



**financial
counselling
australia**



BSWAT Payment Scheme Project

Final Report and Evaluation

Abstract

This is the final report and evaluation of Financial Counselling Australia's role in supporting financial counsellors to assist participants of the BSWAT Payment Scheme and their nominees.

Financial Counselling Australia

Contents

1. Executive summary	2
2. Evaluation purpose, intended audience and key questions	5
3. Evaluation methodology summary	6
4. Program description	7
4.1 Project plan and requirements	7
4.2 Implementation	7
4.3 Booking service	8
4.4 Collaboration with other agencies and program changes	8
4.5 Conclusions	8
5. Answers to key evaluation questions	9
5.1 Effectiveness	9
5.2 Efficiency	19
5.3 Learnings	20
6. Appendices	23
1. Logic model	23
2. Detailed methodology	24
3. Findings by data collection methodology	26
a. Results of post-webinar polls	26
b. Participant survey results	26
c. Table of project outputs and resources produced	27
d. Financial counsellor and agency manager survey results	27
4. Instruments used	28
a. Survey of financial counsellors and agency managers	28
b. Participant feedback form and information	39

1.1 Executive summary

The purpose of this evaluation is to assess the overall effectiveness of the BSWAT Payment Scheme project (the “project”) facilitated by Financial Counselling Australia (FCA), including:

- the support provided by FCA to financial counsellors and agency managers; and
- the quality of service delivered by financial counsellors to BSWAT recipients.

The report answers the following key evaluation questions:

- *Effectiveness*: How effective was the project overall and were there any unintended elements?
- *Efficiency*: To what extent was the project delivered within scope, timeframe and budget?
- *Learnings*: If delivering the project again, what would remain the same and what would be done differently?

This evaluation is intended to provide feedback to the Department of Social Services about the success of this project and the value of engaging a peak body to help coordinate the sector’s involvement in the BSWAT Payment Scheme. It will also provide insight to FCA about the success of the methods used and how they could be improved.

The evaluation is based on an evaluation framework that was put together at the beginning of the project, and involved data collection over the life of the project.

The effectiveness of the project was measured by how many financial counsellors participated in the scheme, how well they fulfilled their role and how satisfied participants were with the support provided. A survey of financial counsellors and agency managers was completed in September 2018. The satisfaction of participants was assessed through a short survey at the end of their appointment with a financial counsellor.

Participation rates and demand management

Around 55-60% of financial counselling agencies participated in the project, including almost all of the Federally funded agencies and a good number of State government funded agencies. As some of the participating agencies were very large with many outlets, around 70% of all financial counselling outlets were involved. Many agencies who did not participate were very small or had specialist funding such as problem gambling, or for people living with aids or cancer.

Due to high levels of demand for financial counselling, many agencies struggled to accommodate the additional demand on their services, despite the fact that most were prioritising BSWAT clients. There were cases where (usually administrative) staff in participating agencies who were not aware of the scheme turned people away, causing confusion and frustration. The booking service was established in the last year of the scheme to make appointments for participants who wanted assistance. This worked well, ensuring that all of the 824 people referred to it received a financial counselling appointment prior to their expiry date, sometimes at extremely short notice. The booking service also arranged telephone appointments, a useful alternative where a face to face appointment was not possible.

The survey results show that the project was effective in supporting financial counsellors to participate in the scheme and that participants were very satisfied with the service they received.

The results of the financial counsellor and agency manager survey indicated that 87% of respondents found the support provided by FCA was excellent or good. The most helpful tools were the training webinars, the issues checklist, a list of financial issues that needed to be covered at each appointment, and the tax checklist, developed with information from the ATO. In their comments, many financial counsellors also mentioned that the hotline service operated by FCA was a key element of the support and particularly the fact that they could call or email at any time for guidance or clarification was very valuable.

The results of the participant, support people and nominee survey were also overwhelmingly positive. Participants were asked if the financial counsellor explained everything well, if they were clear about what to do now and if the information they received helped them. Of the 491 replies received, all but seven gave the highest rating for all three questions. Despite the difficulty some people had in securing an appointment, most were satisfied with the service they received. While for some the appointment was just a necessary formality, others found the scheme complex and appreciated having the financial implications explained and receiving support to complete the paperwork.

Unintended consequences or unforeseen elements

One unforeseen outcome of the project was that many financial counsellors said they enjoyed working with people with intellectual impairment and are interested in further work in this space.

Participants, their employers and advocates have also become aware of financial counselling as a service, and this will be useful if they ever need assistance in the future. The lack of knowledge about financial counselling meant that many people mistakenly saw an accountant or a financial planner instead of a financial counsellor. FCA are continuing to raise awareness of financial counselling and of the differences between financial advice services to address this.

Efficiency and scope

The scope of the project grew as the booking service was added in 2018 to ensure access to a financial counselling appointment. The timelines within the project changed due to the amendment to the BSWAT Payment Scheme Act in 2016. Despite this, the project finished on time and within budget and proceeded according to the project plan, meeting all deliverables.

All reports to DSS were provided on time.

Learnings

The project yielded a number of learnings, including the need to simplify information and documentation. A summary of all the main information in one place would help financial counsellors take in and retain all the requirements and new information could be added to the summary to keep everyone up to date.

The importance of assisting agencies to communicate to all their staff internally is also important. Providing tools or suggested processes at the outset may help reduce the number of issues caused by staff who are not properly informed. The general lack of knowledge about what financial counselling is was also an issue, leading people to go to the wrong service. The documentation to participants about who could, and who could not, sign their certificates needed to be clearer.

Many aspects of the project worked very well especially the training webinars which were very well received and proved an efficient tool for training. The hotline was highly regarded by financial counsellors and managers and the resources produced were widely used. The different methods of communication helped to impart and reinforce information, through the initial teleconferences,

meetings, presentations at conferences and email updates; these were also mentioned repeatedly in the comments.

The difficulty in accommodating all the appointments highlights the shortage of financial counsellors and increasing levels of unmet need. However, the booking service and telephone appointments ensured that everyone who came to the service was able to see a financial counsellor before their expiry date.

This project was effective intervention in implementing the financial counselling aspect of the BSWAT Payment Scheme.

2. Evaluation purpose, intended audience and key questions

Evaluation purpose and use

The purpose of this evaluation is to assess the overall effectiveness of the project, including:

- the support provided by FCA to financial counsellors and agency managers; and
- the quality of service delivered by financial counsellors and agency managers to BSWAT recipients.

Table 2 describes how each Key Evaluation Question was answered, including who is responsible and by when.

Table 1: Key stakeholders and their information needs

Stakeholder	Role in the project	Role in the evaluation	Information needed	Intended use
FCA project team	Deliverer	Deliverer	About effectiveness – the impact of the work on financial counsellors, agency managers, clients and support workers	To demonstrate and communicate the impact of the project to DSS To capture any lessons for future delivery of projects managed by FCA
DSS staff responsible for BSWAT Scheme	Funder of the project, oversee the project, provide advice to BSWAT recipients	Funder, user	About effectiveness - the impact of the work on financial counsellors, agency managers, clients and support workers	Reporting internally within DSS and to the minister - to demonstrate and communicate the impact of their funding for this project
DSS staff responsible for general funding of financial counselling services	Audience, want to know the project has been delivered	User, deliverer – may be involved in data collection	About effectiveness - the fee-for-service model	Reporting internally within DSS and to the minister – to demonstrate and communicate the impact of their funding for FCA
Financial counsellors and agencies involved in delivering the BSWAT Scheme	Deliverer	User, deliverer – may be involved in data collection	About effectiveness - the fee for service model and how financial counselling helped	To demonstrate and communicate the impact of this project. To inform their delivery model and future investment decisions (e.g. fee for service model)
State peak bodies for Financial Counselling	Supporter – will provide information to their members about the project	User	About effectiveness - the fee-for-service model	To demonstrate and communicate the impact of this project. To inform their delivery model and future investment decisions (e.g. fee for service model)

Key Evaluation Questions

This evaluation will address the following key evaluation questions (KEQs).

Effectiveness

How effective was the project overall?

What were the unintended consequences (positive and negative?)

Efficiency

To what extent was the project delivered within scope, timeframe and budget?

Learning

If you were to deliver the project again, what would you do the same and what would you do differently?

3. Evaluation methodology summary

Table 2 describes how each Key Evaluation Question will be answered, including who and when.

Table 2: Methodology for answering each KEQ.

