

Position Description

Position	Financial Counsellor
Classification	SCHADS Award Level 5 – Community Development Worker (year depending on experience)
Hours	Full time or part time
Duration	Ongoing
Location	Bendigo
Accountability	This position is directly accountable to the Operations Manager.
Date	February 2025

About BFFS

Bendigo Family and Financial Services Inc. (BFFS) exists to break the cycle of poverty and disadvantage in the community by delivering education, empowerment and support programs. The vision of the organisation is for individuals, families and communities to live health lives, be financial empowered, socially connected and have access to universal basic services.

About the program

BFFS Financial Counselling program provides a holistic financial counselling service to clients who are experiencing financial vulnerability. The service is funded from several sources including Department of Social Services and the Financial Counselling Industry Fund. The services are provided from the office in Bendigo to clients from across the Loddon region. BFFS also has offices in Shepparton and Cobram.

Program objectives

The Financial Counselling Program at Bendigo Family and Financial Services aims to provide free, confidential, and independent support to individuals and families experiencing financial vulnerability. By addressing both immediate financial stressors and underlying contributing factors, the program strengthens financial wellbeing, promotes long-term resilience, and enhances social and economic participation within the Bendigo community.

Key responsibilities

- To delivery high quality financial counselling services to clients experience financial vulnerability including those in debt or who are not able to meet their ongoing expenses.
- Conduct initial assessments (including developing a statement of financial position) to understand a client's financial situation, debts, income and priorities.
- Provide independent, practical advice about debts, budgeting, hardship and financial rights.
- Advocate for clients with financial institutions, service providers and external dispute resolution.
- Negotiate payment arrangements, hardship variations or debt waivers.
- Refer clients where appropriate to other services.

- Work collaboratively with other professionals especially when clients are experiencing complex issues such as mental health or family violence.
- Help clients build long term financial resilience and confidence in managing money.
- Record client data in compliance with required standards and contribute to funder reporting requirements.
- Follow the Financial Counselling Australia Code of Ethics including confidentiality, acting in the best interest of the client and avoiding conflict of interest.
- Maintain accurate statistical reporting, file notes, case records and data entry and comply with risk management and quality assurance standards.
- Participate in supervision and ongoing professional development.

Key selection criteria

The Key Selection Criteria consists of the role specific requirements below. Applicants are required to provide a written response, addressing each of the six criteria individually (no more than 2 pages in total).

- Hold a Diploma of Financial Counselling or equivalent qualification or be willing to undertake. Be eligible for membership of Financial Counselling Victoria as accredited, associate or student (intern) member.
- Highly developed interpersonal skills including the ability to tailor and modify communication to diverse audiences and to communicate complex information in a practical, accurate and concise manner.
- Self-motivated with the capacity to work autonomously and manage priorities, time and workload.
- A demonstrated interest and commitment to social justice principles, including awareness of issues such as homelessness, mental health, family violence, disability, substance abuse and interaction with the justice system.
- Strong ability to adapt to change and be flexible in a dynamic work environment.
- Ability to apply legislative and regulatory knowledge to the financial counselling role.

Other Terms and Conditions of Employment:

- Staff will comply with BFFS OHS policies and procedures including the requirement to take reasonable care for their own health and safety and that of other people who may be affected by their conduct. Workplace incidents and injuries are to be reported to a nominated OHS representative and staff are encouraged to raise health and safety concerns in accordance with policy and procedure.
- Employment is subject to the satisfactory completion of a Police Record Check and Victorian Employee Working with Children's Check
- Staff are responsible and will be held accountable for their continuing compliance with our Mandatory Reporting – Child Protection policy. It is expected that staff will maintain contemporary knowledge of the policy and enact the policy at all times. Staff have a responsibility to raise any concerns they have about child safety to their direct manager or a senior manager immediately.

Child Safety

BFFS is committed to the safety and wellbeing of all children and young people. BFFS is committed to providing a child safe environment where children and young people are safe and feel safe, and their voices are heard.

Acceptance of offer

I understand the role, responsibilities and outcomes required to successfully meet the requirements of this position and I accept this Position Description.

Name	
Signature	
Date	