

Questions and Answers

Commonwealth Financial Counselling and Financial Capability

Application Process

1. How can I apply for funding under the Financial Wellbeing and Capability (FWC) Activity?

You must submit your grant application using the application form, which is available on the [GrantConnect](#) and [Community Grants Hub](#) websites. The application form includes help information.

2. What is the closing time and date for applications?

Applications must be submitted by **2.00pm (AEST) on 22 August 2018**. It is recommended that you submit your application **well before the closing time and date**.

3. Is my organisation eligible to apply if it is not a legal entity?

Certain non-legal entity types can be considered eligible for this grant opportunity. Eligibility criteria are included in the Grant Opportunity Guidelines at section 3.

4. If I am not able to submit my application by the due time and date, can I be granted an extension?

No, extensions will not be given.

If an application is late or the Community Grants Hub is requested to approve a lodgement after the closing date the [late application policy](#) available on the Community Grants Hub website will apply.

5. Do I need to answer each question on the application form in a particular order?

You can navigate around the application form and answer questions in any order you choose. However, all questions are mandatory unless otherwise marked. The application form will not allow you to submit your application until all mandatory questions are addressed.

6. How can I submit the application form?

The form is an online application form that you must submit electronically. The Community Grants Hub will not provide application forms or accept application forms for this grant opportunity by fax, email or mail.

7. Can my organisation apply for more than one funding round?

There will be an open competitive funding round, for each of the following FWC sub-activities: Emergency Relief, Food Relief, Commonwealth Financial Counselling and Financial Capability and Commonwealth Financial Counselling Helpline.

Organisations can apply for multiple sub-activities. You must provide a separate application for each, in accordance with the respective Grant Opportunity Guidelines.

Only one application will be accepted per sub-activity. For example, one application for Emergency Relief, one application for Commonwealth Financial Counselling and Financial Capability.

8. My organisation would like to apply for Commonwealth Financial Counselling and Financial Capability in different areas. Should we do an application for each site we wish to apply for?

No. Your organisation should apply for multiple areas for Commonwealth Financial Counselling and Financial Capability services in one application.

In all instances, applicants should select the highest applicable area. For example if you are applying to deliver services in an entire SA4, select the SA4. If you are only seeking to apply for part of an SA4, then select the relevant SA2s in your application. A list of the amounts available in each SA4 area that you can apply for is included at [Appendix A](#).

Please note that, due to the word count on the application form, one application can cover a maximum of 40 service areas. If you are applying to deliver services in *fewer* than 40 areas, you must complete one application only. If more than one application is submitted for a sub-activity, only the last application received will be assessed.

If you are applying to deliver services in *more* than 40 areas, please complete an application for the first 40 areas and a separate application for the next group of up to 40 areas, and so on. Please ensure you select all relevant locations relating to the areas you are applying for, as per list provided at [Appendix A](#).

9. When will I know the outcome of my application?

You will be notified of the outcome of your application at the end of the selection process. For probity reasons, to treat all applicants fairly and equally, it is not possible to give you information about the status of individual applications during the assessment process.

10. What feedback will be available for this grant round?

A feedback summary will be published on the Community Grants Hub website to provide all organisations with easy to access information about the assessment process and the main strengths and areas for improving their applications.

Individual feedback for this grant opportunity may be requested within 30 days of receiving an outcome notification. Feedback will be provided within 30 days of receiving the request.

11. If we are unsuccessful, will the Department of Social Services be involved in communicating to local stakeholders and clients that services will no longer be provided by our organisation?

It is up to individual organisations to communicate any changes to their services to local stakeholders. The Department of Social Services will ensure that the outcome of selection

processes is publicly available and can provide advice to support organisations that have been unsuccessful in the funding round.

12. How can I find out about other Commonwealth Financial Wellbeing and Capability funding opportunities in my state or region?

Further information about open grants can be found on the [Community Grants Hub website](#). You may wish to [subscribe](#) for updates.

