



SAFCA Supervision Guide

A process for supporting Associate members attain Full membership of SAFCA

and

for Full SAFCA members in meeting supervision requirements for their ongoing membership.

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Introduction

The South Australian Financial Counsellors Association (SAFCA) has developed this guide to support two (2) purposes;

- to support Associate members achieve Full SAFCA membership and;
- to provide a clear description of exemplary levels of practice for Full SAFCA members.

The supervision guide and all forms are available on the SAFCA website: www.safca.org.au

Who is this document for?

For **SAFCA Supervisors** this document may be used:

- to guide and support Associate members in the two (2) year the process towards full membership and/or;
- to inform the supervision process for Full members.

For **Full SAFCA members** this document may be used to:

- self assess your own professional skills, knowledge and;
- gather feedback from peers on specific aspects of your work as a financial counsellor that you want to develop and;
- meet some of the evidence requirements needed to maintain Full SAFCA membership

For **Associate SAFCA members** this document may be used to:

- self assess your own skills, knowledge and attributes as a beginning financial counsellor
- support your supervision process to becoming a Full SAFCA member

For **non-financial counselling agency and workplace supervisors** this document may be used to;

- inform the standards expected of financial counsellors within your agency
- support financial counsellors in your service to maintain professional standards

How to use this document

This document is broken into four (4) sections. Each section focuses on a specific aspect of the work of financial counselling.

Section 1: outlines a logical sequence of the stages of interview with a client that may occur over more than one session – the INTERVIEW FRAMEWORK

Section 2: identifies aspects of counselling, case management, administration ethics and professional development –the MICRO SKILLS FRAMEWORK

Section 3: specifies technical skills and knowledge required of a financial counsellor

Section 4: provides a template report for SAFCA supervisors to complete either for an Associate or Full member. This completed document may be submitted SAFCA to meet evidence requirements

Section 1, 2 and 3 are frameworks that outline key features (criteria) of a financial counsellor's work. For each criteria there are descriptors of behaviour at three (3) different levels which are used as benchmarks along a learning continuum. These are not exhaustive descriptions but they do provide enough detail to assist a financial counsellor and their supervisor identify current levels of professional competence and provide pointers to future professional development and growth.

SAFCA recognises the need to build and maintain the knowledge and skill of Financial Counsellors, this is done by providing a detailed framework like those found in the following pages to help both the financial counsellor and the supervisor identify an individual's progress along a learning continuum.

Individual criteria describes three (3) levels of capability or expertise (Levels 1, 2 & 3). An Associate member will need *to achieve Level 2 in all criteria* before applying for FULL SAFCA membership. Full SAFCA members will be working towards Level 3 across the criteria with the understanding that learning and professional development continues throughout their working life. Put simply, there will always be something new to learn, no one ever reaches an end point in learning and development.

Features of the 3 levels are described below.

Level 1: The Financial Counsellor (FC) is able to perform the basics of their role with oversight provided by a workplace supervisor. The FC's practice is limited while the work performed is consistent with agency and protocol standards. There is a lack of experience to make needed

modifications in service delivery to meet client needs. There is a limited understanding of the multiple factors and contexts in which client's financial issues sit.

Level 2: The FC demonstrates a competent level of practice where they consistently integrate knowledge, skills and attitudes in a variety of financial counselling interactions. The FC demonstrates consistent sound judgement in the use and application of technical skills and knowledge. These FCs make independent decisions for which they are accountable.

Level 3: The FC demonstrates a proficient level of practice evidenced by the consistent and effective strategic application and integration of the practice dimensions (technical, skills and ethics) in a variety of settings. The FC can conceptualise and apply appropriately various financial counselling tools, techniques and resources. They collaborate and incorporate services to support client self-agency in addressing their issues. The FC can modify their approach and application of tools, techniques and resources that are responsive to a client needs. Level 3 is typically achieved as a result of several years practice in financial counselling settings.

Please find on the following pages the **Interview Framework** and **Micro Skills Framework**. They have been developed to support the professional growth of Financial Counsellors. They highlight specific skills and describe the types of behaviour usually seen in practitioners operating at different stages of development. An individual's professional development is conceived as being on a continuum – and in some skill areas a practitioner will be stronger than others, these tables allow a FC to identify current areas of professional strength and areas for future focus and development.

