



Australian Government

Community
Grants Hub
Improving your grant experience



Commonwealth Financial Counselling Helpline

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.

Under the Financial Wellbeing and Capability Activity, funding is provided for the Commonwealth Financial Counselling (CFC) Helpline.

CFC Helpline services contribute to the Financial Wellbeing and Capability Activity outcomes by helping eligible people to address their financial problems, make informed choices and build longer-term capability to budget and manage their money.

These services help eligible people address their financial problems through the provision of information, advocacy and/or negotiation on behalf of the client.

CFC Helpline services support people with employment readiness through improving financial knowledge, skills and capabilities to assist them to achieve employment.



Selection Process

The Community Grants Hub used an open selection process to select eight providers to deliver the Commonwealth Financial Counselling Helpline.

The Community Grants Hub received 21 applications for funding, each of which was required to address the following three selection criteria:

- 1) Describe your organisation and its capacity to deliver CFC Helpline services in the target area (relevant State / Territory).**
- 2) Explain how your organisation will deliver CFC Helpline 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

Eight organisations were selected to deliver Commonwealth Financial Counselling Helpline.

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 CFC Helpline services in the target area (relevant State / Territory).

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 CFC Helpline (Financial Counsellors, administration support)
- 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 it delivers, 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• staff numbers and their experience and qualifications• how financial counselling services are delivered to disadvantaged and vulnerable people the extent of geographical coverage and any additional wrap around services, such as outreach services provided• the hours of helpline access, including after-hours/evening access and continuing access between Christmas and New Year• the use of up-to-date call centre technology and online booking system to facilitate appointments with Financial Counsellors following an assessment that includes geography, disability, urgency and appointment availability• the use of smart phone apps that support client access to information and/or connection to staff for triage & assessment.
<p>Strong applications clearly described the relevant capabilities (experience, skills and qualifications) of staff who are directly and indirectly delivering CFC Helpline (Financial Counsellors, administration support).</p>	<p>Strong responses clearly described:</p> <ul style="list-style-type: none">• the number and positions of financial counselling and support staff who will deliver services, including Team Leaders• how all financial counselling staff, hold or are completing the Diploma of Community Services (Financial Counselling) and have high levels of relevant experience



Strength	Example
	<ul style="list-style-type: none">• any other relevant staff qualifications• the level of staff knowledge and compliance with all relevant legislation• how staff access telephone interpreting services for clients speaking a language other than English• the mix of multilingual and multi-cultural staff at the organisation.
<p>Strong applications clearly described the development and training that will be provided to staff to ensure they have the necessary skills, qualifications and support to deliver services to people under financial stress.</p>	<p>Strong responses clearly described how:</p> <ul style="list-style-type: none">• staff will undertake relevant professional development every year as required by internal policies• ongoing training in best-practice telephone-based communication skills will be provided• financial counsellors will fulfil the mandated membership requirements for professional associations• staff are provided with specific training on cultural competency, and on identifying and responding to callers experiencing family violence and/or appear to have mental health issues• staff are encouraged to attend professional development training, conferences and workshops• staff have annual training and development plans in place• recruitment and staff retention strategies are undertaken.



Criterion 2

Explain how your organisation will deliver CFC Helpline services to people in financial crisis.

Your response should include information about how your organisation will:

- assess clients to determine they are eligible (see eligibility information under 1.4) to receive services under CFC Helpline
- assist clients in financial difficulty 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 CFC Helpline services.

Strength	Example
Strong applications clearly demonstrated how the applicants would assess clients to determine they are eligible (see eligibility information under 1.4) to receive services under CFC Helpline.	Strong responses clearly described how: <ul style="list-style-type: none">• client eligibility is determined by staff as per the Grant Opportunity Guidelines 1.4, with eligible clients triaged to appropriate services according to their particular needs and circumstances, including language & culture, disability, and proximity to available services• ineligible clients will be referred to the NDH website, self-help websites and apps, the relevant service providers in their jurisdiction, or to another appropriate service, e.g. counselling.
Strong applications clearly demonstrated how the applicants would assist clients in financial difficulty to address their financial problems, make informed choices and build longer-term capability to budget and manage their money.	Strong responses clearly described how: <ul style="list-style-type: none">• service delivery is primarily by phone where clients are provided with practical and immediate assistance and knowledge to resolve their urgent financial issue/s, with referral and resource information specific to client need and location provided as necessary. Follow-up emails or proforma letters include fact sheets, links to the NDH website, ASIC MoneySmart website or any other additional information as relevant• direct casework provided for those clients unable to access face-to-face services due to disability or location. Clients are also referred to information and tools on the websites such as the NDH page



Strength	Example
	<ul style="list-style-type: none">• callers with more complex issues are referred to a face-to-face financial counselling service, to legal advice or to other specialist services, e.g. housing, gambling support in their locality and provided information on follow up procedures/processes post referral to improve client outcomes.
Strong applications clearly demonstrated how the applicants would leverage other sources of funding, resources and/or support to address the need for CFC Helpline services.	<p>Strong responses clearly described the:</p> <ul style="list-style-type: none">• leveraging of other sources of funding, including State Government and other funding, to expand the service, e.g. to extend Helpline services, employ additional staff to meet increasing demand• leveraging of existing infrastructure to deliver the service, e.g. Administration, Finance and IT systems• co-locate with other services to improve service delivery.



Criterion 3

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

Your response should 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 applicants would 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">• their participation in inter-agency networks to maintain working relationships with local communities, particularly with services that provide telephone advice for particular issues which can adversely affect a person’s finances, e.g. disability, physical illness or mental health issue• any arrangements that exist with referral partners for non-crisis and emergency referrals of people experiencing financial difficulty• any agreements that exist with community-based financial counselling organisations whereby they accept referrals and contact clients within agreed time frames based on urgency and vulnerability• examples of organisations the Applicants have collaborated with.
Strong applications clearly demonstrated how applicants would 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.	Strong responses clearly described: <ul style="list-style-type: none">• how clients with complex needs will be given warm referrals to relevant services where appropriate and follow up procedures are in place• how strong referral relationships exist with providers of wraparound services, including support programs for family violence, mental health, alcohol and other drugs, problem



Strength	Example
	<p>gambling, domestic/family violence, employment and housing service providers</p> <ul style="list-style-type: none">• established referral processes to and from a range of services via email, letters and phone calls, including community and support organisations• how the Applicants maintain up to date referral databases, and collects data about the number of referrals to/from other agencies.