

2024 - 2025

ANNUAL REPORT



Financial Counselling Australia acknowledges the Traditional Custodians of this land, and we pay our respects to Elders past, present and future.

This land is, was, and always will be traditional First Nations land.



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Message from the Chair and CEO



Jocelyn Furlan
Acting Chair



Dr Domenique Meyrick
Chief Executive Officer

The 2024–25 year has been a year for building. We've been working together to strengthen the structures that hold the sector together and laying the groundwork for what comes next.

We've built systems, data, people and purpose, to create stronger foundations for the future.

FCA's wins, projects and activities during 2024 – 2025 are set out in this report. Highlights include the Insights Tool, which has become a cornerstone of our advocacy, allowing financial counsellors and capability workers to share what they're seeing directly from their work with clients. These insights have brought the voices of people on the frontline into national conversations on credit, energy, gambling, insurance and government debt, helping decision-makers understand what financial hardship really looks like, and what needs to change.

Our work to better understand what's happening across the sector has built on the foundations laid last year, including agreeing a National Minimum Data Set and an Outcomes Framework that will enable us to tell the story of financial counselling more clearly and consistently across the country. These tools are important steps towards helping to embed national consistency in how we collect data, measure outcomes, and demonstrate impact, so that the vital work of financial counsellors is recognised and understood everywhere in Australia.

We've also undertaken a large research project to inform the National Workforce Strategy. Nearly a thousand financial counsellors, capability workers and agency managers took part, giving us the clearest picture yet of who and where our workforce is, and what support it needs to thrive. This evidence base will underpin the national strategy and guide future planning and funding, ensuring we can grow a strong, stable, and diverse workforce in every part of the country.

Through our policy and campaigns work this year, the voices of financial counsellors, capability workers and their clients have been heard more clearly in national reform conversations, from energy and insurance to ATO debt recovery, small business lending, hardship practices and First Nations economic inclusion. Working closely with colleagues across the consumer advocacy movement, these efforts are helping to turn frontline experience into policy change and build fairer, more compassionate systems.

A major highlight of the year was our record-breaking FCA conference held in Adelaide, where more than a thousand delegates came together to share ideas, celebrate achievements and re-energise for the work ahead.

Throughout the year, FCA was led by Chair Kylie Holford and co-CEOs Dr Domenique Meyrick and Peter Gartlan, who together oversaw a period of significant growth and achievement for the organisation and the sector. We farewelled Kylie and Peter after the financial year end and thank them both for their outstanding leadership and enduring contribution.

Thanks also to FCA Board members, who freely give their time in providing thoughtful and wise governance. And huge gratitude to FCA staff who work tirelessly in delivering to support and advocate for financial counsellors and their clients.

As Acting Chair and CEO, we are proud to continue the work of strengthening the profession and advocating for fairer financial systems for all Australians.

About Us

Financial Counselling Australia (FCA) is the national peak body for the financial counselling profession in Australia. We provide a national voice, resources, and support to the financial counselling sector and advocate for people who are financially vulnerable.

We also provide support and resources to more than 100 financial capability workers.

VISION

Our vision is an Australia free from financial hardship.

GOALS

Our 2024-2027 strategic plan sets out a commitment to four refreshed goals:

1. Financial counselling services that better meet Australia's needs
2. A high quality, stable, diverse, and nationally connected workforce
3. Fairer markets for consumers
4. Financial counselling is valued and trusted

RECONCILIATION

At FCA, reconciliation is woven into the fabric of who we are and what we do. Our commitment to truth-telling, respect, and meaningful relationships with Aboriginal and Torres Strait Islander peoples is central to our vision for a fairer financial system.

We stand alongside First Nations communities in support of the Uluru Statement from the Heart, and we continue to support a Voice to Parliament. We work to ensure that our actions reflect these values every day.

This commitment is reflected in the way we lead the First Nations network and organisations, our celebration of culturally significant events like NAIDOC and National Reconciliation Week, and our incorporation of First Nations perspectives and voices into our policy work, sector events, and campaigns.

We are deliberate about creating opportunities, from supporting employment and professional development to actively advocating for better financial outcomes for First Nations peoples. In doing so, we hold ourselves accountable to our staff, our sector, and the communities we serve.