Key Evaluation Question	Sub-Evaluation Question	Data collection and analysis method	By when
EFFECTIVENESS How effective was the project overall? What were the unintended consequences (positive and negative?)	To what extent were the FCA outputs useful to the financial counsellors and agency managers?	Survey of financial counsellors and agency managers about the usefulness (or otherwise) of the FCA outputs	September 2018
		Post – webinar survey for financial counsellors	Ongoing – from April 2016 to August 2018
	To what extent was the financial counselling service useful to the BSWAT recipients?	Surveys of financial counsellors / agency managers will include questions about whether they thought the information was useful to the clients and understood by them.	September 2018
		Participant feedback form of client's experience to be completed at the end of the financial counselling appointment	Ongoing – from August 2016 to September 2018
		Clients asked to rate as good, OK and poor these statements: (1) they did a good job of explaining it to me, (2) I am clear about what to do now, (3) I think the information will help me.	Ongoing – from August 2016 to September 2018
	To what extent did the overall project address the problem identified at the beginning of the project?	Survey of financial counsellors will include questions about their understanding of the BSWAT scheme and their ability to deliver services to intellectually impaired clients	As above
EFFICIENCY To what extent was the project delivered within scope, timeframe and budget?	What were the unintended consequences (positive and negative?)	Surveys of financial counsellors / agency managers will include questions about unintended consequences.	As above
		Ongoing collation of the number and timing of output delivery. Comparison of actual vs planned delivery.	Ongoing – from October 2015 to December 2018
		Ongoing records of \$\$ spent. Comparison of planned vs actual \$\$.	
LEARNING If you were to deliver the project again, what would you the same and what would you do differently?	What worked? What didn't work? What action will be taken now?	Monthly reflective conversations	Monthly – from May 2016 to November 2018
	If you were to do the project again, what would you do the same? What would you do differently?	End of project reflective conversation	End of project - December 2018

See **Appendix 2 - Detailed methodology**

4. Program description

4.1 Project Plan and requirements

The BSWAT Payment Scheme, which ran from June 2015 to December 2018, offered a one-off payment to eligible supported employees with an intellectual impairment whose wages were assessed and paid using the BSWAT. Participants were required to seek independent financial counselling before they could accept an offer of payment, if the offer was over \$1,000.

FCA was engaged to facilitate smooth delivery of the financial counselling component of the scheme by:

- raising awareness of the scheme among financial counsellors and encouraging participation; and
- supporting financial counsellors to effectively fulfil their role in the scheme.

Support was to be provided by:

- Developing and distributing promotional material about the scheme;
- Managing queries from financial counsellors about financial counselling matters relating to the scheme, including a telephone hotline and a web-based 'Frequently Asked Questions' series about the scheme;
- Developing and delivering training to financial counsellors about their role in the scheme and how to work with people with intellectual impairment;
- Developing and implementing a booking service to support participants access financial counselling under the scheme.
- Developing and implementing processes to facilitate telephone counselling services where appropriate for scheme participants with a nominee or advocate.
- Developing and implementing other strategies to support participants to access financial counsellors face to face as needed, e.g. in areas where the supply of financial counsellors is limited.
- Keep agencies and financial counsellors informed of program changes and further guidance through regular updates

A key step for FCA in implementing the project was to develop both a program logic and evaluation framework. These are included in Appendices 1 and 2 respectively. These tools guided and shaped the project and ensured that we knew how it would be evaluated.

4.2 Implementation

The services were delivered as specified but the timeline was altered due to the Representative Proceeding (class action) relating to the BSWAT and the resulting amendment to the BSWAT Payment Scheme Act, which extended the scheme by one year. These events, which were beyond the control of DSS or FCA, resulted in a delay in offers being sent to participants. This meant that large numbers of participants received their offers in the last year of the scheme and more people needed financial counselling in a shorter time period. As the scheme was extended by a year, DSS engaged FCA for a further 12 months to continue supporting financial counsellors.

Because offers from the scheme had an expiry date, this caused anxiety for some participants and support people, while the complexity of the process was overwhelming for others. Financial counselling services are often at capacity, with demand for services exceeding supply and appointments not always available immediately. This caused extra anxiety for many participants who did not want to wait for an appointment. Some participants or nominees required earlier

appointments due to travel or health issues and in a number of areas it was difficult to make an appointment in the required time. We managed this by encouraging financial counselling agencies to prioritise BSWAT clients, by working with agency managers to secure an earlier appointment or by sourcing an appointment at another agency, by telephone if needed.

Due to the need to receive and process accepted offers within the legislated timeframe the window to accept payments was reduced from six weeks to four weeks in 2018, increasing the need for prompt appointments.

4.3 Booking service

To address the issue that not all participants or nominees were able to get to a financial counsellor, particularly before their expiry date, in 2018 FCA established a booking service to help participants make an appointment and ensure they received counselling prior to the expiry date of their offer. Telephone appointments were also accepted, and the booking service facilitated both face to face and telephone appointments. Telephone appointments were not offered by all agencies but enough agencies did, meaning they became an effective alternative when obtaining a face to face appointment was difficult.

4.4 Collaboration with other agencies and program changes

During the scheme it was necessary to liaise with other agencies to gain information and ensure the correct advice was given to participants by financial counsellors. These included the Department of Human Services, state housing departments (most of whom elected to exclude the BSWAT payment from their rent assessment processes), and the ATO, which provided advice about how the payment would be treated for tax purposes.

Changes to the Letter of offer by DSS, also required additional advice to ensure financial counsellors could meet the new requirements. The financial counselling certificate was changed twice during the scheme, once to remove the requirement to state whether participants understood the information provided, and in 2018 it was changed to require that financial counsellors confirm and declare that certain information was provided to participants. These changes required sourcing additional information, updating the training, and communicating with participating financial counsellors to ensure they understood the new requirements.

Confirming information through other departments took time, so updates and additional information could not be provided immediately.

4.5 Conclusion

Although some participants found the process frustrating and had experienced difficulty making an appointment themselves, all of the people who sought help from the booking service were able to see a financial counsellor prior to the expiry date for their offer, either via a face to face appointment or phone appointment. Tools were provided to help financial counsellors understand the scheme, provide the correct advice and work effectively with the client group and a phone and email hotline was available throughout the scheme to answer questions.

While timelines were altered, and challenges were experienced, the project did proceed according to the logic model. The inputs and outputs listed were all achieved, the project reached the intended audience, and the intended changes or outcomes were achieved to a significant degree.

5. Answers to key evaluation questions

5.1 Effectiveness

5.1.1 To what extent were the FCA outputs **useful** to the financial counsellors and agency managers?

Goal: raise awareness of the scheme among financial counsellors and encourage participation

FCA raised awareness of the scheme among the financial counselling sector through presentations at the FCA national conference and various state conferences, through dedicated teleconferences, attending meetings of agency managers and through email communications and articles in various newsletters.

Participation rate

About 60% of financial counselling agencies participated in the scheme, including almost all Federally funded agencies and a significant number of State funded agencies. The table below shows the number of agencies that participated in each State and the number of outlets or sites where financial counselling was available.

Table 3: Number of financial counselling agencies and outlets participating in the BSWAT Payment Scheme

State	ACT	NSW	NT	Qld	SA	Tas	Vic	WA	Total
Agencies participating	2	22	2	10	11	1	20	11	79*
Outlets	4	115	2	52	62	4	101	34	374**

* Figures taken from the [Register of Legal Advisors and Financial Counsellors – BSWAT Payment Scheme](#) on the Department of Social Services website.

**The number of outlets available is greater than the total shown as some agencies who work in regional areas use additional outreach sites when required.

According to the *Find a Financial Counsellor* map on ASIC's [MoneySmart website](#) there are approximately 135 agencies nationally that provide financial counselling, each with a varying number of outlets. While 60% of financial counselling agencies participated in the scheme, many were larger agencies with a significant numbers of outlets, such as the Salvation Army with 17 outlets in Queensland and 49 outlets in NSW, Uniting Care Community with 19 outlets in Queensland and the Family Mediation Centre with 20 outlets in Victoria.

The inclusion of the larger agencies with multiple outlets meant that approximately 75% of available financial counselling outlets participated nationally. Many of the agencies that did not participate were smaller State or local council-run agencies or those with specialist funding such as for gambling, drug and alcohol services, cancer sufferers or people living with Aids. Unfortunately, some larger agencies did not participate despite all the efforts of FCA and DSS, including letters sent by DSS to the agency CEOs. This result was disappointing and put additional pressure on participating agencies to manage the additional work where time was an important factor. It also exacerbated some service gaps in regional areas and even in some metropolitan areas where a non-participating provider held the majority of outlets in the area.

Service demand

While participating agencies did prioritise BSWAT participants to ensure they received advice before the expiry date, there were occasional bottlenecks, because other clients had to be seen because of

the urgency of their situation. There were also times when agencies were under great demand and booked out weeks in advance, and therefore closed their books, further exacerbating pressure on other providers. Other agencies, however, kept a certain number of appointments free for BSWAT participants or assigned a staff member to manage BSWAT appointments or keep a number of hours free per week.

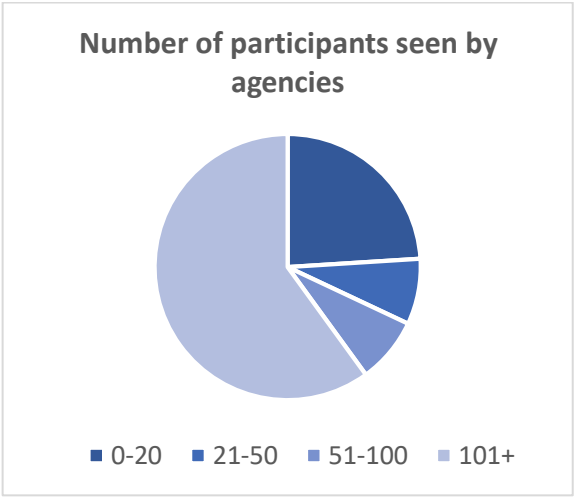
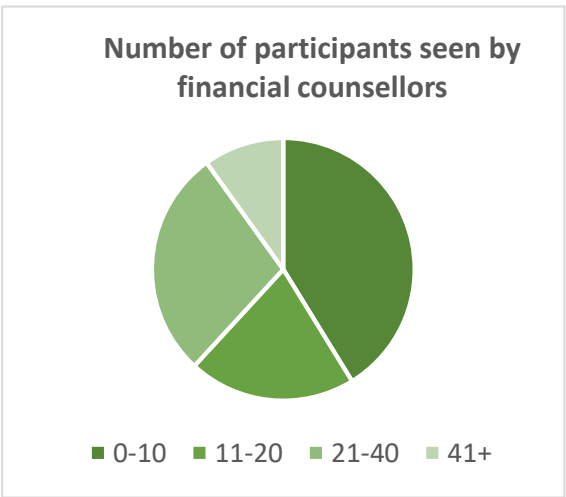
In this environment the telephone appointments were a vital tool to ensure that participants and nominees received a service in a timely manner. Telephone appointments were the only viable option where the nominee was overseas until after the expiry date, where travel to the nearest counsellor was not possible due to health or distance, or where the expiry date was fast approaching and a face to face appointment was not possible.

