



# NATIONAL WORKFORCE STRATEGY 2026-2030 INITIAL ACTION PLAN

FINANCIAL COUNSELLORS AND FINANCIAL CAPABILITY WORKERS | DECEMBER 2025



# INITIAL ACTION PLAN (2026-27)

## NATIONAL WORKFORCE STRATEGY FOR FINANCIAL COUNSELLORS AND CAPABILITY WORKERS 2026-2030

The National Workforce Strategy sets a shared national direction for building a strong, connected and future-ready financial counselling and capability workforce.

With a five-year horizon, the Strategy outlines 2030 ambitions for the workforce, while recognising that the path ahead will involve change and new challenges. It is designed to stay responsive and relevant, evolving through shared leadership, collaboration and regular review across the sector.

Successive action plans will guide implementation. This initial Action Plan, spanning 2026-27, translates the Strategy's ambitions and big-picture directions into incremental, tangible actions. It will establish strong foundations and build early momentum.

Delivery depends on collective action. This Plan draws on the respective strengths, roles and priorities of FCA, state and territory peak bodies and professional associations for financial counsellors ('the state and territory associations') and other key partners to ensure aligned delivery that makes the most of limited resources. Leadership will vary across initiatives, with FCA, state and territory associations, the National Training Managers Group and other partners respectively taking the lead where appropriate. Some actions will require shared design and delivery.

Key sector platforms, including agency manager forums and networks, the Registered Training Organisation Network and the First Nations Steering Group, will be leveraged to support implementation. Key sector channels, such as conferences and the various practice communities and networks for financial counsellors and capability workers, will be deployed.

Funders and policy makers, including the Jurisdictional Forum that connects major federal and state government funders and the Financial Counselling Industry Fund (FCIF), also have an important role.

This Action Plan is ambitious but achievable. Many initiatives can be delivered within existing or anticipated resources, through partnerships and existing sector infrastructure. Actions with confirmed or likely funding are prioritised. Additional funding will be required for some initiatives.

This initial Action Plan places deliberate emphasis on building the foundations needed to collect and share reliable data so the sector is better placed to make informed decisions and advocate powerfully. Early focus areas include service demand, community need, service outcomes, workforce composition and regional labour-market supply and demand. Data generated will help build the case for further investment, particularly in additional frontline service roles.

FCA will steward and monitor implementation of this Plan and provide updates to the FCA Representative Council and at key sector forums.

This Action Plan lays the groundwork for a bigger, stronger and more representative workforce by 2030, one that is supported to thrive, recognised for its professionalism and guided by evidence to continue its transformative work for people and small businesses in financial difficulty.

**#1 ADDRESS THE LABOUR MARKET IMBALANCE: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>1.1 Improve data and insights to inform evidence-based funding</b>		
<b>Unmet demand project</b>	<ul style="list-style-type: none"> <li>Develop a standard measure of unmet demand and promote sector-wide use.</li> </ul>	Demand Working Group (includes FCIF, FCA, agencies, Financial Counselling Jurisdictional Forum)
	<ul style="list-style-type: none"> <li>Use data to inform national advocacy for service funding.</li> </ul>	FCA, agencies
	<ul style="list-style-type: none"> <li>Use data to inform state and territory advocacy for service funding.</li> </ul>	State/territory associations, agencies
<b>Need measures</b>	<ul style="list-style-type: none"> <li>Develop and test sector-specific measures of need for financial counselling and capability services.</li> </ul>	FCA, state/territory associations, agencies, Financial Counselling Jurisdictional Forum
	<ul style="list-style-type: none"> <li>Use data to inform national advocacy for service funding.</li> </ul>	FCA, agencies
	<ul style="list-style-type: none"> <li>Use data to inform state and territory advocacy for service funding.</li> </ul>	State/territory associations, agencies
<b>Global funding tracker</b>	<ul style="list-style-type: none"> <li>Maintain a live record of publicly available funding sources, positions, amounts and timeframes.</li> </ul>	FCA, state/territory associations, Financial Counselling Jurisdictional Forum
<b>Return on Investment</b>	<ul style="list-style-type: none"> <li>Promote FCVic's ROI work across Australia: The Economic and Social Impact of Financial Counselling in Victoria (Impact Economics 2025).</li> </ul>	FCVic, state/territory associations, FCA
<b>Better grant design</b>	<ul style="list-style-type: none"> <li>Publish better practice national grant design guidance, aligned with Not-for-Profit Sector Development Blueprint and work of the Community Services Advisory Group.</li> </ul>	FCA, agencies, state/territory associations, Financial Counselling Jurisdictional Forum, Community Services Advisory Group
	<ul style="list-style-type: none"> <li>Advocate for better state/territory grant design.</li> </ul>	State/territory associations, agencies, state funders
<b>1.2 Monitor workforce supply and demand and forecast need</b>		
<b>Labour market data dashboard</b>	<ul style="list-style-type: none"> <li>Establish dashboard that monitors regional workforce supply and demand with support from the sector's Skills and Jobs Council HumanAbility.</li> </ul>	HumanAbility, FCA
<b>1.3 Identify, share and promote innovative approaches to tackling labour market challenges</b>		
<b>Workforce solutions exchange</b>	<ul style="list-style-type: none"> <li>Document, share and promote innovative recruitment, work practices and service delivery models that address about market challenges.</li> <li>Strengthen the line of sight between jobseekers and hard-to-fill roles.</li> </ul>	FCA, agency managers, RFCS, state/territory associations

