

# NATIONAL STANDARDS FOR SUPERVISION

*Australian State and Territory Financial Counselling Associations*

**Effective from 1 January 2024**



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# 1. INTRODUCTION

## 1.1 Overview

This document is the national policy for the professional supervision of financial counsellors in Australia.

The policy includes four mandatory standards, but for other standards provides a degree of flexibility that describes the preferred best practice approach or, if this is not possible, a lesser standard described as the acceptable (minimum) standard. This is a practical response recognising that some agencies may be unable to apply the best practice standard for a range of reasons, including cost or distance.

## 1.2 Agreement between State and Territory Associations

The policy was agreed to by the financial counselling associations (“**Association/s**”) below:

- Financial Counsellors Association Tasmania (FCAT)
- Financial Counselling Victoria (FCVic)
- Financial Counsellors Association of NSW (FCAN)
- Financial Counsellors’ Association of Qld (FCAQ)
- Financial Counsellors ACT (FC-ACT)
- South Australian Financial Counsellors Association (SAFCA) (includes the Northern Territory)
- Financial Counsellors' Association of WA (FCAWA)

The Associations have adopted this policy in its entirety and have agreed to apply these standards as a minimum requirement in their respective States or Territory.

## 1.3 Implementation date

The policy will come into effect from 1 January 2024.

## 1.4 Review date

The FCA Representative Council will review this policy as necessary.

## 2. DEFINITION AND CONTEXT

### 2.1 Purpose and Definition

The purpose of professional supervision is to ensure financial counsellors receive the support necessary to provide the highest possible standard of service to their clients.

Professional supervision is defined as:

*Professional supervision for financial counsellors is a formal relationship between supervisor and supervisee designed to promote wellbeing, facilitate reflective practice, explore ethical issues, develop casework skills and foster best practice.<sup>1</sup>*

Appendix 1 explores each of these elements further and compares professional supervision to other relationships such as line management and employee assistance programs.

### 2.2 Context

In the context of financial counselling, professional supervision involves the interplay between casework support, covering the technical and ethical issues arising in the work of a financial counsellor and their wellbeing, including psychological support and reflective practice. These two components are closely linked.



Because casework is the foundation of a financial counsellor's role, professional supervision must always include a significant focus on this aspect. This policy therefore requires that at least 50% of the minimum hours of professional supervision must be provided by an accredited financial counsellor who has been approved as a "**Professional Supervisor**".

This could mean that a financial counsellor may have more than one supervisor (e.g. an additional "**Specialist Supervisor**") to adequately address their needs.

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<sup>1</sup> This definition was developed based on an extensive comparison of the definitions used by other professions, but adapted to meet the needs of the financial counselling profession.

### 3. MANDATORY, BEST PRACTICE AND ACCEPTABLE STANDARDS

This section sets out the standards for supervision.

Four standards are mandatory with no options for a different approach. These are:

- who can be a supervisor?
- the minimum number of hours of supervision;
- the minimum amount of supervision to be provided by a financial counsellor; and
- there must be a written agreement between each supervisor and supervisee.

The other standards allow for some flexibility, setting out a best practice approach and an acceptable approach. This recognises that some agencies and financial counsellors will not be able to meet the best practice approach. This could be for various reasons, including remoteness or the agency is severely under-resourced.

#### 3.1 Mandatory—Who can be a Supervisor

If a financial counsellor only has one supervisor (a **Professional Supervisor**), then that person must themselves be a financial counsellor who:

- is an accredited financial counsellor with a minimum of three years full time equivalent experience; and
- has successfully completed an approved supervision course and, where appropriate, subsequent refresher courses (see section 4.7); and
- has been approved by an Association as a Professional Supervisor.

Full time/FTE is defined as working for 30 hours a week or more.

If a financial counsellor has more than one supervisor, then the other supervisor (a **Specialist Supervisor**) could be a professional with a discipline-specific skill set as outlined in Appendix 1. Associations must also approve the engagement of Specialist Supervisors.

#### 3.2 Mandatory—Minimum Number of Hours of Supervision

As set out in the National Standards for Membership and Accreditation, if practising as an associate or accredited financial counsellor, or working as a student financial counsellor, the minimum number of hours of supervision required are:

- employed 0.5 FTE or more – 10 hours per membership year

- employed less than 0.5 FTE – 6 hours per membership year

Full time/FTE is defined as working for 30 hours a week or more.