OUR MEMBERS

Our members include all state and territory financial counselling associations. The state and territories represent around 1,100 financial counsellors. Together, financial counsellors and capability workers assist hundreds of thousands of Australians to overcome existing financial difficulties and minimise future problems.

OUR BOARD

FCA is governed by a board comprised of seven directors: four are elected from the financial counselling sector and three are appointed by the board. The three appointed directors are appointed based on their skills, background and expertise. The four financial counselling directors must be accredited and are elected by the Representative Council.

The Representative Council elects financial counselling directors to the FCA Board, and advises the board on major policy issues and strategy. It is made up of fifteen voting members. The voting members are the Chairs of the seven state and territory financial counselling associations, plus one financial counsellor selected by each association and a financial counsellor from the Northern Territory. The Chair of the FCA Board is also the Chair of the Representative Council but does not have voting rights.

About Us

FINANCIAL COUNSELLING AUSTRALIA DIRECTORS at June 30, 2025



Kylie Holford
Financial Counsellor Director
(Chair)



Carly Baker
Financial Counsellor Director



Vicki Penner
Financial Counsellor Director



Carolyn Piper
Financial Counsellor Director



Jocelyn Furlan
Appointed Director



Delia Rickard
Appointed Director



Tim Barnett
Appointed Director

REPRESENTATIVE COUNCIL MEMBERS

at June 30, 2025

The Representative Council met in person in Melbourne during October 2024, online in February 2025 and in person at the FCA conference in Adelaide in May 2025. The Representative Council met out of session in July 2025 for a workshop on the National Workforce Strategy.

Key topics discussed by the council included

- FCA's strategic plan
- National workforce strategy
- Accreditation processes
- Practice guidelines
- Sector governance and operations
- Protection of payrates under the Social, Community, Home Care and Disability Services Industry Award.

ACT	John Gilmour President Financial Counsellors Association ACT Arthur Lee Financial Counsellors ACT
NSW	Geoff Cornwall President Financial Counsellors Association NSW Vanessa Emery Financial Counsellor NSW
Qld	Rebecca Denny President Financial Counsellors Association Qld Carol Eapen Financial Counsellor Qld
SA	Samantha Forsyth Chair Financial Counsellors Association SA Kelly Hughes Financial Counsellor SA
Tas	Danielle Slade President Financial Counsellors Association Tas Marguerite Smith Financial Counsellor Tas
Vic	Claude Von Arx President Financial Counsellors Association Vic Troy West Financial Counsellor Vic
WA	Gary Newcombe President Financial Counsellors Association WA Suzanne Long Financial Counsellor WA
NT	Kelly Gulliver Financial Counsellor NT

FCA's big wins through the year

2024 2025

<p>ATO introduced direct phone line for financial counsellors and tax clinics</p> <p>FCA submission and appearance before the Parliamentary Joint Committee on Corporations and Financial Services inquiry into financial abuse</p>	JULY	<p>National Workforce Strategy research began</p>  <p>FCA co-CEO Peter Gartlan and former Minister for Social Services Amanda Rishworth</p>
<p>Flood inquiry submission detailing low cash settlements gained national attention</p>	AUGUST	
<p>Workshop with the Commissioner of Taxation and senior ATO officials on vulnerability</p> <p>FCA published a report on gambling harm and advertising</p>	SEPTEMBER	<p>JANUARY</p> <p>Federal Government announced \$27.4 million over five years for the National Debt Helpline and \$16.7 million for FCA</p>
<p>Federal Government announced five-year grants for Financial Wellbeing and Capability programs</p> <p>Joint submission and appearance on Financial Regulatory Framework and Home Ownership</p> <p>Parliamentary report into insurers' responses to the 2022 major floods released (financial counsellors' recommendations almost all accepted)</p>	OCTOBER	<p>FEBRUARY</p> <p>Sector win: NSW Parliament passed reforms to protect strata property owners in hardship</p> <p>Sector win: Food security initiative for remote communities</p> <p>Sector win: Federal Government announced measures to reduce the cost of essential groceries in remote stores</p>
 <p>Small Business Debt Helpline received the Small Business Community Ally Award from the Australian Small Business and Family Enterprise Ombudsman</p> <p>Beyond Blue and FCA launched Money and Mental Health Quiz</p>	NOVEMBER	<p>MARCH</p> <p>Pre-election campaign launched</p> <p>New disaster training rolled out</p>
<p>FCA Strategic Plan 2025–2030 released</p>	NOVEMBER	<p>MAY</p> <p>More than 1,000 delegates attended FCA's conference in Adelaide – a record</p> <p>FCA's sector snapshot completed</p>
<p>Sector win: Centrepay reforms announced</p>	DECEMBER	<p>JUNE</p> <p>Rank the Energy Retailer report released (in partnership with Financial Counselling Victoria, the Consumer Policy Research Centre and Energy Consumers Australia)</p> <p>Sector win: Buy now, pay later regulations introduced</p>
<p>2,500 appointments booked through the new system</p>	DECEMBER	<p>Good Practice Guides published</p>



