

This document is the national policy for the professional supervision of financial counsellors in Australia.

The policy includes three mandatory standards, but for other standards provides a degree of flexibility that describes the preferred best practice approach, or if this is not possible, a lesser standard described as the acceptable (minimum) standard. This is a practical response recognising that some agencies may be unable to apply the best practice standard for a range of reasons, including cost or distance.

## 1.2 Agreement between State and Territory Associations

The policy was agreed to by the financial counselling associations below:

- Financial Counsellors Association Tasmania (FCAT)
- Financial Counselling Victoria (FCVic)
- Financial Counsellors Association of NSW (FCAN)
- Financial Counsellors Association of Qld (FCAQ)
- Financial Counsellors ACT (FC-ACT)
- South Australian Financial Counsellors Association (SAFCA) (includes the Northern Territory)
- Financial Counsellors Association of WA (FCAWA)

The associations have adopted this policy in its entirety and have agreed to apply these standards as a minimum requirement in their respective States or Territory.

## 1.3 Implementation date

The policy will come into effect from 1 July 2021 except in South Australia and the Northern Territory where it will come into effect from 1 January 2022.

## 1.4 Review date

The policy will be reviewed in three years after commencement at 1 July 2024.

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## 2. Definition and context

### 2.1 Purpose and Definition

The purpose of professional supervision is to ensure financial counsellors receive the support necessary to provide the highest possible standard of service to their clients.

Professional supervision is defined as:

*Professional supervision for financial counsellors is a formal relationship between supervisor and supervisee designed to promote wellbeing, facilitate reflective practice, explore ethical issues, develop casework skills and foster best practice.<sup>1</sup>*

Appendix 1 explores each of these elements further and compares professional supervision to other relationships such as line management and employee assistance programs.

### 2.2 Context

In the context of financial counselling, professional supervision involves the interplay between casework support, covering the technical and ethical issues arising in the work of a financial counsellor and their wellbeing, including psychological support and reflective practice. These two components are closely linked.



Because casework is the foundation of a financial counsellor's role, professional supervision must always include a significant focus on this aspect. This policy therefore requires that at least 50% of professional supervision must be provided by a qualified financial counsellor.

This could mean that a financial counsellor may have more than one supervisor to adequately address their needs.

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1 This definition was developed based on an extensive comparison of the definitions used by other professions, but adapted to meet the needs of the financial counselling profession.

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## 3. Mandatory, best practice and acceptable standards

This section sets out the standards for supervision.

Three standards are mandatory with no options for a different approach. These are:

- the amount of supervision to be provided by a financial counsellor;
- the number of hours of supervision
- who can be a supervisor.

The other standards allow for some flexibility setting out a best practice approach and an acceptable approach. This recognises that some agencies and financial counsellors will not be able to meet the best practice approach. This could be for various reasons, including remoteness or the agency is severely under-resourced.

### 3.1 Mandatory—Amount of Supervision by a Financial Counsellor

At least 50% of the minimum hours of professional supervision must be provided by a financial counsellor, approved by a State association as a qualified supervisor.

This recognises that casework support is an integral part of professional supervision. It follows that a sizeable portion of professional supervision must be provided by an appropriately qualified financial counsellor.

### 3.2 Mandatory—Number of Hours of Supervision

As set out in the National Standards for Membership and Accreditation, the number of hours of supervision required are, as a minimum, for financial counsellors:

- employed 0.5 FTE or more – 10 hours per membership year
- employed less than 0.5 FTE – 6 hours per membership year

If a financial counsellor holds associate membership and are therefore new to the sector, it is strongly encouraged that they undertake more regular supervision sessions.

### 3.3 Mandatory—Who can be a Supervisor

If a financial counsellor only has one supervisor, then that person must themselves be a financial counsellor who:

- is a full member of a financial counselling association with a minimum of three years full time experience; and
- has undertaken an approved supervision course (see section 4.6).

If a financial counsellor has more than one supervisor, then the other supervisor could be a professional that a discipline-specific skill set as outlined in Appendix 1.

