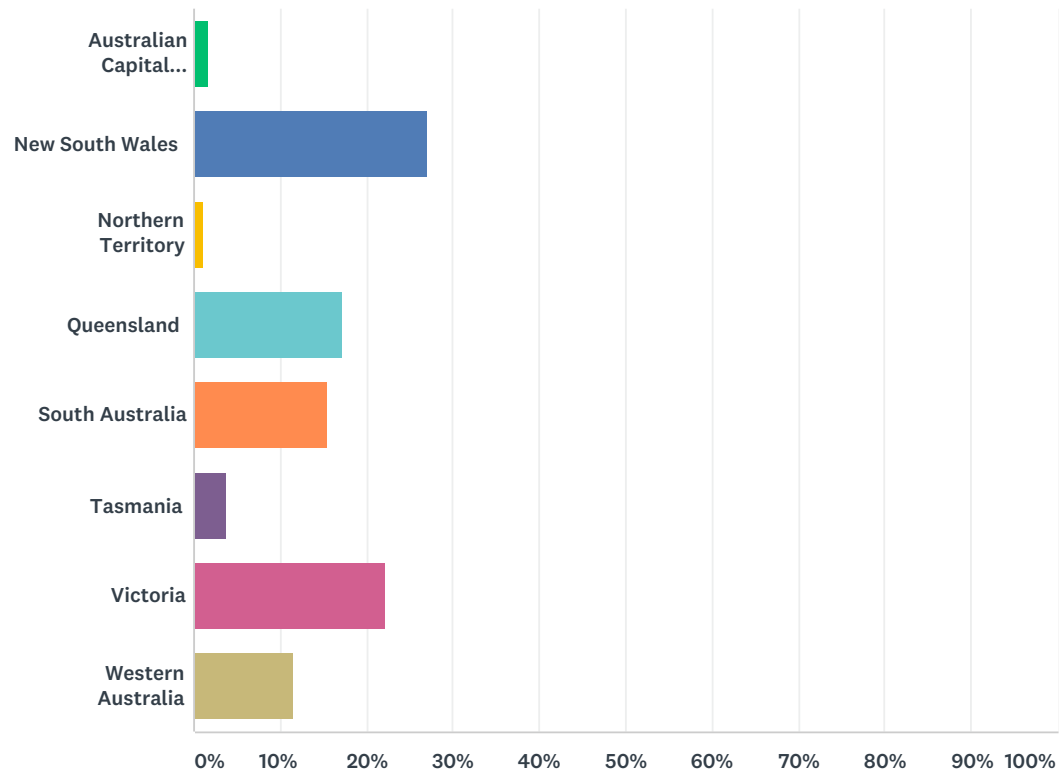


Q1 State

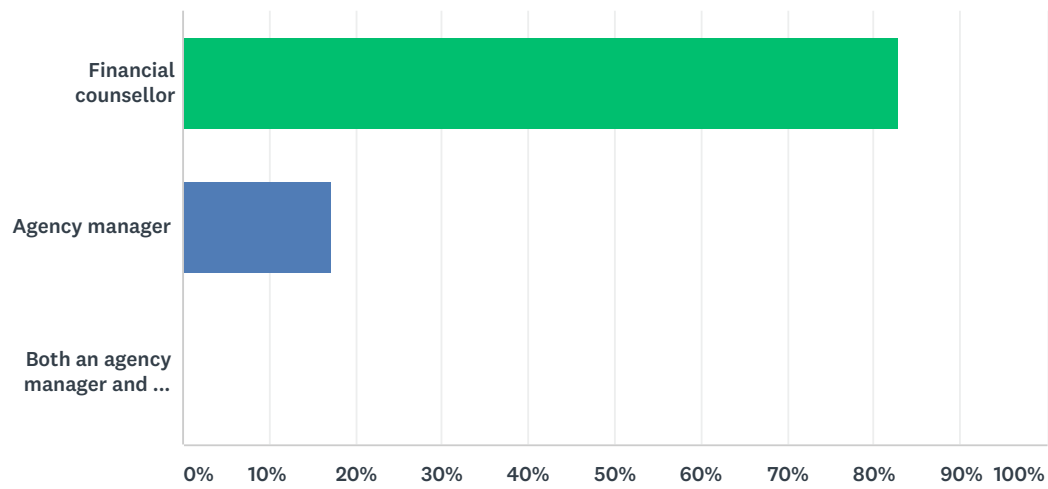
Answered: 181 Skipped: 0



ANSWER CHOICES	RESPONSES	
Australian Capital Territory	1.66%	3
New South Wales	27.07%	49
Northern Territory	1.10%	2
Queensland	17.13%	31
South Australia	15.47%	28
Tasmania	3.87%	7
Victoria	22.10%	40
Western Australia	11.60%	21
TOTAL		181

Q2 Your role

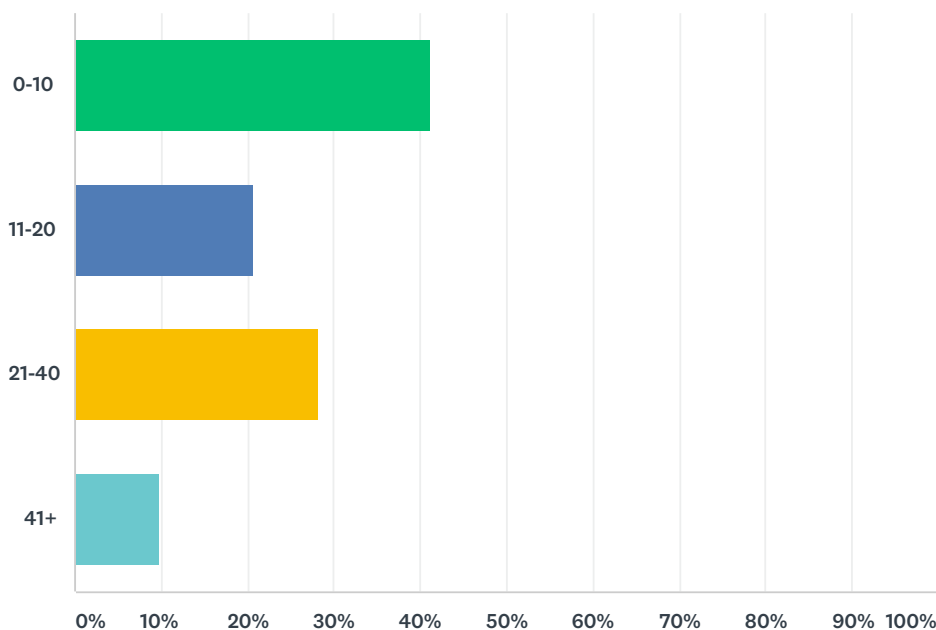
Answered: 181 Skipped: 0



ANSWER CHOICES	RESPONSES	
Financial counsellor	82.87%	150
Agency manager	17.13%	31
Both an agency manager and a financial counsellor	0.00%	0
TOTAL		181

Q3 Approximately how many BSWAT participants or nominees did you see (including telephone appointments)?

Answered: 131 Skipped: 50

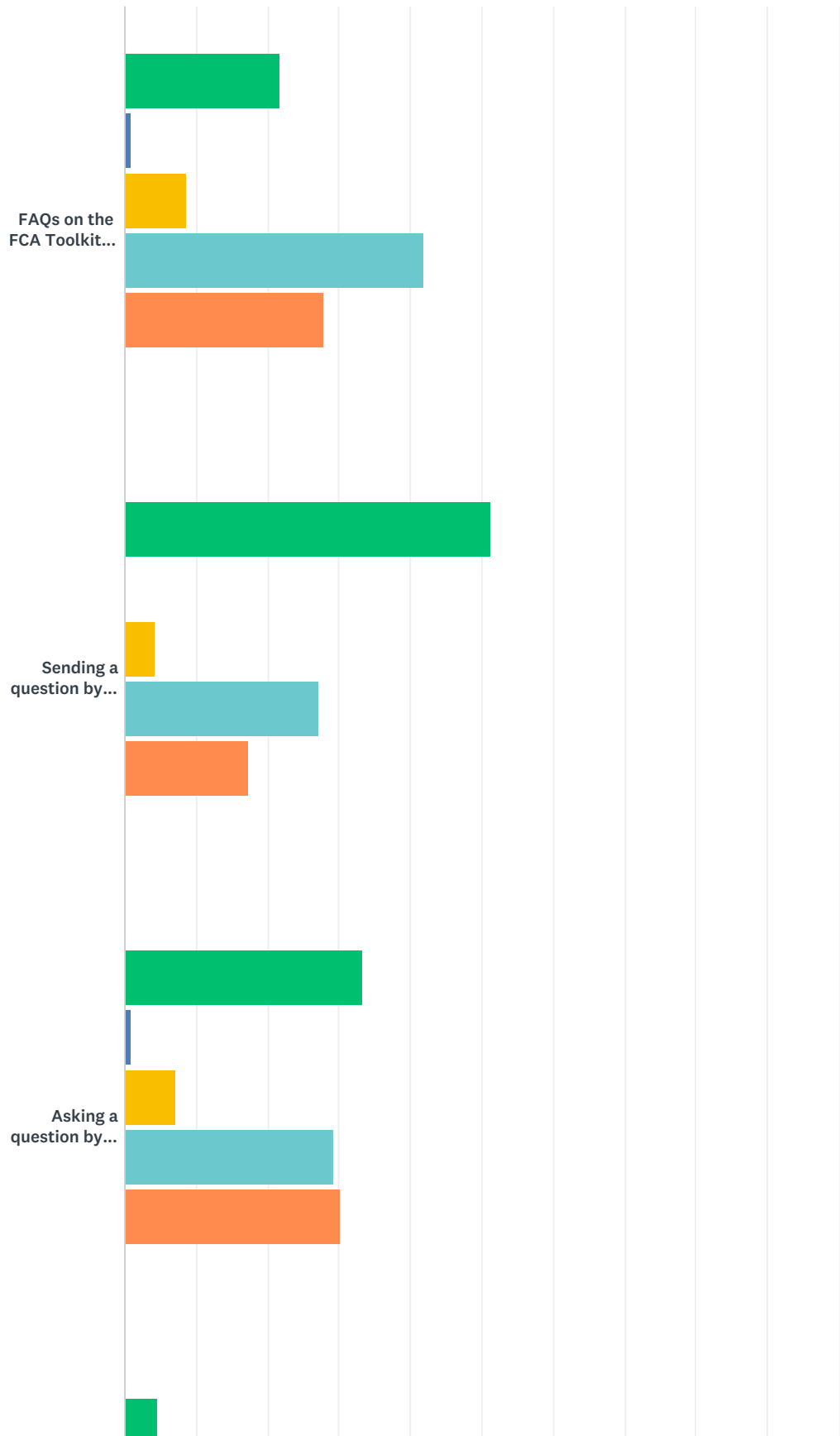


ANSWER CHOICES	RESPONSES
0-10	41.22% 54
11-20	20.61% 27
21-40	28.24% 37
41+	9.92% 13
TOTAL	131

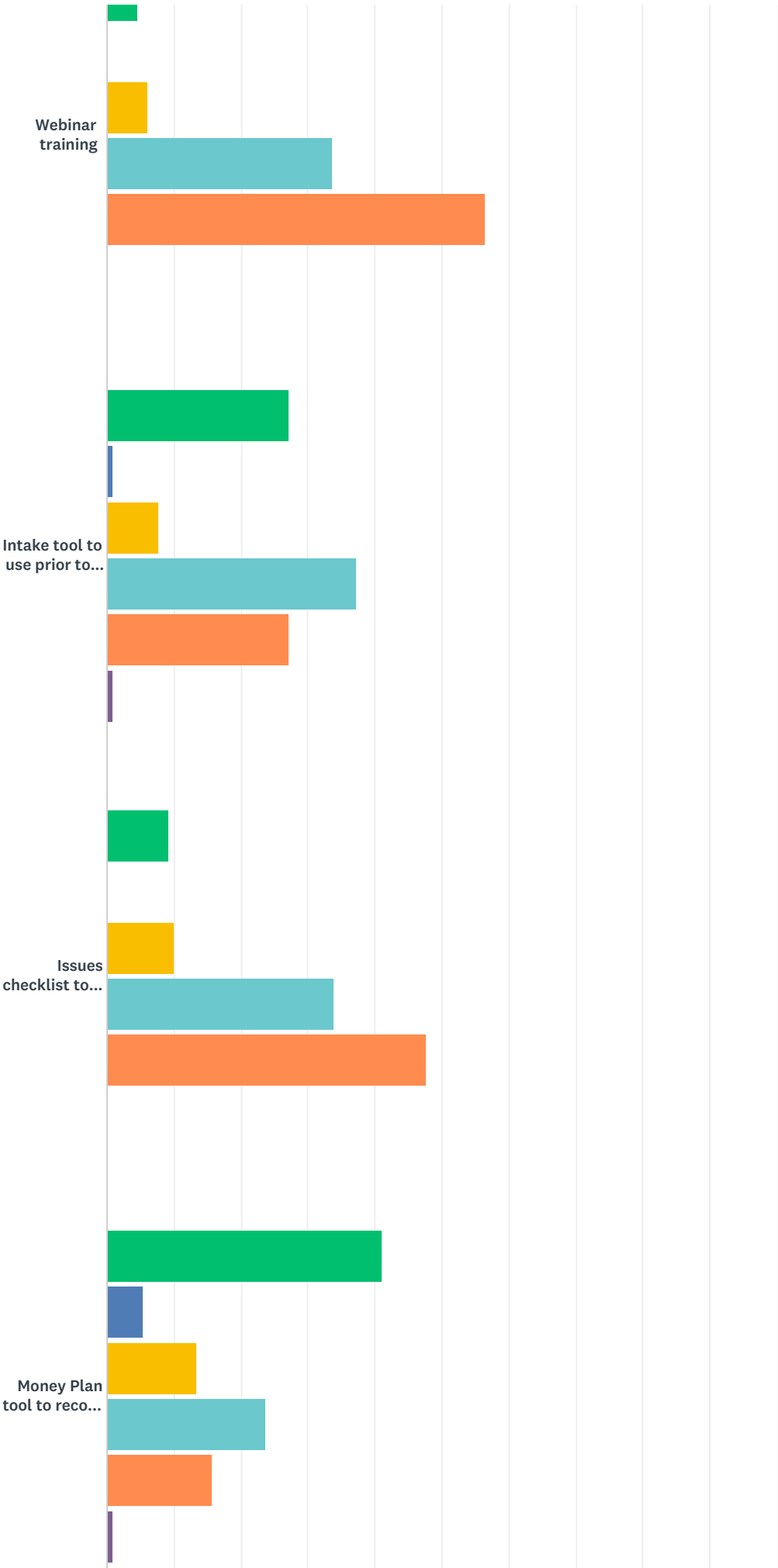
#	IF YOU ANSWERED 40+, PLEASE ESTIMATE THE TOTAL NUMBER	DATE
1	71	10/4/2018 12:04 PM
2	78	10/3/2018 9:43 PM
3	56	10/2/2018 4:59 PM
4	46	10/2/2018 11:41 AM
5	45	10/2/2018 11:13 AM
6	100	10/2/2018 10:07 AM
7	135	9/28/2018 1:45 PM
8	45	9/27/2018 5:03 PM
9	55	9/27/2018 2:02 PM
10	35	9/27/2018 1:56 PM
11	60	9/27/2018 10:09 AM
12	98	9/26/2018 6:59 PM
13	51	9/26/2018 5:16 PM
14	46	9/26/2018 4:32 PM
15	80	9/25/2018 3:35 PM

Q4 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?