Thanks to several key financial counsellors, even those who called on the day their offer expired, were assisted. At the end of 2017, a number of participants whose offers were to expire over the Christmas break were helped at short notice via telephone because a number of financial counsellors and agency managers made time in the last few days before Christmas and between Christmas and New Year. The telephone appointments operated through an effective partnership between FCA and DSS staff, who forwarded copies of the documentation directly to the financial counsellor conducting the appointment.

Telephone appointments were optional for agencies and not all agencies offered the service. The survey of financial counsellors and agency managers showed that 60% of respondents were not involved with telephone appointments. Of those that were, 61% indicated they were useful or very useful. Some 39% found them slightly useful or not useful. The telephone appointments were an intervention designed to benefit participants rather than financial counsellors, but the majority of agencies that offered the service found it an efficient option. Some agencies felt it was difficult to detect inappropriate behaviour by nominees or support people via the telephone, but the option was vital to ensure everyone was able to receive the service.

Demand varied greatly among agencies, depending on the number of BSWAT participants in the region, the capacity of the agency to take extra clients and whether they offered telephone appointments. Agency managers were asked how many BSWAT clients their agency saw. Some 48% of responses indicated 0-20. One fifth (the second highest group) of agencies saw 100+ clients. The actual numbers of clients seen by those agencies ranged from 150 to 940.

Individual financial counsellors were also asked how many BSWAT clients they saw. Again, the largest proportion, 42%, answered 0-10, followed by 20-41 at 28%. Some 10% indicated 100+ clients, with actual numbers ranging from 45 to 135.



Goal: support financial counsellors to effectively fulfil their role in the scheme.

FCA implemented all of the outputs listed in the program logic including promoting the scheme, training financial counsellors, developing tools to help financial counsellors fulfil their role, answering enquiries via a phone and email hotline and through online FAQs, operating a booking service and conducting a project evaluation.

The tools included an issues checklist for financial counsellors to use in the appointment, an intake tool, a Moneyplan to record discussions during the appointment and further actions needed, a BSWAT tax checklist, a guide to conducting BSWAT appointments, a notice for agencies to use internally to alert staff about the scheme and a flyer with information about capacity and communication tips for working with the client group.

Over the course of the scheme, FCA delivered 67 webinars of 1.5 hours in length. They were attended by 471 financial counsellors and agency managers. A total of 1,389 queries were answered via phone and email.

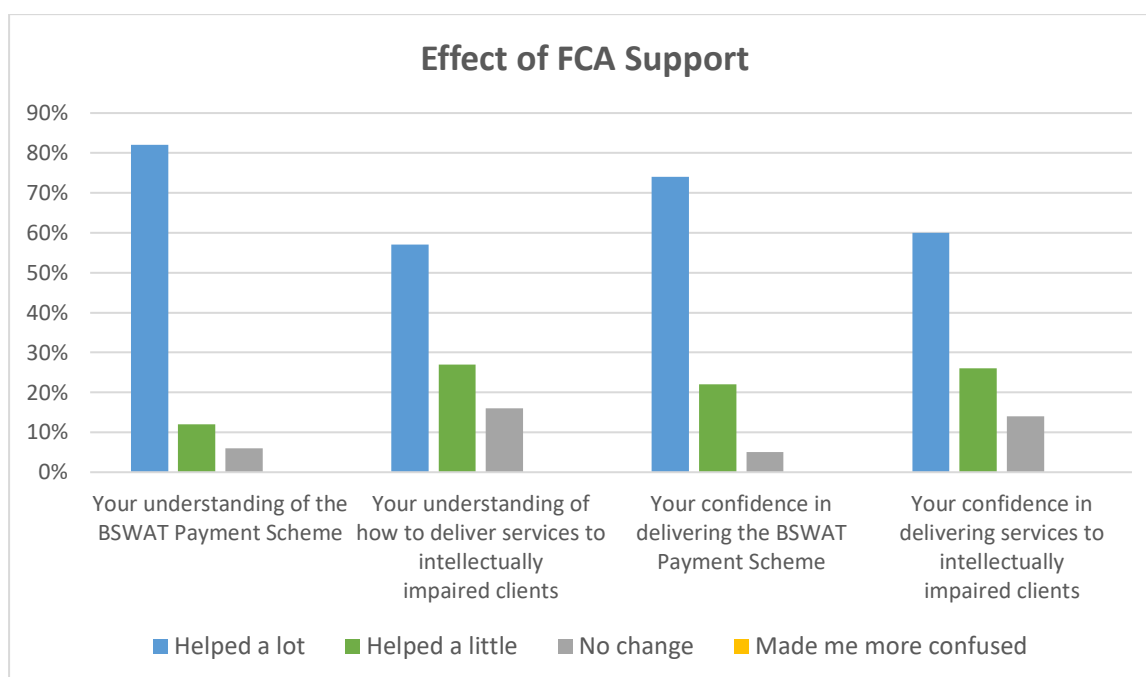
Financial counsellor survey results

The survey of financial counsellors showed that the intervention with the highest rating of very useful was the training webinar (56% said it was very useful) followed by the BSWAT tax checklist (49% rated very useful) and the Issues Checklist (48% rated very useful).

Financial counsellors were asked what other tools they used. Some 35% of respondents said they used other tools, including Centrelink factsheets and calculators, the letter of offer, internal intake forms and resources, the ATO and Centrelink websites, ASIC's MoneySmart website, FCA updates, BSWAT information from DSS, FCA's capacity training module and pictorial budgets, while some combined information to devise their own checklists.

In response to the question of what they would change about the resources, many financial counsellors said nothing needed to change. Some wanted more sophisticated tools for nominees (some thought the money plan and feedback form insulting to those with higher capacity). A simple version of the tax checklist was requested for participants while others wanted a summary or condensed version of all important information. A number of people mentioned difficulty accessing the DSS portal and uploading documents.

The graph below focuses on the impact of FCA's support across a number of factors including understanding of the scheme and confidence in delivering it to intellectually impaired clients. The large majority of respondents provided very high ratings, for example, 82% said that FCA's support had helped a lot in their understanding of the scheme.

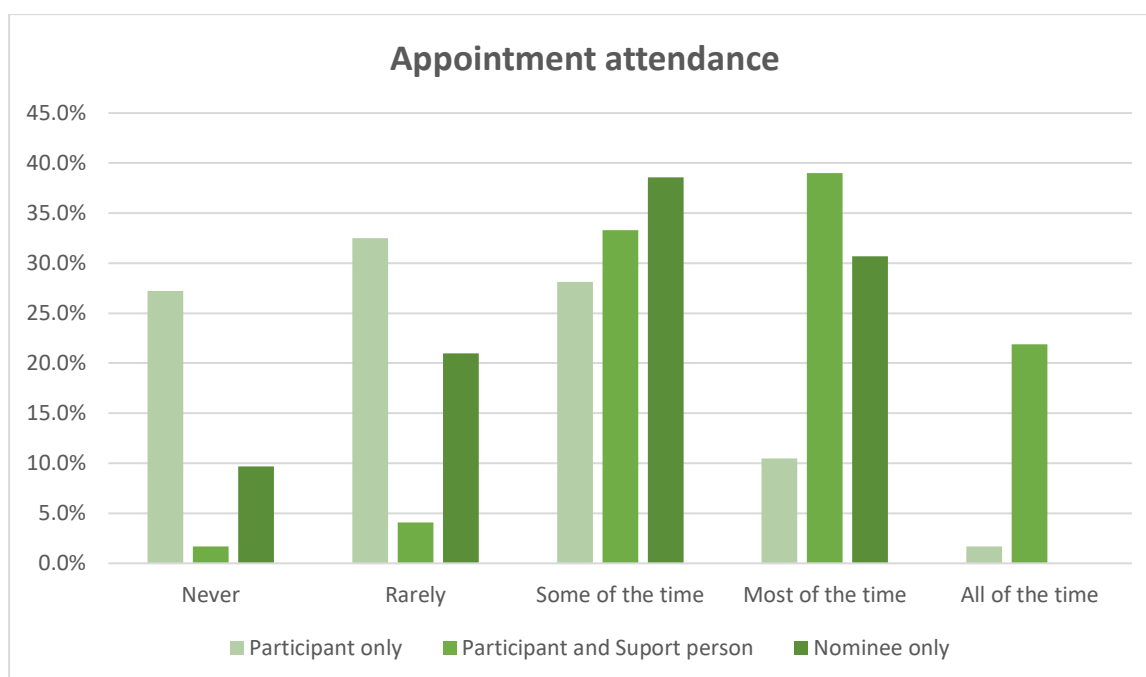


When asked to rate the support from FCA, 49% of respondents rated it as excellent, 38% rated it as good (total of 87% saying either excellent or good) and 10% rated it as fair. In the comments explaining their rating, many respondents (more than half) mentioned the fact that they could contact FCA at any time as an important benefit. Many others mentioned the training and updates provided. Two respondents judged the support to be poor and one not useful. The reason provided for the not useful rating was that the respondent had not required any support. The reasons given for the two poor ratings were, “As the documentation was bulky - but especially as more information came out later to clarify issues that had not been thought about in the first place” and the other said access to the webinars took too long to set up.