This guide assists the Associate member and their supervisor to identify the current levels of proficiency across the different criteria. It also points the way ahead on what needs to be learned by providing specific detailed information along the learning continuum.

It is expected that over the two year FTE supervision period an Associate member would be moving towards and attaining a competent level of practice at Level 2 across all criteria.

It is recommended that the frameworks be used to assess an individual's professional development a number of times and that the Supervisor sit in on a client interview at least three (3) times during the period to assess progress. Supervision would also include an audit of case files.

Full SAFCA members are expected to demonstrate achievement and maintenance of skills and knowledge at Level 2 and be working towards Level 3 for all criteria – most clearly evidenced by the individual professional development program developed by each member.

SAFCA Supervision Framework

The SAFCA supervision framework is based on national standards for membership and supervision.

Definition of Supervision

Professional supervision supports the work of a financial counsellor. The supervision process provides a forum to discuss casework, practice aspects of the role and the counsellor's emotional and psychological wellbeing.

- Professional supervision is an equal relationship founded on mutual trust and respect. Line management supervision is a different process to professional supervision.
- Line management is undertaken by a person or persons to whom the financial counsellor reports.
- Line management includes oversight of the casework undertaken by the financial counsellor as well as ensuring the financial counsellor meets organisational goals and complies with standards.

Expectations

Supervision can occur in a number of ways or combination. Face-to-face supervision is recommended but may be difficult so alternatives such as telephone supervision, Skype, group etc. may be used.

SAFCA requires Associate and Full members to meet the national standards for supervision of:

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

SAFCA Supervisors

SAFCA Supervisors provide supervision to Associate and/or Full members. They may or may not be employed as supervisors by their agency and the supervision they provide could be within or external to the agency.

A SAFCA Supervisor must:

1. hold the Diploma of Community Services (Financial Counselling) and,
2. have three years FTE financial counselling experience and,
3. have completed a suitable course in professional supervision acceptable to SAFCA.

Any full SAFCA members with at least 3 years FTE experience as an accredited practising financial counsellor can apply to be a SAFCA supervisor. The application also requires:

- Demonstrated experience as a supervisor or gives evidence of capacity to be a supervisor
- A letter from their agency supporting the application
- Support of an existing full SAFCA member with at least 3 years FTE experience as a financial counsellor and who is willing to be a referee.

SAFCA will consider supervision qualifications or will arrange access to appropriate training.

Section 1 INTERVIEW FRAMEWORK

This table outlines a sequence of the stages of interview with a client that may occur over more than one session and describes levels of competency.

Please refer to the document 'Third Party Observation Report' to complete.

Criteria	Level 1	Level 2	Level 3
1.1 Establish and maintain a helping relationship	Occasional use of verbal/nonverbal helping skills	Frequent use of verbal/non-verbal helping skills. The FC usually communicates in a non-judgemental manner with their client.	Highly developed and consistent use of verbal/nonverbal helping skills. The FC communicates in a non-judgemental manner at all times.
1.2 Identify presenting financial problem/s and other financial issues	The FC collects information and demonstrates some of the skills needed for seeking and clarifying relevant information.	The FC usually collects information efficiently and demonstrates a range of skills for seeking and clarifying relevant information. The approach to information gathering is usually informed by the client's specific needs.	The FC consistently collects information efficiently and demonstrates a wide range of skills for seeking and clarifying relevant information. The approach to information gathering is at all times informed by the client's specific needs.
1.3 Identify urgent non-financial issues	Occasionally demonstrates skills to identify urgent non-financial issues	Frequently demonstrates a range of skills to accurately identify urgent non-financial issues and determining appropriate assistance/intervention	Consistent demonstration of a range of skills in accurately identifying urgent non-financial issues and determining appropriate assistance/intervention
1.4 Gather data	Knows and can use financial assessment tools.	Frequently gathers financial data efficiently and accurately.	Consistent, efficient and accurate gathering of relevant financial data.
1.5 Analyse and interpret data to the client	Limited skills to interpret, analyse results of assessment and present analysis to client.	Frequently able to analyse and interpret results to client using a range of communication skills to	Accurately and consistently summarises and interprets results to client using a wide range of communication skills that ensures

