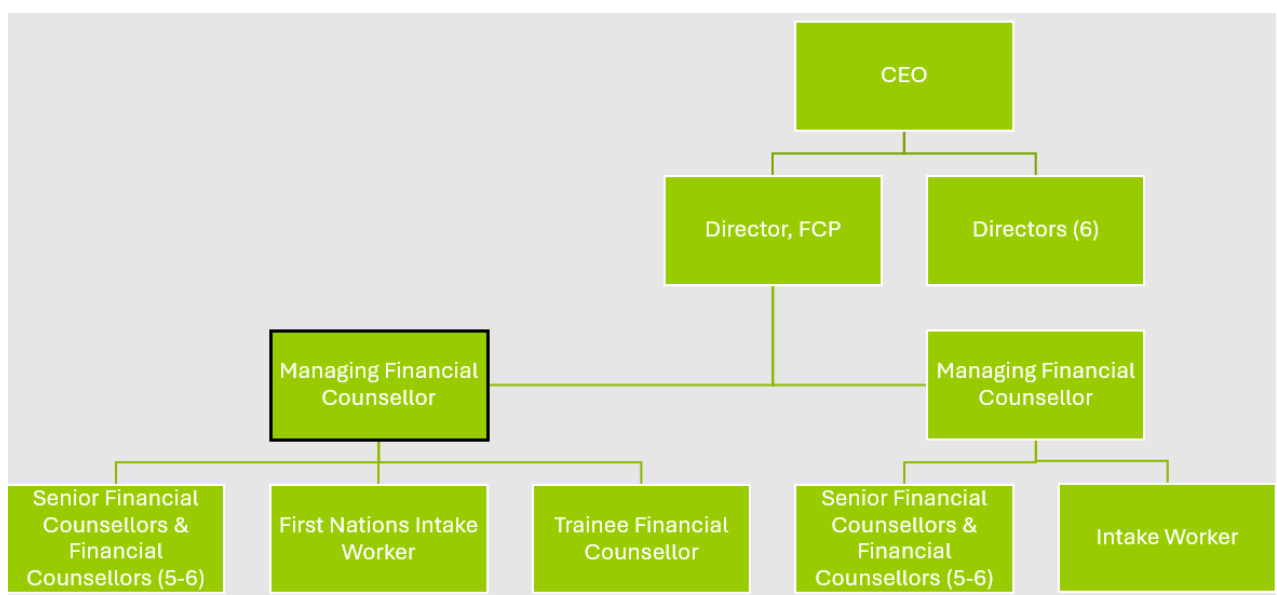


Position Description

Position	<i>Managing Financial Counsellor</i>
Reports to (position title)	<i>Director of Financial Counselling Practice</i>
Purpose:	<i>The Managing Financial Counsellor (MFC) provides operational leadership, professional supervision and practice management for the Financial Counselling team. The role is responsible for overseeing service delivery, managing staff performance, ensuring compliance with professional standards, and contributing to the development and implementation of strategic and operational initiatives.</i> <i>Operating with a significant degree of autonomy, the Managing Financial Counsellor exercises delegated authority in relation to service delivery, practice management and workforce supervision. The position provides expert advice across the organisation, contributes to policy and procedure development, drives continuous improvement initiatives and ensures services are delivered in accordance with organisational objectives, funding requirements and professional standards.</i>
Direct reports:	<i>8-10</i>
Indirect reports	<i>0</i>
Scope	<i>The financial counselling practice at Consumer Action Law Centre operates the NDH telephone service in Victoria and delivers NDH chat in Victoria and Queensland. In 2025-26, our financial counsellors assisted more than 13,000 unique clients.</i>

ORGANISATIONAL CHART



RESPONSIBILITIES

- Lead, supervise and develop a team of Financial Counsellors and Intake Workers including performance management, coaching, workforce planning, recruitment, induction and professional development, ensuring a capable, engaged and high-performing workforce.
- Oversee the delivery of high-quality, client-centred financial counselling services within the designated team, ensuring services are accessible, responsive and delivered in accordance with organisational objectives, funding requirements and professional standards.
- Provide professional supervision, case consultation and file review to Financial Counsellors, supporting best practice, sound professional judgement, continuous learning and compliance with legislative and ethical requirements.
- Manage the day-to-day operations of the designated Financial Counselling team, establishing, monitoring and evaluating service outcomes, performance indicators and operational priorities to achieve organisational goals.
- Work collaboratively with the Director, Financial Counselling Practice and other Managing Financial Counsellor to contribute to the development and implementation of strategic priorities, operational plans and service delivery models.
- Contribute to the development, implementation and review of policies, procedures, systems and work practices, supporting continuous improvement initiatives that enhance service quality, efficiency, compliance and client outcomes.
- Exercise delegated authority in relation to staffing, operational decision-making and practice management matters within the scope of the role, applying sound judgement to manage complex issues and support effective service delivery.
- Provide expert financial counselling advice, guidance and recommendations to leaders, colleagues and stakeholders on professional practice, risk management, service delivery and emerging sector trends.
- Build and maintain effective relationships with internal and external stakeholders, representing the organisation in sector forums, partnerships and networks as required to promote collaboration, advocacy and positive client outcomes.
- Monitor operational, practice and service delivery risks within the team, contribute to reporting, resource planning and service analysis, and make recommendations to support decision-making, continuous improvement and organisational sustainability.