The training webinars were mostly very successful but a small number of financial counsellors (less than a dozen) had trouble accessing them, either due to their computer set up or agency restrictions. Since the start of the BSWAT Payment Scheme webinars have become much more common in the sector and agencies are ensuring their systems do not hamper access.

The most common waiting time for an appointment according to financial counsellors was 1-2 weeks at 45%, followed by 33% at one week or less and 20% at 2-3 weeks. Most respondents confirmed that BSWAT clients were given priority and were booked as quickly as possible. One respondent contacted local ADEs and received referrals directly. Some 72% said they saw participants prior to their expiry date all of the time, 22% said most of the time while 2% said participants often had to go elsewhere. One respondent commented that, “On a couple of occasions I had two organisations contact me saying they had a whole workforce that needed assistance with BSWAT. As a stand alone worker in a crisis driven agency I could not deliver to these requests.”

Participants attended with a support person most of the time, followed by nominees on their own, with fewer participants attending on their own. See the graph below for details.



	Never	Rarely	Some of the Time	Most of the Time	All of the Time	Weighted Average
Participant	27.2%	32.5%	28.1%	10.5%	1.7%	1.87
Participant and support	1.6%	4.1%	33.3%	39.0	21.9	2.81
Nominee	9.6	21.0	38.6	30.7	0.0	2.21

Financial counsellors thought the information they provided was best understood by nominees on their own, with 67.6 % rating it “very well”, and 24.3% rating it “quite well”. Financial counsellors believe 55% of participants with a support person understood the information “very well” and 33.6% “quite well”. Participants on their own mostly understood the information “adequately” at 41%, followed by “very well” at 26.7%.

Financial counsellors were asked to give their opinion of what difference the appointment made to the participants’ and the support peoples’ understanding of the scheme, how a lump sum payment would affect their circumstances and what they needed to do next. Most rated it as much better (40-71%) followed by “a bit better” (20-38%).

They were also asked their opinion of how useful the appointment was for participants on their own, participants with support people, and for the support people who came with the participants as well as on their own. Financial counsellors thought the appointment was more useful for participants that came with support people (57% very useful) than for those who attended on their own (47% very useful). The ratings were very similar for support people who attended with the participant (63% very useful) and those who attended on their own (61% very useful, 29% quite useful). Reasons given by those who said it was less useful included the limited capacity of participants and the support person or nominee already understood the implications, so the appointment was simply a formality to complete the paperwork.

The level of training provided by FCA was rated as very thorough by 48% of respondents and adequate by 46%. Some 6% needed a bit more training, with the reasons given the gaps between training and clients arriving and that it was a new area and not within their usual expertise.

One financial counsellor wrote,

“Towards the end of the program, I had to see several executors of deceased estates – more training around that would have been useful.”



Some comments from financial counsellors about the effectiveness of the support provided:

I would not have been able to deliver the sessions without the support of the FCA training, online kit and regular updates.

Gave me tools and confidence to provide a service for BSWAT clients.

Thank you. It was most assuring to know that assistance was a phone call away. Great work all round.

Rita was always available by phone and email to answer questions also really am grateful for the webinars.

Frequent updates, as issues arose, were invaluable.

I felt quite well equipped with the updates, step by step instructions, tools and .. also a person to contact was an invaluable resource in dealing with BSWAT clients.

The support I received from FCA especially Rita was outstanding. Well done to an excellent effort by FCA.

There were always people there to answer questions. Any correspondence was handled quickly and effectively. You have done a great job!

I think the way the training was delivered by FCA was excellent and I found it very straight forward and easy to follow and complete the BSWAT process.

See **Appendix 3d** - Financial counsellor and agency manager survey results (attached separately)

Agency manager survey results

A third of participating agency managers answered the survey. The resource most often rated highly useful were the updates from FCA (54%), followed by the teleconferences (42%), tools for agency staff (38%) and the telephone hotline (37.5%). Some 40% of agency managers indicated that they used other resources, which included the DSS hotline, DHS, Centrelink and ATO websites,

information sharing within the agency, and simplifying the information provided by FCA, while one agency said they gathered information from the ADE.

Agency managers responded very positively to the questions of whether FCA's support improved their knowledge of the scheme, with 81% saying it "helped a lot". Some 58% said it helped their confidence in delivering the scheme to intellectually impaired clients a lot. The booking service helped staff to make appointments and was well received, with 68% saying it "helped a lot" and 26% saying it "helped a little".

When asked if they would change one thing about the resources several agency managers stated that nothing was needed, but a few said that condensed or summary versions would have been useful as the information was very thorough and could be overwhelming.

To the question asking whether their staff received enough training, 38% responded that it was very thorough and 50% rated it as adequate. Some 97% of agency managers who responded rated the support from FCA staff as good or excellent. Some 77% said they managed the extra workload all of the time while 23% said they managed it most of the time. Only one provider had to frequently direct participants elsewhere; with 8% redirecting participants some of the time, 31% rarely redirecting and 58% never redirecting participants. These responses show that some agencies managed the extra workload very well and allocated significant staff resources to ensuring participants were seen quickly. Agency managers may not always be aware when participants are directed elsewhere or cannot be assisted quickly.

Some comments about the support received from FCA include:

Staff communicated how impressed they were with the support also.

FCA support with Rita especially as our go to person was very good, professional and timely.

Rita was ALWAYS available and very helpful.

Appropriate and timely updates to keep informed of developments and pending developments

5.1.2 To what extent was the financial counselling service useful to the BSWAT recipients?

Participant feedback

To gauge the effectiveness of the financial counselling for participants and support people a simple feedback survey was offered at the end of the appointment. The survey asked if the financial counsellor explained everything well, if they were clear about what to do next and if they thought the information would help them. See **Appendix 4b** *Participant feedback form and information*

The survey was voluntary and anonymous. It was completed while the financial counsellor was not in the room and responses were placed in a sealed box. The same simple form was used for participants and support people/nominees to avoid the need for two sets of documents. However, some financial counsellors would have preferred a different form for nominees.

Feedback was received from a portion of the appointments (495, including 233 from participants and 262 from support people or nominees) but the results were universally positive with all but six respondents awarding the highest rating for all three questions.

See **Appendix 3b** *Participant survey results*.

A variety of reasons explain the survey's low rate of return. The surveys were not used for telephone appointments and a number of financial counsellors felt the simple form would be insulting for

nominees so did not offer them. Others simply provided verbal feedback or declined the survey. According to one agency manager:

“Probably about 1/2 did not do a feedback, mainly I think because their concentration level had been reached and they declined, some got tired quite quickly. Also, if it was a nominee staff felt the feedback sheet was a little juvenile and when offered to the nominee they would just smile and verbally say they had been happy with the service.”

Another agency confirmed that just under half of those interviewed completed the form, either because it wasn't a requirement or they thought it was a little patronising. In other cases, the financial counsellor had not been aware of the feedback form despite it being emailed to all participating agencies, attached to the training, mentioned in several updates and posted on the FCA password protected website for financial counsellors. Some forms have not been returned due to staff movements, or agency processes meaning they were stored elsewhere and not returned to FCA.

The survey results indicated universal satisfaction once people had completed the appointment. An agency manager reported, “We never had anyone unhappy with the service, I know that probably sounds cliché but they were all so grateful for the support and our staff thoroughly enjoyed working with them.”

Some participants and nominees also wrote comments on their forms.

Everything satisfactory thank you - Nominee

Excellent, Thankyou! - Participant

She (FC) simply understood the work that needed to be done and persisted when problems arose.

Thank you and God bless. - Nominee

(Financial Counsellor) was amazing and great - Participant

Thank you for your excellent help and service - Nominee

Challenged me to think about a personal budget - Participant

(Financial counsellor) was very prompt and professional... It was a pleasure to deal with him. - Nominee

While most participants had fairly stable finances that did not require financial counselling for matters other than the BSWAT payment offer, in some cases financial counsellors were able to provide more intensive assistance. One participant in NSW who had very little support after losing her parents, ended up in tears when the financial counsellor had the debt she incurred for her wheelchair waived. A financial counsellor in Tasmania uncovered economic abuse where extended family members had persuaded participants to regularly give them part of their wages. This was addressed. Where participants or their support people/family members had financial issues, financial counsellors were able to help and ensured they were aware of the service if needed in the future.

