



Australian Government

CHCFIN009 Provide financial counselling and systemic advocacy within a social justice framework

Release: 1

CHCFIN009 Provide financial counselling and systemic advocacy within a social justice framework

Modification History

Not applicable.

Application

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.

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.

The skills in this unit must be applied in accordance with Commonwealth and State or Territory legislation, Australian standards and industry codes of practice.

No occupational licensing, certification or specific legislative requirements apply to this unit at the time of publication.

Pre-requisite Unit

Nil

Competency Field

Financial Counselling

Unit Sector

Community Services

Elements and Performance Criteria

ELEMENTS

Elements describe the essential outcomes

1. Articulate the role of financial counselling in responding to systemic issues within the social justice framework.

PERFORMANCE CRITERIA

Performance criteria describe the performance needed to demonstrate achievement of the element.

- 1.1. Identify the principles underpinning a social justice framework.
- 1.2. Identify characteristics of systemic issues discovered from financial counselling casework.
- 1.3. Interpret systemic issues that impact on the complex needs

- of clients.
- 1.4. Provide financial counselling services within a social justice framework.
 - 1.5. Apply agency approach to systemic advocacy according to organisational policies and procedures.
 2. Gather and prepare evidence of systemic issues.
 - 2.1. Identify issues in individual case work and other sources that may be the result of systemic issues.
 - 2.2. 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.
 - 2.3. Keep records and case notes with view to using them for systemic advocacy.
 - 2.4. Request consent from client to take systemic action involving complaints on their behalf.
 - 2.5. Write case studies to contribute to systemic advocacy.
 - 2.6. Identify the target audience for the evidence of systemic change.
 - 2.7. Identify sources to stay informed about current and emerging systemic issues.
 3. Share evidence with relevant parties.
 - 3.1. Research existing systemic advocacy relevant to the financial counselling sector.
 - 3.2. Engage with financial counselling peak bodies, and other key stakeholders and regulators.
 - 3.3. Participate in roundtables, working groups and other key groups that effect change.
 - 3.4. Document outcomes according to organisational policies and procedures.

Foundation Skills

Foundation skills essential to performance in this unit, but not explicit in the performance criteria are listed here, along with a brief context statement.

SKILLS

DESCRIPTION

- | | |
|-------------------------------|---|
| Reading skills to: | <ul style="list-style-type: none">research and interpret information from a range of complex documents. |
| Writing skills to: | <ul style="list-style-type: none">present information and evidence in required formats using language, structure and style appropriate to audience. |
| Oral communication skills to: | <ul style="list-style-type: none">participate in a variety of spoken exchanges with others using clear and direct language to convey, request and |

- confirm understanding of information.
- Numeracy skills to:
- access required information from familiar and unfamiliar financial reports
 - interpret and synthesise statistical data with related information to make predictions and validate research outcomes.
- Problem-solving skills to:
- identify and analyse discrepancies in information gathered.
- Initiative and enterprise skills to:
- collaborate with colleagues to achieve client outcomes.
- Planning and organising skills to:
- logically sequence information and analysis in required formats to address client requirements.
- Technology skills to:
- use main features and functions of technology and software programs to complete work tasks.

Unit Mapping Information

No equivalent unit.

Links

Companion Volume implementation guides are found in VETNet - -

<https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=5e0c25cc-3d9d-4b43-80d3-bd22cc4f1e53>

Assessment Requirements for CHCFIN009 Provide financial counselling and systemic advocacy within a social justice framework

Modification History

Not applicable.

Performance Evidence

Evidence of the ability to complete tasks outlined in elements and performance criteria of this unit in the context of the job role, and:

- document one case study for use in systemic advocacy including:
 - overview of client circumstances
 - explanation of systemic issue
 - target audience for advocacy
 - written evidence for complaint
- perform 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. These 220 hours may be applied collectively across all units of competency that include the requirement for workplace hours for the purposes of assessment.

Knowledge Evidence

Demonstrated knowledge required to complete the tasks outlined in elements and performance criteria of this unit:

- social justice framework, including:
 - understanding systemic causes of inequality
- being aware of the impact of structures of power on vulnerable people:
 - intergenerational trauma
 - 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 and client boundaries, particularly with regard to the provision of therapeutic counselling
- models for self-care
- indicators of the presence of systemic issues, including:
 - unfair outcomes permitted by existing systems
 - patterns of poor outcomes associated with creditors, organisations, industry or government
 - poor outcomes for clients associated with new products
 - reports from industry or regulators
 - identification of structures which adversely affect positive client outcomes
- structure and role of peak industry bodies in the financial counselling sector
- stakeholders who play a role in systemic advocacy, including:
 - governments
 - regulators with a consumer protection remit
 - local MP
 - media
 - peak industry bodies
- procedures for making a complaint to regulators:
 - the complaints process
 - bodies to complain to
 - how to draft a complaint to a regulator
 - what evidence is required
 - why this is important
- aspects of informed consent, including:
 - privacy statement
 - checking for understanding
 - varying or ending agreement
 - third party authority forms
- process for writing case studies that support systemic advocacy:
 - targeting case study to appropriate recipient
 - clearly stating the problem or systemic issue
 - providing details of client situation
 - explaining the 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:
 - National Debt Helpline (NDH) website
 - financial counselling peak body resources.

Assessment Conditions

Skills must be demonstrated in the workplace or a simulated workplace environment. Where a simulated environment is used for the purposes of assessment, simulations and scenarios must be included that provide the full range of context and situations that would occur in the workplace.

Assessment must ensure access to:

- suitable facilities, equipment and resources, including:
 - client information
 - organisational policies, procedures and resources
 - interactions with clients
 - where necessary - scenarios and case studies that involve complex financial situations and problem solving
 - interaction with other people.

Assessors must satisfy the Standards for Registered Training Organisations' requirements for assessors.

Links

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<https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=5e0c25cc-3d9d-4b43-80d3-bd22cc4f1e53>