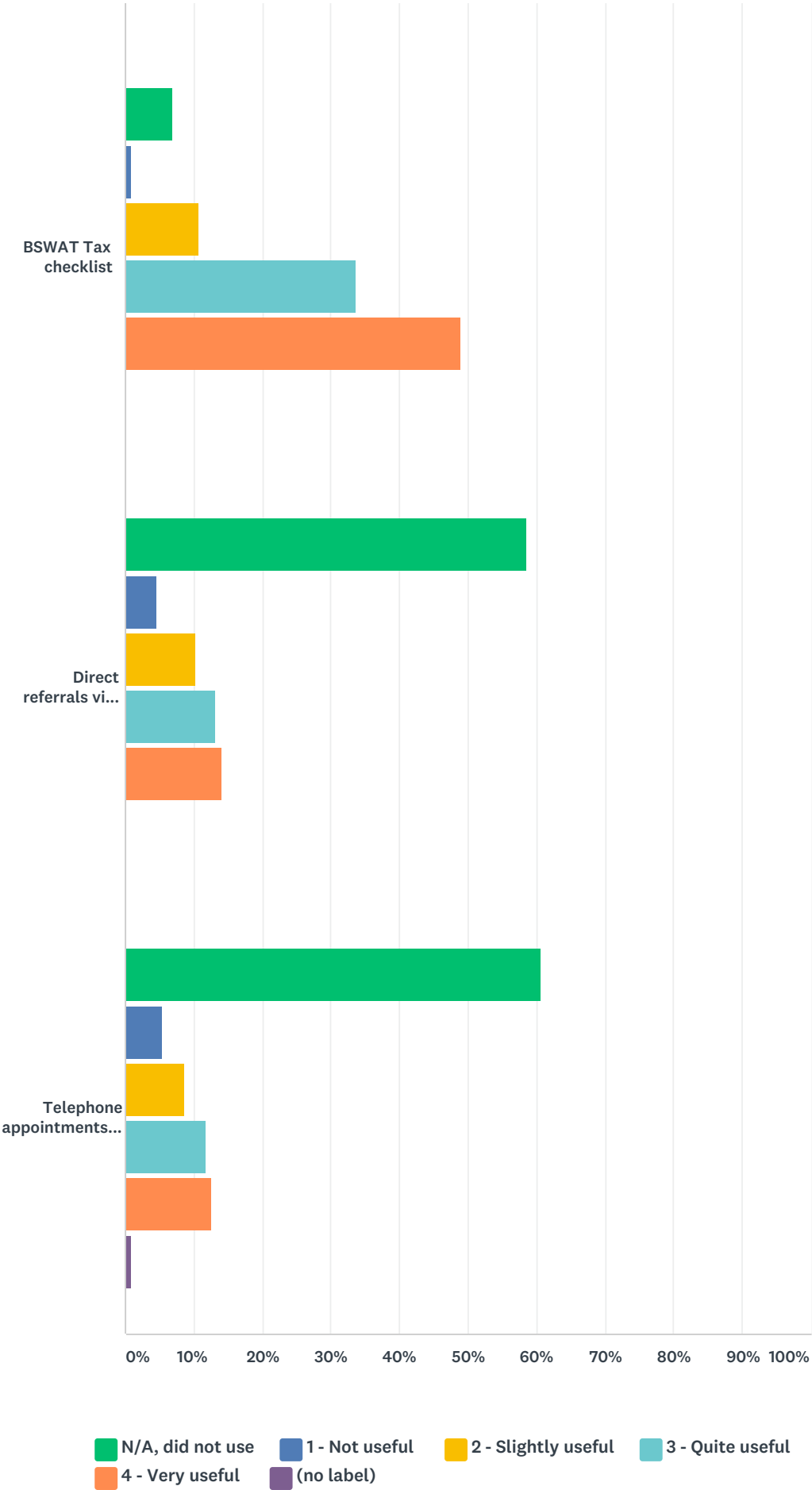
Answered: 133 Skipped: 48



BSWAT Survey for Financial Counsellors and Agency Managers



BSWAT Survey for Financial Counsellors and Agency Managers



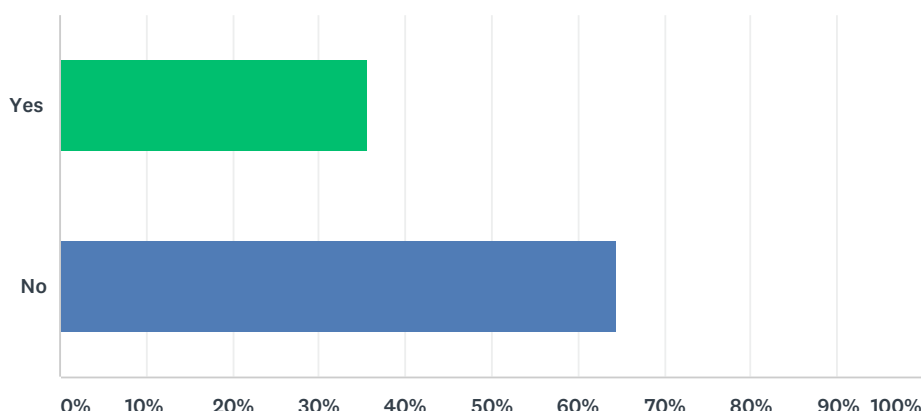
BSWAT Survey for Financial Counsellors and Agency Managers

	N/A, DID NOT USE	1 - NOT USEFUL	2 - SLIGHTLY USEFUL	3 - QUITE USEFUL	4 - VERY USEFUL	(NO LABEL)	TOTAL RESPONDENTS
FAQs on the FCA Toolkit website	21.71% 28	0.78% 1	8.53% 11	41.86% 54	27.91% 36	0.00% 0	129
Sending a question by email	51.24% 62	0.00% 0	4.13% 5	27.27% 33	17.36% 21	0.00% 0	121
Asking a question by phone	33.33% 42	0.79% 1	7.14% 9	29.37% 37	30.16% 38	0.00% 0	126
Webinar training	4.58% 6	0.00% 0	6.11% 8	33.59% 44	56.49% 74	0.00% 0	131
Intake tool to use prior to your session with the BSWAT participant so that you could prepare	27.13% 35	0.78% 1	7.75% 10	37.21% 48	27.13% 35	0.78% 1	129
Issues checklist to use during the appointment	9.23% 12	0.00% 0	10.00% 13	33.85% 44	47.69% 62	0.00% 0	130
Money Plan tool to record what was discussed at the appointment and what the participant needs to do next	40.94% 52	5.51% 7	13.39% 17	23.62% 30	15.75% 20	0.79% 1	127
BSWAT Tax checklist	6.87% 9	0.76% 1	10.69% 14	33.59% 44	48.85% 64	0.00% 0	131
Direct referrals via the FCA booking service	58.59% 75	4.69% 6	10.16% 13	13.28% 17	14.06% 18	0.00% 0	128
Telephone appointments via the FCA booking service	60.63% 77	5.51% 7	8.66% 11	11.81% 15	12.60% 16	0.79% 1	127

#	OTHER (PLEASE SPECIFY)	DATE
1	Appointments made through writer's FC service workplace intake line but not sure if organisation used FCA booking services - maybe not appropriate is more appropriate!!	10/11/2018 4:32 PM
2	collaborated directly with local organisations	10/4/2018 12:04 PM
3	Direct contact with Kirsty Wilson Disability Discrimination lawyer in Melbourne Victoria	10/2/2018 6:47 PM
4	Majority of appointments were made by the Nominee before FCA took over appointments. My last BSWAT appointment was the 15th of February 2018.	10/2/2018 9:35 AM
5	I'm not sure if I used the FCA booking service.	10/1/2018 10:32 AM
6	email updates sent out by Rita	9/28/2018 11:57 AM
7	All the clients I saw had a advocate with them so it was alot easier	9/27/2018 4:36 PM
8	feedback form	9/27/2018 4:23 PM
9	I felt the information was overwhelming, checklists work well	9/27/2018 10:06 AM
10	Working with FCA for this particular task went so smoothly and very helpful	9/26/2018 4:32 PM
11	All our referrals came from phone calls made by BSWAT clients or their Nominees.	9/25/2018 8:28 PM
12	We acknowledge the Traditional Owners of Country throughout Australia and their continuing connection to land, sea and community. We pay our respects to them and their living cultures and to Elders past, present and future.	9/25/2018 6:03 PM

Q5 Were there any other resources you used in your appointments with participants or nominees?

Answered: 132 Skipped: 49



ANSWER CHOICES	RESPONSES	
Yes	35.61%	47
No	64.39%	85
TOTAL		132

#	IF YES, WHAT WERE THE RESOURCES AND HOW WERE THEY USEFUL?	DATE
1	I made a couple of calls to BSWAT to check if emailing documents was acceptable - it was. That was very useful and time saving. Also had to contact BSWAT for a copy of a couple of attachments on occasion. The workers were very obliging	10/11/2018 4:32 PM
2	Centrelink fact sheets regarding income and assets test limits and calculations Superannuation information	10/5/2018 10:39 AM
3	I combined the information and prepared my own appointment sheet which prompted me to check all information and record necessary information	10/4/2018 12:04 PM
4	I used the letter of offer they received as a guide also, this explained and gave information that sometimes the nominee or client may not have read or they just needed clarifying if they had a question. So the letter of offer would perhaps be all you needed at the most of times.	10/3/2018 1:50 PM
5	Our service intake forms and general FC experience and skills	10/3/2018 11:04 AM
6	Centrelink- asset and income threshold calculator	10/3/2018 11:03 AM
7	As question 4 solicitor at our agency also used Kirsty Wilson who originally put the complaint to AHRC and on to the FCCA and High Court of Australia	10/2/2018 6:47 PM
8	Guide to Australian Government payments - Centrelink. Useful for assets and income thresholds, current payment figures, and to calculate loss of pension income if other income is over threshold. Client's income statement from Centrelink, and client's payslip.	10/2/2018 4:38 PM
9	Taxation checklist	10/2/2018 2:25 PM
10	ATO website Centrelink Website Centrelink online portal to access Centrelink statement	10/2/2018 12:32 PM
11	MoneySmart website and very useful	10/2/2018 12:00 PM
12	the moneyplan tool and the support person.	10/2/2018 11:47 AM
13	referral to moneysmart	10/2/2018 11:41 AM
14	Income and Expenditure statement	10/2/2018 11:14 AM
15	internal agency assessment forms	10/2/2018 10:07 AM
16	Combination of centrelink and ATO to confirm accuracy for clients who are still working	10/2/2018 9:40 AM
17	Regular updates re BSWAT from FCA. Provided updated information; refreshed knowledge.	9/30/2018 4:02 PM

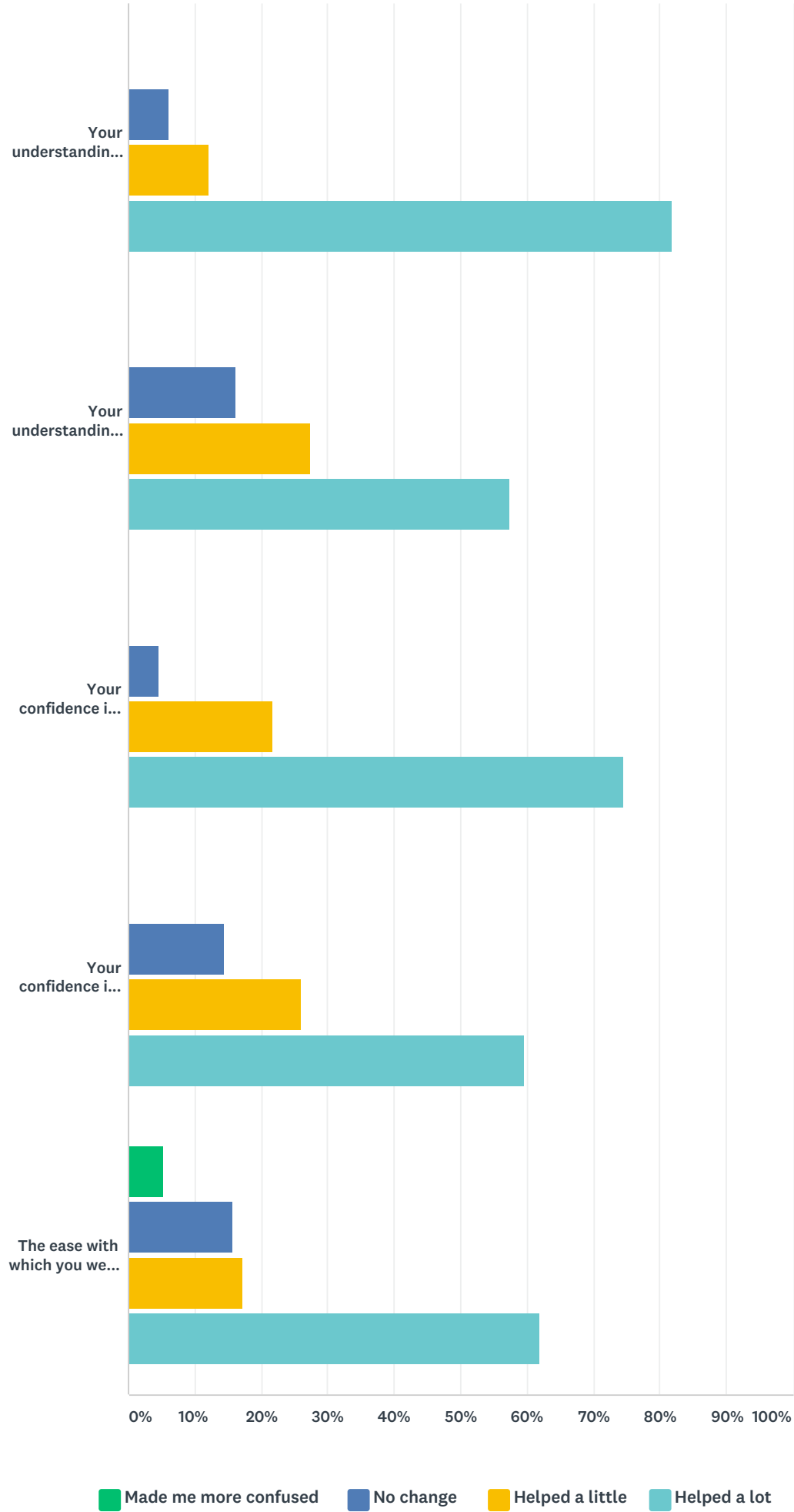
BSWAT Survey for Financial Counsellors and Agency Managers

18	referred to colleagues and manager	9/30/2018 1:40 PM
19	Moneycare Budgets and our SAMIS system	9/27/2018 8:06 PM
20	Centrelink information site and statements ATO site and information Income and Expenses and budget tools Affordable SA site and info and app for clients	9/27/2018 5:06 PM
21	Income and expenditure statement	9/27/2018 4:43 PM
22	tax information	9/27/2018 4:23 PM
23	Centrelink booklet: "A guide to Australian Government payments". This was used to determine asset limits for the Disability Support Pension.	9/27/2018 3:12 PM
24	Resources supplied by agency which are the normal tools used for financial counselling appointments	9/27/2018 2:58 PM
25	The BSWAT kit as the information was clear on what was needed	9/27/2018 2:55 PM
26	information on special disability trusts as many elderly nominees were concerned about their family member	9/27/2018 2:45 PM
27	updates from our organisation	9/27/2018 1:56 PM
28	Standard Agency documentation	9/27/2018 12:57 PM
29	I used the Centrelink website	9/27/2018 12:30 PM
30	Bswat info pack and tax pack also Centrelink asset threshold guide	9/27/2018 10:09 AM
31	BSWAT information pack - Tax information pack Centrelink Asset Threshold Referral to Super	9/27/2018 10:09 AM
32	Nils program and eapa info	9/26/2018 6:59 PM
33	Moneycare budget tool	9/26/2018 4:47 PM
34	Asset Limits	9/26/2018 4:01 PM
35	Client capacity training	9/26/2018 3:43 PM
36	Our own SOFP document as part of general assessment - the majority of our clients had stable accommodation and little to no debt however.	9/26/2018 1:33 PM
37	Centrelink website	9/26/2018 12:55 PM
38	technical help	9/26/2018 12:19 PM
39	NDIS website, Centrelink FIS, Easy read version of Taxation Booklet	9/26/2018 11:37 AM
40	moneysmart booklet	9/26/2018 11:00 AM
41	usual FC resources if other non- BSWAT FC issues arose	9/26/2018 10:33 AM
42	The booklets out by DHS on BSWAT, working with impaired people, how to access to portal, explanation f BSWAT.	9/26/2018 10:27 AM
43	I made up an Action Plan sheet with what the client had to do and what the financial counselor would do such as lodge the financial counselling certificate on the portal	9/26/2018 9:15 AM
44	Developed my own checklist and prompts.	9/26/2018 12:19 AM
45	Bswat website, ATO website	9/25/2018 9:47 PM
46	Found a budget with pictures to start discussions about financial literacy.	9/25/2018 3:35 PM
47	called dss directly	9/25/2018 1:03 PM

Q6 What difference have the resources and support from FCA made to.....