How FCA's projects align with our goals

Financial counselling services that better meet Australia's needs	A high quality, stable, diverse and nationally connected workforce	Fairer markets for consumers	Financial counselling is valued and trusted
Open Banking trial	National Workforce Strategy	Targeted campaigns	Annual conference
Appointment booking system	FCA Toolkit	Insights Tool	Social media, marketing and media relations
Small Business Debt Helpline	Communities of Practice (gambling, disasters, financial capability)	Reports, Inquiries and submissions	Media skills for the sector
National Debt Helpline coordination	Good Practice guides	Creditor liaison	Day in the Life
Sector Snapshot	First Nations Network		Hardship webinars
	STEPS		

Highlighted projects

1. FINANCIAL COUNSELLING SERVICES THAT BETTER MEET AUSTRALIA'S NEEDS

OPEN BANKING

The Open Banking pilot project began in May 2024, with five agencies testing the use of Open Banking in their case work. The pilot found that Open Banking significantly increased efficiency and accuracy in ascertaining a person's financial position, significantly reducing administrative time. However, challenges remained, particularly software design, digital access, and limited public understanding. This underscored the need for a more purpose-built solution.

With support from a Financial Counselling Industry Fund Innovation Grant, FCA is now progressing to a prototype phase in partnership with fintech Tiimely.

APPOINTMENT BOOKING SYSTEM

The appointment booking software allows National Debt Helpline (NDH) staff to book an appointment for the client in a location and format (i.e. in-person, phone or video) that suits them. The project has undergone significant changes, with a new booking platform going live in June 2024. It has expanded, with 25 agencies coming onboard in the 2024-25 financial year in WA, the NT, SA, QLD, and VIC.

In June 2025, the system reached a milestone of 8,633 appointments made by both the NDH and other participating agencies. The attendance rate was stable at an average of 78%.

Funding is secured until the end of June 2030 and DSS funded agencies will now be required to be part of the system where possible.

SMALL BUSINESS DEBT HELPLINE

FCA has run the Small Business Debt Helpline (SBDH) since 2020. Demand for the service continued to grow significantly in the 24/25 financial year with a 48% increase in case numbers to 5,932. Despite the high demand, client satisfaction remained high, at 100% overall and 4.9 out of 5 stars for the live chat service.

The SBDH offers crucial financial counselling support to small business owners and sole traders experiencing financial hardship. The increase in demand demonstrates the challenging circumstances facing small businesses.

The most frequent presenting debts were with the Australian Tax Office, finance providers, suppliers, motor vehicle finance and commercial/retail landlords. Around half of the small business owners intended to continue to operate their business, and 27% did not intend to continue or reopen.

NATIONAL DEBT HELPLINE COORDINATION

FCA coordinates the National Debt Helpline (NDH), a free and independent service that supports people in financial difficulty.