If a financial counsellor wishes to have a supervisor from outside the sector, they should

consider their learning needs that are directed at a particular skill set.<sup>2</sup>

State associations must approve the engagement of additional supervisors.

**Example:**

Amy only has one supervisor. This means that the supervisor must be an appropriately qualified financial counsellor.

**Example:**

Simi has two supervisors as this is what he feels will best meet his needs. One of his supervisors is a financial counsellor. The other supervisor is a highly experienced family violence counsellor. Simi wants to expand his knowledge and insight in working with survivors of family violence. He accesses each supervisor month by month about. This means that his supervision hours are shared 50/50. Simi seeks the approval of his state peak association for the second supervisor.

**Example:**

Jesse's supervision comes from three sources: 70% with a financial counsellor, 20% with a psychologist and 10% in a group setting.

### 3.4 Cost of Supervision

Supervision is part and parcel of employing a financial counsellor. Best practice is for professional supervision to take place during work hours. If a cost is involved, agencies accept this as part of the overall costs of employment.

Professional supervision is often delivered by financial counselling peers without cost, as a form of commitment back to the sector and this is encouraged.

Some professional supervision incurs a fee. This is typically in situations where there is:

1. a practical difficulty accessing a professional supervisor; or
2. where the supervisor is from outside the sector and the financial counsellor considers their learning requires that a supervisor have a specific skill set (see Appendix 1 'Choosing a supervisor that is not an accredited financial counsellor')

If there is a cost, and that cost is met by the agency, the agency can request an agreement between the agency and the professional supervisor. See Appendix 3 'Draft agreement between Supervisor and Agency'.

If there is a cost, that cost needs to be reasonable.

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2 For example, these could be discipline specific such as problem gambling, family violence, disaster recovery, drug and alcohol or consumer law; interdisciplinary such as motivational interviewing, risk management or working with other professionals; or from a field of practice such as mental health, young people or aged care. See Appendix 1.

### 3.5 Best or Acceptable Practice: Choice of Supervisor

Best Practice	Acceptable Practice	Unacceptable
Choice of supervisor		
Supervisee driven: the financial counsellor chooses their supervisor or supervisors <sup>3</sup>	Supervisor chosen by the financial counsellor, after consultation with the agency	Agency imposed

If the agency is paying for the cost of supervision, it would be appropriate for there to be an agreement between the agency and the supervisor. There is a draft agreement in Appendix 3.

### 3.6 Best or Acceptable Practice: How Supervision is Delivered

Best Practice	Acceptable Practice	Unacceptable
How professional supervision is delivered		
One on one relationship (provided face to face)	<p>One on one relationship provided by phone or video</p> <p>Maximum of 50% of supervision can be provided in a group setting with an appropriately qualified financial counsellor supervisor. The remainder must be through a one-on-one relationship, either face-to-face, by telephone or video.</p> <p>Where group supervision or case conferences take place, there should be no more than eight participants (face to face phone or video).</p>	<p>Online chat or email</p> <p>More than 50% of professional supervision is in a group setting</p>

### 3.8 Best or Acceptable Practice: External or Internal Supervision

Best Practice	Acceptable Practice	Unacceptable
Whether the supervisor is external/internal to the agency		
Professional supervisor(s) are external to the agency.	Professional supervisor(s) are employed by the agency (but outside of any usual line management responsibility for the financial counsellor).	Cannot be the financial counsellor's direct line manager or another manager/team leader within the same line management structure.

<sup>3</sup> More than one supervisor may be needed to adequately cover the continuum of supervision that an individual financial counsellor requires.

### 3.9 Best or Acceptable Practice: Agreeing the Arrangements

Best Practice	Acceptable Practice	Unacceptable
Existence of an agreement between relevant parties		
There is a signed agreement between the supervisee and supervisor as well as between the agency and supervisor about how the arrangements will operate.	There is a verbal discussion or understanding between the parties.	There is no discussion about expectations.