Answered: 132 Skipped: 49

BSWAT Survey for Financial Counsellors and Agency Managers



BSWAT Survey for Financial Counsellors and Agency Managers

	MADE ME MORE CONFUSED	NO CHANGE	HELPED A LITTLE	HELPED A LOT	TOTAL RESPONDENTS
Your understanding of the BSWAT Payment Scheme and what you need to do	0.00% 0	6.06% 8	12.12% 16	81.82% 108	132
Your understanding of how to deliver services to intellectually impaired clients	0.00% 0	16.03% 21	27.48% 36	57.25% 75	131
Your confidence in delivering the BSWAT Payment Scheme	0.00% 0	4.65% 6	21.71% 28	74.42% 96	129
Your confidence in delivering services to intellectually impaired clients	0.00% 0	14.50% 19	25.95% 34	59.54% 78	131
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)	5.26% 4	15.79% 12	17.11% 13	61.84% 47	76

Q7 If you could change one thing about the resources that you used, what would that be?

Answered: 81 Skipped: 100

#	RESPONSES	DATE
1	Nothing that I can remember or that affected me adversely I was grateful when clients' nominees got assistance from their accountants also and were well versed in their role re BSWAT. I enjoyed working with BSWAT client/nominees a lot. A great experience and a great thing to have happened.	10/11/2018 4:32 PM
2	nothing, very helpful	10/11/2018 2:51 PM
3	none	10/5/2018 4:44 PM
4	The standard resources did not provide for any contribution to ongoing financial counselling that may be required to provide support for clients	10/4/2018 12:04 PM
5	It would have been useful to tailor some resources to support the carers/ nominees as they were the majority of the appointment attendees rather than the actual BSWAT recipient.	10/3/2018 11:03 AM
6	nothing i can think of	10/3/2018 9:01 AM
7	Fortunately our service knows Kirsty Wilson from AED Legal personally but it would have been difficult for lawyers generally to obtain support and have full knowledge of the background to BSWAT.	10/2/2018 6:47 PM
8	nil	10/2/2018 4:59 PM
9	The client's evaluation form, with the smiling or non smiling faces. Inappropriate to use with nominees, and also with clients	10/2/2018 4:38 PM
10	No changes needed	10/2/2018 2:25 PM
11	N/A	10/2/2018 1:44 PM
12	I think the System works very well so no change needed	10/2/2018 1:02 PM
13	ATO tax list written in simple English to give to client.	10/2/2018 12:00 PM
14	having a copy of the forms prior and going through step by step on what to expect	10/2/2018 11:47 AM
15	more traditional money plan	10/2/2018 11:41 AM
16	nothing	10/2/2018 11:37 AM
17	none	10/2/2018 11:14 AM
18	no change	10/2/2018 11:13 AM
19	Would have liked a quick point form small booklet with answers Not the many different pages of info we had to print off and or read through via different avenues - emails, fca toolkit, bwat helpline etc	10/2/2018 10:10 AM
20	did not find the booking system particularly useful- found it easier to book apts directly with participants/nominees	10/2/2018 10:07 AM
21	nil	10/2/2018 9:44 AM
22	Clarification about the additional payment made to assist with the payment of tax. I could not get a clear answer form ATO	10/2/2018 9:40 AM
23	Nothing	10/2/2018 9:38 AM
24	Perhaps a survey to suit the nominees.	10/2/2018 9:35 AM
25	That I had a better understanding of clients who had intellectual disabilities as at times i felt out of my depth	10/1/2018 11:38 AM
26	Maybe a flow chart?	10/1/2018 10:32 AM
27	No	10/1/2018 6:45 AM
28	None.	9/30/2018 4:02 PM
29	Keeping things simple & summary - fit into 1 page	9/28/2018 1:45 PM

BSWAT Survey for Financial Counsellors and Agency Managers

30	Money planner was very patronising	9/28/2018 12:46 PM
31	n/a	9/28/2018 12:01 PM
32	The spelling of client's names on the BSWAT offer documents sometimes differed from Client actual name and IDs. A resource in this regard would have been helpful. (Also, the Tax assessment process documents given to client, would have been helpful for financial counsellors to confidently assure clients of the steps to follow).	9/27/2018 11:50 PM
33	Have the applications information one one page and very easy to understand	9/27/2018 8:06 PM
34	can't think of anything	9/27/2018 5:49 PM
35	More streamlined, less documents	9/27/2018 5:22 PM
36	I found the resources helpful and useful	9/27/2018 5:06 PM
37	no change required	9/27/2018 4:43 PM
38	Nil	9/27/2018 4:39 PM
39	n/a	9/27/2018 4:23 PM
40	Wait until just before clients attend appointment before reading material provided. Procedures changed many times (within our organisation especially).	9/27/2018 3:25 PM
41	Nothing.	9/27/2018 3:12 PM
42	NA	9/27/2018 2:55 PM
43	nothing	9/27/2018 2:45 PM
44	?	9/27/2018 2:23 PM
45	N/A	9/27/2018 2:02 PM
46	simplified everything	9/27/2018 1:56 PM
47	N/A	9/27/2018 1:01 PM
48	Nothing	9/27/2018 11:26 AM
49	More centrelink information	9/27/2018 10:09 AM
50	More Centrelink information Deceased information Housing	9/27/2018 10:09 AM
51	Keep the resources short and simple - too much information overload. People's brains can't take it in.A helpline for more difficult cases would be more useful.	9/27/2018 10:06 AM
52	All seemed good.	9/26/2018 11:52 PM
53	Na	9/26/2018 6:59 PM
54	A follow up from the BSWAT team re: lodging a tax return in the year of receipt	9/26/2018 5:16 PM
55	I found the resources provided were quite sufficient and found having Rita available to discuss any issues when I needed to speak to someone directly was exceptional value for me	9/26/2018 4:47 PM
56	nil.. FCA provision of resources and assistance were very useful and helpful	9/26/2018 4:32 PM
57	Nothing to add	9/26/2018 4:01 PM
58	nothing I thought they were good	9/26/2018 3:43 PM
59	Consolidated further into a single checklist of everything FC needed to cover with clients.	9/26/2018 1:33 PM
60	NA	9/26/2018 1:07 PM
61	Nothing	9/26/2018 12:57 PM
62	Ability to call the ATO using the number given to us and actually speak with someone who knew what BSWAT was!!	9/26/2018 12:55 PM
63	More information on Taxation implications	9/26/2018 12:37 PM
64	If the resources came in a pack. They came adhoc and were continually updated	9/26/2018 12:03 PM
65	A lot of information was included in the Tax checklist where most clients have never lodged a tax return, there was a lot to cover	9/26/2018 11:47 AM
66	taxation checklist - would have preferred it to be available sooner for the first batch of clients assisted.	9/26/2018 11:37 AM
67	Simplification	9/26/2018 11:13 AM

BSWAT Survey for Financial Counsellors and Agency Managers

68	Accessing the DSS portal was terribly confusing	9/26/2018 10:58 AM
69	no change. The booking service wasn't helpful - very few of the appointments came through it. The one time we did have one it was very confused situation.	9/26/2018 10:27 AM
70	All resources were useful.	9/26/2018 10:08 AM
71	current threshold limits for housing, asset limits etc for ease of assessment and assistance	9/26/2018 10:04 AM
72	Nothing, done very well.	9/26/2018 9:58 AM
73	Nothing resources were very useful	9/26/2018 9:48 AM
74	Nothing needs changing	9/26/2018 9:15 AM
75	Nothing.	9/26/2018 12:19 AM
76	N/a	9/25/2018 9:47 PM
77	I thought the resources were excellent. The refresher Training was very helpful especially when there was a time lapse between initial training and when we started to get BSWAT referrals.	9/25/2018 8:28 PM
78	I wouldn't change anything, the provided resources to be very useful.	9/25/2018 7:34 PM
79	Make the system more user friendly for uploading the paper work for each client so that our agency could be paid. I wasn't able to do this for any of my clients	9/25/2018 7:30 PM
80	NA	9/25/2018 7:27 PM
81	No change	9/25/2018 3:35 PM

Q8 Thinking about the resources you didn't use, why didn't you use them? How could they be improved to make them useful?

Answered: 82 Skipped: 99

#	RESPONSES	DATE
1	Mostly not necessary at the time.	10/11/2018 4:32 PM
2	nil	10/11/2018 2:51 PM
3	wasn't required	10/5/2018 4:44 PM
4	Certain resources weren't used as they weren't needed, a lot of the amounts were quite small and the circumstances were straightforward	10/5/2018 10:39 AM
5	I modified resources to reflect our organisational format and allow for note taking to personalise documentation	10/4/2018 12:04 PM
6	Information was covered in training or I already new the answers	10/4/2018 10:49 AM
7	BSWAT Easy to read handbook - could have been mapped out alot easier as a lot of the information was repeated and some info not relevant if its just for the FC's to read and utilise. Information provided in this booklet was basic and I sometimes thought it was written for the clients who needed help to read and understand.? I find a Step by step map of the processes a lot more easier to understand and follow.	10/3/2018 1:50 PM
8	Haven't seen many clients f-f so have not needed to use the evaluation etc. created for clients. There could have been one specifically created for nominees as mostly these have been the people dealt with.	10/3/2018 11:04 AM
9	N/A	10/3/2018 11:03 AM
10	they were not really relevant as most appointments were with nominees rather than clients and they just wanted papers signed as they already understood what it was all about	10/3/2018 9:01 AM
11	We used all the resources available	10/2/2018 6:47 PM
12	nil	10/2/2018 4:59 PM
13	I contacted DSS directly if I had questions. Regarding money plan etc. none of the clients I had had financial problems and quite a few had savings.	10/2/2018 4:38 PM
14	Didn't need to use them as had been fully informed previous to starting seeing clients.	10/2/2018 2:25 PM
15	Didn't know they were available.	10/2/2018 1:44 PM
16	It was easier to use the FCA toolkit I find it more user friendly	10/2/2018 1:02 PM
17	resources were not applicable to cases I have had	10/2/2018 12:32 PM
18	I used everything provided - very helpful	10/2/2018 12:00 PM
19	I didn't receive any direct referrals. I didn't have a lot of clients they appeared to have been referred to the another service	10/2/2018 11:47 AM
20	no comment	10/2/2018 11:41 AM
21	the resources I did use seemed to be enough or it was just that I didnt need to use the others	10/2/2018 11:37 AM
22	I used the resources dependant on the clients and their nominees who attended	10/2/2018 11:14 AM
23	All resources were available to use, just depended on the client and their circumstances as to what was used.	10/2/2018 11:13 AM
24	I use my manager as a resource and discussed each of the 2 clients with her.	10/2/2018 11:02 AM
25	had own agency tools which similar	10/2/2018 10:07 AM
26	na	10/2/2018 9:44 AM
27	I used them all - some more than others.	10/2/2018 9:40 AM
28	The resources were quite useful.	10/2/2018 9:35 AM
29	Not required	10/1/2018 11:06 PM

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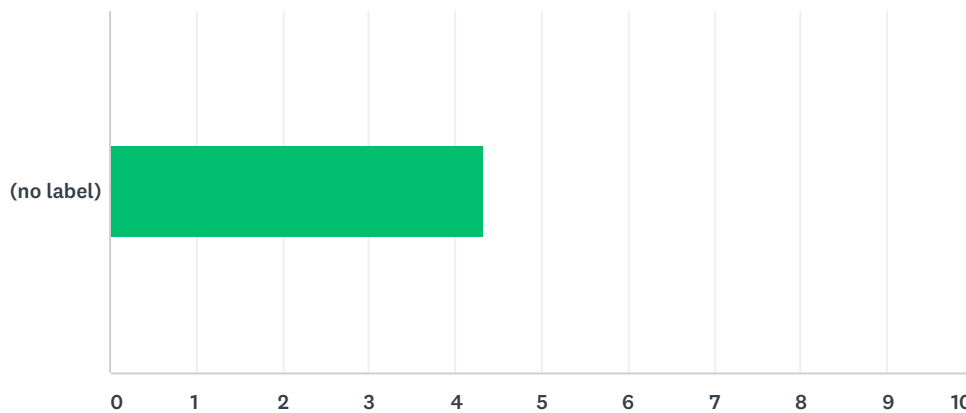
30	I didn't realise they were available	10/1/2018 11:38 AM
31	N/A	10/1/2018 6:45 AM
32	Happy with the resources I used.	9/30/2018 4:02 PM
33	All resources were used	9/28/2018 12:46 PM
34	n/a	9/28/2018 12:01 PM
35	The Salvation Army have their own resources and financial counsellors are required to record detail;s in the agency system. Resources which were not used seem to duplicate existing agency resources.	9/27/2018 11:50 PM
36	Used all	9/27/2018 8:06 PM
37	Didn't need	9/27/2018 5:49 PM
38	too many documents	9/27/2018 5:22 PM
39	The resources not used were reviewed but not required depending on the appointment	9/27/2018 5:06 PM
40	Managed to get info required from the resources I did use.	9/27/2018 4:43 PM
41	The money plan. The clients I saw had a carer managing their money for them or already had their own budget planners.	9/27/2018 4:39 PM
42	training conducted by rita on line webinar was efficient	9/27/2018 4:23 PM
43	I wasn't aware of them but felt I managed well with what resources I did have.	9/27/2018 3:12 PM
44	Didn't email FCA direct has had dedicated colleague in agency to direct questions to. If I hadn't had that would have been emailing FCA.	9/27/2018 2:58 PM
45	I didn't need them	9/27/2018 2:55 PM
46	?	9/27/2018 2:23 PM
47	I didnt find them useful	9/27/2018 2:15 PM
48	N/A	9/27/2018 2:02 PM
49	I used them all.	9/27/2018 1:01 PM
50	I didn't know where to find them, and don't have time to search. So making them more availalbe	9/27/2018 12:30 PM
51	We had something similiar in our service which did the same job	9/27/2018 11:26 AM
52	The people I saw were straightforward so didn't need all the complicated stuff. Mainly saw nominees so the money plan and feedback sheet was not appropriate	9/27/2018 10:06 AM
53	No specific referrals made. Only received training in BSWAT in recent months.	9/26/2018 11:52 PM
54	Bookings came directly rather than through FCA.	9/26/2018 8:50 PM
55	Na	9/26/2018 6:59 PM
56	I may not have needed them	9/26/2018 4:47 PM
57	n/a	9/26/2018 4:32 PM
58	Just used what was relevant to client that I was dealing with at the time	9/26/2018 4:01 PM
59	didn't have to use telephone other than making appointment for face to face	9/26/2018 3:43 PM
60	The Money Plan easy-English version was considered to be condescending to those with higher capability and not usable by those with lower capability. The BSWAT feedback document was not used for fear of insulting our clients.	9/26/2018 1:33 PM
61	n/a	9/26/2018 1:07 PM
62	N/A	9/26/2018 12:57 PM
63	na	9/26/2018 12:55 PM
64	was not aware of them, or had undertaken the training a while before the first actual client so perhaps had forgotten	9/26/2018 12:37 PM
65	was no need as the participants were either receiving small amounts or had their nominee with them	9/26/2018 11:48 AM
66	I didn't use referral to the ATO factsheets on BSWAT. They were sort of lost in the two pages of information	9/26/2018 11:47 AM

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67	they were not necessary. would have been good to have 2 versions of the "money plan" tool - one for clients, and one for nominees of clients.	9/26/2018 11:37 AM
68	Used everything available	9/26/2018 10:58 AM
69	had experience already working with clients with Intellectual disability	9/26/2018 10:33 AM
70	I didn't need many of them	9/26/2018 10:27 AM
71	N/A	9/26/2018 10:08 AM
72	too wordy, not the information we needed	9/26/2018 10:04 AM
73	N/A	9/26/2018 9:58 AM
74	Not required	9/26/2018 9:52 AM
75	Not applicable	9/26/2018 9:48 AM
76	Not necessary. Some did not suit my style of assessment and information delivery.	9/26/2018 12:19 AM
77	N/a	9/25/2018 9:47 PM
78	I used all the resources supplied other than on the FCA Toolkit.	9/25/2018 8:28 PM
79	Not sure	9/25/2018 7:34 PM
80	I just don't have time to work through everything we use in our financial counselling work. Since I only had about 5-6 clients, I didn't put any more effort into uploading the paper work	9/25/2018 7:30 PM
81	Not needed during the appointments	9/25/2018 7:27 PM
82	vkvvhkvkh	9/25/2018 1:03 PM

Q9 Overall, how would you rate the support you received from FCA regarding the BSWAT Payment Scheme?