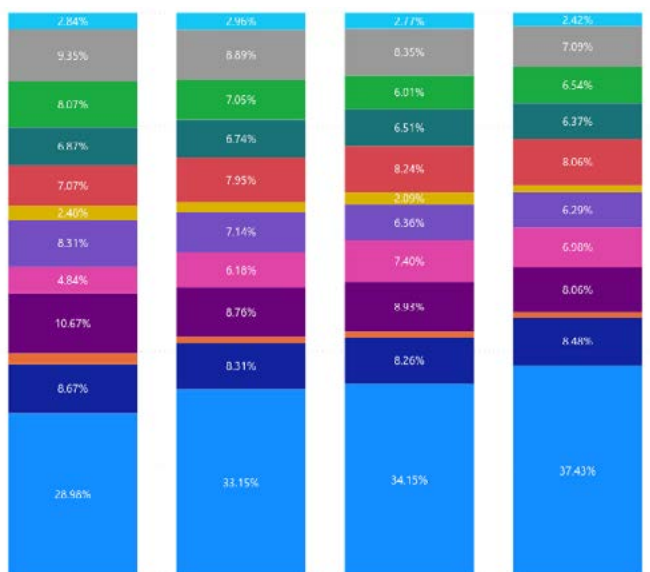
Throughout the year, the NDH was delivered by ten agencies across Australia. FCA is working collaboratively with these agencies to improve the service and increase our ability to tell important stories using data from the NDH. FCA collects a quarterly set of common data and monitors emerging trends through regular engagement with NDH agencies. Bi-monthly meetings provide an opportunity to share service delivery approaches, identify systemic issues, and strengthen national consistency.

A dedicated NDH Coordinator was appointed at FCA this year. This role has strengthened our ability to support agencies, improve consistency, and respond to emerging issues.

Call and chat volumes trended upwards during the year, with more than 168,000 people reaching out for support. Housing stress remained the most common reason clients sought assistance. The NDH website saw strong and sustained use with 777,880 page views, a 9% increase on the previous financial year.

We acknowledge the significant contributions of Uniting NSW and Better Place Victoria, who concluded their delivery of the NDH service at the end of the financial year.

DEBT TYPES IDENTIFIED BY CASE BY INSIGHT REPORT



Highlighted projects

2. A HIGH QUALITY, STABLE, DIVERSE, AND NATIONALLY CONNECTED WORKFORCE

RESEARCH NATIONAL WORKFORCE STRATEGY

This project has involved surveys and consultation with financial counsellors, financial capability workers, and agency managers across the country. The Strategy's purpose is to ensure the workforce is the right size, diverse, well-located, and supported to remain happy, resilient, and capable.

Nearly 1,000 financial counsellors, financial capability workers and agency managers responded to the largest ever workforce survey. Over 60 consultation sessions, forums and solutions workshops have been held. The state and territory financial counselling associations have been key partners.

We released interim papers called the Towards a National Workforce Strategy report series outlining the key results, findings and analysis which underpin the strategy. They can be found on our [website](#).

We have shared a sector snapshot of some of the key insights. You can see a summary in [this video](#), which was broadcast at the FCA conference.

We have identified ten priority areas shaping the next five years. These include addressing uneven workforce supply and demand, supporting new entrants, improving surge capacity during emergencies and celebrating and expanding the First Nations workforce.

TOOLKIT WEBSITE

The Toolkit website provides financial counsellors and capability workers with access to a host of useful tools, resources and information.

Feedback provided from the National Workforce Strategy's sector snapshot survey confirms the Toolkit is a valuable resource.

The site is monitored and updated to ensure it contains the most up-to-date information and resources that help financial counsellors and capability workers. We are continuing our systemic review of hardship contacts. During the year, we added or updated details for 101 organisations across telecommunications, utilities and insurance companies