If a financial counsellor holds associate membership or student membership and is therefore new, or relatively new, to the sector, it is strongly encouraged that they undertake more regular supervision sessions. Associations may implement additional supports and requirements in respect of student members.

### 3.3 Mandatory—Amount of Supervision by a Financial Counsellor

At least 50% of the minimum hours of professional supervision must be provided by a Professional Supervisor.

This recognises that casework support is an integral part of professional supervision. It follows that a sizeable portion of professional supervision must be provided by an appropriately qualified financial counsellor.

**Example:**

Amy only has one supervisor. This means that her supervisor must be a Professional Supervisor.

**Example:**

Simi wants to have two supervisors as this is what he feels will best meet his needs. His Association has already approved his choice of Professional Supervisor. Simi's choice for his other supervisor is a highly experienced family violence counsellor because Simi wants to expand his knowledge and insight into working with survivors of family violence. He intends to access each supervisor month by month about which means that his supervision hours will be shared 50/50. Simi seeks the approval of his Association for the Specialist Supervisor.

**Example:**

Jesse's supervision comes from three sources: 70% with a Professional Supervisor, 20% with a psychologist who is a Specialist Supervisor and 10% in a group setting, facilitated by either a Professional Supervisor or a Specialist Supervisor.

### 3.4 Mandatory – Written Agreement between Supervisor(s) and Supervisee

For supervision provided via a one on one relationship (see 3.6), it is mandatory to have a written agreement between the financial counsellor and each of their supervisors. Please refer to Section 4.1 for further details.

### 3.5 Best or Acceptable - Choice of Supervisor

Best Practice	Acceptable Practice	Unacceptable
<b>Choice of supervisor</b>		
Supervisee driven: the financial counsellor chooses their supervisor or supervisors	Supervisor chosen by the financial counsellor, after consultation with the agency	Agency imposed

If the agency is paying for the cost of supervision, it would be appropriate for there to be an agreement between the agency and the supervisor. There is a draft agreement in Appendix 3.

### 3.6 Best or Acceptable - How Supervision is Delivered

Best Practice	Acceptable Practice	Unacceptable
<b>How professional supervision is delivered</b>		
One on one relationship provided face to face	<p>One on one relationship provided by phone or video.</p> <p>Maximum of 50% of supervision can be provided in a group setting facilitated by a Professional Supervisor or Specialist Supervisor. The remainder must be through a one-on-one relationship, either face-to-face, by telephone or video.</p> <p>Where group supervision or case conferences take place, there should be no more than eight participants (face to face phone or video).</p>	<p>Online chat or email</p> <p>More than 50% of professional supervision is in a group setting.</p> <p>The group supervision or case conference is not facilitated by a Professional Supervisor or Specialist Supervisor.</p> <p>There are more than eight participants in the group supervision or case conference.</p>

### 3.7 Best or Acceptable - External or Internal Supervision

Best Practice	Acceptable Practice	Unacceptable
<b>Whether the supervisor is external/internal to the agency</b>		

Professional and Specialist Supervisor(s) are external to the agency.	Professional and/or Specialist Supervisor(s) are employed by the agency (but outside of any line management responsibility for the financial counsellor).	The Professional and/or Specialist Supervisors: <ul style="list-style-type: none"> <li>• Cannot be the financial counsellor's direct or indirect line manager.</li> <li>• Cannot be another manager/team leader who may at times assume line management responsibility for the financial counsellor.</li> </ul>
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### 3.8 Best or Acceptable – Agreement between Agency and Supervisor(s)

<b>Best Practice</b>	<b>Acceptable Practice</b>	<b>Unacceptable</b>
<b>Existence of an agreement between Agencies and Supervisors</b>		
There is a signed agreement between the agency and each supervisor about how the arrangements will operate.	There is a verbal discussion or understanding between the parties which is informally documented.	There is no discussion about expectations.

## **4. IMPLEMENTATION**

### **4.1 Agreement between supervisee and supervisor(s)**

For supervision provided via a one on one relationship (as opposed to group supervision - see 3.6), it is mandatory that there is a written agreement between the financial counsellor and each of their supervisors. This will provide clarity around roles, preserve boundaries in the relationship and prevent misunderstandings. The agreement should also cover confidentiality and dispute resolution processes. Appendix 2 provides a draft agreement.