Process issues

Of the calls received by FCA, the vast majority of nominees and support people understood the need to see a financial counsellor to protect those without support even though they did not need it themselves. Only two support people in the three-year period objected to the requirement. One nominee expected the financial counsellor to confirm whether the payment amount was correct, while financial counsellors reported that some people expected investment advice, although they were understanding when the financial counsellor's role was explained.

Most of the frustration was due to the complexity of the process, the volume of documentation required and the difficulty in obtaining an appointment with a financial counsellor. This frustration seems to have been managed well by most financial counsellors at the appointment with participants and support people feeling satisfied by the time the appointment was over. Financial counsellors are accustomed to working with people in distress and were able to reassure people and put them at ease.

5.1.3 To what extent did the project address the problem identified at the beginning?

At the start of the project agencies were not aware of the BSWAT Payment Scheme, participants did not know how to access financial counselling to accept their offers and most financial counsellors did not have much experience in working with clients with intellectual disabilities. The project addressed all these problems. While there is always room for improvement, all agencies in the sector became aware of the BSWAT payment scheme and even those that did not participate are aware of it to the extent that they can refer enquiries to a participating agency.

All the participants were able to access a financial counsellor, although it was occasionally a difficult process. Some went to the DSS website and found providers on the register. Others were directed to the FCA hotline and given the names of local agencies. While agencies worked hard to prioritise BSWAT clients some people were inappropriately turned away by staff who were not aware that the agency was participating in the scheme.

A significant problem experienced by every agency involved in the scheme (including DSS, FIS and the ATO) was ensuring that all staff were aware of the scheme and the process to follow. Despite considerable efforts by FCA and agency managers to ensure communications reached everyone, some staff were missed or did not take in the information and inappropriately turned people away when they sought an appointment. This issue was reported to FCA on many occasions and was followed up with the agency manager who tracked down the problem. Problems occurred even in agencies where most staff worked well with the scheme but an administration worker had not received or understood the correct process. The problem resurfaced when the numbers increased and pressure on agencies grew, causing some to close their books. Establishing the booking service managed the issue effectively as those who had experienced difficulty making an appointment could be assisted by FCA through this service. The booking service helped 824 participants and nominees to make appointments, some via Skype from overseas, and was able to assist in every case referred to it.

While most agencies prioritised BSWAT clients and ensured they received appointments promptly, when this didn't happen, participants became frustrated and complained to DSS and FCA. Participants were eventually given appointments and FCA is not aware of any cases where participants or nominees did not receive a face to face or telephone appointment before the expiry date.

A large number of participants and nominees assumed they could see their accountant or a financial planner because they did not understand the difference in the services and that there was a restriction on who could sign the certificate. Many people therefore wasted time and money going to the wrong service and were frustrated by the time they found a financial counsellor. Many accounting and financial planning firms tried to complete the paperwork and join the scheme and one accountant even saw a number of participants and kept their paperwork while he tried to claim the service fee. Intervention from the employer was required to retrieve their employees' documents.

At the start of the scheme some financial counsellors were nervous about working with people with disabilities and how to ensure good communication. Some had experience of working with the client group, but many did not. At its national conference FCA delivered professional development training developed in conjunction with disability advocates and the presentation was repeated at state conferences. A recording of the session was made available and was developed into an online module accessible through the FCA Learning Management System, where it has been completed 84 times. FCA also developed a fact sheet about understanding capacity and setting out communication tips.

FCA promoted the DSS program guidelines, “Helping People with Intellectual Impairment Make Informed Decisions” and covered much of this content in the training webinars. When asked if they received enough training from FCA to work effectively with intellectually impaired clients, 48% replied it was very thorough, 46% rated it as adequate and 6% wanted a bit more. A number of financial counsellors attended the webinar a second time and found it helpful. Some 60% said FCA’s resources and support helped their confidence to deliver services to intellectually disabled clients a lot, and 26% said they helped a little. After overcoming their initial hesitation most financial counsellors seemed to work quite well with the client group and grew to enjoy it. As always there were the occasional difficult clients who were challenging to work with but they were few in number.

5.1.4 What were the unintended consequences?

A welcome consequence of the project was that many financial counsellors came to really enjoy their interaction with BSWAT participants and looked forward to the appointments. Some financial counsellors discovered an affinity for working with people with disabilities and are interested in exploring financial literacy training for this group. Some comments include:

I loved loved loved working with people in this demographic and would love to further provide financial literacy and teach money management skills to these families and people.

It was a fantastic experience and privilege to assist these people - thank you for your support. It was amazing how many of the people had not heard of the NDIS.

I think it was a great idea to have financial counsellors participating in the scheme. It was a great learning experience and wonderful to share our clients' joy at having their work efforts validated by being granted extra pay for the work they'd done... It was lovely to work with people who were actually gaining financially instead of dealing with people who are often miserable and depressed because they can't afford to pay their debts.

This was a wonderful experience. I gained a great deal of skill from this program, not just for working with the impaired but as a reminder to ensure that I'm pitching my service using the most appropriate terms/examples. More importantly this program has demonstrated that as an industry, Financial Counselling is where these types of payouts could be better managed, to better inform those who often have never had any real money suddenly having an abundance. Imagine if insurance payouts, compensation payments, even redundancies required at least a phone call with a financial counsellor?

It became very clear that the disability sector was largely ignorant about the existence of financial counselling and that it is a free service available to everyone. The project has made a significant group of people with disabilities, along with their carers, caseworkers and other advocates, aware of financial counselling. As the NDIS has put financial control into the hands of service users, many of these may require help from financial counsellors if disputes with their service providers arise,

particularly for those with limited support to manage their finances, this could be invaluable knowledge for the future.

An unintended negative consequence was the number of people who paid financial planners and accountants to complete their certificates. This caused much frustration and confusion and FCA received many calls from support people, accountants and financial planners to clarify the issue.

Conclusion

While there were some issues to resolve, feedback from financial counsellors, agency managers, participants and support people indicate that the project was very effective in supporting financial counsellors to successfully fulfil their role and provide a useful service to BSWAT clients. With the assistance of DSS staff FCA was able to source additional advice to meet the scheme's changing requirements, and their referrals to the booking service helped make an appointment for everyone. A strong collaborative effort between the department, FCA and agencies meant that appointments were accommodated sometimes at extremely short notice and everyone we worked with was able to accept their offer before it expired. The only people we are aware of whose offers expired were those who did not make contact until after the expiry date.

5.2 Efficiency

To what extent was the project delivered within scope, timeframe and budget?

The project was delivered in scope and within the overall intended timeframe although timing within the project changed. While the rollout was delayed due to court processes, all of the proposed deliverables were produced as intended and the project finished on time.

Scope and budget

The scope of the project changed to ensure the smooth delivery of the BSWAT Payment Scheme. FCA's initial contract for the BSWAT Payment Scheme project was delivered within the original scope. However, the amendment to the BSWAT Payment Scheme Act extended the scheme until December 2018, a year beyond FCA's initial contract to provide support, which ended in November 2017. As the number of offers increased throughout 2017 and agencies were struggling to manage demand for participants who needed financial counselling, DSS offered FCA another contract for the extra year. The new contract contained an additional deliverable to establish a booking service for participants and nominees and make booking with financial counselling agencies on their behalf. FCA was also to facilitate the booking of telephone appointments nationally.

These new deliverables involved considerably more work and two additional staff were hired. The deliverables from the original contract were also included in the new contract and continued through 2018. The project under both contracts was delivered within budget.

Timeframe

Some of the early deliverables were delayed due to the representative proceeding, such as the training webinars. However, the training was implemented and delivered as intended. The deliverables listed in the contract were implemented and additional resources such as the Tax checklist were developed as the need arose.

The main item that deviated from the plan and affected how it was delivered was the financial counsellor and agency managers' survey. We initially intended to release the survey earlier in the

project so that we could collect feedback and make changes to the project delivery in response to the feedback. However, as changes were made to the project, such as establishing the booking service, the survey was delayed so the new initiatives could be incorporated. Eventually it was decided that it was too late in the project to make changes to the delivery and materials and the survey would be used for the final evaluation.

5.3 Learning

What worked well

Many elements of the project worked well, but particularly the webinar training which was very helpful and convenient for financial counsellors. They could attend a webinar more than once if necessary and the platform made it easy to provide additional training. It was a cost effective method of engaging, allowed the presenter to check understanding through polls and took minimal time away from work as no travel was required.

FCA's communications worked fairly well. By using multiple avenues such as direct emails, articles in our newsletter, state association newsletters and delivering presentations at FCA and state conferences we reached a wide audience. FCA's database of agency managers is comprehensive and state associations help keep it up to date.

The telephone and email hotline was a valuable aspect of the project and was mentioned many times in the survey comments. Financial counsellors and agency managers appreciated being able to quickly check information or clarify issues.

The resources were mostly well received and used to varying degrees. The tax checklist seemed to be the most widely used, while the money plan was used less as most participants had support people with them. Some financial counsellors appreciated and used them all, while others did not need them all. Producing them was clearly worthwhile. While the FAQs on the FCA password protected website for financial counsellors were also useful, it seemed that many people preferred to call to ask for advice. However, the FAQs were a useful backup.

The telephone appointments and the booking service were also important interventions to ensure that everyone was able to access an appointment in time. While financial counsellors did not find them particularly useful, they were vital for participants. The telephone appointments were a very effective way of linking people with counsellors if there was no one in their area, and they allowed us to draw on financial counsellors anywhere in Australia.