**#2 FOSTER AND DEVELOP NEW SECTOR ENTRANTS: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>2.1 Provide clear vocational information and targeted pathways</b>		
<b>Targeted promotion and pathways</b>	<ul style="list-style-type: none"> <li>Promote vocational pathways to address geographic and cohort shortages, linked to labour market data dashboard.</li> </ul>	State/territory associations, FCA, agencies, RTO Network, scholarship providers
	<ul style="list-style-type: none"> <li>Publish national information on careers in the sector; course types available; delivery models; scholarships; incentives and opportunities for student membership with state/territory associations.</li> </ul>	FCA, RTO Network, scholarship providers, state/territory associations
	<ul style="list-style-type: none"> <li>Source and extend scholarships to support workforce attraction in areas of geographic shortages (diverse recruitment is addressed in later sections)</li> </ul>	Scholarship providers
<b>2.2 Boost agency connections for diploma candidates</b>		
<b>Steps 2.0 (virtual + agency placement)</b>	<ul style="list-style-type: none"> <li>Enhanced hybrid Steps model.</li> <li>Outreach to agencies to host partial placements.</li> <li>Support agency readiness and provide in-placement support.</li> </ul>	Steps (FCA), agency managers, RTO Network
<b>2.3 Ensure consistent approaches to trainee employment</b>		
<b>Earning while learning national guidance</b>	<ul style="list-style-type: none"> <li>Develop national guidance and review membership standards on earning while learning, covering: distinctive titles; extra support for those working alone; scope of practice; shared agency/RTO learning plans; enforceable time limits for diploma completion and guidance to assess whether an agency is 'training ready'.</li> <li>Provide agencies with engagement and implementation tools.</li> </ul>	National Training Managers Group, Steps (FCA), agency managers, RFCS, RTO Network