### **4.2 Agreement between supervisor and agency**

Best practice is for there to be a written agreement between the financial counselling agency and each supervisor. Appendix 3 provides a draft agreement.

### **4.3 Cost of Supervision**

Supervision is part and parcel of employing a financial counsellor. Best practice is for professional supervision to take place during work hours.

Professional supervision is often delivered by financial counselling peers without cost, as a form of commitment back to the sector and this is encouraged.

Some professional supervision incurs a fee. This is typically in situations where the Professional Supervisor or Specialist Supervisor is external to the agency. If a cost is involved, agencies accept this as part of the overall costs of employment.

If there is a cost, and that cost is met by the agency, the agency can request an agreement between the agency and the supervisor. Appendix 3 provides a draft agreement.

If there is a cost, that cost needs to be reasonable.

### **4.4 Communication with the agency**

Unless there are extraordinary circumstances, it is not appropriate for any supervisor to provide reports to agencies apart from confirmation of dates and times when supervision has taken place.

Extraordinary circumstances refer to situations where the supervisor has serious concerns about the safety of the financial counsellor or of the financial counsellor's client, or that there may have been contraventions of the Financial Counselling Code of Ethical Practice.

#### **4.5 Professional indemnity insurance**

A supervisor may wish to consider professional indemnity insurance.<sup>2</sup>

#### **4.6 Approval of Supervisors by Associations**

Associations are responsible for approving all supervisors in accordance with this Policy.

#### **4.7 Approved Supervision Course**

Professional Supervisors must have successfully completed an approved supervision course. Some Associations run these courses themselves and others maintain a list of approved providers. Associations also require Professional Supervisors to undertake a periodic refresher course.

Associations can provide more information.

#### **4.8 Cross Border Supervision**

As this is a national policy, a Professional or Specialist Supervisor does not have to be located in the same State/Territory as the financial counsellor they supervise.

If a supervisor has been approved by one Association to provide supervision, this means they will be automatically accepted by other Associations.

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<sup>2</sup> Some State and Territory associations facilitate access to insurance options.

## APPENDIX 1 - DEFINITION OF PROFESSIONAL SUPERVISION AND COMPARISON WITH OTHER RELATIONSHIPS

### Definition of professional supervision

Professional supervision is defined in this policy as:

*Professional supervision for financial counsellors is a formal relationship between supervisor and supervisee designed to promote wellbeing, facilitate reflective practice, explore ethical issues, develop casework skills and foster best practice.*

Unpacking the key elements:

- ‘Professional supervision’ is used to differentiate between this relationship and others, such as the reporting relationship between a financial counsellor and their line manager
- ‘Formal relationship’ recognises that there must be a definite decision between the supervisor and supervisee to engage in the supervision process
- ‘Wellbeing’ means a focus on the person as a whole
- ‘Facilitate reflective practice’ is important as supervision allows people to think deeply about how they undertake their work and the values they bring to it
- ‘Ethical issues’ arise in financial counselling casework from time to time
- ‘Casework skills’ are important as some financial counsellors will need external advice about the technical aspects of their jobs
- to ‘foster best practice’—an associate or student financial counsellor with little professional experience may benefit from a greater focus on technical casework support (in addition to the other elements) whereas an experienced financial counsellor may derive greater benefit from a focus on reflective practice and wellbeing.

The elements of professional supervision needed to support the individual financial counsellor will also drive the choice of Professional and Specialist Supervisor(s).

### Comparing professional supervision to other relationships

It is beneficial to differentiate between professional supervision and other forms of support in the workplace as they are sometimes confused.

#### *Line management*

There are overlaps between the roles of a line manager and Professional Supervisor. Both are concerned with aspects of the financial counsellor’s wellbeing, performance, caseload management, case outcomes and training.

The relationship between a line manager and a financial counsellor has an administrative, operational focus, with the line manager accountable for performance management and reporting.

The relationship between a supervisee and Professional Supervisor is not based on formal performance assessment. Freed from the constraints of organisational reporting and judgment, the supervisee is better able to reflect on their practice and to discuss a range of issues including casework-related ethical, cultural, personal or sensitive issues. The supervisee is free to focus on improved financial counsellor wellbeing and client outcomes.

Line managers are frequently not qualified financial counsellors and may not always be able to provide guidance about casework-related issues or recognise some of the technical dilemmas.