What could be improved

Feedback from financial counsellors indicated that while the resources were useful and thorough, the amount of material could be overwhelming, so simplified checklists would be useful. Due to changes in the scheme, more information had to be disseminated, which was also difficult for some. People who joined the scheme late found it difficult as information was spread across many sources and updates, though the training presentation was updated several times to incorporate developments.

It would be useful to maintain a summary document that concisely covered all the main points. The document could be updated to ensure all the latest information was in one place. The "Guide to Conducting a BSWAT Appointment" may have been a good start for a summary document but it would need to be updated and redistributed regularly as things changed or were clarified.

A financial counsellor observed:

I think that whilst the FCA's resources were well-designed with intellectually impaired people in mind, the actual volume of correspondence regarding the BSWAT Scheme and the Letter of Offer felt rather overwhelming for participants and even some of their nominees. I also felt that the number of clients participating in the scheme, and the very tight timescales involved plus the additional changes made to the scheme during its delivery (which required additional training) put pressure on financial counselling services to meet the demand in a state where there are relatively few financial counsellors (QLD).

There is no way to ensure that important communications reach every person in an organisation but using as many communication methods as possible is a good start. It may also help to plan for this and release internal communication tools for agencies at the outset, such as the notice that is posted inside offices to alert staff that the agency is participating in the scheme. It is also important to repeat messages. While this risks alienating those who are paying attention, repeating messages will help catch those who miss a message the first time.

The communication problem was seen in all agencies that were indirectly involved with the scheme and caused difficulty for clients. Participants who called DHS, the Financial Information Service and the ATO were all given incorrect information by front line staff who were not aware of the scheme, for example, telling people that the payment would adversely affect their disability support pension or that it would be taxed at the normal rates.

A significant problem was the lack of a clear explanation in the letter of offer that financial counsellors are not the same as financial advisors, planners or accountants and that the latter may not sign the certificates. This statement needed to be included prominently to prevent people assuming that those services are all interchangeable. The DSS website did state that a financial counsellor is not the same as a financial advisor or accountant, and that FCA can help ensure they make an appointment with an accredited financial counsellor. Unfortunately, it seems that a lot of people did not find this on the website but relied on the letter of offer. Financial planners picked up the issue when reading the fine print of the certificate prior to signing, but this was usually only after people had brought them their paperwork and everyone's time had been wasted. If a simple statement similar to that on the website had been included in the letter of offer it may have been picked up by more people.

One financial counsellor wrote,

"Many clients had been to see a financial planner or an accountant misunderstanding what a financial counsellor is and many were very frustrated with the whole process by the time they came to see me."

The issue is compounded by the fact that financial planners are generally not aware of financial counselling and how it differs from financial planning. Greater collaboration and information sharing with the financial planning associations, making them aware of the scheme and the fact that financial planners may not sign the certificates, may also have helped to spread the word among that sector. This problem will hopefully decrease over time as FCA works to raise the profile of financial counselling.

A few other issues were raised by financial counsellors in their comments, showing concern about exploitation of participants and potential problems with tax. The last comment shows that some assistance and care may be needed at the end of the financial year.

"I'm not sure how the documents the participants received could be changed but many participants and their support/nominee person thought BSWAT was a scam and delayed taking any action."

“When we saw the nominee only on a couple of occasions we were concerned about the money for the BSWAT application actually being used for the applicant directly. There was little we could do to ensure that happened.”

The issue I am seeing now is those participants who need to pay tax, and did not have a support person have not kept funds aside. I was confident they understood at the time of the appointment, but one of my first clients ... spent the money. He now had no funds for a Tax Agent and had to travel from his small regional town to access Tax Help. .. The Tax Help person had no idea about BSWAT, made a mess of the Tax Return, and the client was receiving contact from the ATO which distressed him. I am aware that participants were allocated extra funds to cover any tax debt, but now he will owe the ATO a small debt, and it will need a payment plan.

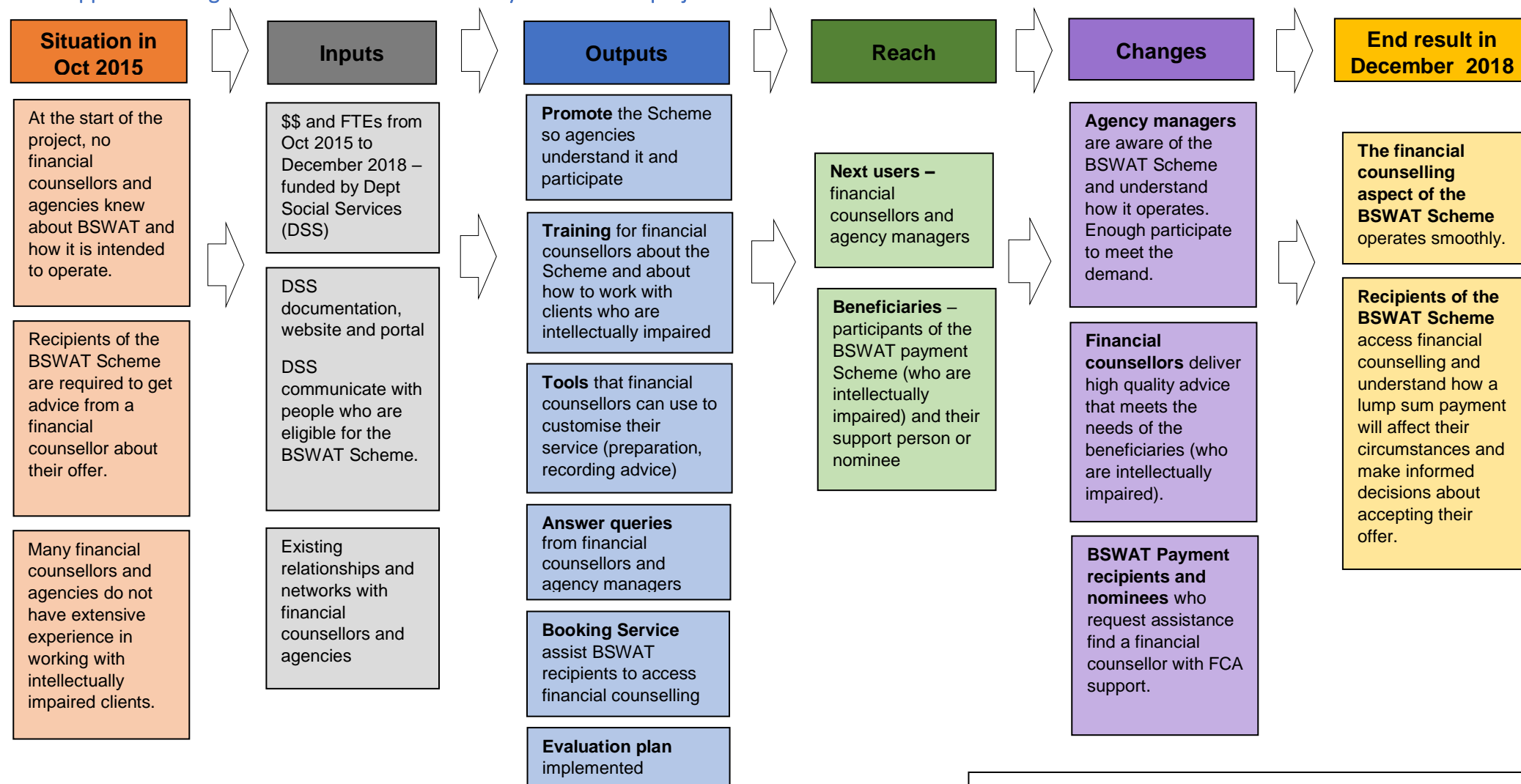
Conclusion

This project has been successful in assisting financial counsellors and agencies to participate in the BSWAT Payment scheme and provide high quality services to people with intellectual disabilities and their support people. The project has been delivered within scope, timelines and budget and some useful insights have been gained that will allow FCA to work with the sector and inform future projects of this nature, where there is a fee-for-service.

As a consequence of the scheme, both the financial counselling sector and the disability sector are better informed and have acquired new skills. Financial counsellors have greater confidence and ability to work with people with intellectual disabilities. People with disabilities, their carers and their advocates are aware of the financial counselling service and received assistance which helped them.

6. Appendices

Appendix 1 - Logic model for the FCA BSWAT Payment Scheme project



Assumptions

(A) lack of support and lack of awareness are the main barriers to potential participants accessing the BSWAT Payment Scheme (B) there are enough accredited financial counsellors in the right places to meet demand

External Factors

- Other stakeholders such as DSS, DHS, ATO etc are able to provide information as needed and communicate effectively with Scheme participants. Website and portal need to work well.

Appendix 2 - Detailed methodology

Table 3: BSWAT logic model (table format) with details of what evidence will be collected at each level of the model.