Answered: 130 Skipped: 51



	1 - NOT USEFUL	2 - POOR	3 - FAIR	4 - GOOD	5 - EXCELLENT	TOTAL	WEIGHTED AVERAGE
(no label)	0.77%	1.54%	10.00%	38.46%	49.23%	130	4.34
	1	2	13	50	64		

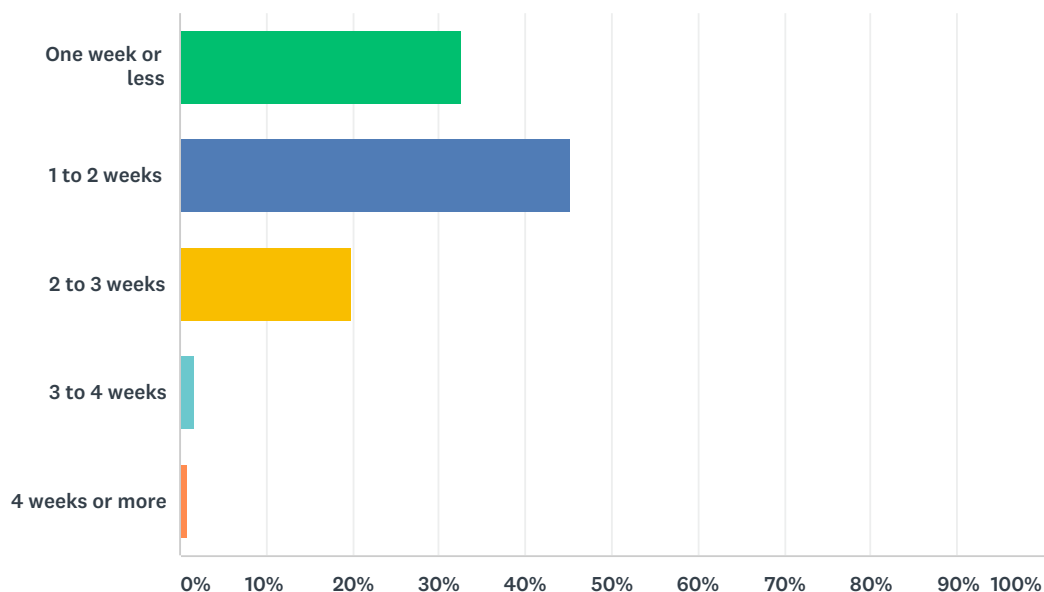
#	PLEASE EXPLAIN YOUR ANSWER OR ADD FURTHER COMMENTS IF REQUIRED.	DATE
1	I think BSWAT was such a rare and wonderful thing that it took a bit of organising on BSWAT s it	10/11/2018 4:32 PM
2	ease of use ability to as questions clarification of issues	10/11/2018 2:51 PM
3	Rita was pragmatic and extremely helpful	10/9/2018 1:12 PM
4	Initial training provided information prompting FC to cover required checks and as FC I added my own checks with regards to personal experience. Being able to confirm details if participants were uncertain was essential for correct return of documents.	10/4/2018 12:04 PM
5	Any Questions asked of Rita she would always get back to me in a reasonable timeframe.	10/3/2018 1:50 PM
6	Training and updates were useful. Documents and resources provided gave a standard response and service delivered to BSWAT clients.	10/3/2018 11:03 AM
7	Perhaps you should provide a survey for the legal representatives who gave legal advice	10/2/2018 6:47 PM
8	I would not have been able to deliver the session without the support of the FCA training, online kit and regular updates.	10/2/2018 12:00 PM
9	good resources and support if required	10/2/2018 11:13 AM
10	I was able to get into contact with Rita Battaglin on the BSWAT hotline number, with any questions I or the nominee had in regards to the BSWAT.	10/2/2018 9:35 AM
11	When I sought support I received it	10/1/2018 11:38 AM
12	Gave me tools and confidence to provide a service for BSWAT clients.	9/30/2018 4:02 PM
13	Information and updates were provided in a timely manner, including the expected volume of work in certain period which helped us to allocate our resources to meet the demand.	9/28/2018 1:45 PM
14	Thank you. It was most assuring to know that assistance was a phone call away. Great work all round.	9/27/2018 11:50 PM
15	All questions answered	9/27/2018 8:06 PM
16	constant revision of tax implications, only ever a phone call away	9/27/2018 4:23 PM
17	Not useful as I didn't need to use them	9/27/2018 2:55 PM
18	Rita was always available by phone or email should I have any questions.	9/27/2018 1:01 PM

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19	Rita was always available by phone and email to answer questions also really am grateful for the webinars	9/27/2018 10:09 AM
20	Rita was always available via phone and email to clarify any questions. Her webinar was very useful.	9/27/2018 10:09 AM
21	Frequent updates, as issues arose, were invaluable.	9/26/2018 8:50 PM
22	I enjoyed this program immensely and sort out BSWAT client, hence the number of clients Ive supported. On the more tricky clients, have the option to call or email Rita and seek clarification was key to providing full support to these vulnerable people.	9/26/2018 5:16 PM
23	I felt quite well equipped with the updates, step by step instructions,tools and as I said previously also a person to contact was an invaluable resource in dealing with BSWAT clients.	9/26/2018 4:47 PM
24	FCA were very prompt to give assistance when required and so was the contact people in BSWAT	9/26/2018 4:32 PM
25	Any time help was needed it was available	9/26/2018 4:01 PM
26	I was the third person trained to take over the BSWAT role in our office. I inherited the documentation from the previous workers and did the online training. I did not need or seek further assistance and so cannot speak further on support.	9/26/2018 1:33 PM
27	On the one occasion that I called and spoke to FCA, Rita, there was an attempt to deal with the issue although not successful with the ATO.	9/26/2018 12:55 PM
28	Whenever i contacted with a question it was responded to in a timely manner	9/26/2018 12:03 PM
29	FCA made BSWAT understandable.	9/26/2018 11:48 AM
30	plenty of information coming through and resources to refer back to	9/26/2018 11:48 AM
31	Didn't need to make much contact with FCA	9/26/2018 11:47 AM
32	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	9/26/2018 11:13 AM
33	webinar training was poor. Getting set up took a lot of time to do .	9/26/2018 11:00 AM
34	Rita always made herself available	9/26/2018 10:58 AM
35	Webinars and resources were well put together and easy to understand.	9/26/2018 10:08 AM
36	Training sessions were very helpful.	9/26/2018 9:48 AM
37	The team was always available to talk to and quick to respond with issues. Felt supported throughout the process.	9/25/2018 9:47 PM
38	The support I received from FCA especially Rita was outstanding. Well done to an excellent effort by FCA.	9/25/2018 8:28 PM
39	I couldn't upload the paper work. If there is someway of getting this to BSWAT still, please let me know. If I could email the paper work int hat would be great.	9/25/2018 7:30 PM
40		9/25/2018 7:27 PM
41	Tam is great. So is Rita.	9/25/2018 6:03 PM
42	There was always people there to answer questions. Any correspondence was handled quickly and effectively. You have done a great job!	9/25/2018 3:35 PM
43	nbkv hkvv , jbjkvjclyi.vj n jlbog'o n jlnink m; ; lm.	9/25/2018 1:03 PM

Q10 On average, how long did the clients wait before their appointment?

Answered: 126 Skipped: 55



ANSWER CHOICES	RESPONSES	
One week or less	32.54%	41
1 to 2 weeks	45.24%	57
2 to 3 weeks	19.84%	25
3 to 4 weeks	1.59%	2
4 weeks or more	0.79%	1
TOTAL		126

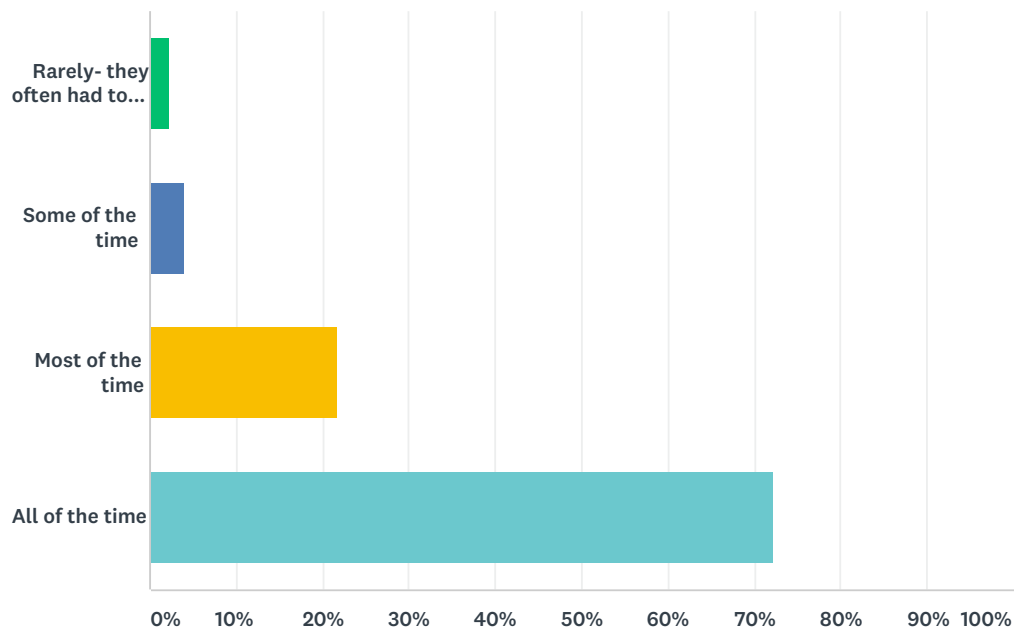
#	ADD ANY FURTHER COMMENTS IF REQUIRED	DATE
1	We'd make special appointments, didn't want to miss out on the payment but more importantly wanted client's to get the benefit of their payment asap.	10/11/2018 4:32 PM
2	Working collaboratively with local disability organisations assisted the process for our local and regional residents.	10/4/2018 12:04 PM
3	Our service prioritised BSWAT clients due to the nature of the consult being fairly straight forward and generally no follow up appointments were required.	10/3/2018 11:03 AM
4	we were told we had to prioritize them so we were squeezing extra appointments in. in most case they were not that time consuming	10/3/2018 9:01 AM
5	Generally within 1 to 3 days	10/2/2018 10:10 AM
6	was able to book most apts within 1 - 2 weeks except during June/July when demand was very high	10/2/2018 10:07 AM
7	nil	10/2/2018 9:44 AM
8	If appointments were required urgently, they would be booked in less than a day or two.	10/2/2018 9:35 AM
9	Sometimes longer than 1-2 weeks, but it was always well before the due date on the documents.	10/1/2018 10:32 AM
10	We were able to offer additional booking slots including Saturday appointments	9/28/2018 1:45 PM
11	A lot of appointments were not urgent as the deadline for the client to accept the offer was some time away	9/28/2018 11:57 AM

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12	In hindsight, I wondered whether devoting a set day per week at the BSWAT receipient's workplace (seemingly applicable to most) would have minimised effort for clients and their Nominees.	9/27/2018 11:50 PM
13	BSWAT client's was prioritised	9/27/2018 4:23 PM
14	Made attempts to "squeeze clients in" to reduce waiting time although extremely busy with regular clients. Pressure placed on staff by senior staff who had little regard for logistics in rural & regional areas.	9/27/2018 3:25 PM
15	I tried to fit them in as soon as I could - at a time that worked for them - due to the time limits. I felt they were all seen within excellent time-frames.	9/27/2018 3:12 PM
16	Clients were prioritized above other clients.	9/27/2018 1:01 PM
17	Tried to get them in ASAP	9/26/2018 11:52 PM
18	I contact all the affected employers in my area (from a list provided by the FCA) and introduced myself as contact, providing my work mobile and email, so that BSWAT client could call me directly. This also resulted in a number of clients, (who are self sufficient enough to not have a nominee) where their employer send along a support person. This contact resulted in booking in most BSWAT clients within a week.	9/26/2018 5:16 PM
19	I cannot answer this as most of my BSWAT clients were booked via our head office but my guess would be no more than 2 weeks.	9/26/2018 4:47 PM
20	BSWAT clients were given priority considering the deadline of their acceptance.	9/26/2018 4:32 PM
21	we booked them immediately	9/26/2018 1:05 PM
22	Some were seen immediately. Some weren't available immediately	9/26/2018 12:55 PM
23	BSWAT clients cut into the FC waiting list and were prioritised due to the urgency of the lodgement times	9/26/2018 11:48 AM
24	not sure	9/26/2018 9:44 AM
25	Our Agency made sure it was a priority to see a BSWAT client within a week. We always checked the expiry date of the letter in the initial phone call and made sure an appointment was given promptly.	9/25/2018 8:28 PM
26	Appointments were fitted in amongst regular generalist clients	9/25/2018 3:35 PM
27	it varied from 4 days to 3 nd a half weeks.	9/25/2018 1:03 PM

Q11 On average, how often were you able to see the clients prior to the expiry date on their Letter of Offer?

Answered: 129 Skipped: 52

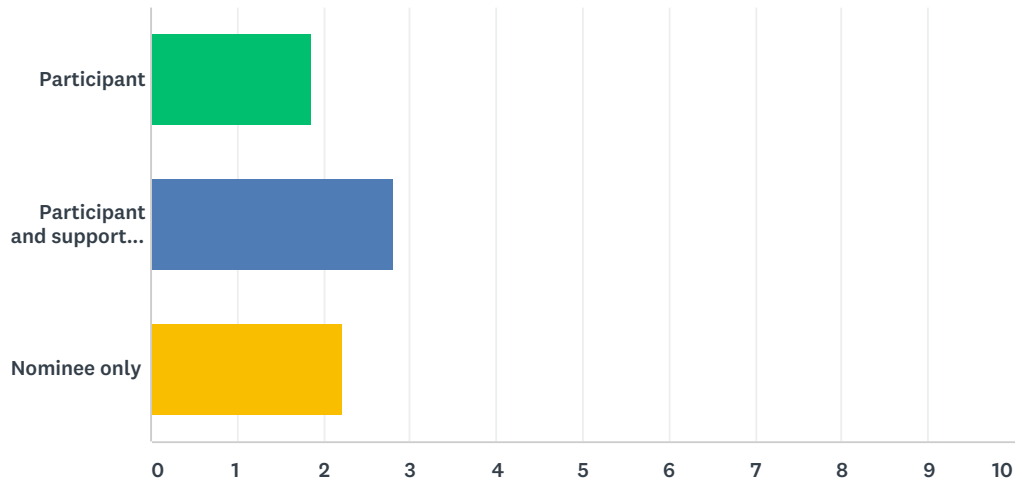


ANSWER CHOICES	RESPONSES	
Rarely- they often had to go elsewhere	2.33%	3
Some of the time	3.88%	5
Most of the time	21.71%	28
All of the time	72.09%	93
TOTAL		129

#	IF YOU ANSWERED 'SOME OF THE TIME' OR 'RARELY', PLEASE EXPLAIN WHY THIS HAPPENED OR ADD FURTHER COMMENTS IF REQUIRED.	DATE
1	Our organisation made sure nothing would jeopardise clients getting their payment.	10/11/2018 4:32 PM
2	Usually in plenty of time before the expiry date, once only on the same day.	10/2/2018 4:38 PM
3	na	10/2/2018 9:44 AM
4	It was made a priority. Also made use of extensions. Became significantly more difficult when the extension time frame was shortened.	9/26/2018 11:37 AM
5	On a couple of occasions I had 2 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.	9/26/2018 10:14 AM
6	only 4 cases had to be referred elsewhere.	9/25/2018 1:03 PM

Q12 How often were appointments attended by the participant on their own, by the participant and a support person or a nominee on their own?