**#3 BUILD A DISASTER-READY WORKFORCE: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>3.1 Provide ongoing disaster planning and coordination</b>		
Disaster recovery coordination	<ul style="list-style-type: none"> <li>Embed an effective nationally consistent approach to disasters, including collaborative coordination and planning, protocols and referral pathways; identification of where additional (surge capacity) medium-term frontline roles are needed to support disaster recovery; data, evaluation and continuous improvement.</li> </ul>	FCA, state/territory associations, disaster authorities and agency managers, RFCS
	<ul style="list-style-type: none"> <li>Advocate to state funders for disaster coordination roles based in state/territory associations (where these roles do not already exist).</li> </ul>	State/territory associations, FCA
<b>3.2 Equip the workforce to provide immediate disaster response support</b>		
Rapid redeployment for immediate disaster response	<ul style="list-style-type: none"> <li>Develop foundational disaster practice training.</li> </ul>	FCA and state/territory association(s)
	<ul style="list-style-type: none"> <li>Deliver foundational disaster practice training at national conference.</li> </ul>	FCA and state/territory association(s)
	<ul style="list-style-type: none"> <li>Deliver place-based foundational disaster practice training.</li> </ul>	States/territory association
	<ul style="list-style-type: none"> <li>Publish a series of online modules, including disaster preparedness/readiness and delivery of emergency hub-based financial counselling (financial first aid).</li> </ul>	FCA/National Training Managers Group
	<ul style="list-style-type: none"> <li>Facilitate free access to psychological first aid training, as recommended by the National Emergency Management Authority.</li> </ul>	FCA
	<ul style="list-style-type: none"> <li>Broker access to community disaster recovery hubs for financial counsellors and financial capability workers.</li> </ul>	State/territory associations, disaster authorities, FCA
	<ul style="list-style-type: none"> <li>Develop a guide and tools for short-term workforce exchange.</li> </ul>	FCA, state/territory associations, agency managers
<b>3.3 Develop the disaster recovery workforce</b>		
Disaster practice training and learning	<ul style="list-style-type: none"> <li>Develop and deliver advanced disaster practice training at national conference.</li> </ul>	FCA and state/territory association(s)
	<ul style="list-style-type: none"> <li>Support disaster specialists through a national community of practice.</li> </ul>	FCA
<b>3.4 A permanent core workforce of frontline disaster practitioners</b>		
Scope permanent disaster practitioner positions	<ul style="list-style-type: none"> <li>Scope and identify national funding options for a small permanent backbone workforce of disaster practitioners, anchored in agencies in disaster prone areas.</li> </ul>	FCA
	<ul style="list-style-type: none"> <li>Scope and identify state/territory funding options for a small permanent backbone workforce of disaster practitioners, anchored in agencies in disaster-prone areas or in state and territory associations.</li> </ul>	State/territory associations, funders

## #4 BE VIGILANT ABOUT WORKFORCE WELLBEING: EARLY INITIATIVES

Initiative	What needs to happen	Who is involved
<b>4.1 Prevent and alleviate vicarious trauma and burnout</b>		
Workforce wellbeing resource hub	<ul style="list-style-type: none"> <li>Curate, repurpose and create wellbeing resources for the sector (including resources from <a href="#">Community Well Social Sector Wellbeing &amp; Resilience Hub</a>).</li> <li>Share and promote wellbeing resources.</li> </ul>	FCA, state/territory associations, agency managers, RFCS
Employee Assistance Program	<ul style="list-style-type: none"> <li>Offer EAP access to financial counsellors and capability workers not covered by their employer.</li> </ul>	FCA
Workforce wellbeing award	<ul style="list-style-type: none"> <li>Establish new award category to encourage and promote effective wellbeing initiatives.</li> </ul>	FCA, agency managers
<b>4.2 Support solo and isolated worker wellbeing</b>		
Solo/isolated worker initiative	<ul style="list-style-type: none"> <li>Connect solo/isolated workers.</li> <li>Explore and test effective ways to support.</li> </ul>	State/territory associations
<b>4.3 Improve wellbeing of the First Nations workforce</b>		
First Nations wellbeing	<ul style="list-style-type: none"> <li>See #9: Build on First Nations workforce successes</li> </ul>	
<b>4.4 Promote fair pay and conditions</b>		
Remuneration review	<ul style="list-style-type: none"> <li>Advocate to protect and regularise pay levels via the SCHADS Award review.</li> </ul>	State/territory associations, FCA
Caseload guidance	<ul style="list-style-type: none"> <li>Promote FCVic's guidance on reasonable caseloads for financial counsellors.</li> <li>Pilot guidance and share outcomes.</li> <li>Consider Australia-wide implications.</li> </ul>	State/territory associations, FCA