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## 4. Implementation

### 4.1 Agreement between supervisee and supervisor

It is recommended that there is a written agreement between the financial counsellor and their supervisor. This will provide clarity around roles, preserve boundaries in the relationship and prevent misunderstandings. The agreement should also cover confidentiality and dispute resolution processes. Appendix 2 is a draft agreement.

### 4.2 Agreement between supervisor and agency

In the case of external supervision, best practice is for there to be a written agreement between the financial counselling agency and the supervisor. Appendix 3 is a draft agreement.

### 4.3 Communication with the agency

Unless there are extraordinary circumstances, it is not appropriate for external supervisors to provide reports to agencies apart from confirmation of dates and times that supervision has taken place.

Extraordinary circumstances refer to situations where the supervisor has serious concerns about the safety of the financial counsellor, or of the financial counsellor's client, or that contravene the Financial Counselling Code of Ethical Practice.

### 4.4 Professional indemnity insurance

An external supervisor will need to hold professional indemnity insurance.<sup>4</sup>

### 4.5 Approval of Supervisor by State Financial Counselling Associations

Financial counselling associations will be responsible for approving financial counsellors and lawyers who can act as professional supervisors in accordance with these standards.

### 4.6 Approved Supervision Course

Financial counsellors providing professional supervision must have undertaken an approved supervision course. Some States run these courses themselves and others maintain a list of approved providers. State associations can provide more information.

### 4.7 Cross Border Supervision

As this is a national policy, a supervisor does not have to be located in the same State/Territory as a financial counsellor they supervise.

If a financial counsellor has been approved by one State/Territory association to provide supervision, this means they will be automatically accepted by other State/Territory associations.

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4 Some State and Territory associations facilitate access to insurance options.

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# Appendix 1

## Definition of supervision and comparison with other relationships

### Definition of supervision

Professional supervision is defined in this policy as:

*Professional supervision for financial counsellors is a formal relationship between supervisor and supervisee designed to promote wellbeing, facilitate reflective practice, explore ethical issues, develop casework skills and foster best practice.*

Unpacking the key elements:

- “Professional supervision” is used to differentiate between this relationship and others, such as the reporting relationship between a financial counsellor and their line manager
- “formal relationship” recognises that there must be a definite decision between the supervisor and supervisee to engage in the supervision process
- “wellbeing” means a focus on the person as a whole
- “facilitate reflective practice” is important as supervision allows people to think deeply about how they undertake their work and the values they bring to it
- “ethical issues” arise in financial counselling casework from time to time
- “casework skills” are important as some financial counsellors will need external advice about the technical aspects of their jobs
- to “foster best practice”—a newly qualified financial counsellor with little professional experience may benefit from a greater focus on technical casework support (in addition to the other elements) whereas an experienced financial counsellor may derive greater benefit from a focus on reflective practice and wellbeing.

The required elements of professional supervision needed to support the individual financial counsellor will also drive the choice of accredited supervisor.

### Comparing professional supervision to other relationships

It is useful to differentiate between professional supervision and other forms of support in the workplace as they are sometimes confused.

#### *Line management*

There are overlaps between the roles of a line manager and professional supervisor. Both are concerned with aspects of the financial counsellor’s wellbeing, performance, caseload management, case outcomes and training.

The relationship between a line manager and a financial counsellor has an administrative, operational focus, with the line manager accountable for performance management and reporting.

The relationship between a supervisee and supervisor is not based on formal performance assessment. Freed from the constraints of organisational reporting and judgment, the supervisee is better able to reflect on their practice and to discuss a range of issues including casework-related ethical, cultural, personal or sensitive issues. The supervisee is free to focus on improved financial counsellor wellbeing and client outcomes.

Line managers are frequently not qualified financial counsellors and may not always be able to provide guidance about casework-related issues or recognise some of the technical dilemmas.

### ***Incident/event debriefing***

Debriefing services are not financial counselling professional supervision as they are typically associated with a specific workplace event or events, causing potentially intense stress and/or impacts on the psychological wellbeing of the person/persons exposed to the event.

