



Australian Government

Community
Grants Hub
Improving your grant experience



Commonwealth Financial Counselling and Financial Capability

Feedback for applicants

Overview

The Financial Wellbeing and Capability Activity is a component of the Families and Communities Program. The Families and Communities Program aims to strengthen relationships, improve the wellbeing of children and young people, reduce the cost of family breakdown, strengthen family and community functioning and facilitate the settlement of migrants and humanitarian entrants in the community.

The objectives of the Financial Wellbeing and Capability Activity are to support eligible individuals and families to navigate financial crises and build financial wellbeing, financial capability, and resilience for vulnerable people and those most at risk of financial exclusion and disadvantage.

The Financial Wellbeing and Capability Activity contributes to improved outcomes for eligible vulnerable people, families and communities by:

- helping people who are unable to pay their bills or are at imminent risk of not being able to pay their bills
- improving financial capability by helping people to make informed choices to address their financial problems, and by fostering the improved use and management of money
- assisting clients to navigate life transitions and/or financial stress or crisis which may negatively impact on their wellbeing
- improving financial resilience and pathways to mainstream financial services by providing access to savings products and affordable credit products
- implementing research and evaluation activities to contribute to program and service improvement.



Selection Process

The Community Grants Hub used an open selection process to select 42 providers to deliver the Financial Wellbeing and Capability Activity - Commonwealth Financial Counselling and Financial Capability Funding Round.

The Community Grants Hub received 152 applications for funding, each of which was required to address the following three selection criteria:

- 1) Describe your organisation and its capacity to deliver Commonwealth Financial Counselling and Financial Capability services in the target area (relevant SA4/SA2s).**
- 2) Explain how your organisation will deliver Commonwealth Financial Counselling and Financial Capability services to people in financial crisis.**
- 3) Explain how your organisation will work to recognise and support vulnerable people with complex needs (including collaboratively with other services).**

Preferred applicants were identified based on the strength of their responses to the selection criteria and their demonstrated ability to meet the grant requirements outlined in the Grant Opportunity Guidelines.

Selection Results

Forty-two organisations were selected to deliver Financial Wellbeing and Capability Activity - Commonwealth Financial Counselling and Financial Capability Funding Round.

The selected organisations provided strong responses to the selection criteria and demonstrated their ability to meet the eligibility requirements outlined in the Grant Opportunity Guidelines. Further detail about what constituted a strong response to each criterion is provided below.



Criterion 1

Describe your organisation and its capacity to deliver Commonwealth Financial Counselling and Financial Capability services in the target area (relevant SA4/SA2s).

Your response should include information about:

- your organisation and what services it delivers, i.e. type of services, outlet locations, hours of operation, proximity to transport, size
- the relevant capabilities (experience, skills and qualifications) of staff who are directly and indirectly delivering Commonwealth Financial Counselling and Financial Capability services
- development and training you will be providing to staff to ensure they have the necessary skills, qualifications and support to deliver services to people under financial stress.

Strength	Example
<p>Strong applications clearly described the organisation and what services are delivered, i.e. type of services, outlet locations, hours of operation, proximity to transport, size</p>	<p>Strong responses clearly described:</p> <ul style="list-style-type: none"> • the organisation and services delivered, including history of delivering financial counselling services to disadvantaged and vulnerable people • geographical coverage • the number and location of existing and/or proposed outlet sites including the site/s hours of operation, including any additional after hours coverage, home visit services, or outreach services • whether sites are co-located with other internal services/programs, and/or social service providers ease of access to organisation ie proximity to public transport.
<p>Strong applications clearly demonstrated the relevant capabilities (experience, skills and qualifications) of staff who are directly and indirectly delivering Commonwealth Financial Counselling & Financial Capability services.</p>	<p>Strong responses clearly described:</p> <ul style="list-style-type: none"> • the Financial Counsellors and Financial Capability workers experience and qualifications held , i.e. Diploma in Community Services (Financial Counselling) or equivalent VET qualifications as well as additional training in relevant areas (mental health, domestic/family violence, dispute resolution) • staffing and their memberships of professional associations and bodies.
<p>Strong applications clearly demonstrated development and training the organisation will be</p>	<p>Strong responses clearly described:</p> <ul style="list-style-type: none"> • the mandated professional development needed to maintain necessary skills and membership of



Strength	Example
providing to staff to ensure they have the necessary skills, qualifications and support to deliver services to people under financial stress.	<p>professional associations (regular professional supervision by an accredited Supervisor; ongoing personal development and training)</p> <ul style="list-style-type: none">• support through monthly line management and professional supervision, inductions for new staff and role specific training• cultural competency training as well as National Police Checks and Working with Children registrations• external training through local vulnerable people’s forums, workshops and local provider network meetings, and government departments conferences• annual staff performance reviews, and how strengths and areas for further development are identified.