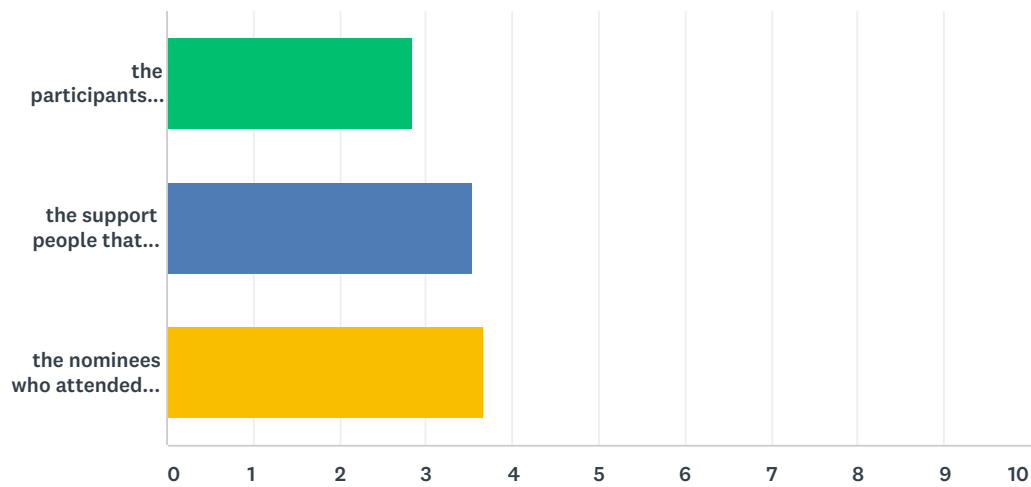
Answered: 130 Skipped: 51



	NEVER	RARELY	SOME OF THE TIME	MOST OF THE TIME	ALL OF THE TIME	TOTAL	WEIGHTED AVERAGE
Participant	27.19% 31	32.46% 37	28.07% 32	10.53% 12	1.75% 2	114	1.87
Participant and support person	1.63% 2	4.07% 5	33.33% 41	39.02% 48	21.95% 27	123	2.81
Nominee only	9.65% 11	21.05% 24	38.60% 44	30.70% 35	0.00% 0	114	2.21

Q13 In your opinion, please rate how well your information was understood by:

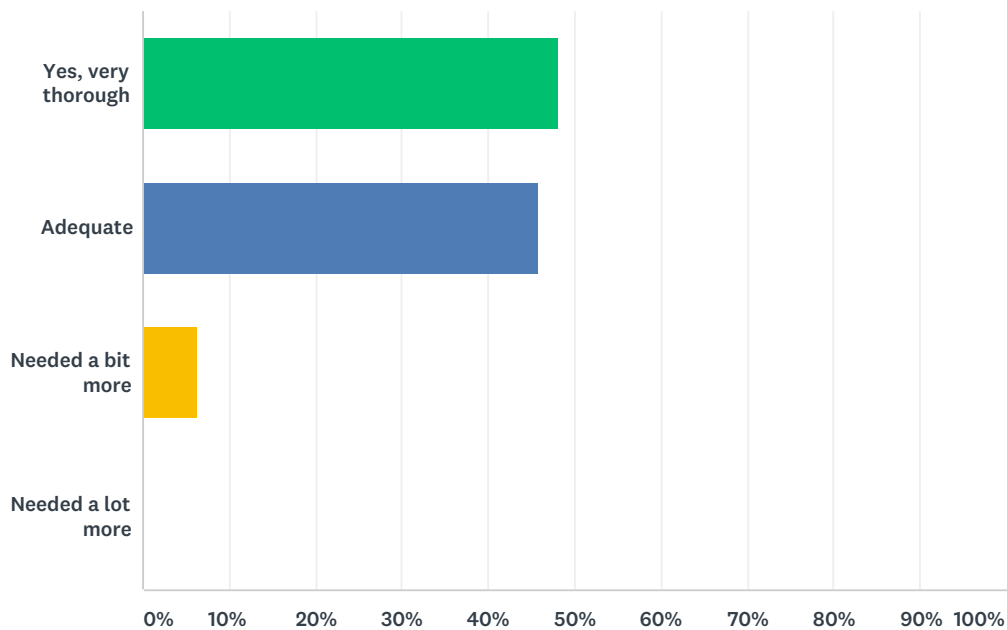
Answered: 129 Skipped: 52



	NOT WELL	ONLY SLIGHTLY	ADEQUATELY	QUITE WELL	VERY WELL	TOTAL	WEIGHTED AVERAGE
the participants (i.e. intellectually impaired clients)	3.15% 4	18.90% 24	40.94% 52	26.77% 34	10.24% 13	127	2.85
the support people that accompanied the participants to their appointment	0.00% 0	1.56% 2	9.38% 12	33.59% 43	55.47% 71	128	3.54
the nominees who attended on their own	0.00% 0	0.90% 1	7.21% 8	24.32% 27	67.57% 75	111	3.67

Q14 Did you receive enough training from FCA to work effectively with intellectually impaired clients?

Answered: 129 Skipped: 52

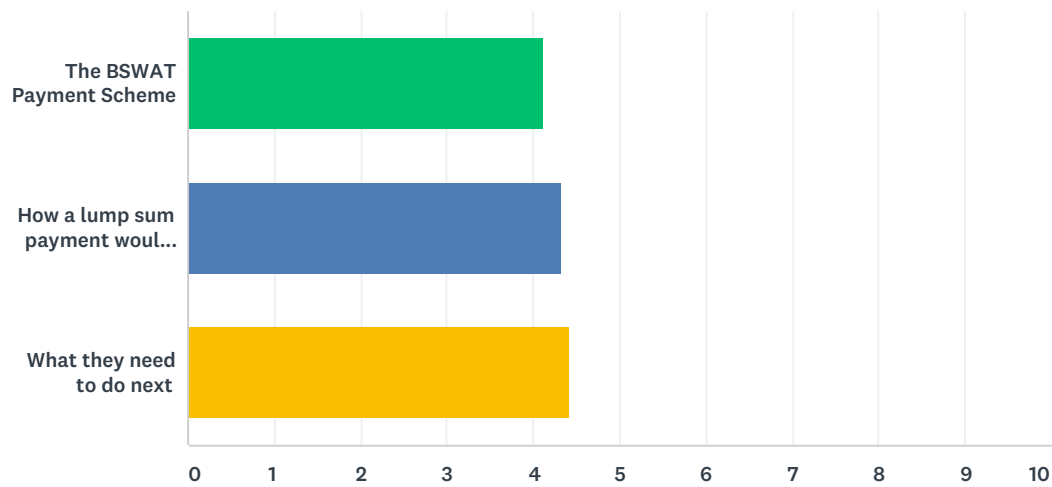


ANSWER CHOICES	RESPONSES	
Yes, very thorough	48.06%	62
Adequate	45.74%	59
Needed a bit more	6.20%	8
Needed a lot more	0.00%	0
TOTAL		129

#	IF NOT ADEQUATE, PLEASE EXPLAIN WHAT MORE WAS NEEDED	DATE
1	I have past experience with disability and aged care work	10/4/2018 12:04 PM
2	Already had this ability so wasn't specifically something that was required. Often see clients with intellectual disabilities.	10/3/2018 11:04 AM
3	I have worked before with intellectually impaired clients	10/2/2018 4:38 PM
4	Time delay in being training and then putting into practice. Not FCA's fault, just the way appointments came through.	10/2/2018 12:00 PM
5	I didn't feel that it was my area of expertise and at times felt inadequate	10/1/2018 11:38 AM
6	In hindsight I would have appreciated seeing a role play(s), to reduce anxiety (+ boost confidence) before going 'live' with my first BSWAT client	9/27/2018 11:50 PM
7	I didn't have training with FCA	9/27/2018 2:55 PM
8	I work with intellectually impaired clients slightly more than usual due to a high internal referral for disabled clients. I feel internal skills were used more FCA training but also felt the booklet was very good.	9/26/2018 1:33 PM
9	I didn't receive any - but everyone should be able to work with clients who are intellectually impaired.	9/26/2018 11:13 AM
10	Also previous experience so wasn't overly difficult.	9/26/2018 12:19 AM
11	I am very experienced in delaing with people with intellecually impaired people.	9/25/2018 7:30 PM

Q15 In your opinion, what difference did the appointment make to the participants' understanding of.....

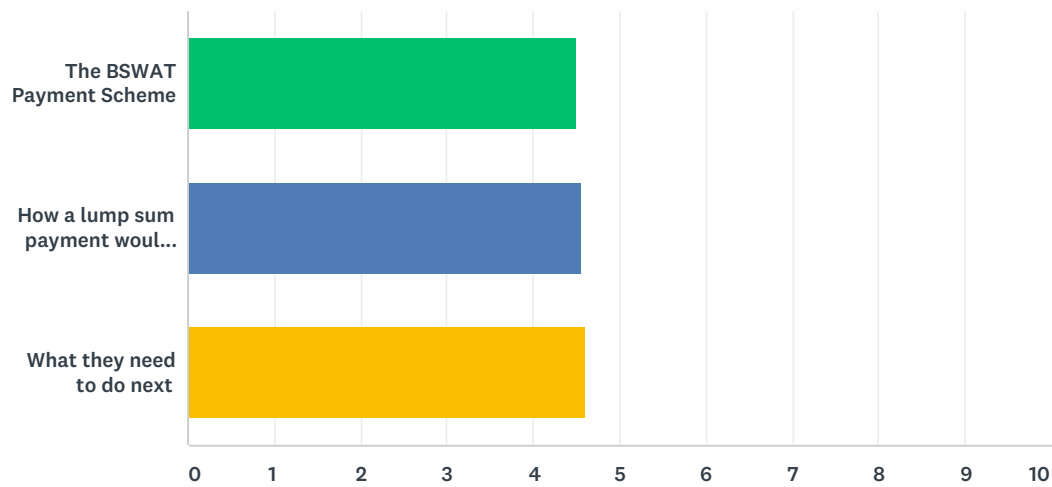
Answered: 129 Skipped: 52



	NA, (PARTICIPANT NOT INVOLVED)	MADE THEM MORE CONFUSED	NO CHANGE	A BIT BETTER	MUCH BETTER	TOTAL	WEIGHTED AVERAGE
The BSWAT Payment Scheme	2.33% 3	0.78% 1	19.38% 25	37.21% 48	40.31% 52	129	4.12
How a lump sum payment would affect their circumstances	2.34% 3	0.00% 0	9.38% 12	38.28% 49	50.00% 64	128	4.34
What they need to do next	1.56% 2	0.78% 1	10.16% 13	29.69% 38	57.81% 74	128	4.41

Q16 In your opinion, what difference did the appointment make to the support people's/nominee's understanding of....

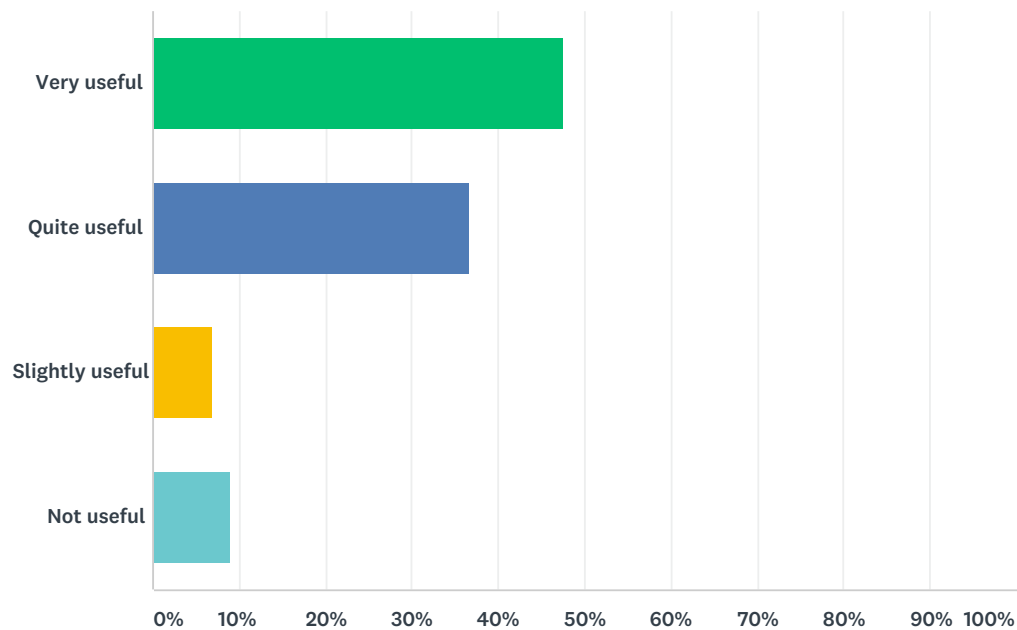
Answered: 128 Skipped: 53



	NA (NO SUPPORT PEOPLE)	MADE THEM MORE CONFUSED	NO CHANGE	A BIT BETTER	MUCH BETTER	TOTAL	WEIGHTED AVERAGE
The BSWAT Payment Scheme	1.56% 2	0.00% 0	10.16% 13	23.44% 30	64.84% 83	128	4.50
How a lump sum payment would affect their circumstances	1.57% 2	0.00% 0	7.87% 10	22.05% 28	68.50% 87	127	4.56
What they need to do next	1.57% 2	0.79% 1	5.51% 7	20.47% 26	71.65% 91	127	4.60

Q17 In your opinion, how useful was the appointment for the participants who attended on their own?

