

QUALIFICATION CODE	CHC51122
QUALIFICATION TITLE	Diploma of Financial Counselling
QUALIFICATION DESCRIPTION	<p>This qualification reflects the role of financial counsellors working in the following two contexts:</p> <ul style="list-style-type: none"> ■ Generalist financial counsellors who work in agencies that meet the requirements for exemptions from holding both an Australian Financial Services Licence (ASIC legislative instrument 2017/792 and Regulation 7.1.04CAA(5)(9) of the Corporations Regulations 2001) and an Australian Credit Licence (ASIC legislative instrument 2017/793). Financial counsellors work across a variety of metropolitan, regional and remote settings. Generalist financial counsellors can assist both individuals and small businesses. ■ Rural financial counsellors who undertake specialised financial counselling work that assists primary producers and rural small businesses, and are employed in agencies funded for this purpose. These agencies meet the requirements for an exemption from holding an Australian Credit Licence (ASIC legislative instrument 2017/793). <p>All financial counsellors have specialist knowledge of legal remedies and options to manage debt and financial difficulty and are advocates who work in a model of social justice and client empowerment.</p> <p>This qualification is NOT related to the work performed by financial planners or financial advisers whose role is to provide clients with strategies to address their investment options and require a financial services licence for their work under the National Consumer Credit Protection Act 2010. This qualification is also not appropriate for financial capability workers.</p> <p>This qualification does NOT refer to therapeutic counselling. Psychological issues, which affect individuals, families and groups such as gambling, substance abuse, child abuse and mental or physical health problems require referral to a professionally qualified practitioner. However, a recognition of, and an ability to work within, a counselling framework and the way in which other issues may interact with financial issues is highly relevant to financial counselling practice.</p> <p>To achieve this qualification, the candidate must have completed 220 hours of work as detailed in the Assessment Requirements of units of competency.</p>
ENTRY REQUIREMENTS	Nil

PACKAGING RULES	<p>17 units must be completed:</p> <ul style="list-style-type: none">■ 14 core units■ 3 elective units, consisting of:<ul style="list-style-type: none">◦ up to 3 units from the electives listed below, any endorsed Training Package or accredited course. <p>Any combination of electives that meets the above rules may be selected for the award of the Diploma of Financial Counselling. Where appropriate, electives may be packaged to provide a qualification with a specialisation.</p> <p>Packaging for specialisation:</p> <p>At least 3 units from Group A must be selected for the award of Diploma of Financial Counselling (Rural), including CHCFIN004 Provide rural financial counselling services.</p> <p>All electives chosen must contribute to a valid, industry-supported vocational outcome.</p>
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CORE UNITS	<p>CHCADV001 Facilitate the interests and rights of clients</p> <p>CHCCCS019 Recognise and respond to crisis situations</p> <p>CHCCDE002 Develop and implement community programs</p> <p>CHCCSL001 Establish and confirm the counselling relationship</p> <p>CHCCSL002 Apply specialist interpersonal and counselling interview skills</p> <p>CHCCSL007 Support counselling clients in decision-making processes</p> <p>CHCDIV001 Work with diverse people</p> <p>CHCFIN006 Establish the financial counselling relationship</p> <p>CHCFIN007 Provide counselling, advice and represent the client</p> <p>CHCFIN008 Apply professional practice in financial counselling</p> <p>CHCFIN009 Apply basic concepts of small business to financial counselling</p> <p>CHCFIN010 Provide financial counselling within a social justice framework</p> <p>CHCLEG002 Interpret and use legal information</p> <p>CHCPRP003 Reflect on and improve own professional practice</p>
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ELECTIVE UNITS	<p>Group A electives – RURAL FINANCIAL COUNSELLING specialisation</p> <p>CHCFIN004 Provide rural financial counselling services</p> <p>AHCAGB518 Develop climate risk management strategies</p> <p>AHCAGB519 Plan and monitor production processes</p> <p>AHCBUS516 Develop and review a business plan</p> <p>AHCBUS518 Prepare and monitor budgets and financial reports</p> <p>Other electives</p> <p>CHCCCS003 Increase the safety of individuals at risk of suicide</p> <p>CHCCCS004 Assess co-existing needs</p> <p>CHCCOM002 Use communication to build relationships</p> <p>CHCCOM003 Develop workplace communication strategies</p> <p>CHCCSM004 Coordinate complex case requirements</p> <p>CHCCSM005 Develop, facilitate and review all aspects of case management</p> <p>CHCDIV002 Promote Aboriginal and/or Torres Strait Islander cultural safety</p> <p>CHCMHS005 Provide services to people with co-existing mental health and alcohol and other drugs issues</p> <p>CHCSET001 Work with forced migrants</p> <p>CHCSET002 Undertake bicultural work with forced migrants in Australia</p> <p>CHCSOH013 Work with people experiencing or at risk of homelessness</p> <p>CHCSOH021 Work with clients within the social housing system</p> <p>HLTWH003 Maintain work health and safety</p>
QUALIFICATION MAPPING INFORMATION	Supersedes and is not equivalent to CHC51115 Diploma of Financial Counselling.
LINKS	Companion Volume Implementation Guide