Funding

13. How much funding is available for this program?

Refer to [Appendix A](#) of the Grant Opportunity Guidelines for an outline of funding allocations in your area.

14. How is funding to each SA4 decided?

The funding amount for each SA4 is determined by levels of need and disadvantage in line with the Socio Economic Indexes for Areas (SEIFA) data derived from the [2016 Census of Population and Housing](#). SEIFA was chosen as a consistent and accurate measure of disadvantage that could be used nationwide, across different service types, and over time.

Local information provided by the Department of Social Services' service delivery network was also used to inform need in each area.

15. Have service areas changed?

Yes. Minor changes have been made to boundaries and some names of service areas. More information can be found on the [ABS website](#).

16. Where can I get more information on service coverage areas?

Further information on service coverage areas is available on the [Community Grants Hub website – Service Areas webpage](#).

17. Is the funding ongoing?

Grant agreements will be offered for four and half years, from 1 January 2019 to 30 June 2023.

18. When will funding commence?

Funding will be in place by 1 January 2019. Successful organisations will be sent an offer of grant funding by the Department of Social Services once the grant round and assessment process has been completed.

19. What are the conditions of funding for this grant?

A copy of the terms and conditions for the FWC Activity are included in the grant opportunity documentation.

20. What can my organisation use the grant funding for?

Grant money can be used in accordance with the information outlined in the Grant Opportunity Guidelines.

Commonwealth Financial Counselling and Financial Capability

21. Why have you redesigned the FWC activity?

The FWC Activity has been redesigned to ensure Commonwealth funding to services is appropriately targeted and aligned with the Government's policy priorities, while providing a firm legislative footing for this Activity.

The Government has a responsibility to ensure activities undertaken by organisations funded under the FWC Activity are aligned to a head of power in the Commonwealth of Australia's Constitution. To address this, eligibility criteria will be applied to all FWC sub-activities.

22. What are the eligibility criteria for clients to receive Commonwealth Financial Counselling and Financial Capability services?

The eligibility criteria for clients to receive **Commonwealth Financial Counselling** is: *not being able to pay a bill, or at imminent risk of not being able to pay a bill.*

The eligibility criteria for clients to receive **Financial Capability** will be limited to:

- those in receipt of a Commonwealth social security benefit, allowance or payment;
- newly arrived migrants/non-citizens (priority to be given to newly arrived refugees); or
- women experiencing family violence for the purpose of assisting these women to become financially independent.

23. What does “unable to pay their bills, or at imminent risk of being unable to pay bills” mean?

Imminent risk takes its everyday meaning of “close” or “near”. Each organisation will be expected to exercise its professional judgement to assess if this is the case for a presenting client.

Whilst determining eligibility, an organisation may also identify underlying issues (such as mental health issues, housing instability or addiction) and can facilitate a referral to other related services where appropriate.

A bill can include (but is not limited to): food, utilities, medical expenses, or basic household goods. For example, a client presenting with a bill that falls for payment within the next

calendar month, which they will be unable to pay, would be considered at imminent risk of being unable to pay their bills.

24. How will your service demonstrate to the Department that your service is applying the eligibility criteria?

Your service will be required to report in Data Exchange (DEX) and submit an annual service report. You will be required to provide assurance in the annual service statement that your service is meeting the eligibility criteria.

25. Why are partnerships, linkages and collaboration with other agencies and organisations important?

The Department of Social Services encourages collaboration and partnerships as a key component of effective service delivery models. It assists organisations in making appropriate referrals and co-ordinating services to improve client outcomes. The goal is to develop and maintain a strong referral pathway across the suite of FWC services and other programs as appropriate.

26. Where should I go for further information?

Please email your enquiries to support@communitygrants.gov.au or call 1800 020 283.

New questions and answers added 20 July 2018

Consortium applications

27. What is a lead organisation?

If you submit a joint application as a consortium, you must nominate a lead organisation for the application. The lead organisation for the project will, if your application is successful, sign the Grant Agreement, receive the funding and assume legal responsibility for performing the activities and meeting the outcomes under the Grant Agreement.