	At start of project – October 2015	At end of project – December 2018	Evidence
End result – for the FCA component of the project	Financial counsellors are not aware of the how the scheme works or how they register to officially participate and claim service fees.	Financial counsellors and agencies are supported to participate in the Scheme Clients make informed decisions about their payment	Number of agencies who register to participate and whether or not they are supported by FCA to be captured in survey of financial counsellors and agency managers (see appendix 3 & 4). NB. Direct evidence of whether clients make informed decisions will not be captured as part of this evaluation.
Behaviour of beneficiaries	Participants and any support people/nominees are not aware of the role of financial counselling agencies in the BSWAT Scheme.	Participants of the Scheme and their support person or Nominee get an appointment with a financial counsellor in a timely way, and after the appointment understand how the payment will affect their circumstances	To be captured in Participant survey - implementing this survey depends on the co-operation of financial counsellors (see appendix 3 & 4).
Knowledge, skills and attitudes of beneficiaries	Clients, support people and nominees do not know what financial counselling is, where to find a financial counsellor and they do not understand how the payment will affect their finances and other obligations	Clients, support people and nominees have a clear understanding of how the payment will affect the finances and other obligations (of the client)	To be captured in Participant survey
Behaviour of next users	Agency managers are unaware of the BSWAT Scheme and how to register Financial counsellors do not know about the BSWAT Scheme, how it works and what advice they need to provide to BSWAT participants. Other agency staff, such as receptionists, are not aware of the scheme, the nature of the clients or the need to see clients prior to their expiry date.	Agency managers sign up to the Scheme and prioritise the clients who have received a payment offer and access the information and resources available about the Scheme Financial counsellors access the information and resources about the Scheme, see clients who are eligible for the program and provide appropriate information and advice to participants All agency staff who have contact with clients are aware of the BSWAT Scheme, the need to work within the expiry date timelines and the need to accommodate clients with intellectual impairment.	To be captured in survey of financial counsellors and agency managers (September 2018) Evidence from financial counsellors will also be captured in post webinar surveys, April 2016 – August 2018 (see appendix 3 & 4). NB. Evidence about the behaviour of agency staff (other than managers) will not be captured as part of this evaluation.
Knowledge, attitudes and skills of next users	Agency managers are not aware that they can claim a separate service fee for scheme participants or that they need to complete the financial counselling certificate to confirm that advice has been provided Financial counsellors are not informed about their role in the BSWAT Scheme and are not sure how to work with clients with intellectual impairment	Agency managers are aware of the BSWAT Payment Scheme , know how the program works, including the fee for service approach and how to upload certificate to gain payment from DSS Financial counsellors are aware of the BSWAT Scheme, they understand how it operates and their role and know how to work with clients that have intellectual impairment	To be captured in survey of financial counsellors and agency managers (September 2018).
Next users People who use the project outputs	850-900 Fully accredited financial counsellors working from approximately 120 agencies. 205 Agency managers and coordinators	850-900 Fully accredited financial counsellors working from approximately 120 agencies 205 Agency managers and coordinators	Numbers of financial counsellors and agency managers who had direct contact with FCA (webinars, teleconferences, training sessions, email, phone queries, conferences, etc.) – ongoing

	At start of project – October 2015	At end of project – December 2018	Evidence
Outputs Products or services that FCA will deliver		<p>Promote the BSWAT Scheme to agency managers to raise their awareness and encourage them to participate:</p> <ul style="list-style-type: none"> • Flyer • Notes and information • Teleconferences • Email scheme development updates • Attend meetings and conferences to promote <p>Answer queries about the BSWAT Payment Scheme from financial counsellors and agency managers</p> <ul style="list-style-type: none"> • FAQs • Teleconferences • Answer phone and email enquiries, • Run a BSWAT Hotline <p>Training for financial counsellors about the BSWAT Scheme and about how to work with clients that have intellectual impairments</p> <ul style="list-style-type: none"> • Webinar • PowerPoint presentation delivered over the phone if needed <p>Evaluation plan for the FCA BSWAT Scheme project</p> <p>Tools that financial counsellors can use:</p> <ul style="list-style-type: none"> • Tool to be completed before the session to allow the session to be planned and targeted. Does the participant have a support person or nominee? What is their capacity to make decisions? • Tool to record what happened during the session - the current situation, the participant's options and preferences, and a plan of action that clearly states what the participants and the financial counsellor will do next. • One page handout summarising key points for understanding capacity and communication tips for working with people with impaired capacity <p>Easy Read document describing what financial counsellors do and a list of documents to bring to the appointment</p>	<p>Copies of or numbers of:</p> <ul style="list-style-type: none"> • Flyer • Notes and information produced • Teleconferences delivered • Email scheme development updates sent • Meetings and conferences attended to promote the project <p>Number of:</p> <ul style="list-style-type: none"> • FAQs • Teleconferences delivered • Phone queries answered • Email queries answered <p>Number of training events delivered:</p> <ul style="list-style-type: none"> • Webinars • PowerPoint presentation delivered over the phone if needed Not needed <p>Copies of the tools that financial counsellors can use:</p> <ul style="list-style-type: none"> • Intake form to be completed before session • Action Plan to record what happened during the session and what to do next • Capacity and communication tips • BSWAT issues checklist for financial counsellors • How a Financial Counsellor can Help (easy read) • What to Bring to Your Meeting with a Financial Counsellor (easy read) • BSWAT appointment guide • ATO checklist <p>Description of how these tools were promoted and distributed to financial counsellors</p>

Appendix 3 - Findings by data collection methodology

3a. Results of post-webinar polls

Question	Average score
Q1 Did the webinar provide the information you needed about the BSWAT Payment Scheme and your role in it?	
5 - Very informative	75%
4 - Quite informative	23%
3 - Somewhat informative	2%
2 - Not very informative	0%
1 - Not at all informative	0%
Q2 After the webinar, are you clear about the rules of the scheme and how it works?	
5 - Very clear	59%
4 - Quite clear	38%
3 - Somewhat clear	3%
2 - Not very clear	0%
1 - Not at all clear	0%
Q3 After the webinar, are you clear about how to work with the clients to ensure they understand the consequences of receiving a payment?	
5 - Very clear	60%
4 - Quite clear	36%
3 - Somewhat clear	4%
2 - Not very clear	0%
1 - Not at all clear	0%

3b. Participant survey results

Participant Survey Results		
Total Number of replies	491	
Number of participants	232	
Number of support people/nominees	259	
Question	Response	Number of responses received
Q1. They did a good job of explaining everything to me	Good	488
	Just ok	3
	Not good	0
Q2. I am clear about what to do now	Very clear	484
	Just ok	7
	Not clear	0
Q3. I think the information will help me.	Yes	485
	Maybe	4
	No	2

3c. Table of project outputs and resources produced

Resources produced	
<ul style="list-style-type: none"> • BSWAT Promotional Flyer • BSWAT the Basics - fact sheet • Intake form to be completed before appointment • Money Plan to record what happened during the appointment • Capacity and communication tips fact sheet • BSWAT issues checklist for financial counsellors • How a Financial Counsellor can Help (easy read) • What to Bring to Your Meeting with a Financial Counsellor (easy read) • Internal BSWAT flyer for agencies to alert their staff about the scheme • Guide to conducting BSWAT appointments • FCA Booking service - appointment booking process for agencies • ATO checklist • Conducting a BSWAT appointment with an estate executor • FCA's Role in BSWAT Payment Scheme – for DSS staff 	
Teleconferences delivered	8
Meetings and conference presentations	7
Articles for state association newsletters and FCA newsletter	5
Email updates to agencies and financial counsellors	15
Toolkit Website FAQs	74
Training webinars	67
Training webinar attendees	471
Queries answered	1389


Resources were distributed via email and posted to the FCA Toolkit website along with relevant links, the FAQs and written information including an overview of the scheme, how it works, the financial counsellor's role and details of training webinars.

3d. Financial counsellor and agency manager survey results

See Attachment – BSWAT Survey Summary Data

Appendix 4 - Instruments used

a. Survey of financial counsellors and agency managers



BSWAT Survey for Financial Counsellors and Agency Managers

1. Introduction

FCA has supported financial counsellors and agency managers to deliver the Business Services Wage Assessment Tool (BSWAT) Payment Scheme. Part of our agreement with DSS is to evaluate the role of FCA and financial counsellors in the Scheme.

Therefore we need to know if the support we provided helped you. We also need your opinion of how useful the service was for the participants, support people and nominees and how you managed the workload due to the expiry date.


We really appreciate you taking the time to complete this survey. There is a section for financial counsellors to answer and a section for agency managers to answer. It should only take 10 minutes to complete. Your responses will be voluntary and confidential and we will not attribute them to you in any reports. We will use your feedback in our report to DSS to evaluate FCA's role in the Scheme and the value of financial counselling to the participants.

This survey will be open until Friday 5th October. If you have any questions about this survey or need additional assistance please contact Rita Battaglin on:

BSWAT Hotline: 03 8692 7205
Mobile: 0403 220 777
Email: rita.battaglin@financialcounsellingaustralia.org.au

* 1. State

* 2. Your role



BSWAT Survey for Financial Counsellors and Agency Managers

2. Questions for financial counsellors

These questions are for financial counsellors who conducted appointments with BSWAT participants, support people or nominees.

3. Approximately how many BSWAT participants or nominees did you see (including telephone appointments)?

☐ 0-10

☐ 21-40

☐ 11-20

☐ 41+

FCA BSWAT Payment Scheme Project Evaluation Report

28

4. FCA delivered a range of resources to support financial counsellors to fulfill their role in the Scheme.

Which ones did you use? How useful were they for you?