Criteria	Level 1	Level 2	Level 3
		ensure client understanding of their situation.	the client has a full understanding of their situation.
1.6 Identify options	The FC presents and discusses a limited range of options and consequences.	Frequently able to present and discuss a range of options and consequences appropriate to the client's context	Consistently presents and discusses the full range of options and consequences as appropriate to the client's context.
1.7 Support client in decision making and goal setting	FC uses limited strategies to elicit client decisions and goals.	FC frequently uses a range of strategies that equip and empower the client to make decisions and set goals that they 'own'.	FC consistently uses a wide range of strategies that equip and empower the client to make decisions and set goals that they 'own'.
1.8 Clarify actions to be taken	FC develops and discusses an action plan with client.	The FC frequently uses a range of strategies that equip and empower the client to take appropriate action after appropriate collaboration and consultation.	Consistently the FC uses a wide range of strategies that equip and empower the client to take appropriate action after ensuring there is full client consultation and collaboration.
1.9 Referral Process	The FC has a small number of resources (agencies and individuals) they may use for client referral. Generally client-appropriate referral processes are used.	The FC has resources (agencies and individuals) they can use for referral of clients. Referral processes used frequently demonstrate an accurate client-appropriate approach.	The FC demonstrates an extensive resource of referral agencies and individuals. Referral processes demonstrate consistent and accurate choice of referral method appropriate to the individual client.
1.1 Negotiation and advocacy	The FC limited skills to assess the client's negotiation and advocacy processes and skills to achieve agreed client goals in relation to simple debt (or other) situations	The FC frequently demonstrates a high level of negotiation and advocacy processes and skills to achieve agreed client goals in relation to simple debt and frequently for complex debt (or other) situations	The FC consistently demonstrates a high level of negotiation and advocacy processes and skills to achieve agreed client goals in relation to any level of debt (or other) issues

Criteria	Level 1	Level 2	Level 3
1.11 Facilitating client self advocacy	The FC occasionally assesses the client's capacity for self-advocacy and negotiation before assuming those roles on behalf of a client.	The FC frequently assesses the client's capacity for self-advocacy or negotiation before using their advocacy and negotiation skills on behalf of a client.	The FC has highly develop negotiation and advocacy skills that they use appropriately after accurately assessing a client's capacity for self-advocacy or negotiation.
1.12 Follow up/ evaluation of processes	The FC demonstrates a limited capacity to evaluate the processes (referral, advocacy, negotiation) they have adopted with a client. There is some evidence of an ability to change their processes in response to specific client need or feedback.	The FC frequently engages in an evaluation of the processes adopted (referral, advocacy, negotiation) with a client. They generally demonstrate flexibility in changing processes in response to specific needs or feedback.	The FC demonstrates well developed skills in their evaluation of the processes adopted (referral, advocacy, negotiation) with a client. They exhibit high levels of flexibility in making changes in response to specific needs or feedback.

Section 2 MICRO SKILLS FRAMEWORK

Section 2: identifies aspects of counselling, case management, administration ethics and professional development and describes levels of competency.

Criteria	Level 1	Level 2	Level 3
2.1 Facilitate Positive Client Change	The FC demonstrates some skills in engaging and encouraging clients in the change process.	The FC demonstrates range of skills in engaging and encouraging clients in the change process. The skills are generally applied accurately and appropriately to the client context.	The FC demonstrates an extensive range of skills in engaging and encouraging clients in the change process. The skills are consistently accurately and appropriately applied to each specific client context.
2.2 Counselling Strategies	The FC demonstrates some understanding when working with clients from diverse cultural, age, ethnic, sexual orientation and health backgrounds. They generally demonstrate a respectful non-judgemental attitude to clients and their specific contexts.	The FC demonstrates an informed understanding and generally appropriate use of skills when working with clients from diverse cultural, age, ethnic, sexual orientation and health backgrounds. They frequently demonstrate a respectful non-judgemental attitude to clients and their specific contexts.	The FC demonstrates a well-informed understanding and range of skills in working with clients from diverse cultural, age, ethnic, sexual orientation and health backgrounds. They consistently demonstrate a respectful non-judgemental attitude to all clients and their specific contexts.
2.3 Facilitate Financial literacy skills	The FC demonstrates some skills in equipping and educating clients with life skills and financial literacy skills.	The FC demonstrates a range of skills in equipping and educating clients with life skills and financial literacy skills. They are usually able to adapt and create material that is appropriate to the needs of individual clients or specific contexts.	The FC demonstrates an extensive range of skills in equipping and educating clients with life skills and financial literacy skills. They are skilful in adapting and creating material that is appropriate to the needs of individual clients or specific contexts.
2.4 Case Note Writing	The FC maintains written records of their work with a client. They adhere to the agency documentation	The FC maintains generally accurate and timely records of aspects of their work with a client.	The FC consistently maintains accurate and timely records of all aspects of their work with a client.

