



Australian Government

Assessment Requirements for CHCFIN011 Provide rural financial counselling services

Release: 1

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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:

- work according to the values and philosophies of rural financial counselling, use critical thinking and problem-solving skills to respond to the financial counselling needs of at least 5 different rural clients, including:
 - work in accordance with the class order applicable for rural financial counselling services
 - engage in mediation with financial institutions using State or Territory Farm Debt Mediation Acts and other relevant legislation
 - read and interpret enterprise profit and loss statements
 - document client files according to organisational requirements.

Knowledge Evidence

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

- legal and ethical considerations, national, state or territory, for rural financial counselling, and how these are applied in organisations and individual practice:
 - children in the workplace
 - codes of conduct or practice
 - conflict of interest
 - court systems and the key feature of their operation
 - discrimination
 - duty of care
 - human rights
 - informed consent
 - mandatory reporting
 - practice standards
 - practitioner and client boundaries
 - privacy, confidentiality and disclosure
 - records management
 - rights and responsibilities of workers, employers and clients:

- scope and limitations of financial counsellor role
- specific legislation that applies to rural financial counselling work, including:
 - Financial Services Reform Act 2003
 - State or Territory Farm Debt Mediation Acts
 - State Rural Adjustment Acts
- work health and safety
- current contextual issues that impact rural financial counselling work, including:
 - primary industries and their role
 - farms as business enterprises and commonly used farm business structures
 - political context
 - economic context
 - social issues
 - environmental context
 - technology issues
 - eligible rural enterprises
- models of work in the rural sector, including:
 - options for development and decision support
 - farm debt mediation
 - farm visits
 - case management
 - working with families
 - understanding intergenerational issues including elder abuse
 - rural family culture and dynamics
 - referral
 - early intervention/prevention
 - community development and education
 - risk identification
- stakeholders commonly involved in rural financial counselling work, including:
 - financial services
 - community service
 - industry bodies
 - government institutions and regulators
 - personal networks
- principles of farm enterprise businesses and succession planning
- principles and techniques for cash flow budgeting
- how to interpret profit and loss statements
- banking and finance industries and regulatory frameworks including hardship provisions for primary producers
- response to environmental disasters including flood, drought and fire
- Centrelink support mechanisms

- referral networks and resources
- principles of client empowerment and disempowerment
- principles of access and equity
- signs of health or mental health issues, including common indicators of suicide risk
- factors for consideration when working with people from culturally and linguistically diverse backgrounds, including Indigenous Australian culture
- role of fair work and the impact of work practices that are unsatisfactory or illegal, including:
 - using workers without visa
 - paying appropriate wages.

Assessment Conditions

Skills must be demonstrated in the workplace or in a simulated environment that reflects workplace conditions.

Assessment must ensure access to:

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

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

Links

Companion Volume implementation guides are found in VETNet - -

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