### ***Employee Assistance Programs***

Most agencies offer an Employee Assistance Program, being a work based early intervention aimed at the early identification and/or resolution of both work and personal problems that may adversely affect performance. These problems can include but may not be limited to health, marital relationships, family, financial, substance abuse or emotional concerns.

These services may be requested by a financial counsellor or recommended by a line manager. They are typically provided by health counsellors psychotherapy counsellors and other mental health professionals.

This form of debriefing is typically outside the qualification, training, specialisation and skillset of financial counselling professional supervision.

### ***Peer support***

Financial counsellors benefit from meeting with their peers to learn from each other with the aid of a chair/facilitator who may be a financial counsellor or other professional (legal, specialist). Typically peer support forums can include discussion of casework trends, particular case issues and skill development regarding specific issues. In areas where financial counsellors are separated by distance, these forums are sometimes held via phone or video link.

### ***Education/conferences/training***

Education is provided through a range of forums including through agency forums, peak association education/training and events and agency provided education forums.

Education provided in supervision is a facilitated process in which the supervisor and supervisee explore knowledge, values and perspectives to support quality practice outcomes.

### ***Relationship between State Peak Financial Counselling bodies and FCA***

Professional supervision training, updates and accreditation is the responsibility of the State/Territory financial counselling associations. The role of FCA is to provide resources, coordination and support.

### *Choosing a supervisor that is not an accredited financial counsellor*

If a financial counsellor wishes to have a supervisor from outside the sector, they may wish to match their learning needs toward a particular skill set. These include, but are not limited to:

- Discipline specific - problem gambling, family violence, disaster recovery, drug and alcohol, consumer law
  - Interdisciplinary needs - motivational interviewing, risk management, working with other professionals
  - Field of practice – mental health, young people, aged care
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## Appendix 2

### Draft agreement—supervisor and supervisee

#### Supervision Agreement (between supervisor and supervisee)

This form is to be completed at the beginning of the supervision process. It identifies what the financial counsellor and supervisor want and will contribute to the supervision process. It provides a chance to discuss any difficulties that may arise. Supervision will involve discussions to support adequate casework and practice techniques for the financial counsellor.

This process is separate from Line Management: Supervision is not a performance management tool. Where agencies pay for the supervision process, the agency may request accountability for the provision of supervision. This can be provided in the form of a written report in agreement with the supervisee.

Supervision is a process that supports the development and practice of the financial counsellor. It is a two way process that will enhance capacity, identify challenges and pathways to manage those challenges, build resilience within the financial counsellor to be able to work productively and maintain a professional approach to practice. It is designed to provide balance within the financial counsellor's work and may have content that will focus on:

- Reviewing your work via discussion, reports, observations
- Agreeing, writing and monitoring action plans
- Development of your skills, knowledge and value base by reflecting on your work
- Identifying your development needs, interests, goals and action plans
- Providing space for you to reflect more generally on your experience of, and feelings about your work
- Providing avenues to discuss and manage difficulty that may affect your work as a financial counsellor

#### Making supervision work: what each agree to contribute

##### The financial counsellor:

What I want from you as my supervisor:

.....

.....

.....

.....

What I will contribute as the supervisee to make this process work:

.....

.....

.....

.....

.....

**The Supervisor:**

What I, the supervisor, want from you as a Financial Counsellor undertaking supervision:

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.....

What I will contribute to make this work:

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.....

.....

**To consider together:**

What we will do if there are difficulties working together:

.....

.....

.....

.....

Other comments:

.....

.....

.....

.....

.....

.....

*This agreement to be reviewed at (frequency):*

.....

*Name of Supervisor:*

.....

*Signature of Supervisor:*

.....

*Date:*

.....

*Name of financial counsellor:*

.....

*Signature of financial counsellor:*

.....

*Date:*

.....

COMMENTS: ( ensure you write date on entry)

FINANCIAL COUNSELLOR	SUPERVISOR

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# Appendix 3

## Draft agreement—Supervisor and Agency

*Agreement between*

*[Agency/Organisation name] (the Agency)*

*&*

*[Professional supervisor name] (the Supervisor)*

The aim of this agreement is to outline the arrangement for the delivery of Financial Counselling Profession Supervision.