Criteria	Level 1	Level 2	Level 3
	protocols when organising their work.	They usually adhere to the agency documentation protocols organising their work to be presentable, concise and readable.	They adhere fully to the agency documentation protocols organising their work to be presentable, concise and readable.
2.5 Administrative Procedures	The FC demonstrates compliance with their agency’s administrative requirements – case notes, referral processes, record keeping.	The FC frequently demonstrates full compliance with their agency’s administrative requirements – case notes, referral processes, record keeping.	The FC consistently demonstrates full compliance with their agency’s administrative requirements – case notes, referral processes, record keeping.
2.6 Practices ethically and legally	The FC demonstrates a limited ability to articulate the ethical and legal basis for their actions.	The FC can generally articulate the ethical and legal basis for their actions. Their client work demonstrates an informed level of understanding of the professional ethics that shape their practice.	The FC can clearly articulate the ethical and legal basis for all their actions. Their client work demonstrates a well-informed level of understanding of the professional ethics and legal dimensions that shape their practice
2.7 Strategies for Professional Development	The FC is developing a plan for their professional development that has been shaped by some self-evaluation as well as feedback from professional supervision and agency staff.	The FC has a plan for their professional development that has been shaped by some self-evaluation as well as feedback from professional supervision and agency staff.	The FC has a clear, structured plan for their professional development that has been shaped by self-evaluation as well as feedback from professional supervision and agency staff.
Research skills and resources	The FC occasionally demonstrates some research skills, and has developed limited resources and networks to clarify legal liability, options, strategies and referral to address client debt or other financial and non-financial issues and needs.	The FC frequently demonstrates a high level of research skills and has developed a range of resources and networks they can use to effectively clarify individual client’s issues, options strategies or referral to address debt or other financial and non-financial issues and needs.	The FC consistently demonstrates a high level of research skills and has developed an extensive range of resources and networks they can use to effectively clarify individual client’s issues, options strategies or referral to address debt or other financial and non-financial issues and needs.

Criteria	Level 1	Level 2	Level 3
2.8 Uses relevant legislation	The FC can sometimes identify possible legal issues in relation to debt and provide limited legal information that has direct application to a client's financial issues particularly legal liability	The FC frequently and accurately interprets and applies relevant legislation, regulations, policies, and procedures in identifying and providing information to a client to ensure their understanding of legal issues, options and strategies	The FC consistently and accurately interprets and applies relevant legislation, regulations, policies, and procedures in identifying and providing information to a client to ensure their understanding of legal issues, options and strategies

Section 3: TECHNICAL SKILLS

This checklist specifies areas of knowledge and experience in the financial counselling process. It outlines the basic knowledge required by an FC. It's expected that an Associate member has had experience in each area by the time they transition to a Full member.

Case studies with links to relevant sites for research are available through the supervisors to support learning in the areas regarding legislation.

The date columns are to be completed each time a tool is used or work is done in case work relevant to that area – it is recommended 3 observations are made where possible.