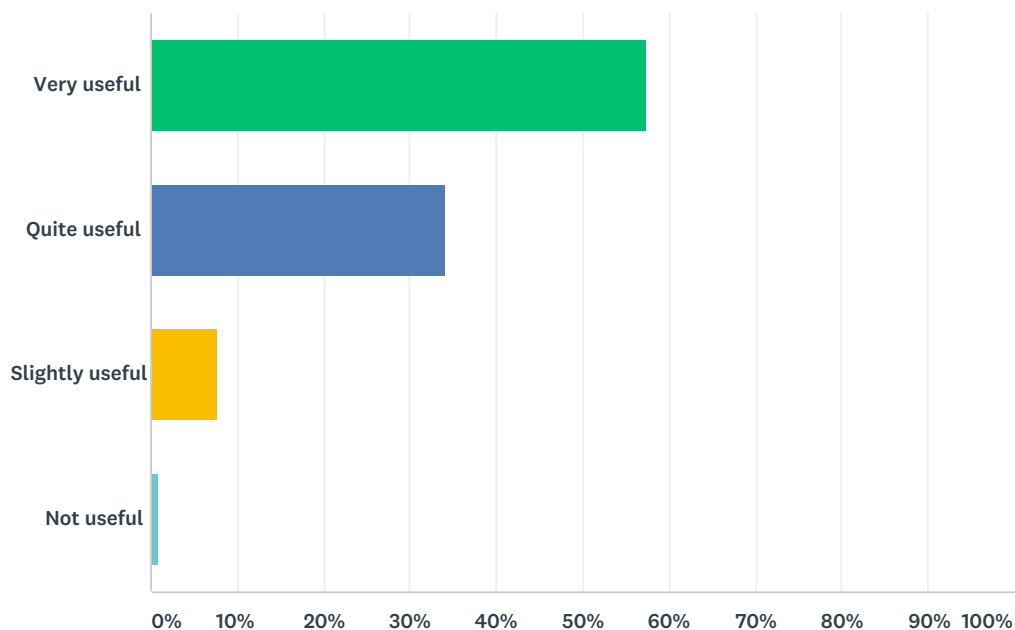
Answered: 101 Skipped: 80



ANSWER CHOICES	RESPONSES	
Very useful	47.52%	48
Quite useful	36.63%	37
Slightly useful	6.93%	7
Not useful	8.91%	9
TOTAL		101

Q18 In your opinion how useful was the appointment for the participants who attended with a support person?

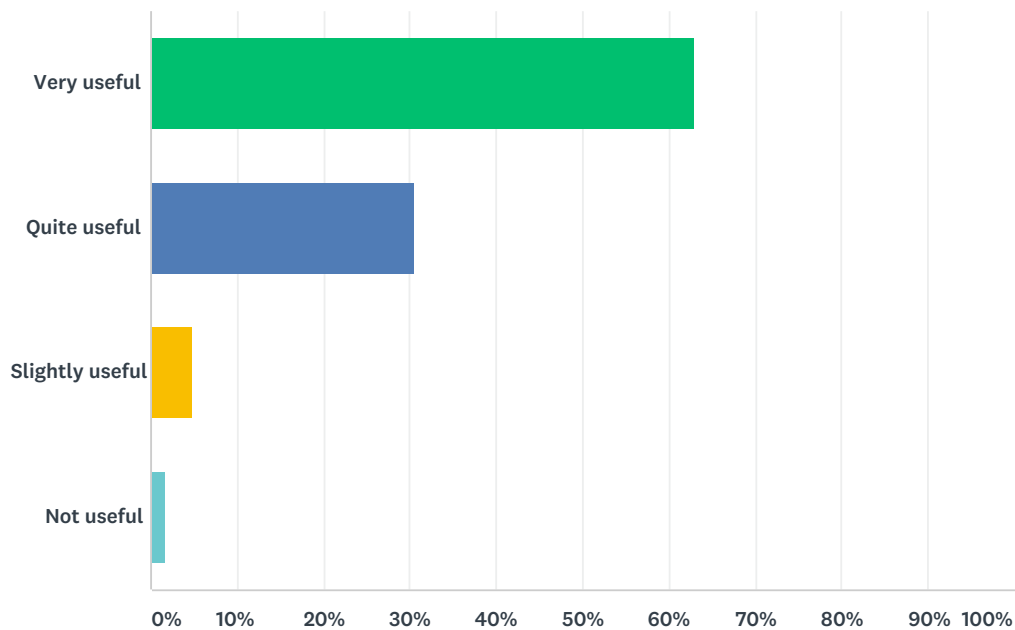
Answered: 129 Skipped: 52



ANSWER CHOICES		RESPONSES	
Very useful		57.36%	74
Quite useful		34.11%	44
Slightly useful		7.75%	10
Not useful		0.78%	1
TOTAL			129

Q19 In your opinion, how useful was the appointment for the support people that accompanied the participants ?

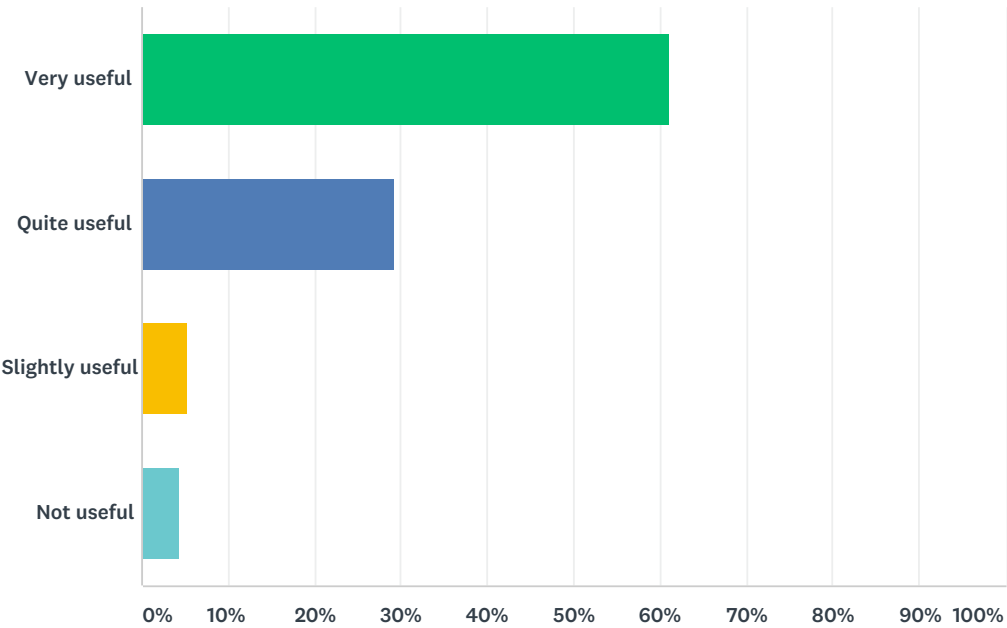
Answered: 124 Skipped: 57



ANSWER CHOICES		RESPONSES	
Very useful		62.90%	78
Quite useful		30.65%	38
Slightly useful		4.84%	6
Not useful		1.61%	2
TOTAL			124

Q20 In your opinion, how useful was the appointment for nominees who attended on their own?

Answered: 113 Skipped: 68



ANSWER CHOICES		RESPONSES	
Very useful		61.06%	69
Quite useful		29.20%	33
Slightly useful		5.31%	6
Not useful		4.42%	5
TOTAL			113

Q21 If you answered 'slightly useful' or 'not useful', to questions 17 to 20, please explain why this was the case.

Answered: 32 Skipped: 149

#	RESPONSES	DATE
1	Didn't provide an answer to Q17 as saw no client on their own.	10/3/2018 11:04 AM
2	most of the clients just wanted the papers signed so they could get money. they did not really listen that well to what they were told. those that attended with someone else often did not respond to any thing directed at them	10/3/2018 9:01 AM
3	n/a	10/2/2018 6:47 PM
4	participants don't not have the skills to understand their financial situation	10/2/2018 4:59 PM
5	Most had information available to them already	10/2/2018 1:45 PM
6	Some clients stated they thought the FC appointment was so the FC would tell them how they should INVEST the funds and were annoyed if this was to be the case, they were immediately put at ease when our role was explained.	10/2/2018 10:10 AM
7	It depended on the intellectual capacity of the client. I always wrote detailed instructions that could be shown to case workers etc in case the client could not remember	10/2/2018 9:40 AM
8	When the clients were on their own , I wasn't sure what i had said was understood or useful, one recipient said he was spending his money on going to the Philippines to find a girlfriend on his own, I was very concerned , called up the BSWAT hotline and was told there was nothing I could do about it, which was true but I was still concerned	10/1/2018 11:38 AM
9	N/A	10/1/2018 6:45 AM
10	Support workers didn't seem very invested in the process	9/28/2018 12:46 PM
11	Nominees who attended fully understood and the appointment was a formality.	9/27/2018 5:22 PM
12	Participants did not attend any appointments on their own	9/27/2018 3:25 PM
13	Question 17 I answered 'not useful' only because there wasn't a N/A option - all participants were accompanied by a support person/nominee.	9/27/2018 3:12 PM
14	N/A	9/27/2018 2:02 PM
15	N/A	9/27/2018 1:01 PM
16	I think because the client's situation was pretty basic there was not much financial counselling that needed to be done. eg no debts, plenty of savings, no assets etc	9/27/2018 10:06 AM
17	Most people, particularly supporters/nominees were pretty well prepared already. Tax was the area where we cd add value.	9/26/2018 8:50 PM
18	Na	9/26/2018 6:59 PM
19	I answered 'quite useful' for 17 because we only had one attend by themselves and they were quite capable. However, if other supported clients had attended on their own, I expect the appointment could have been little more than helping them process the paperwork needed with little true understanding on their side. Client capacity is key in judging usefulness and this is variable.	9/26/2018 1:33 PM
20	na	9/26/2018 12:55 PM
21	I had no clients attend on their own - a support person was with them or it was just a support person	9/26/2018 12:37 PM
22	Was mainly useful in assiting them to understand what they needed to do / which forms to fill out. Limited usefulness in terms of their financial situation - financial advisors (if they could be unbiased) may have been more useful. Good opportunity for holistic assessment / referrals. In the rare cases where clients had credit cards (eg. inappropriate lending - \$20,000), a one off session where the client's and/or nominees primary desire was to complete steps to accept the payment was insufficient on its own to address those matters.	9/26/2018 11:37 AM
23	The paperwork itself was confusing. What needed to be signed and where by whom. What needed to be sent off. This seemed to be confusing to most clients.	9/26/2018 11:13 AM

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24	The understanding of the participant was low	9/26/2018 10:58 AM
25	The Nominees seemed totally abreast of the financial implications and situation of the participant. They were somewhat annoyed at having to get an appointment.	9/26/2018 10:14 AM
26	nominees understood the process and implications very well	9/26/2018 10:04 AM
27	N/A	9/26/2018 9:58 AM
28	some clients had no form of support available to them and their disability made a complex concept quite hard to grasp. Most of them understood the basic concept but it really uncovered how little personal support some people with severe learning disabilities have in their lives.	9/26/2018 9:29 AM
29	N/A	9/25/2018 8:28 PM
30	N/a	9/25/2018 7:27 PM
31	Don't know.	9/25/2018 6:03 PM
32	The particioants who atteded wit support people did not manager their mny and had limited understanding of money matters.	9/25/2018 1:03 PM

Q22 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.

Answered: 44 Skipped: 137

#	RESPONSES	DATE
1	I think it was a great idea to have FCs 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. Although I believe it should have been more. 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. FCs are well placed to help clients deal with the financial implications of getting a windfall. Our clients are vulnerable and we're able to discuss more sensitive social impacts of someone having quite a lot of money in the bank from having not much eg. unscrupulous or unsavory friends - not all of the clients had family members or nominees to assist them. One client said she told her sister that she didn't need the BSWAT money and her sister asked her to give it to her. I doubt that the client gave the money to her sister, but who would know? I guess that's her choice too. But we did discuss the matter and I believe it was useful.	10/11/2018 4:32 PM
2	All participants left FC appointment more informed. Some participants, including nominees and support people were confused with the documentation which was clarified in appointment. Even well supported individuals who were near the threshold limits were more informed and advised to plan and seek additional support due to future changes. Some participants work and have never been required to submit a tax return but will have to complete a one off due to BSWAT. They were not aware of this and would be non compliant in the future as not aware. BSWAT has revealed issues for participants, some of which have resulted in ongoing Financial Counselling and at least an awareness of issues for supporting family members EG: additional debts, developing gambling harms, general FC awareness . .providing FC support to affected others who have connected with FC as a direct result of appointment.	10/4/2018 12:04 PM
3	The history of how BSWAT came about should have been clearer and not one sided from the governments point of view.	10/2/2018 6:47 PM
4	nil	10/2/2018 4:59 PM
5	I had one BSWAT client who had seen another FC re BWSAT paperwork, it was lodged as incomplete, I completed the paperwork and uploaded for the client, however that agency claimed the FC payment.	10/2/2018 1:44 PM
6	No	10/2/2018 9:40 AM
7	I felt that it was an inappropriate response to people who are vulnerable and there should have been more support from other services to follow up . I never felt from the start that it was a Financial counselling issue, I am not experienced with Disabilities and felt I wasn't providing the service that they deserved	10/1/2018 11:38 AM
8	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.	10/1/2018 10:32 AM
9	Thanks for the support during this process.	10/1/2018 6:45 AM
10	None	9/28/2018 12:46 PM
11	Thank you - the resources, training and support were very much appreciate to support vulnerable community members.	9/27/2018 11:50 PM
12	In most cases it was not necessary for an appointment as the client's nominee was fully versed with everything and had been managing the clients money for a long time and had set the client up to a very comfortable position	9/27/2018 5:22 PM
13	I believe the appointments were valuable for participants and nominees	9/27/2018 5:06 PM
14	What a pleasure to deliver our industry service to the vulnerable and to be recognized for its worth	9/27/2018 4:23 PM
15	We confirmed what most already knew about the scheme. Surprised by the lack of knowledge or information given by Legal Services to clients.	9/27/2018 3:25 PM

BSWAT Survey for Financial Counsellors and Agency Managers

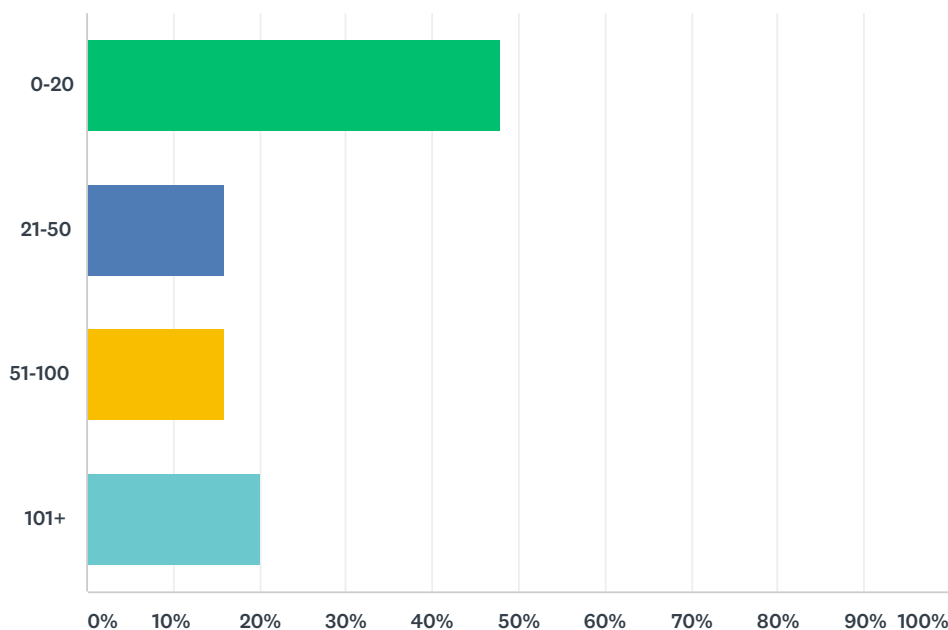
16	I thought that I would have had more appointments so hope that there aren't large numbers of people who missed out on the redress.	9/27/2018 2:58 PM
17	This service has a very large service area. There are other providers, however many clients who presented to this service advised that the other providers had no person trained to assist them. We also fielded calls from outside our service area to assist clients who were unable to access FC's.	9/27/2018 2:02 PM
18	I think the scheme was well organised.	9/27/2018 1:01 PM
19	Keep it simple. Avoid information overload. Checklists and summary are perfect.	9/27/2018 10:06 AM
20	Was a very important and worthwhile process.	9/26/2018 11:52 PM
21	Towards the end of the program, I had to see several executors of deceased estates - more training around that wd have been useful	9/26/2018 8:50 PM
22	Na	9/26/2018 6:59 PM
23	This was a wonderful experience. I gained a great deal of skill from this program, not just for the impaired but as a reminder to ensure that Im 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 an FC?	9/26/2018 5:16 PM
24	All of the nominees and carer obtained more awareness and knowledge on how to manage the financial affairs of the BSWAT recipient they cared for.They can use their obtained knowledge in guiding the person they cared for for more sensible spending.	9/26/2018 4:32 PM
25	none to add	9/26/2018 4:01 PM
26	Supported clients were far and away the most likely to genuinely understand what was happening as their support person was familiar with them and recognised when they perhaps weren't sure of something but said that they were. The support person would also remember many factors that the client did not (expenses, debts, other obligations) which improved the service provided. If this ever happened again, or similar, I would strongly recommend support people even for capable clients.	9/26/2018 1:33 PM
27	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	9/26/2018 12:55 PM
28	I found the actual website quite temperamental and if technical help was needed it seems nobody really knew what to do and it was really difficult at times to get somewhere.	9/26/2018 12:19 PM
29	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.	9/26/2018 12:03 PM
30	Some nominees who have been handling the participants financial affairs thought their accountants would be the person to assist with financial matters	9/26/2018 11:47 AM
31	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.	9/26/2018 11:37 AM
32	I think it was an unnecessary step for most clients to have to go through to receive what is rightfully theirs.	9/26/2018 11:13 AM
33	the issue I had is that most didn't bring all the paperwork .	9/26/2018 11:00 AM
34	The access to the portal needed to be easier	9/26/2018 10:58 AM