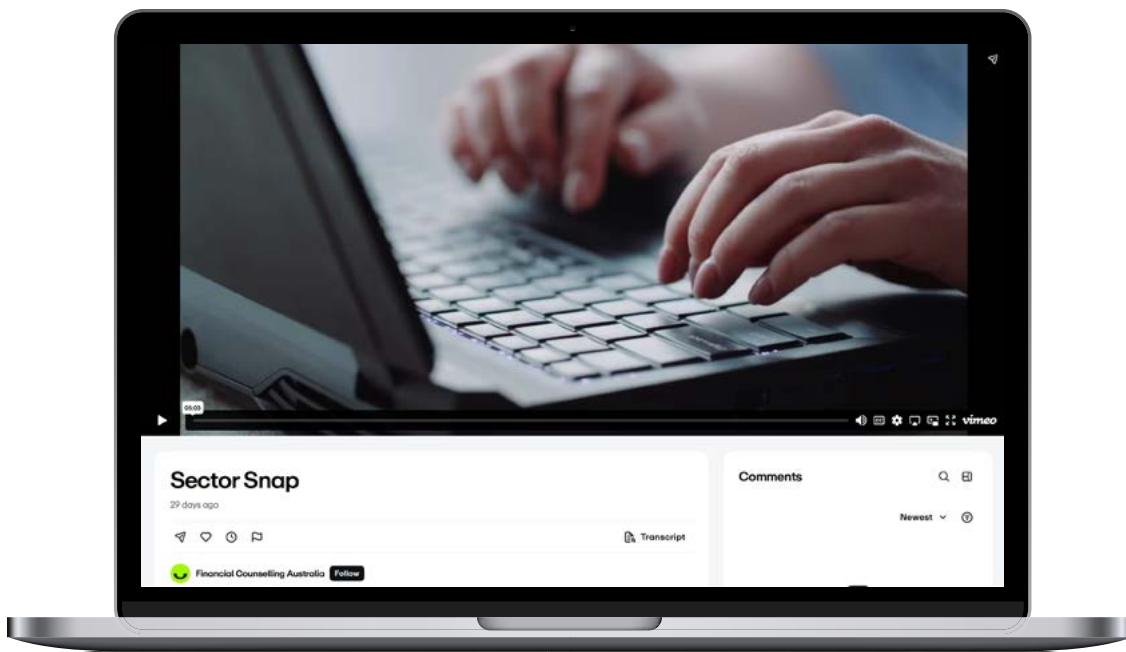
A weekly newsletter is posted on Toolkit, as well as being emailed to members. It had an average open rate of 62% throughout the year.

GOOD PRACTICE GUIDES

FCA developed eight new Good Practice Guides to support financial counsellors in navigating complex situations. The guides cover key professional issues and offer clear guidance to help financial counsellors maintain high standards of professionalism.

They cover a range of topics including managing record keeping, referrals to third parties, client information, working from home, working in regional and remote communities, and conflict of interest with joint clients.

The guides will form the basis of a revised Code of Ethical Practice, to be released in FY25/26.



Highlighted projects

COMMUNITIES OF PRACTICE

FCA now coordinates four Communities of Practice:

THE DISASTER COMMUNITY OF PRACTICE

Membership grew to 200 members, partly due to the introduction of new disaster training to upskill more specialist financial counsellors. In partnership with Financial Counselling Queensland and the South Australian Financial Counselling Association, the training was delivered to 69 financial counsellors and capability workers across Brisbane, Cairns, and Darwin, supported by \$25,000 in NAB Foundation grants.

The quarterly meetings covered topics like insurance affordability, AFCA case studies, and included a presentation from the General Insurance Code Governance Committee. FCA does work between meetings such as providing updates on regulatory news, sharing casework resources, offering feedback to improve banks' disaster hardship processes and providing guidance from supporting professionals.

THE FINANCIAL CAPABILITY WORKER NETWORK

Facilitated by FCA's Coordinator of Financial Capability, this network allows capability workers to find support and share resources, information and advice.

Key areas of work included establishing informal training 'Learning Lunches', advocacy around the collapse of Youpla Group, working with people impacted by the Don Dale Youth Detention Centre Class Action, and monthly newsletters.

THE FIRST NATIONS NETWORK

The Network consists of financial counsellors, financial capability workers and team leaders who service First Nations peoples and communities. It has grown from 6 members in 2007 to nearly 240 members.

Members can access support, training opportunities, share resources, advice and information regarding financial literacy. Specialist working groups also help to deal with specific campaigns, policy areas and systemic issues.

The Network worked on a wide range of issues, including the Optus/ACCC unconscionable conduct case, Telstra mis-selling and remediation, and superannuation issues.