<u>Aspect of Financial Counselling</u>	<u>Evidence observed/sighted</u>	<u>Date</u>	<u>Date</u>	<u>Date</u>	Notes
<u>Tools to gather data and propose options,</u>					
Statement of Position (SoP)	Complete a SoP or agency equivalent and describe the results to a client				
Analysis of assets and liabilities	Demonstrate equity calculation for individual assets, for overall position and the relevance to the client's situation.				
Short Term money plan (STMP)	Create a STMP. Understand the difference from a SoP and describe when it is relevant.				
Pro-rata offers	Demonstrate calculations and describe application				
Lump sum payments	Understand methods of calculations and when payments are an option.				
<u>Knowledge necessary to identify, discuss and action options</u>					
<u>Credit Law and Consumer Law</u>					
Repossession of goods	Case work experience where default notice has been received and options have been discussed				
Financial hardship	Case work examples including applications based on section 72 variation and on other grounds				

<u>Aspect of Financial Counselling</u>	<u>Evidence observed/sighted</u>	<u>Date</u>	<u>Date</u>	<u>Date</u>	Notes
Unconscionable conduct	Contracts where unconscionable conduct may be an issue.				
Responsible lending	Identify possible breaches and steps taken to verify a breach and actions as a result				
Consumer leases	Understanding and application of the regulations				
Door to door sales	Understanding and application of the regulations				
Small amount credit contracts	<u>Understanding</u> and application of the regulations				
<u>Use of external dispute resolution schemes</u>					
Financial ombudsmen FOS and COSL	Identify when using EDR is appropriate and examples of application in case work				
Telecommunication TIO					
Energy Ombudsmen					
<u>Court processes:</u>					
Debt collection	Understanding regulations governing debt collection and application in case work				
Court processes	Understanding regulations of debt recovery through the court and application in case work				
<u>Bankruptcy</u>					
Discuss bankruptcy with clients	Explain bankruptcy to a client including providing relevant literature				
Bankruptcy and secured debts	Explain the effects on secured debts in bankruptcy through case examples				

<u>Aspect of Financial Counselling</u>	<u>Evidence observed/sighted</u>	<u>Date</u>	<u>Date</u>	<u>Date</u>	Notes
<u>Taking action and making referrals</u>					
Legal Services	Evidence of referral or description of when a referral is appropriate				
ASIC and ACCC					
Consumer and Business Services					
Welfare Rights Centre					
Tenants Information and Advocacy Service					
Community Legal Centres					
<u>Support client or directly undertake negotiation and advocacy</u>					
Letter writing	Sample letters: e.g. hardship arrangements, requesting information, full and final offers, debt waiver				
Computer literacy	Managing files, managing web based resources, set up Proforma letters, basic use of Word and Excel				
<u>Other relevant case experience in the following:</u>					
Utilities	Evidence in case work				
Housing					
Centrelink					
Superannuation					
Grants from benevolent Organisations					

Section 4: SAFCA Supervisor Report Template

Practice Dimension	Supervisor Comments
<p>Technical Skills and Knowledge</p> <ul style="list-style-type: none"> • Applying and tailoring tools to meet specific client need, familiarity with resources to resolve and address financial issues for clients, identifying appropriate strategies, negotiating and advocating • Credit and consumer Law, external dispute resolution, court processes, bankruptcy • Referral: relations with groups, agencies and other professionals • Documentation: principles of client record management, accuracy 	<p>Have these been satisfactorily met, if there are gaps please specify, please note any professional strengths and areas for future development.</p>
<p>Skills</p> <ul style="list-style-type: none"> • Establishing rapport, screening for risk, establishing client readiness, prioritising client need • Service Coordination: case management, consulting, collaborating, multi-disciplinary team • Client and Community Education: teach and impart life skills including but not limited to budgeting 	
<p>Ethics</p> <ul style="list-style-type: none"> • Adherence to professional codes of practice and ethics defining the context, conduct and function of Financial Counselling; ASIC Licensing relief • Professional Readiness: self awareness, diversity, ethics and continuing education 	
<p>SAFCA Supervisor declaration</p> <p>I recommend that _____ be eligible for Full membership of SAFCA as they have met all the required components of the SAFCA supervision program and met the minimum standards.</p>	
<p>SAFCA Supervisor Name</p>	
<p>SAFCA Supervisor Signature</p>	
<p>Date</p>	

NB Associate members need to demonstrate competency across ALL criteria at Level 2 BEFORE applying for Full membership. This document is to be retained on employee file, DO NOT send it to SAFCA. Refer to Forms M2 and M3 for applying for full membership.