	N/A, did not use	1 - Not useful	2 - Slightly useful	3 - Quite useful	4 - Very useful
FAQs on the FCA Toolkit website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sending a question by email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asking a question by phone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Webinar training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Intake tool to use prior to your session with the BSWAT participant so that you could prepare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Issues checklist to use during the appointment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Money Plan tool to record what was discussed at the appointment and what the participant needs to do next	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BSWAT Tax checklist	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct referrals via the FCA booking service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Telephone appointments via the FCA booking service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Were there any other resources you used in your appointments with participants or nominees?

☐ Yes ☐ No

If yes, what were the resources and how were they useful?

Other (please specify)

6. What difference have the resources and support from FCA made to.....

	Made memore confused	No change	Helped a little	Helped a lot
Your understanding of the BSWAT Payment Scheme and what you need to do	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your understanding of how to deliver services to intellectually impaired clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your confidence in delivering the BSWAT Payment Scheme	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your confidence in delivering services to intellectually impaired clients	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The ease with which you were able to make appointments with participants (do not answer if you did not receive referrals from the booking service)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you could change one thing about the resources that you used, what would that be?

8. Thinking about the resources you didn't use, why didn't you use them? How could they be improved to make them useful?

9. Overall, how would you rate the support you received from FCA regarding the BSWAT Payment Scheme?

1 - Not useful

☐

2 - Poor

☐

3 - Fair

☐

4 - Good

☐

5 - Excellent

☐

Please explain your answer or add further comments if required.

10. On average, how long did the clients wait before their appointment?

☐

One week or less

☐

3 to 4 weeks

☐

1 to 2 weeks

☐

4 weeks or more

☐

2 to 3 weeks

Any further comments if required

11. On average, how often were you able to see the clients prior to the expiry date on their Letter of Offer?

☐

Rarely- they often had to go elsewhere

☐

Some of the time

☐

Most of the time

☐

All of the time

If you answered 'some of the time' or 'rarely', please explain why this happened or add further comments if required.

12. On average, how often were you able to see the clients prior to the expiry date on their Letter of Offer?

☐

Rarely- they often had to go elsewhere

☐

Some of the time

☐

Most of the time

☐

All of the time

If you answered 'some of the time' or 'rarely', please explain why this happened or add further comments if required.

13. How often were appointments attended by the participant on their own, by the participant and a support person or a nominee on their own?

	Never	Rarely	Some of the time	Most of the time	All of the time
Participant	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Participant and support person	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nominee only	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. In your opinion, please rate how well your information was understood by:

	Not well	Only slightly	Adequately	Quite well	Very well
the participants (i.e. intellectually impaired clients)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
the support people that accompanied the participants to their appointment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
the nominees who attended on their own	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. Did you receive enough training from FCA to work effectively with intellectually impaired clients?

- ☐ Yes, very thorough
 ☐ Needed a bit more
 ☐ Adequate
 ☐ Needed a lot more

If not adequate, please explain what more was needed

16. In your opinion, what difference did the appointment make to the participants' understanding of.....

	NA, (participant not involved)	Made them more confused	No change	A bit better	Much better
The BSWAT Payment Scheme	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How a lump sum payment would affect their circumstances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

17. In your opinion, what difference did the appointment make to the support people's/nominee's understanding of....

	NA (nosupport people)	Made them more confused	No change	A bit better	Much better
The BSWAT Payment Scheme	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How a lump sum payment would affect their circumstances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
What they need to do next	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. In your opinion, how **useful** was the appointment for the participants who attended on their own?

- ☐ Very useful
- ☐ Quite useful
- ☐ Slightly useful
- ☐ Not useful

19. In your opinion how **useful** was the appointment for the participants who attended with a support person?

- ☐ Very useful
- ☐ Quite useful
- ☐ Slightly useful
- ☐ Not useful

20. In your opinion, how **useful** was the appointment for the support people that accompanied the participants ?

- ☐ Very useful
- ☐ Quite useful
- ☐ Slightly useful
- ☐ Not useful

21. In your opinion, how **useful** was the appointment for **nominees who attended on their own**?

- ☐ Very useful
- ☐ Quite useful
- ☐ Slightly useful
- ☐ Not useful

22. If you answered 'slightly useful' or 'not useful', to questions 17 to 20, please explain why this was the case.

23. If you have any additional comments or feedback to consider in evaluating the financial counselling component of the BSWAT Payment Scheme please add them here.

Thank you for completing the survey. If you have anything further to add at a later date or would like more information about the evaluation, contact Rita Battaglin on:
BSWAT Hotline: 03 8692 7205
Mobile: 0403 220 777
Email: rita.battaglin@financialcounsellingaustralia.org.au

J

3. Questions for agency managers

Complete this section if you manage financial counsellors who delivered the BSWAT Payment Scheme.

24. Approximately how many BSWAT participants or nominees did your agency see (including telephone appointments)?

- ☐ 0-20
 ☐ 51-100
☐ 21-50
 ☐ 101+

If you chose 100+ please estimate the total number

25. FCA delivered a range of resources to support agency managers to implement the BSWAT Payment Scheme. Which ones did you use? How useful were they for you?

	N/A, did not use	Not useful	Slightly useful	Quite useful	Very useful
FAQs on the FCA Toolkit website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sending a question by email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asking a question by phone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flyers and written information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Teleconferences	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
BSWAT Payment Scheme updates (via email)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
FCA presentation at a conference or meeting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tools to help staff fulfill their role	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Booking service referrals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Telephone appointment referrals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. Were there any other resources you used as a manager to assist your agency to deliver the Scheme?

☐ Yes

☐ No

If yes, what were they and how were they useful?

27. What difference have the resources and support from FCA made to.....

	Made me more confused	No change	Helped a little	Helped a lot
Your understanding about the BSWAT Payment Scheme and what you and your staff need to do	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your understanding about how to deliver services to intellectually impaired clients	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your confidence in your agency delivering the BSWAT Payment Scheme	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your confidence in your agency delivering services to intellectually impaired clients	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The ease with which your staff were able to make appointments with participants (do not answer if you did not receive referrals from the booking service)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

28. If you could change one thing about the resources you used, what would that be?

29. If yes, please explain what these resources were and how they were useful to you.

30. Thinking about the resources you didn't use, why didn't you use them? How could they be improved to make them more useful?

31. Did your staff receive enough training from FCA to work effectively with intellectually impaired clients?

- | | |
|--|---|
| <input type="radio"/> Yes, very thorough | <input type="radio"/> Needed a bit more |
| <input type="radio"/> Adequate | <input type="radio"/> Needed a lot more |
| | <input type="radio"/> |

If not adequate, please explain what more was needed

32. Overall, how would you rate the support you received from FCA regarding the BSWAT Payment Scheme?

- | | |
|---------------------------------|----------------------------------|
| <input type="radio"/> Excellent | <input type="radio"/> Poor |
| <input type="radio"/> Good | <input type="radio"/> Not useful |
| <input type="radio"/> Fair | |

Please explain your answer

33. How often was your agency able to manage the extra workload of BSWAT appointments and see the clients prior to the expiry date on their Letter of Offer?

- ☐ All of the time
- ☐ Most of the time
- ☐ Some of the time
- ☐ Rarely
- ☐

34. How often did your agency need to direct participants elsewhere?

- ☐ Frequently ☐ Rarely
- ☐ Some of the time ☐ Never

Please explain your answer.

35. If you have any additional comments or feedback to consider in evaluating the financial counselling component of the BSWAT Payment Scheme please add them here.

Thank you for completing the survey. If you have anything further to add at a later date or would like more information about the evaluation, contact Rita

Battaglin on:

BSWAT Hotline: 03 8692 7205

Mobile: 0403 220 777

Email: rita.battaglin@financialcounselingaustralia.org.au

Appendix 4b. Participant feedback form and information

I have a BSWAT Offer ☐

I am helping someone with a BSWAT offer ☐

They did a good job of explaining everything to me



Good

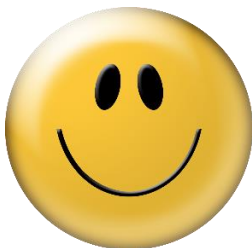


Just ok



Not good

I am clear about what to do now



Very clear



Just ok



Not clear

I think the information will help me.



Yes



Maybe



No

Financial Counselling Feedback Form



About this form

This form asks you to tell us how you feel about the meeting with your financial counsellor and if you understood what they told you or not, by using smiley faces.

A happy face  means “yes”,

a straight face  means **Maybe** or “just ok”

and a sad face  means “no”.

You can put a circle around the face you chose  or a tick next to it.  ✓

Why we are asking for this information.

- We want to know if the financial counsellors are doing a good job in explaining things to you and if you think that the information is useful for helping you get your payment.
- **It's ok if you don't want to fill out the form; you DO NOT have to do it.**

What happens with the information you give us?

- Your feedback form will be sent to Rita Battaglin at Financial Counselling Australia.
- She will look at the answers and see how people felt about their meeting, if they understood the information and if they found it useful.
- If people are not happy or don't understand we will try to change things so that people get more useful information that they can understand.
- We will tell the government how people felt and if we had to change things.
- No one will know which answers are yours.
- You do not put your name on the form, the financial counsellor is not looking when you fill it out and it goes into a closed box with all the other forms.