BSWAT Survey for Financial Counsellors and Agency Managers

35	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 whose appt was September 2018, he failed to recall what to do come July 2018. We had made arrangements for me to follow up, but he had spent the BSWAT, and lost his paperwork in a house move. As a 59 year old on DSP, he had now to do a tax return (as DSP isn't taxable income, he couldn't ever remember doing this before). He now had no funds for a Tax Agent, and had to travel from his small regional town to access Tax Help. He also had to register for MyGov. With no access to computers, very low literacy and financial literacy this was onerous on the client to say the least. 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. While I know this was not anything to do with FCA, if you have the opportunity to feed this back, I would appreciate it.	9/26/2018 10:33 AM
36	A lot of people were not happy with having to attend for quite small offers or if they have been handling the participants finances for a number of years.	9/26/2018 10:27 AM
37	Nil	9/26/2018 9:58 AM
38	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, as they had not been designed specifically for people with intellectual impairments due to the complex language and sheer volume of documentation involved. 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).	9/26/2018 9:29 AM
39	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. I found it easy to complete and explain the process to the participant/Nominee. Once again well done to FCA by making it easy to complete BSWAT by myself as a Financial Counsellor.	9/25/2018 8:28 PM
40	PLease make the uploading of documents easier. In the end I didn't have the time to follow through with the details of this and our agency went without those payments.	9/25/2018 7:30 PM
41	N/a	9/25/2018 7:27 PM
42	Thanks	9/25/2018 6:03 PM
43	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.	9/25/2018 3:35 PM
44	We had a lot of issues with accessing the portal.	9/25/2018 1:03 PM

Q23 Approximately how many BSWAT participants or nominees did your agency see (including telephone appointments)?

Answered: 25 Skipped: 156

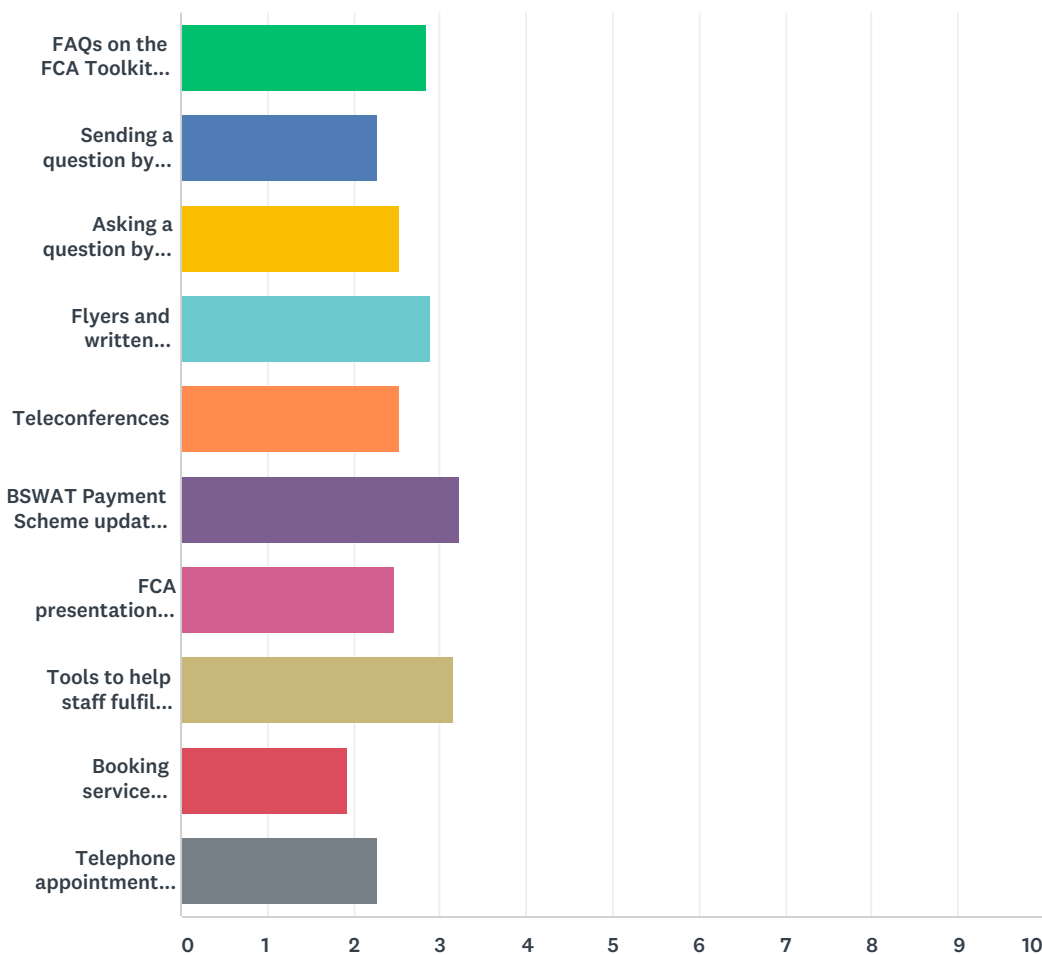


ANSWER CHOICES	RESPONSES
0-20	48.00% 12
21-50	16.00% 4
51-100	16.00% 4
101+	20.00% 5
TOTAL	25

#	IF YOU CHOSE 100+ PLEASE ESTIMATE THE TOTAL NUMBER	DATE
1	150	10/2/2018 9:34 AM
2	150	10/1/2018 12:26 PM
3	135	9/28/2018 3:03 PM
4	230	9/28/2018 9:04 AM
5	940	9/27/2018 2:16 PM

Q24 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?

Answered: 26 Skipped: 155



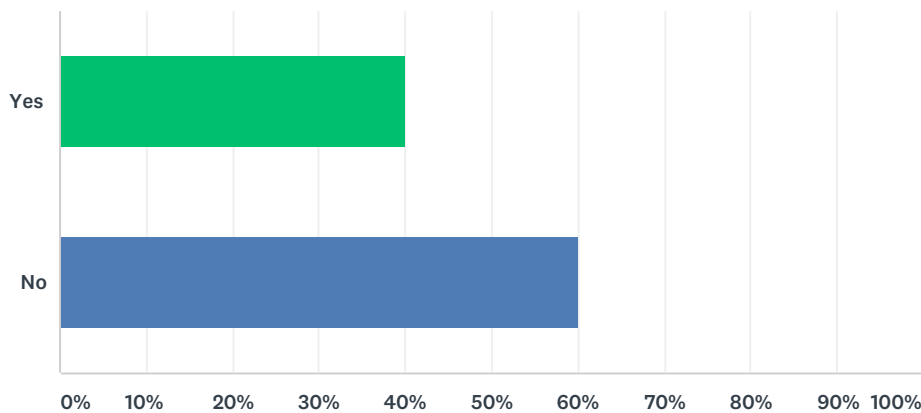
	N/A, DID NOT USE	NOT USEFUL	SLIGHTLY USEFUL	QUITE USEFUL	VERY USEFUL	TOTAL	WEIGHTED AVERAGE
FAQs on the FCA Toolkit website	7.69% 2	0.00% 0	23.08% 6	46.15% 12	23.08% 6	26	2.85
Sending a question by email	36.00% 9	0.00% 0	12.00% 3	40.00% 10	12.00% 3	25	2.28
Asking a question by phone	37.50% 9	0.00% 0	8.33% 2	16.67% 4	37.50% 9	24	2.54
Flyers and written information	7.69% 2	3.85% 1	19.23% 5	38.46% 10	30.77% 8	26	2.88
Teleconferences	34.62% 9	0.00% 0	19.23% 5	3.85% 1	42.31% 11	26	2.54
BSWAT Payment Scheme updates (via email)	0.00% 0	3.85% 1	23.08% 6	19.23% 5	53.85% 14	26	3.23
FCA presentation at a conference or meeting	26.92% 7	0.00% 0	23.08% 6	26.92% 7	23.08% 6	26	2.46
Tools to help staff fulfill their role	3.85% 1	3.85% 1	7.69% 2	46.15% 12	38.46% 10	26	3.15

BSWAT Survey for Financial Counsellors and Agency Managers

Booking service referrals	53.85% 14	0.00% 0	11.54% 3	23.08% 6	11.54% 3	26	1.92
Telephone appointment referrals	34.62% 9	3.85% 1	15.38% 4	26.92% 7	19.23% 5	26	2.27

Q25 Were there any other resources you used as a manager to assist your agency to deliver the Scheme?

Answered: 25 Skipped: 156

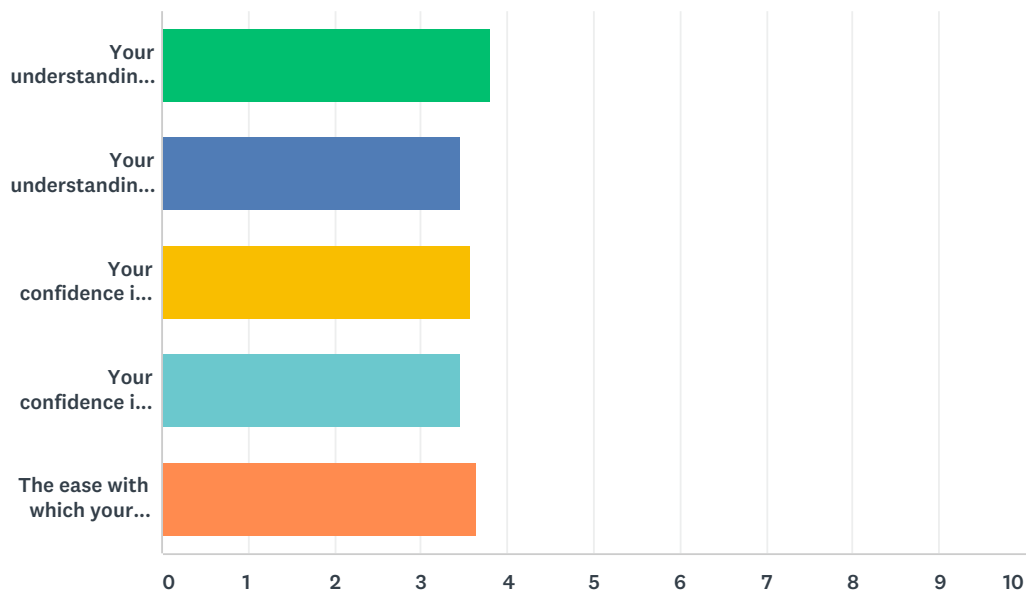


ANSWER CHOICES	RESPONSES
Yes	40.00% 10
No	60.00% 15
TOTAL	25

#	IF YES, WHAT WERE THEY AND HOW WERE THEY USEFUL?	DATE
1	The financial counsellors had meetings to discuss issues arising which was helpful. All the agency staff members were given information and basic training and knew to book appointments on an urgent basis. This meant that everybody was being given the same information. I was able to phone the BSWAT team when there were errors such as different dates of birth or the wrong number was on the original form and got a response immediately I spoke to them.	10/2/2018 6:58 PM
2	information gathered from ADE	10/2/2018 4:11 PM
3	BSWAT Portal Helpdesk - very unhelpful. Very difficult to get hold off, couldn't help when I did.	10/1/2018 12:26 PM
4	All staff were provided with everything given to them to do the job.	9/28/2018 9:04 AM
5	AUSKEY and BSWAT Portal info	9/27/2018 3:12 PM
6	I just use to succinct most of the emails down to key dot points before sending out to staff. What we received was very comprehensive but probably a bit overwhelming for a FC to open and take in and alongside all the other emails they get in their roles etc and my fear was they might not read it for that reason.	9/27/2018 2:16 PM
7	Centrelink website in the initial stages to understand potential impacts of BSWAT payment on a clients circumstances. ATO website for 'lumps sum paid in arrears' information etc	9/26/2018 3:29 PM
8	DHS	9/26/2018 1:20 PM
9	An internal procedure that provided links to saved supporting documents and highlighted the essential requirements of BSWAT.	9/26/2018 12:07 PM
10	The DSS BSWAT phone line; usually very helpful.	9/26/2018 10:33 AM

Q26 What difference have the resources and support from FCA made to.....

Answered: 26 Skipped: 155



	MADE ME MORE CONFUSED	NO CHANGE	HELPED A LITTLE	HELPED A LOT	TOTAL	WEIGHTED AVERAGE
Your understanding about the BSWAT Payment Scheme and what you and your staff need to do	0.00% 0	0.00% 0	19.23% 5	80.77% 21	26	3.81
Your understanding about how to deliver services to intellectually impaired clients	0.00% 0	11.54% 3	30.77% 8	57.69% 15	26	3.46
Your confidence in your agency delivering the BSWAT Payment Scheme	3.85% 1	0.00% 0	30.77% 8	65.38% 17	26	3.58
Your confidence in your agency delivering services to intellectually impaired clients	0.00% 0	7.69% 2	38.46% 10	53.85% 14	26	3.46
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)	0.00% 0	5.26% 1	26.32% 5	68.42% 13	19	3.63

Q27 If you could change one thing about the resources you used, what would that be?

Answered: 13 Skipped: 168

#	RESPONSES	DATE
1	Nothing	10/9/2018 12:07 PM
2	The forms that we scanned and sent through needed to have the date of birth on them. When we logged in we had to go back to the client file to find the date of birth as it is not on the form and is required. Probably a little bit more information to explain that Centrelink nominee was different from guardianship/trustee as some people that came in were confused were confused.	10/2/2018 6:58 PM
3	nothing	10/2/2018 4:11 PM
4	A middle- level workbook for the clients	10/2/2018 9:35 AM
5	Nothing	10/1/2018 12:26 PM
6	No information given from staff on this .	9/28/2018 9:04 AM
7	It was so well resourced with information that at times a little overwhelming.	9/27/2018 2:16 PM
8	Perhaps an additional handout to give to clients to summarise how the tax return needs to be lodged	9/26/2018 3:29 PM
9	I cannot think if any as the resources were very comprehensive.	9/26/2018 12:07 PM
10	The format of some of the tools made them lengthy and initially overwhelmed participants by their volume.	9/26/2018 10:33 AM
11	Condensed version	9/26/2018 9:53 AM
12	NA. Resources were fine. We had so few clients contact us, over such a long period of time, amongst so much other change in our team that it was like it was 'new' every time	9/26/2018 9:42 AM
13	N/A	9/25/2018 3:06 PM

Q28 If yes, please explain what these resources were and how they were useful to you.