**#5 CONTINUE TO STRENGTHEN SKILLS, QUALITY AND PROFESSIONALISM: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>5.1 Ensure qualifications and courses meet sector needs</b>		
RTO Learner Guides	<ul style="list-style-type: none"> <li>Maintain Learner Guides to assist RTOs deliver industry relevant Diploma of Financial Counselling.</li> </ul>	FCA, RTO Network, National Training Managers Group
RTO/sector Network	<ul style="list-style-type: none"> <li>Enhance the RTO Network to strengthen sector engagement with training providers.</li> </ul>	FCA, RTOs, agency managers, RFCS, state/territory associations
<b>5.2 Strengthen practice quality and coherence</b>		
National capability framework for financial counsellors	<ul style="list-style-type: none"> <li>Finalise the national capability framework for financial counsellors – building on existing resources e.g. Learner Guides.</li> </ul>	FCA, state/territory associations
National practice guidance implementation	<ul style="list-style-type: none"> <li>Support agencies and financial counsellors to implement national practice guides.</li> </ul>	State/territory associations, FCA
Casework support	<ul style="list-style-type: none"> <li>Enhance access to casework support for frontline workers.</li> </ul>	State/territory associations
Practice networks	<ul style="list-style-type: none"> <li>Enhance state-based professional and place-based networks related to jurisdiction-specific issues.</li> </ul>	State/territory associations
<b>5.3 Define and support specialist practice areas</b>		
Specialist credentialing framework	<ul style="list-style-type: none"> <li>Develop a nationally consistent credentialing framework for priority practice specialisations.</li> <li>Identify minimum learning requirements and ongoing support and development needs.</li> <li>Build on existing materials, such as FCVic's scope of practice for small business.</li> </ul>	National Training Managers Group
Strengthen specialist Communities of Practice	<ul style="list-style-type: none"> <li>Develop a national best practice framework for CoPs.</li> </ul>	FCA
	<ul style="list-style-type: none"> <li>Establish a small business national community of practice.</li> </ul>	FCA
	<ul style="list-style-type: none"> <li>Enhance the national domestic/family violence community of practice.</li> </ul>	FCA
	<ul style="list-style-type: none"> <li>Maintain the national disaster community of practice.</li> </ul>	FCA
	<ul style="list-style-type: none"> <li>Maintain the national problem gambling community of practice.</li> </ul>	FCA
Scope: funding for ongoing frontline specialist roles	<ul style="list-style-type: none"> <li>Advocate for sustainable funding for frontline roles in specialist practice areas.</li> <li>Develop a shared strategy to scope options for continuing specialist roles funded by the Financial Counselling Foundation after the end 2026.</li> </ul>	FCA, state/territory associations, funders

**#5 CONTINUE TO STRENGTHEN SKILLS, QUALITY AND PROFESSIONALISM: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>5.4 Recognise and support the financial capability workforce</b>		
<b>FCW professional foundations</b>	<ul style="list-style-type: none"> <li>Update FCW Handbook.</li> <li>Strengthen the Code of Conduct.</li> <li>Refresh Scope of Practice.</li> <li>Expand suite of FCW Practice Tools.</li> </ul>	FCA, FCW national Community of Practice, agency managers, project delivery partner
	<ul style="list-style-type: none"> <li>Enhance the 'lunch and learn' program: co-developed with the workforce and delivered by lead practitioners and experts.</li> </ul>	FCA with delivery partners
	<ul style="list-style-type: none"> <li>Explore the case for registration of financial capability workers. Assess the costs, benefits and feasibility of different options.</li> </ul>	State/territory associations, FCW national Community of Practice, FCA
<b>Support FCWs to attain qualifications</b>	<ul style="list-style-type: none"> <li>Provide access to scholarships and assistance to support people to become FCWs and undertake Financial Literacy Skillset and Certificate III/IV (Community Services).</li> </ul>	Scholarship providers
<b>5.5 Support the skills and capabilities of agency managers</b>		
<b>Agency managers' tools, training and connections</b>	<ul style="list-style-type: none"> <li>Expand nationally available resources for agency managers.</li> </ul>	FCA, state/territory associations, agency managers
	<ul style="list-style-type: none"> <li>Expand dedicated agency manager training at a national conference, focused particularly on those without a financial counselling background.</li> </ul>	FCA, state/territory associations
	<ul style="list-style-type: none"> <li>Convene regular national agency manager forums that complement and reinforce existing state-based agency manager networks.</li> </ul>	FCA, state/territory associations
<b>5.6 Grow future leaders</b>		
<b>Fostering future agency managers</b>	<ul style="list-style-type: none"> <li>Provide pathways information and support for aspiring agency managers and sector leaders at conferences.</li> </ul>	FCA, state/territory associations, agency managers