### ***Incident/event debriefing***

Debriefing services are not financial counselling professional supervision as they are typically associated with a specific workplace event or events, causing potentially intense stress and/or impacts on the psychological wellbeing of the person/persons exposed to the event.

### ***Employee Assistance Programs***

Most agencies offer an Employee Assistance Program, being a work based early intervention aimed at the early identification and/or resolution of both work and personal problems that may adversely affect performance. These problems can include, but may not be limited to, health, marital relationships, family, financial, substance abuse or emotional concerns.

These services may be requested by a financial counsellor or recommended by a line manager. They are typically provided by health counsellors, psychotherapy counsellors and other mental health professionals.

This form of debriefing is typically outside the qualifications, training, specialisation and skill set of Professional Supervisors.

### ***Peer support***

Financial counsellors benefit from meeting with their peers to learn from each other with the aid of a chair/facilitator who may be a financial counsellor or other professional (legal, specialist).

Typically, peer support forums can include discussion of casework trends, particular case issues and skills development regarding specific issues. In areas where financial counsellors are separated by distance, these forums are sometimes held via phone or video link.

If appropriately structured, these group sessions may qualify for inclusion as Professional Supervision (see Section 3.6).

### ***Education/conferences/training***

Education is provided through a range of forums including through agency forums and peak association education/training.

Education provided in professional supervision is a facilitated process in which the supervisor and supervisee explore knowledge, values and perspectives to support quality practice outcomes.

### **Relationship between State/Territory Peak Financial Counselling bodies and FCA**

Professional supervision training, updates and the supervisor approval process are responsibilities of the State/Territory financial counselling associations. The role of FCA is to provide National Standards and Policies, resources, coordination and support.

### **Choosing a Specialist Supervisor**

If a financial counsellor wishes to have a supervisor from outside the sector, they may wish to match their learning needs with a particular skill set. These include, but are not limited to:

- Discipline specific - problem gambling, family violence, disaster recovery, drug and alcohol, consumer law
- Interdisciplinary needs - motivational interviewing, reflective practice, counselling skills, compassion fatigue and burnout prevention, risk management, working with other professionals
- Field of practice – mental health, young people, aged care

## APPENDIX 2 - DRAFT AGREEMENT—SUPERVISOR AND SUPERVISEE

### Supervision Agreement (between supervisor and supervisee)

This form is to be completed at the beginning of the supervision process. It identifies what the financial counsellor and supervisor want and will contribute to the supervision process. It provides a chance to discuss any difficulties that may arise. Supervision will involve discussions to support adequate casework and practice techniques for the financial counsellor.

This process is separate from Line Management: professional supervision is not a performance management tool. Where agencies pay for the supervision process, the agency may request accountability for the provision of supervision. This can be provided in the form of a written report in agreement with the supervisee.

Professional supervision is a process that supports the development and practice of the financial counsellor. It is a two-way process that will enhance capacity, identify challenges and pathways to manage those challenges, build resilience within the financial counsellor to be able to work productively and maintain a professional approach to practice. It is designed to provide balance within the financial counsellor's work and may have content that will focus on:

- Reviewing your work via discussion, reports, observations
- Agreeing, writing and monitoring action plans
- Development of your skills, knowledge and value base by reflecting on your work
- Identifying your development needs, interests, goals and action plans
- Providing space for you to reflect more generally on your experience of, and feelings about, your work
- Providing avenues to discuss and manage difficulties that may affect your work as a financial counsellor

### Making supervision work: what each agree to contribute

#### The financial counsellor:

What I want from you as my supervisor:

*[include the number of hours of supervision you wish to have from your supervisor]*

.....

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.....

.....

What I will contribute as the supervisee to make this process work:

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**The Supervisor:**

What I, the supervisor, want from you as a financial counsellor undertaking supervision:

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What I will contribute to make this work:

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**To consider together:**

What we will do if there are difficulties working together:

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.....

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Other comments:

.....

.....

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.....

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*This agreement to be reviewed at (frequency):*

.....

*Name of Supervisor:*

.....

*Signature of Supervisor:*

.....

*Date:*

.....

*Name of financial counsellor:*

.....

*Signature of financial counsellor:*

.....

*Date:*

.....

