

UNIT CODE	CHCFIN009
UNIT TITLE	Provide financial counselling within a social justice framework
APPLICATION	<p>This unit describes the performance outcomes, skills and knowledge required to provide financial counselling services to clients who are impacted by systemic issues and to participate in systemic advocacy.</p> <p>This unit applies to financial counsellors who work in agencies that meet the requirements for the Australian Securities and Investments Commission (ASIC) exemptions from holding a financial services or credit licence.</p> <p>The skills in this unit must be applied in accordance with Commonwealth and State or Territory legislation, Australian standards and industry codes of practice.</p>
PREREQUISITE UNIT	Nil
COMPETENCY FIELD	
UNIT SECTOR	

ELEMENTS	PERFORMANCE CRITERIA
<i>Elements describe the essential outcomes</i>	<i>Performance criteria describe the performance needed to demonstrate achievement of the element.</i>
1. Conduct case work within a social justice framework.	1.1 Provide financial counselling services within a social justice framework. 1.2 Provide financial counselling services in manner that is consistent with the ethos of the financial counselling sector.
2. Using a strengths-based approach.	2.1 Communicate information in a manner that responds to the emotional state of the client. 2.2 Observe boundaries with clients. 2.3 Implement self-care processes to manage trauma related to client experience.

3. Adjust practice to mitigate personal and financial and risks that result from particular client circumstances.	<p>3.1 Adjust practice to mitigate personal and financial risks that result from gambling harm.</p> <p>3.2 Adjust practice to mitigate personal and financial risks that result from domestic and family violence.</p> <p>3.3 Adjust practice to mitigate personal and financial risks that result from mental illness.</p> <p>3.4 Adjust practice to mitigate personal and financial risks that result from elder abuse.</p> <p>3.5 Adjust practice to mitigate personal and financial risks that result from other factors.</p>
4. Gather and prepare evidence of systemic issues.	<p>4.1 Identify issues in individual case work that may be the result of systemic issues.</p> <p>4.2 Inform clients about systemic issues, the impact they may be having and options for recourse, including submitting complaints and provide opportunities for clients to participate in systemic advocacy.</p> <p>4.3 Keep records/case notes with view to using them for systemic advocacy.</p> <p>4.4 Request consent from client to take systemic action involving complaints on their behalf.</p> <p>4.5 Write case studies to contribute to systemic advocacy.</p> <p>4.6 Identify the target audience for the evidence of systemic change.</p> <p>4.7 Stay informed about current and emerging systemic issues.</p>
5. Share evidence with relevant parties.	<p>5.1 Research existing systemic advocacy underway.</p> <p>5.2 Engage with financial counselling peak bodies and other key advocacy groups.</p> <p>5.3 Participate in roundtables, working groups and other key groups that effect change.</p>

FOUNDATION SKILLS	
<i>Foundation skills essential to performance in this unit, but not explicit in the performance criteria are listed here, along with a brief context statement.</i>	
SKILLS	DESCRIPTION
Reading skills to:	■
Writing skills to:	■
Oral communication skills to:	■
Numeracy skills to:	■
Learning skills to:	■

Problem-solving skills to:	■
Initiative and enterprise skills to:	■
Teamwork skills to:	■
Planning and organising skills to:	■
Self-management skills to:	■
Technology skills to:	■
UNIT MAPPING INFORMATION	No equivalent unit.
LINKS	Companion Volume Implementation Guide

TITLE	Assessment Requirements for CHCFIN009 Provide financial counselling within a social justice framework
PERFORMANCE EVIDENCE	<p>Evidence of the ability to complete tasks outlined in elements and performance criteria of this unit in the context of the job role, and:</p> <ul style="list-style-type: none"> ■ performed the activities outlined in the performance criteria of this unit during a period of 220 hours of work in a financial counselling agency that has met the requirements for the Australian Securities and Investments Commission (ASIC) exemptions from holding a financial services or credit licence or in an appropriate simulated environment. ■ used critical thinking and problem-solving to provide advice to at least 5 different clients, ensuring that each of the following issues are present for at least one client: <ul style="list-style-type: none"> ○ problem gambling ○ domestic and family violence ○ alcohol, drugs or substance abuse ○ elder abuse ○ mental illness ■ write one case study based on a client scenario for use in systemic advocacy.

KNOWLEDGE EVIDENCE	<p>Demonstrated knowledge required to complete the tasks outlined in elements and performance criteria of this unit:</p> <ul style="list-style-type: none"> ■ social justice framework, including: <ul style="list-style-type: none"> ○ understanding systemic causes of inequality ■ being aware of the impact of structures of power on vulnerable people: <ul style="list-style-type: none"> ○ generational trauma
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- decision making under scarcity
- history of the financial counselling sector:
 - social justice beginnings
 - campaigns for change
- Australian financial counselling code of ethical practice
- trauma informed practice
- client-centred, strengths-based approaches to financial counselling and other models consistent with these approaches
- work health and safety
- scope and limitations of the financial counselling role
- practitioner/client boundaries, particularly with regard to the provision of therapeutic counselling
- models for self-care
- indicators of high-risk aspects of client situations:
 - problem gambling
 - domestic and family violence
 - alcohol, drugs and substance abuse
 - elder abuse
 - mental illness
 - other factors
- adjustment to practice prevent further harm to client for:
 - problem gambling
 - domestic and family violence
 - alcohol, drugs and substance abuse
 - elder abuse
 - mental illness
 - other factors
- referral pathways for high-risk aspects of client situations:
 - problem gambling
 - domestic and family violence
 - alcohol, drugs and substance abuse
 - elder abuse
 - mental illness
 - other factors
- indicators of the presence of systemic issues, including:
 - unfair outcomes permitted by existing systems
 - pattern poor outcomes associated with one creditor or industry
 - poor outcomes for clients associated with new products
- structure and role of peak bodies in the financial counselling sector
- regulators and roles, peak industry bodies
- financial services - APRA, ASIC
- competition and consumer protection - ACCC
- energy - AER or state-based bodies
- peak industry bodies for banks (ABA), telcos (Comms Alliance), finance companies & BNPL (AFIA)
- procedures for making a complaint:
 - bodies to complain to - ASIC, ACCC.
 - how to draft
 - what evidence is required
 - why this is important
 - the complaints process
- principles of writing case notes, including:
 - when to make a file note
 - what information should be included
 - professional standards and practices for file notes
 - case review

	<ul style="list-style-type: none"> ■ aspects of informed consent including: <ul style="list-style-type: none"> ○ privacy statement ○ checking for understanding ○ varying or ending agreement ■ process for writing case studies that support systemic advocacy: <ul style="list-style-type: none"> ○ targeting case study to appropriate recipient ○ clearly stating the problem or systemic issue ○ providing details of client situation ○ detrimental impact of the systemic issue on the financial and personal situation of client ○ course of action that may address the issue ■ key sources of information and resources including: <ul style="list-style-type: none"> ○ FCA toolkit ○ NDH website ○ State Association resources.
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ASSESSMENT CONDITIONS	<p>Skills must be demonstrated in the workplace or with simulations and scenarios developed by Financial Counselling Australia capturing the full range of contexts and situations.</p> <p>Assessment must ensure access to:</p> <ul style="list-style-type: none"> ■ client financial information ■ case studies. <p>Assessors must satisfy the Standards for Registered Training Organisations' requirements for assessors.</p>
LINKS	Companion Volume Implementation Guide