A lead organisation must be a legal entity as listed in section 3.1.1 of the Grant Opportunity Guidelines.

28. Would the Department prefer a consortia (joint) approach?

Applications submitted from individual organisations will be neither preferred nor disadvantaged over applications from consortia. Applications will be considered on their merits, based on:

How well it meets the criteria

How it compares to other applications

Whether it provides value for money.

29. Can a proposed subcontractor also be a subcontractor noted as a party adjoining a competing bid?

A proposed sub-contractor or consortium member can be a party to more than one application, including competing applications.

New questions and answers added 30 July 2018

30. Is DSS now requiring a different data set to what is currently used in the DEX system?

Organisations delivering FWC services will be required to collect client information (e.g. identifying and demographic characteristics) and enter this directly into the department's performance reporting solution, the Data Exchange (DEX). These requirements have not changed under the redesigned FWC Activity.

Under the redesigned FWC Activity organisations will also be required to participate in the partnership approach as a condition of the grant agreement. The main focus of the partnership approach is collecting information about the outcomes achieved by clients as a result of service delivery. Support is available for organisations implementing the partnership approach including training webinars, tailored program guidance and task cards. Further information can be found at <https://dex.dss.gov.au/>

In addition, organisations will be required to only report individual client records, and not unidentified or group clients. This change has been made to improve the accuracy of the data collected.

31. If so, for what purposes will DSS be using this personal information?

There are no changes to the way the Data Exchange collects or uses personal information. Client level data provided through the Data Exchange is **de-identified** so that no identifiable client information is able to be used by the Department. **De-identified** information is used for the purposes of policy development, grants program administration, research and evaluation. Further information about client privacy is available in the Data Exchange Protocols https://dex.dss.gov.au/wp-content/uploads/2017/03/data_exchange_protocols.pdf

The purpose of the partnership approach is to provide an overall picture of the complexity of client need and offers organisations the ability to share information on the outcomes achieved through interaction with their service. The partnership approach also ensuring that programs are supported by evidence on what achieves outcomes for clients. Effective outcomes measurement is vital to ensuring the Department can demonstrate the effectiveness of the clients' service interaction.

32. Has DSS considered the impact these data collection requirements will have on services such as the National Debt Helpline? These include the likelihood that some clients will not proceed with the service, as well as the time it may take for services to collect this data.

Under the FWC redesigned Activity organisations will be expected, as part of the obligations of the grant agreement with the Department, to collect and report client data (including, where the grant agreement specifies, the partnership approach).

While organisations are expected to ask clients for information, there is no obligation on clients to provide this information in order to receive a service. Organisations delivering FWC however, will be required to engage with potential clients to determine if they meet the eligibility criteria.

The Department acknowledges there may be a small number of occasions where clients do not want their personal information recorded, for example due to privacy concerns. In these circumstances, organisations should provide advice to clients about the way the Data Exchange collects and uses personal information. Further information about client privacy is available in the Data Exchange Protocols https://dex.dss.gov.au/wp-content/uploads/2017/03/data_exchange_protocols.pdf

New Question added 08 August 2018

33. Why there is no funding allocation for NT when every other jurisdiction has an allocation?

In determining the location of Commonwealth Financial Counselling and Financial Capability services the Department considered the availability of other services delivered through the Financial Wellbeing and Capability Activity.

In the Northern Territory, funding through the Financial Wellbeing and Capability Activity is available for Money Support Hubs. These services provide integrated Commonwealth Financial Counselling and Financial Capability services, and in some instances Emergency Relief services and access to Microfinance products.

The Money Support Hub Grant Opportunity is a restricted selection process. A list of organisations eligible to apply through this grant round is listed in the Financial Counselling and Capability – Money Support Hubs Grant Opportunity Guidelines (<https://www.communitygrants.gov.au/grants/money-support-hubs>)