COMMENTS: (ensure you write date on entry)

FINANCIAL COUNSELLOR	SUPERVISOR

## APPENDIX 3 - DRAFT AGREEMENT—SUPERVISOR AND AGENCY

### *Agreement between [Agency/Organisation name] (the Agency) & [Professional/Specialist Supervisor name] (the Supervisor)*

The aim of this agreement is to outline the arrangement for the delivery of professional supervision.

#### **1 Background**

The two parties have entered into this agreement in the spirit of partnership and cooperation. Financial counsellors have obligations mandated by their State/Territory Association [insert name], to undertake professional supervision. The parties to this agreement are putting in place arrangements to enable financial counsellors employed by the Agency to undertake that professional supervision.

#### **2 Shared principles underpinning the agreement**

To ensure a high level of mutual confidence, cooperation and collaboration, the Agency and the Supervisor agree to:

- Act reasonably and in good faith at all times;
- Use due care, skill and judgement in all decisions and actions;
- Act in accordance with applicable professional ethics, principles and standards;
- Perform their obligations on time;
- Foster a culture of open and transparent communication and flexibility.

#### **3 Term**

The term of this agreement shall be for [enter term eg one year] from the date of signing unless terminated earlier by either party.

#### **4 Scope**

This agreement covers the provision of professional supervision by the Supervisor to the financial counsellors employed by the Agency, or to the specific financial counsellors listed in Appendix A.

Professional supervision for financial counsellors is a formal relationship between supervisor and supervisee designed to promote wellbeing, facilitate reflective practice, explore ethical issues, develop casework skills and foster best practice.

Professional supervision for financial counsellors aims to:

- Improve the quality of service for clients, and ensure clients can be confident they are accessing good quality services
- Extend the financial counsellor's knowledge, skill set and awareness

- Support financial counsellors to debrief and develop in their role
- Promote quality service delivery and professionalism

It is not the purpose of supervision for the Supervisor to provide specific guidance or direction to the financial counsellor about the conduct of any particular case.

The Agency retains responsibility for the quality of casework services and providing line management support, guidance and direction to financial counsellors about the conduct of casework.

## 5 Obligations

The Supervisor agrees to:

- Deliver the following hours of supervision to each of the financial counsellors:
  - if employed 0.5 FTE or more – 10 hours per membership year
  - if employed less than 0.5 FTE – 6 hours per membership year
 where Full time/FTE is defined as working for 30 hours a week or more.
- Be available for the delivery of telephone, virtual or face-to-face supervision at times and dates as agreed by both parties to the supervision
- Complete the document “Supervision Agreement (between supervisor and supervisee)” prior to the commencement of each supervision engagement
- Provide invoices to The Agency for the cost of delivery of professional supervision
- Keep a log of all supervision and submit this log to the Agency upon request
- Maintain and update qualifications to be eligible to remain on the State/Territory’s list of approved Professional or Specialist Supervisors and, upon request, provide evidence of that approval
- Unless there are extraordinary circumstances, there will be no reporting to agencies apart from confirmation of dates and times of professional supervision.

The Agency agrees to:

- Ensure the financial counsellors being supervised under the terms of this agreement have completed the document “Supervision Agreement (between supervisor and supervisee)”, including the number of hours of supervision required, prior to the commencement of the supervision engagement
- Provide office space/meeting room space for professional supervision to be conducted if required
- Ensure the financial counsellors participate in professional supervision to meet the requirements of their State/Territory Association
- Provide payment for the delivery of professional supervision as per the terms on the invoice

- Liaise with the Supervisor if issues arise.

The Supervisor and the Agency agree:

- That the Agency shall retain complete responsibility for the services provided by the Agency, and
- The Supervisor shall not be liable for any loss or claim, whether made by the Agency, the financial counsellor or any party whatsoever, arising from or in respect of services delivered by the Agency.

## **6 Fee schedule**

The Supervisor will invoice the Agency at the rate of [insert agreed amount] per hour for the provision of professional supervision under the terms of this agreement.

## **7 Termination**

Either party may terminate this agreement by providing [insert term] written notice to the other.

## **8 Variation**

The parties may vary this agreement to take account of changes to the list of financial counsellors employed by the Agency, with a view to maintaining each financial counsellor's membership of their State/Territory Association.

Signed on behalf of the Agency (Name, Title, Date)

Signed by the Professional or Specialist Supervisor (Name, Date)