Answered: 9 Skipped: 172

#	RESPONSES	DATE
1	N/A	10/9/2018 12:07 PM
2	The information sent through about guardians and trustees was really helpful.	10/2/2018 6:58 PM
3	n/a	10/2/2018 4:11 PM
4	Some Clients liked the workbook Good for counsellors to keep things in mind	10/2/2018 9:35 AM
5	No staff commented on the resources being inadequate.	9/28/2018 9:04 AM
6	N/A	9/27/2018 2:16 PM
7	Handout for clients to summarise future action required and when	9/26/2018 3:29 PM
8	I'm not sure what resources this question relates to.	9/26/2018 12:07 PM
9	Had to slightly modify to reduce pages for the assessment tool, and add future support needs into assessment.	9/26/2018 10:33 AM

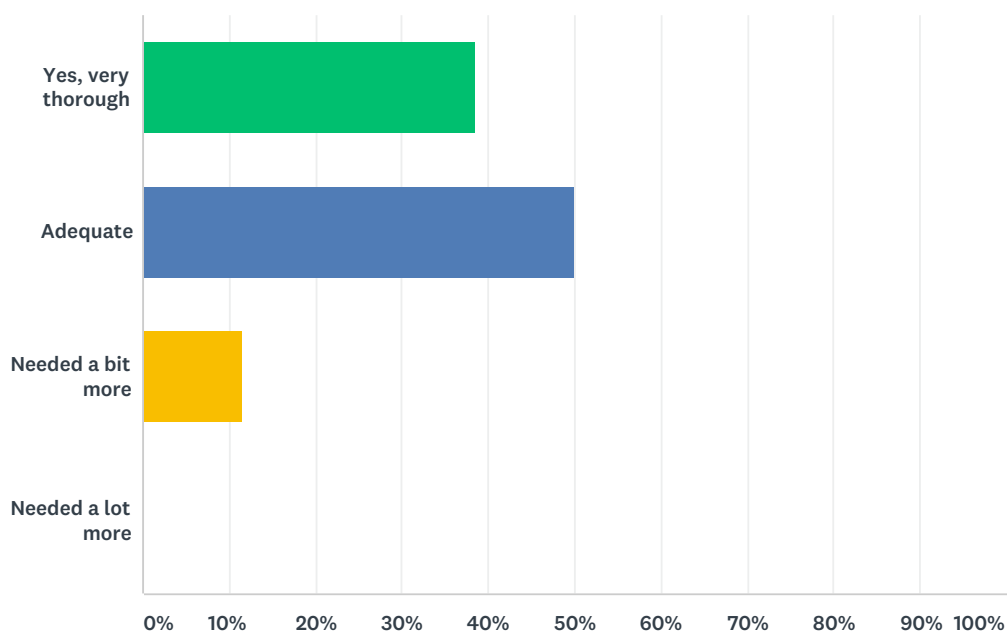
Q29 Thinking about the resources you didn't use, why didn't you use them? How could they be improved to make them more useful?

Answered: 10 Skipped: 171

#	RESPONSES	DATE
1	My Staff members were so confident and embraced all of the tools and training and I didn't have to provide a great deal of support to implement this.	10/9/2018 12:07 PM
2	Read all the information	10/2/2018 6:58 PM
3	NA	10/2/2018 9:35 AM
4	Teleconferences - missed the opportunity to do them and weren't any when I had the opportunity.	10/1/2018 12:26 PM
5	Most staff used most of the resources.	9/28/2018 9:04 AM
6	N/A	9/27/2018 2:16 PM
7	Didn't use a lot of the initial 'What does a financial counsellor do' forms. Perhaps could have been adapted and condensed	9/26/2018 3:29 PM
8	Most resources were used at some stage.	9/26/2018 12:07 PM
9	I think this is a question better answered by FC's	9/26/2018 10:33 AM
10	N/A	9/25/2018 3:06 PM

Q30 Did your staff receive enough training from FCA to work effectively with intellectually impaired clients?

Answered: 26 Skipped: 155

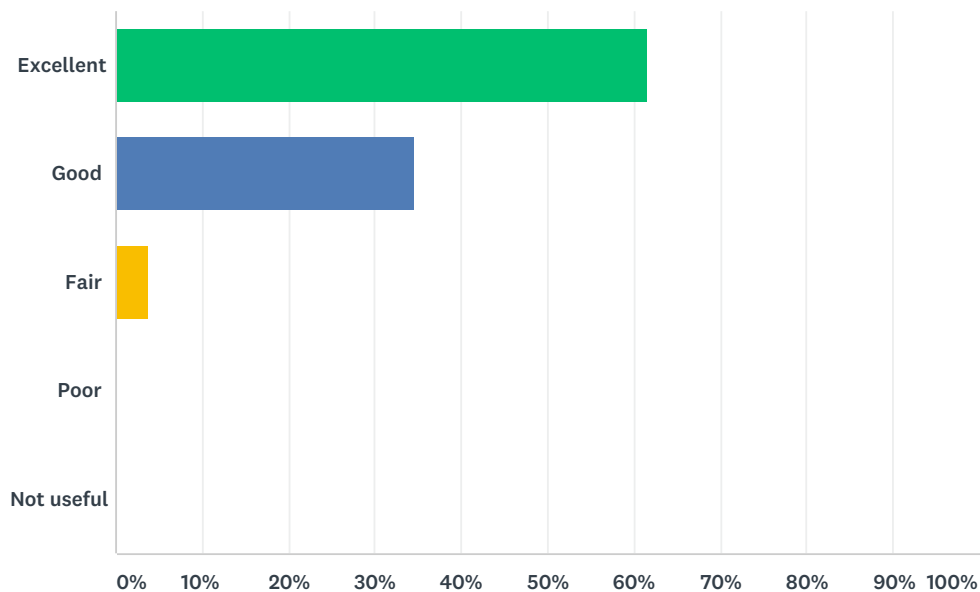


ANSWER CHOICES	RESPONSES	
Yes, very thorough	38.46%	10
Adequate	50.00%	13
Needed a bit more	11.54%	3
Needed a lot more	0.00%	0
TOTAL		26

#	IF NOT ADEQUATE, PLEASE EXPLAIN WHAT MORE WAS NEEDED	DATE
1	it was a new area for our staff	10/5/2018 4:18 PM
2	Additional in-house training was conducted by our organisation for all our staff (admin and FC staff)working with BSWAT participants - admin training and "Working with people living with disabilities"	9/28/2018 3:03 PM

Q31 Overall, how would you rate the support you received from FCA regarding the BSWAT Payment Scheme?

Answered: 26 Skipped: 155

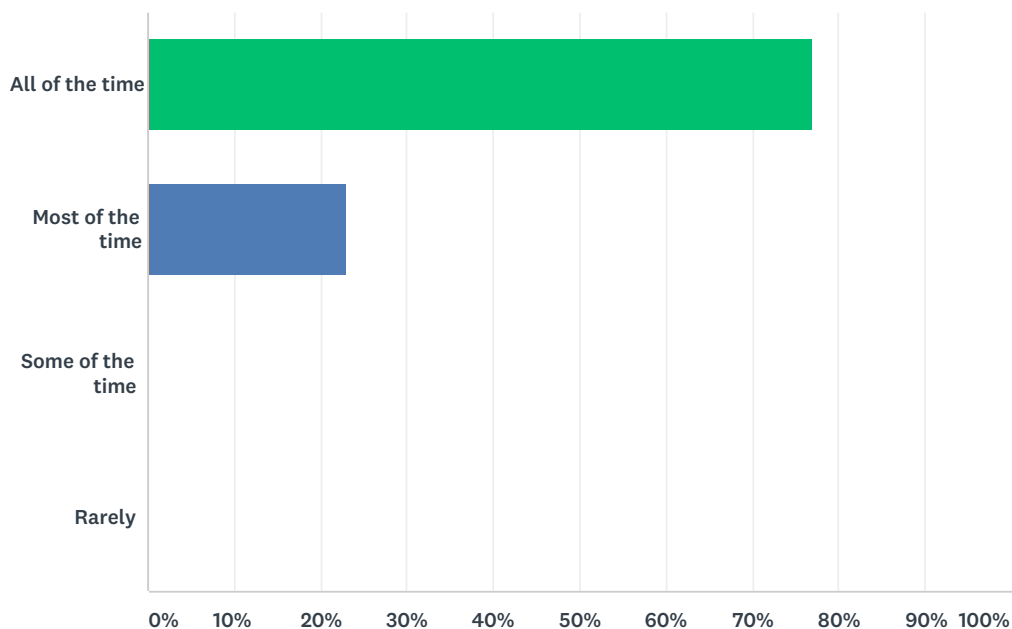


ANSWER CHOICES	RESPONSES	
Excellent	61.54%	16
Good	34.62%	9
Fair	3.85%	1
Poor	0.00%	0
Not useful	0.00%	0
TOTAL		26

#	PLEASE EXPLAIN YOUR ANSWER	DATE
1	Staff communicated how impressed they were with the support also.	10/9/2018 12:07 PM
2	The training link up was good as it saved time with my staff not going anywhere and all could attend without leaving the agency short. Information sent out was good. Probably to number when something new was on a sheet so we threw out the old information was all that was needed.	10/2/2018 6:58 PM
3	FCA support with Rita especially as our go to person was very good, professional and timely.	9/28/2018 9:04 AM
4	Rita was ALWAYS available and very helpful.	9/27/2018 2:16 PM
5	Appropriate and timely updates to keep informed of developments and pending developments	9/26/2018 3:29 PM
6	rapid response to queries, and clarification available when needed.	9/26/2018 10:33 AM
7	Rita was great at finding out information. The biggest problem with the rollout was the delays in DSS sending out offers to smooth out demand.	9/26/2018 10:33 AM
8	N/A	9/25/2018 3:06 PM

Q32 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?

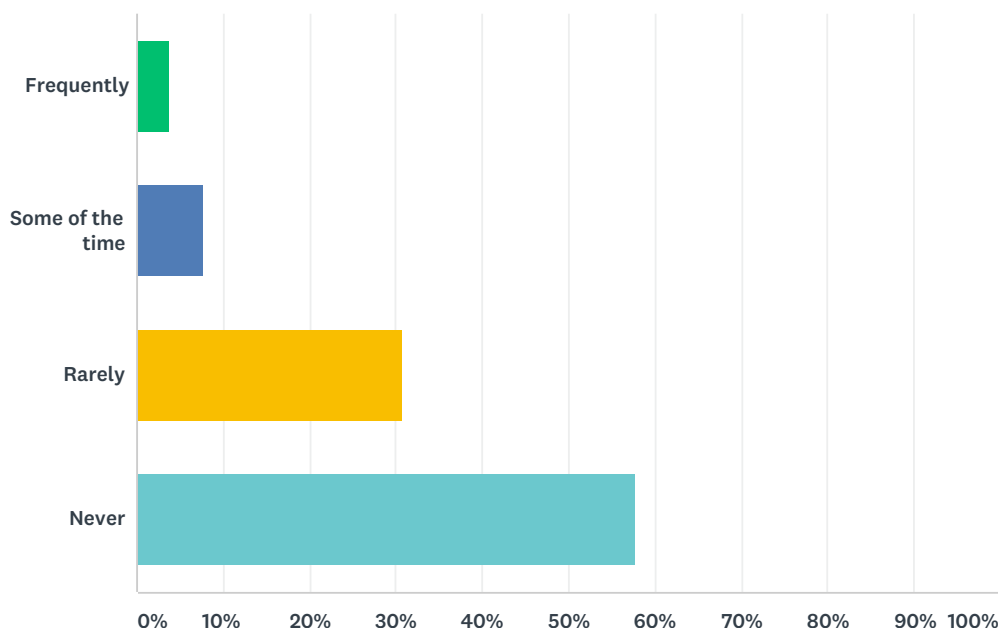
Answered: 26 Skipped: 155



ANSWER CHOICES	RESPONSES	
All of the time	76.92%	20
Most of the time	23.08%	6
Some of the time	0.00%	0
Rarely	0.00%	0
TOTAL		26

Q33 How often did your agency need to direct participants elsewhere?

Answered: 26 Skipped: 155



ANSWER CHOICES	RESPONSES	
Frequently	3.85%	1
Some of the time	7.69%	2
Rarely	30.77%	8
Never	57.69%	15
TOTAL		26

#	PLEASE EXPLAIN YOUR ANSWER.	DATE
1	We had a system where we kept appointments purely for BSWAT the same as we do for Compulsory Income management clients so we had a system that worked well. We all had several offices as well as the phone for the participant to work with us for which ever was easiest for them.	10/2/2018 6:58 PM
2	Conflict of interest Staff absences	10/1/2018 12:26 PM
3	We were able to offer additional working hours (including Saturday) to meet the increased workload	9/28/2018 3:03 PM
4	There wasn't enough agencies in some areas for the demand.	9/28/2018 9:04 AM
5	We did struggle those last couple of months at the peak.	9/27/2018 2:16 PM
6	Our agency had 2-3 FC's who were trained and accredited to complete BSWAT assessments to ensure new referrals were promptly engaged	9/26/2018 3:29 PM
7	Due to FC illness clients saw another FC within our agency at another site.	9/26/2018 1:20 PM
8	BSWAT clients were prioritised based on their expiry dates to be seen in time to accept the offers. Those who contacted with less than 2 weeks were supported to get an extension to ensure there was sufficient time to see them and for papers to be returned by mail.	9/26/2018 10:33 AM
9	I am not aware of any clients that were turned away from our service, again we had very low levels of clients contacting us	9/26/2018 9:42 AM
10	N/A	9/25/2018 3:06 PM

Q34 If you have any additional comments or feedback to consider in evaluating the financial counselling component of the BSWAT Payent Scheme please add them here.

Answered: 15 Skipped: 166

#	RESPONSES	DATE
1	If there are any other programs or schemes similar we would be happy to participate.	10/9/2018 12:07 PM
2	Our only issue was the complexity and of the ATO Auskey system and the enormous difficulty we had in getting someone to fix our technical issues which were due to an error in their system. FCA did a great job coordinating a complex program	10/5/2018 4:18 PM
3	Originally participants thought they needed a financial counsellor to fill in their original application form but the funding was purely for the payments and financial counsellor for the payments amount so we actually saw a few people too early although once the form was in we did see them again but it was difficult for the first interview to meet guidelines as it was not counted by the Government.	10/2/2018 6:58 PM
4	n/a	10/2/2018 4:11 PM
5	I think the process for recipients to appoint a nominee needs to be reviewed.	10/1/2018 12:26 PM
6	As an industry can we encourage more people working in the Financial Counselling field	9/28/2018 3:03 PM
7	It was a shame to see some agencies didn't get involved and put more pressure on the ones that did.	9/28/2018 9:04 AM
8	Financial counsellors thoroughly enjoyed working with this client group. They were easy clients in terms of a normal financial counseling service They were happy, grateful, polite, had no debts and did not require advocacy support for hardship assistance. They and their nominees were a pleasure to work with.	9/27/2018 2:16 PM
9	We had all our staff training to manage BSWAT clients and received very few applications.	9/27/2018 1:16 PM
10	The process went smoothly and the BSWAT recipients were generally a pleasure to work with.	9/26/2018 12:07 PM
11	DSS having a better understanding of the FC role would have assisted in clarity of purpose for the involvement of FC's. Making it clearer in the documentation sent to participants the difference between Financial Counsellor and Financial Planner would have been beneficial.	9/26/2018 10:33 AM
12	The challenge with the BSWAT scheme is that, whilst it was great that it was paid, it was not able to 'fund' a FC and so staff were already busy with their 'usual' client work. If this were to occur again, I would suggest a contract in each state where funding would go to provide specific access to this program so that it would ensure that clients could get in, and that all staff would be up to speed with what to do.	9/26/2018 9:42 AM
13	The demand on the service was minimal. We had expected more given the identified numbers in our region .	9/25/2018 9:58 PM
14	I have filled this in as the co Ordinator of the project, our EO is currently out of office on leave, the answers to this survey are not from the EO	9/25/2018 3:40 PM
15	N/A	9/25/2018 3:06 PM