There is also a MyMob Network of 93 First Nations financial counsellors and financial capability workers, which concentrates on building capacity. This is to help ensure First Nations voices are heard and that members have a seat at the table when speaking on issues that impact First Nations people.

THE GAMBLING COMMUNITY OF PRACTICE

The community of practice has more than 50 members attending each meeting and 130 financial counsellors and capability workers on the mailing list. It provides an opportunity for specialist gambling workers to connect and support one another.

Highlighted projects

3. FAIRER MARKETS FOR CONSUMERS

PROACTIVE CAMPAIGNS

FCA worked on a number of proactive advocacy initiatives, all with the goal of securing fairer markets for consumers.

The key advocacy areas include:

- Australian Taxation Office approaches to debt collection
- Small business non-bank lending harms
- Insurance claims handling
- Improving hardship practices across sectors
- ‘Scambling’
- Community ID for First Nations people
- Deceased estates and superannuation for First Nations people
- And a variety of other issues across financial services, energy, telecommunications, gambling harm, strata debt reform and government services.

In the lead up to the federal election, FCA advocated for more stable and adequate funding from the Federal Government. It included social media materials and videos like [this one](#).



FCA made a submission on the financial services regulatory framework in relation to financial abuse. Co-CEOs Dominique Meyrick and Peter Gartlan appeared before the Parliamentary Joint Committee on Corporations and Financial Services.

FCA contributed to long-fought consumer advocacy campaigns, such as the push to reform the Centrepay system and the development and implementation of a new Scams Protection Framework. We appreciate the opportunity to collaborate with other consumer advocates.

Another long consumer advocacy campaign that FCA participated in was the push for stronger consumer protections for buy now, pay later products. This year, those regulations came into effect. FCA signed onto a joint submission to Treasury on the draft regulations.

INSIGHTS TOOL

The Insights Tool allows financial counsellors to communicate issues and patterns they are seeing in their work in a central place. It's an online form on the FCA Toolkit website. It helps FCA gather important information and potential stories from the casework financial counsellors do.

Over 450 insights were lodged between 1 July 2024 and 30 June 2025. Common themes included creditors' poor responses to financial difficulty and creditors refusing to deal with financial counsellors.

The insights are used to support policy and project work. FCA will continue to refine the tool, analyse the information gathered through it, and strengthen advocacy initiatives with the help of the insights.

REPORTS

FCA's reports throughout 2024-25 were: (*Joint report with other organisations)

- September 2024 - [Insights From Financial Counsellors into Gambling Harm and Gambling Advertising](#)
- June 2025 - [The Rank the Energy Retailer*](#)

These reports contributed to sector and industry understandings of the effects of energy retailer hardship practices and gambling harm.

INQUIRIES AND SUBMISSIONS

FCA was involved in 13 submissions during the reporting period. They are on this page of [FCA's website](#).

FCA engages on a broad range of submissions and inquiries, remaining flexible in a fast-paced policy environment.

PARTICIPATING IN ROUNDTABLES, ADVISORY COMMITTEES AND PANELS

Engaging with key stakeholders in government, industry and the community sector is a critical part of FCA's work to achieve important reforms and ensure markets become fairer for consumers.

This work takes place in various ways, including:

- Participating in roundtables, advisory committees and panels
- Presenting/public speaking
- Appearing at inquiries etc.
- Providing insights to decision-makers in government and industry

Highlighted projects

Our ongoing industry and government engagement roles throughout the year were as follows:

BODY	REPRESENTATIVE
ABA Consumer Outcomes Group	Lynda Edwards
ACCC Consumer Consultative Committee	Peter Gartlan
ARCA	Lody Stewart
AER Consumer Consultative Group	Vanessa Emery (on behalf of FCA)
AFSA Consumer Consultative Panel	Vicki Staff
ANZ Consumer Advisory	Peter Gartlan
AFCA Consumer Advisory Panel	Dr Dominique Meyrick
ASIC Consumer Advisory Panel	Dr Dominique Meyrick
ASIC Indigenous Advisory Group	Lynda Edwards
ATO Individual Stewardship Group	Lynda Edwards
ATO Small Business Stewardship Group	Helen Davis
Commonwealth Bank Community Council	Dr Dominique Meyrick
CBA CEO Roundtable	Peter Gartlan
Charitable, Not-for-Profit and Philanthropic Roundtable	Louise Hayes
DSS Centrepay Reform Working Group	Lynda Edwards
Economic Abuse Reference Group	Rebekah Sarkoezy
IAG CEO Roundtable	Peter Gartlan
IAG Consumer Advisory Board	Louise Hayes
ICA Consumer Advisory Committee	Louise Hayes
National Anti Scams Centre Advisory Board	Peter Gartlan
NAB Consumer Forum	Peter Gartlan
National Coordination Group	Peter Gartlan
NIAA Youpla Working Group	Lynda Edwards
NSW Fair Trading Strata Debt Recovery Working Group and Roundtable	Lody Stewart
Indigenous Superannuation Working Group	Lynda Edwards
Origin Energy Working Group	Lynda Edwards
Services Australia Civil Society Advisory Group	Dr Dominique Meyrick
Social Ventures Australia Funeral Product Working Group Member	Lynda Edwards
Telstra CEO Roundtable	Peter Gartlan
Telstra Financial Assistance Forum	Various FCA staff
Telstra First Nations Expert Advisory Committee Member	Lynda Edwards
Telecommunications Industry Ombudsman Consumer Panel	Lynda Edwards (Co-Chair)
Westpac Vulnerable Customer Council	Dr Dominique Meyrick
AFIA consumer forum	Peter Gartlan
AFIA Consumer Forum	Helen Davis
TIO Accessibility Taskforce	Deb Shroot
COBA Consumer Representative Forum	Dr Dominique Meyrick
Small Business and Agribusiness Advisory Panel to the Banking Code Compliance Committee	Helen Davis
Beyond Blue New Access for Small Business Owners Project Steering Committee	Helen Davis

Highlighted projects

4. FINANCIAL COUNSELLING IS VALUED AND TRUSTED

ANNUAL CONFERENCE

The FCA annual conference broke attendance records, with more than 1,000 delegates from 250 different organisations. It was held at The Adelaide Convention Centre in mid-May. The conference was supported by more than 30 sponsors and over 50 exhibitors.

We have developed a high-quality event, with a unique environment where financial counsellors, capability workers, consumer advocates, industry leaders, government, regulators and EDR representatives learn from experts and one another. It's about being in the room, having a voice and being respected for your contribution.

The theme was 'Shake it Up', with a program designed to be thought-provoking and informative. Some highlights included addresses from former Government Minister and Opposition Leader, Bill Shorten, survivalist and author Gina Chick, and President of the Australian Human Rights Commission Hugh De Kretser.



MEDIA RELATIONS, SOCIAL MEDIA AND MARKETING

The communications team promotes FCA, NDH and the SBDH through mainstream media, social media, marketing and advertising.

FCA issued 15 media releases for the year, on a range of topics including strata, disasters, insurance and the record ACCC fine against Optus. We received hundreds of requests from journalists, which led to 152 interviews by FCA staff.

We create regular social media posts on issues relevant to our stakeholders, including policy and campaign updates and media stories we appear in.

During the reporting period, a major campaign was run to promote the NDH. FCA developed an ad for Facebook and Instagram featuring Scott Pape, better known as the Barefoot Investor. We also developed other video ads promoting the NDH. The radio and digital component of the campaign was done through the Australian Radio Network on-air stations and podcast platform.

NDH got 4,820 media mentions in the 12 months to June 30 2025 - a 24% increase on the previous 12 months.



MEDIA SKILLS FOR THE SECTOR

Media training sessions were held in each capital city for NDH (and some SBDH) financial counsellors, to increase the number of people who can do media interviews. Many of these people have been interviewed by journalists since their training.