### 1. Background

The two parties have entered into this agreement in the spirit of partnership and cooperation. Financial counsellors have obligations mandated by their professional body,

.....  
to undertake professional supervision. The parties to this agreement are putting in place arrangements to enable financial counsellors employed at Agency name to undertake professional supervision in accordance with the requirements of

.....  
as set out in its policy on professional supervision.

### 2. Shared principles underpinning the agreement

To ensure a high level of mutual confidence, cooperation and collaboration, the Agency and the Supervisor agree to:

- Act reasonably and in good faith at all times;
- Use due care, skill and judgement in all decisions and actions;
- Act in accordance with applicable professional ethics, principles and standards;
- Perform their obligations on time;
- Foster a culture of open and transparent communication and flexibility

### 3. Term

The term of this agreement shall be for one year from the date of signing unless terminated earlier by either party.

### 4. Scope

The agreement covers the provision of Financial Counselling Professional Supervision by [Professional Supervisor name] to the financial counsellors employed by [Agency/Organisation name] listed in Appendix A.

Professional supervision is an independent and confidential process through which an

.....  
registered professional supervisor conducts sessions to assist and support a financial counsellor to reflect on and develop improved practice, and achieve professional and personal objectives.

Professional Supervision for financial counsellors aims to:

- Improve the quality of service for clients, and ensure clients can be confident they are accessing good quality services
- Extend the financial counsellor's knowledge, skill set and awareness
- Support financial counsellors to debrief and develop in their role
- Promote quality service delivery and professionalism

### 5. Obligations

[Professional Supervisor name] agrees to:

- Deliver to each of the listed financial counsellors:
  - For those employed 20 hours per week or more, a minimum of 10 hours supervision, providing the opportunity for both face-to-face and telephone supervision, ensuring face-to-face supervision occurs at least once in the 12 month period. Face-to-face supervision may occur at an annual conference and/or FCA conference and/or in conjunction with PD/training or network meetings.
  - For those employed less than 20 hours per week, a minimum of 6 hours of supervision, providing the opportunity for both face-to-face and telephone supervision, ensuring face-to-face supervision occurs at least once in the 12 month period. Face-to-face supervision may occur at annual conference/s and/or in conjunction with PD/training or network meetings.
- Be available for the delivery of telephone and face-to-face supervision at times and dates as agreed by both parties to the supervision
- Complete the document "Supervision Agreement (between supervisor and supervisee)" prior to the commencement of each supervision arrangement
- Provide invoices to [Agency/Organisation name] for the cost of delivery of Professional Supervision

- Keep a log of all supervision and shall submit this log to

..... upon request .....

- Maintain and update qualifications to be eligible to remain on the ..... list of approved supervisors.
- Unless there are extraordinary circumstances, there will be no reporting to agencies apart from confirmation of dates and times by the supervisor

[Agency/Organisation name] agrees to:

- Ensure the financial counsellors being supervised under the terms of this agreement have completed a Supervision Agreement
- Provide office space/meeting room space for Professional Supervision to be conducted if required
- Ensure the financial counsellors participate in Professional Supervision to meet the requirements as outlined by

- .....
- Provide payment for the delivery of Professional Supervision as per the terms on the invoice
  - Liaise with [Professional Supervisor name] if issues arise.

## 6. Fee schedule

[Professional Supervisor name] will invoice [Agency/Organisation name] at the rate of [amount] per hour for the provision of supervision under the terms of this agreement.

## 7. Termination

Either party may terminate this agreement by providing one (1) month's written notice to the other.

## 8. Variation

The parties may vary this agreement to take account of changes to the staff of the Agency employed as financial counsellors, with a view to maintaining professional accreditation of the financial counsellors, and their continued agreement with [Professional Supervisor name] being their supervisor.

Signed by the agency (Name, Title, Date)

Signed by the professional supervisor (Name, Date)

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