



**Community
Grants Hub**
Improving your grant experience



Financial Wellbeing and Capability Activity - National Debt Helpline

Feedback for applicants

The Department of Social Services (the department) has provided the following general feedback for applicants of the National Debt Helpline grant opportunity.

Assessment of applications was in accordance with the procedure detailed in the grant opportunity guidelines (the guidelines) and outlined in the selection process below.

Overview

The application submission period opened on 22 October 2024 and closed on 18 November 2024.

The National Debt Helpline (NDH) grant opportunity sits under the Financial Wellbeing and Capability Activity with funding provided over 5 years, from 2025–26 to 2029–30.

The NDH is a national telephone service (1800 007 007) that provides access to financial counselling services which support eligible people to address their financial problems through the provision of information, advocacy and negotiation. People can also access information online via the [National Debt Hotline website](#)¹, and chat to a financial counsellor online through the NDH chat function on the website.

Financial counsellors provide intensive support through an in-depth assessment of a person's financial situation to understand the extent of the person's financial difficulties and to identify options to address these. They encourage the person to participate in the planning and decision making process. Financial counsellors may also refer people to other local sources of support and assistance.

Selection Process

The Community Grants Hub (the Hub) undertook the initial screening for organisation eligibility and compliance against the requirements outlined in the guidelines. This information was provided to the department's grant opportunity delegate for final decisions on whether an application met the eligibility and compliance criteria.

The department assessed and considered all applications through a closed non-competitive grant process.

The selection advisory panel (panel) established by the department, comprised of subject matter experts who assessed applications and provided advice to inform the funding recommendations to the Financial Delegate.

The panel's consideration of assessed applications was based on:

- how well the responses met the assessment criteria

¹ <https://ndh.org.au/>

- conformance with eligibility criteria
- how the services will be delivered
- whether the application provides value with relevant money.

Selection Results

The successful applicants were of a high standard and demonstrated their ability to meet the grant requirements outlined in the guidelines.

This feedback is provided to assist grant applicants to understand what comprised a strong application and what the panel considered a high quality response to each assessment criterion.

Criterion 1

Described their organisation's capability to deliver the grant activity to people in financial crisis

Applicants' responses included information about:

- the organisation's normal or proposed operations and other relevant services that would be available to individuals engaging with the NDH
- the relevant capabilities (experience, skills and qualifications) of staff who would be directly and indirectly delivering the NDH (for example financial counsellors and intake workers)
- development and training provided to staff to ensure they have the necessary skills, qualifications and support to deliver services to people under financial stress
- how they would participate in sector-wide projects, including the Appointment Booking project and online chat function, that contribute to the capacity and capability building of the financial counselling sector.

Strong applications:

- addressed all sub-criteria, with some addressed to a high standard, and provided data and evidence to support claims
- clearly outlined their organisation's operations and track record, including details of their team and relevant staff qualifications and experience
- provided good detail about staff induction, training and professional development, and included information about support for staff, including supervision, coaching and employee assistance programs, and
- detailed support and contribution to sector-wide projects and linkages to the broader sector, with examples.

Criterion 2

Outlined the organisation's planned service delivery model and how it met the grant objectives

Applicants' responses included information about how the organisation:

- would operate the NDH and ensured timely access to a financial counsellor (particularly if the organisation would use intake workers to triage NDH calls)
- would provide sufficient coverage of the NDH and manage demand
- ensure that the services they deliver were consistent with other NDH organisations, and have assurance processes in place to manage quality and continuous operation of the NDH

- measure and report on outcomes for people who access the NDH.

Strong applications:

- addressed all sub-criteria, with some addressed to a high standard, and provided data and evidence to support claims
- clearly defined their service delivery model and current operations, including detail about NDH resourcing and coverage
- detailed how the early intervention and prevention role of financial counsellors, assisting clients to self-advocate and building longer term capability, aligns with the program intent
- explained quality assurance measures in place to ensure consistency internally and with other NDH providers, and referenced outcomes framework(s), measuring and reporting, and
- detailed client management systems, reporting to the department, with examples, and detail on data privacy and consent messaging.

Criterion 3

Explained how their organisation would support vulnerable people with complex needs

Applicants' responses included information about how the organisation:

- would determine people's eligibility to receive NDH services, and how these services would be aligned to community need and adapted as community needs change over time
- facilitated further financial counselling support for people who needed it
- maintained or developed strong collaborative relationships with local support services to ensure people could access additional support for non-financial matters. Other services may include employment services, family and domestic violence services, mental health and disability services, migrant and refugee services, family and relationships services, and housing programs
- provided effective referral pathways internally and/or with local support services to address underlying causes of financial stress, such as housing, mental health, substance abuse and gambling issues.

Strong applications:

- addressed all sub-criteria, with some addressed to a high standard, and provided data and evidence to support claims
- demonstrated a strong understanding of client eligibility and how this is managed through their intake process
- outlined strong internal and external referral pathways to support vulnerable people, with examples or case studies of how clients experience the referral process, and
- demonstrated an understanding of community needs and described processes in place to support a diverse client cohort.

Individual feedback

Individual feedback will not be provided for this grant opportunity.