Highlighted projects



A DAY IN THE LIFE

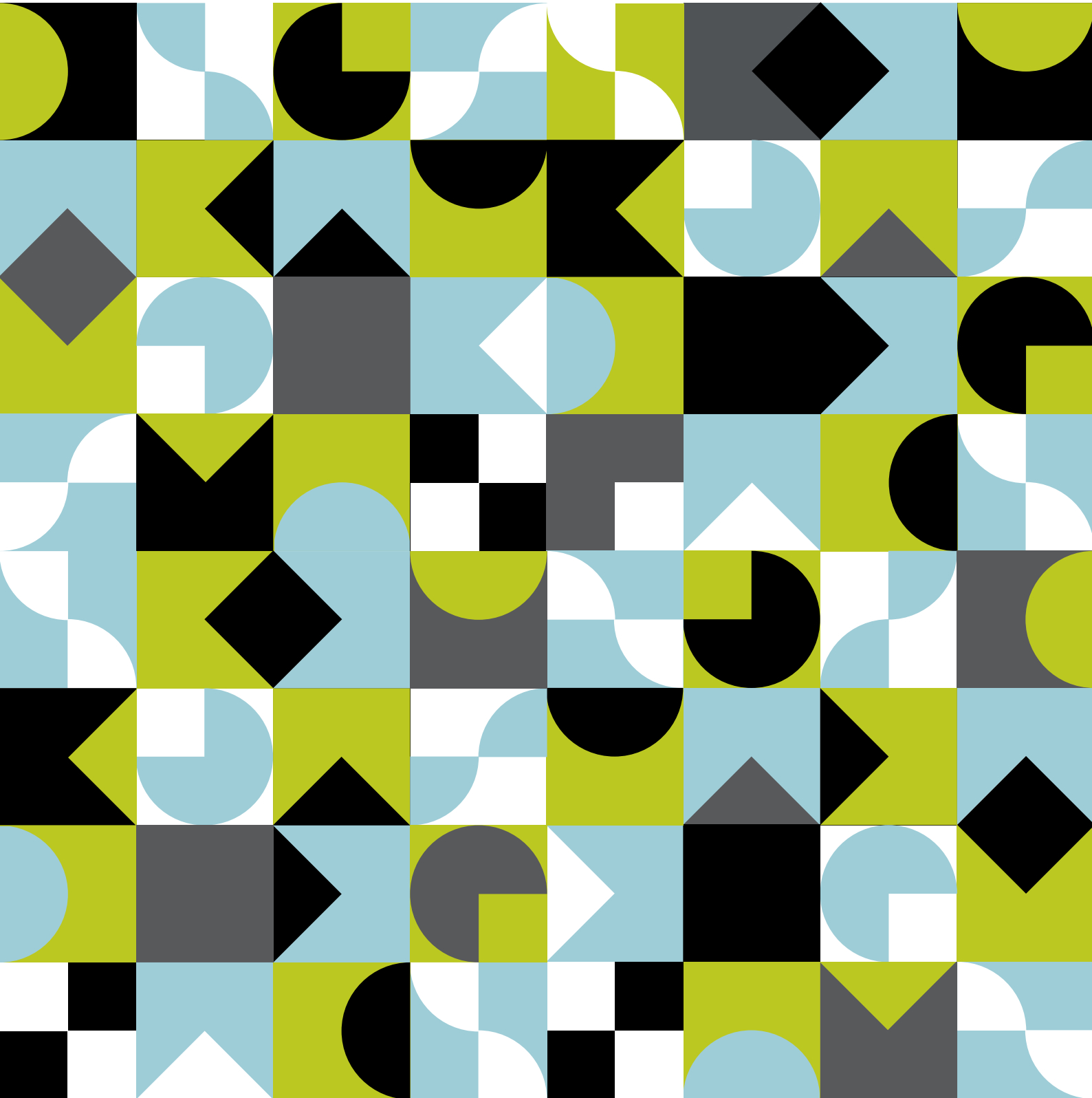
FCA's 'Day in the Life' program invites federal politicians and senior decision makers in government and industry to spend time with a financial counsellor to gain a better understanding of the work they do and the issues people face.

This year FCA rebranded the program, developing new promotional materials and creating a [video](#) which showed on the plenary stage at our conference. The FCA website now features photos from 'A Day in the Life' visits.

The feedback from politicians, regulators, industry leaders and agencies has been very positive. 21 leaders participated throughout 2024-25, and FCA is committed to continuing its coordination and promotion of the program.



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Our vision An Australia free from financial hardship.