## #6 INNOVATE AND STREAMLINE FOR MORE TIME WITH CLIENTS: EARLY INITIATIVES

Initiative	What needs to happen	Who is involved
<b>6.1 Leverage new technology and new ways of working</b>		
Safe and ethical AI	<ul style="list-style-type: none"> <li>Learn from outcomes of FCVic/FCAN pilot (funded by FCIF 25/26) and scale up.</li> <li>Develop and share sector-wide guidance on safe and ethical adoption of AI.</li> </ul>	FCVic and FCAN
Extend Open Banking	<ul style="list-style-type: none"> <li>Learn from outcomes of FCA pilot (current stage funded by FCIF 25/26).</li> <li>Scope the scale up of Open Banking for all practitioners.</li> </ul>	FCA with pilot partners
National Appointment Bookings	<ul style="list-style-type: none"> <li>Roll out the shared appointment booking platform across Australia.</li> </ul>	FCA, agency managers
<b>6.2 Establish a secure digital identity</b>		
Secure digital identity	<ul style="list-style-type: none"> <li>Scope the development of a digital identity to support more efficient, secure and widely accepted third party authorisation.</li> </ul>	FCA and delivery partner, state/territory associations
<b>6.3 Streamline data and reporting</b>		
National Outcomes Reporting	<ul style="list-style-type: none"> <li>Collate, analyse, and share data collected by national funders against National Outcomes Framework and other relevant outcomes measures.</li> <li>Explore potential for cross-jurisdiction, cross-funder alignment.</li> </ul>	FCA, state/territory associations, Financial Counselling Jurisdictional Forum, agency managers
National Minimum Data Set analysis and extension	<ul style="list-style-type: none"> <li>Collate, analyse and share data collected by national funder against the National Minimum Data Set.</li> <li>Explore potential for cross-jurisdiction, cross-funder alignment.</li> </ul>	FCA, state/territory associations, Financial Counselling Jurisdictional Forum, agency managers

**#7 CONSISTENT SUPPORT FOR FRONTLINE WORKERS, NO MATTER WHERE THEY ARE BASED: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>7.1 Shared access to sector supports</b>		
<b>Shared training and practice resources</b>	<ul style="list-style-type: none"> <li>• Agree a collaborative approach to cross-jurisdictional sharing of training and practice materials.</li> <li>• Identify and adapt resources that are suitable for national use or could be repurposed for different jurisdictions.</li> <li>• Extend the suite of materials available to practitioners nationally.</li> <li>• Promote open licensing so future materials can be readily shared and adapted.</li> <li>• Encourage funders to make national availability of resources a condition of grant funding (unless there are clear jurisdictional reasons otherwise).</li> </ul>	National Training Managers Group, funders
<b>7.2 Guaranteed access to key practice enablers</b>		
<b>Frontline worker legal advice line</b>	<ul style="list-style-type: none"> <li>• Pilot and evaluate a legal advice line for financial counsellors to provide direct access to legal specialists.</li> <li>• Assess demand, usage and outcomes to build the case for sustainable funding.</li> </ul>	State/territory associations, pilot delivery partner
<b>7.3 Uphold agency standards regarding professional supports</b>		
<b>Promote adoption of agency standards</b>	<ul style="list-style-type: none"> <li>• Reinforce existing Agency Standards and Checklist expectations on supervision, CPD, association membership and sector engagement.</li> <li>• Encourage all funders to require employer coverage of professional support costs in grant agreements, consistent with DSS's approach.</li> </ul>	State/territory associations, FCA, agency managers network, Financial Counselling Jurisdictional Forum
<b>7.4 Closer connections between general and rural financial counselling</b>		
<b>Cross-sector collaboration</b>	<ul style="list-style-type: none"> <li>• Actively explore opportunities for exchange between RFCS Program and the broader financial counselling sector.</li> </ul>	RFCS, FCA, state/territory associations