Criterion 2

Explain how your organisation will deliver Commonwealth Financial Counselling and Financial Capability services to people in financial crisis.

Your response must include information about how your organisation will:

- assess clients to determine they are eligible (see eligibility information under 1.4) to receive services under Commonwealth Financial Counselling and Financial Capability
- assist clients to address their financial problems, make informed choices and build longer-term capability to budget and manage their money
- leverage other sources of funding, resources and/or support to address the need for Commonwealth Financial Counselling and Financial Capability services.

Strength	Example
Strong applications clearly demonstrated how the organisation will assess clients to determine they are eligible (see eligibility information under 1.4) to receive services under Commonwealth Financial Counselling and Financial Capability.	Strong responses clearly described: <ul style="list-style-type: none">• eligibility processes to determine the financial situation and eligibility of clients including knowledge of current eligibility requirements• how staff triage enquiries/ applications according to urgency, vulnerability and/or financial issues and determine if other services are more appropriate for the client.
Strong applications clearly demonstrated how the organisation will assist clients to address their financial problems, make informed choices and build longer-term capability to budget and manage their money.	Strong responses clearly described: <ul style="list-style-type: none">• how financial counsellors work one-on-one to provide a confidential, culturally sensitive and individualised service that is relevant to the clients needs• how clients are assisted with their budgeting and simple banking requirements• how workshops are delivered to improve financial literacy for community groups• how they advocate on behalf of individuals who are at risk of housing eviction and/or loss of Centrelink payments• how they help clients to improve their financial outcomes, make informed choices and develop longer-term money management skills



Strength	Example
	<ul style="list-style-type: none">• details of referral processes where appropriate.
Strong applications clearly demonstrated how the organisation will leverage other sources of funding, resources and/or support to address the need for CFC/FC services.	<p>Strong responses clearly described:</p> <ul style="list-style-type: none">• ongoing funding from local or State government, resources and/or training tools and packages (ASIC's Money Smart and ANZ's MoneyMinded programs)• any in-kind support received from industry ie banks, energy providers• partnerships with regional referral networks to co-ordinate service delivery• infrastructure and processes already in place including synergies with other local services.



Criterion 3

Explain how your organisation will work to recognise and support vulnerable people with complex needs (including collaboratively with other services).

Your response must include information about how your organisation will:

- maintain or develop strong collaborative relationships with local support services, i.e. family relationship services, job active providers, refugee services, domestic violence services, mental health, housing programs and other financial wellbeing and capability services
- provide effective referral pathways internally and/or with local support services to address underlying causes of financial stress, i.e. mental health, housing, substance abuse, gambling.

Strength	Example
Strong applications clearly demonstrated how the organisation will maintain or develop strong collaborative relationships with local support services, i.e. family relationship services, job active providers, refugee services, domestic violence services, mental health, housing programs and other financial wellbeing and capability services.	Strong responses clearly described: <ul style="list-style-type: none">• details of relationships with non-government and government stakeholders and local networks• information on collaborative partnerships and the existence of strong links with other financial counselling and capability services• staff participation in community and social service sector networks, including mutual referral systems, formal MOUs and informal agreement and protocols.
Strong applications clearly demonstrated effective referral pathways internally and/or with local support services to address underlying causes of financial stress, i.e. mental health, housing, substance abuse.	Strong responses clearly described: <ul style="list-style-type: none">• staff participation in community networks in all funded locations to develop working relationships with local support services effective referral processes within the organisation• effective partnerships with alcohol and drug services, migrant and refugee providers, local government services, police and law enforcement and domestic violence services to provide clear referral pathways.