QUALIFICATIONS AND EXPERIENCE

- Diploma of Financial Counselling (or equivalent recognised financial counselling qualification) and current full membership of Financial Counselling Victoria (FCV), or eligibility to obtain full membership (mandatory).
- Extensive experience in financial counselling, typically demonstrated through at least 5 years of professional practice, including experience managing complex cases and supporting vulnerable clients (mandatory).
- Demonstrated leadership experience, including staff supervision, performance management, workforce development and the delivery of high-quality community services within a regulated environment (mandatory).

- Relevant tertiary qualifications in Social Work, Community Services, Human Services, Law, or a related discipline (highly desirable).

KEY SELECTION CRITERIA

1. Demonstrated high-level interpersonal, communication and influencing skills, including the ability to tailor communication to a diverse range of audiences, build effective relationships and navigate complex or sensitive situations
2. Demonstrated leadership experience, including the ability to lead, motivate and develop staff, establish clear performance expectations, foster accountability, and promote a positive, inclusive and collaborative team culture.
3. Extensive experience in financial counselling or a related community services environment, including the management of complex client matters and the ability to provide professional supervision, guidance and expert advice.
4. Demonstrated ability to manage operational priorities, exercise sound judgement and make effective decisions under limited direction, including the ability to balance competing demands and achieve strategic and operational objectives.
5. Demonstrated ability to build and maintain effective relationships with internal and external stakeholders, including community organisations, government agencies and sector partners, to achieve positive outcomes.
6. Demonstrated ability to lead and support organisational change, including adapting to evolving service delivery requirements, technology, systems and sector developments.
7. Commitment to Consumer Action's vision and values of respect, fairness, reflection and courage, with the ability to foster inclusion, cultural safety and collaboration.

ABOUT CONSUMER ACTION LAW CENTRE

Consumer Action is an independent, not-for-profit consumer organisation with deep expertise in consumer and consumer credit laws, policy and direct knowledge of people's experience of modern markets in Victoria. We work for a just marketplace where people have power and business plays fair. We make life easier for people experiencing vulnerability and disadvantage in Victoria, through financial counselling, legal advice, legal representation, policy work and campaigns.

On the land of the Traditional Owners, the people of the Kulin Nations, our dedicated staff work collaboratively and deliver integrated services and projects. We have just over 65 employees and promote a diverse and inclusive culture which upholds our values of respect, fairness, reflection and courage. We strive to be an employer of choice and provide employee benefits which supports work-life balance.

ABOUT THE FINANCIAL COUNSELLING PRACTICE

Consumer Action's Financial Counselling Practice (FCP) comprises 18 staff supported by a Director. The team delivers the National Debt Helpline (NDH) telephone and webchat services, providing information, advice and support to people experiencing financial difficulty.

Each year, our financial counsellors assist approximately 6,000 callers. Many are supported through a substantial financial counselling session that helps them understand their rights, options and pathways forward, while others are connected with local or specialist financial counselling services for ongoing support. In limited circumstances, our financial counsellors also provide discrete advocacy and casework assistance.

Beyond service delivery, our financial counsellors contribute to systemic change by:

- Acting as ambassadors for the NDH and raising awareness of financial counselling and consumer rights through media engagement.
- Representing Consumer Action and consumers in consultations with industry, regulators, ombudsman schemes and government.
- Designing and delivering professional development and training for Victorian financial counsellors in collaboration with our legal team.
- Supporting community engagement initiatives and projects across the organisation.

Through its high-volume service delivery, the FCP provides valuable insights into the drivers and impacts of financial hardship. These insights help inform Consumer Action's policy, advocacy and systemic reform work, ensuring the voices and experiences of consumers are reflected in efforts to create a fairer marketplace.

More about Consumer Action can be found on our [website](#), including our Strategic Plan and Impact Report.