**#8 STRONG CAPABILITY TO SUPPORT DIVERSE AND MARGINALISED GROUPS: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>8.1 Clear data on client and community needs and experiences</b>		
Client and community insights data	<ul style="list-style-type: none"> <li>Analyse available data to identify access, experience and gaps for population groups experiencing structural discrimination or under-served in client services data.</li> </ul>	FCA, research partner, Financial Counselling Jurisdictional Forum
<b>8.2 Promote culturally safe, inclusive and accessible services</b>		
Culturally responsive services for First Nations communities	<ul style="list-style-type: none"> <li>Develop sector-specific learning and tools to strengthen capability to deliver culturally responsive services.</li> <li>Learn from <a href="#">SNAICCs Waterways initiative</a>.</li> </ul>	FCA, First Nations Steering Group, SNAICC, Aboriginal-led agencies, Community of First Nations Practice and state/territory First Nations' networks
	<ul style="list-style-type: none"> <li>Continue the national Community of First Nations Practice to build culturally responsive practice and inform systems change.</li> </ul>	FCA, First Nations Steering Group
	<ul style="list-style-type: none"> <li>Continue state/territory association hosted First Nations networks/yarning circles.</li> </ul>	State/territory associations
Multicultural capability project	<ul style="list-style-type: none"> <li>Establish a national Community of Practice for working with diverse migrant clients.</li> <li>Curate and develop sector-specific tools and training drawing from existing promising resources and models.</li> <li>Establish and support a bicultural workers network.</li> </ul>	FCA, CALD delivery partners, state/territory associations
<b>8.3 Diversify the workforce to reflect communities and clients</b>		
Workforce diversity tracking	<ul style="list-style-type: none"> <li>Monitor and report on changing workforce demographics and underrepresentation.</li> </ul>	FCA, state/territory associations
Diverse recruitment and training pathways	<ul style="list-style-type: none"> <li>Undertake targeted promotion and recruitment, informed by workforce diversity monitoring initiative.</li> </ul>	State/territory associations, RTOs, agency managers
	<ul style="list-style-type: none"> <li>Source and extend scholarships and incentives for diverse recruitment.</li> </ul>	Scholarship providers

**#9 BUILD ON FIRST NATIONS WORKFORCE SUCCESSES: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>9.1 Grow the First Nations Workforce</b>		
Scholarships and training for recruitment and progression	<ul style="list-style-type: none"> <li>Source and extend scholarships to support First Nations workers to undertake sector-related qualifications.</li> </ul>	Scholarship providers
<b>9.2 Enhance career development for First Nations workers</b>		
Mob Talk	<ul style="list-style-type: none"> <li>Support a dedicated national network for First Nations workers.</li> <li>Develop and deliver tailored professional development.</li> </ul>	FCA, First Nations Steering Group and delivery partners
<b>9.3 Support wellbeing of the First Nations workforce</b>		
First Nations Wellbeing initiative	<ul style="list-style-type: none"> <li>Deliver the first stage of a sector-wide wellbeing program for First Nations workers: scope and map needs, priorities, experiences and protective factors; expand healing and wellbeing supports; establish benchmarks and measures.</li> </ul>	FCA, First Nations Steering Group
Culturally safe workplaces	<ul style="list-style-type: none"> <li>Develop sector-specific resources and tools for agencies to increase cultural safety.</li> <li>Scope advanced training/coaching for managers to embed practices that acknowledge and reduce colonial load and support cultural responsibility.</li> </ul>	FCA, First Nations Steering Group, state/territory associations, agency managers
<b>9.4 Embed First Nations representation and voice across the sector</b>		
First Nations Policy & Advocacy	<ul style="list-style-type: none"> <li>Embed a senior role (National Director First Nations Policy &amp; Advocacy) to elevate First Nations experiences and strengthen advocacy capability.</li> </ul>	FCA, First Nations Steering Group
First Nations representation in sector governance and advisory forums	<ul style="list-style-type: none"> <li>Seek changes to sector governance to extend and embed First Nations representation.</li> </ul>	FCA, state/territory associations, First Nations Steering Group
	<ul style="list-style-type: none"> <li>Establish and support the operation of the First Nations Steering Group.</li> </ul>	FCA

**#10 IMPROVE THE INTERFACE OF FINANCIAL COUNSELLING AND FINANCIAL CAPABILITY WORK: EARLY INITIATIVES**

Initiative	What needs to happen	Who is involved
<b>10.1 Support pathways from financial capability work to financial counselling</b>		
<b>Targeted pathway support</b>	<ul style="list-style-type: none"> <li>Target vocational promotion to address geographic and cohort shortages, linked to labour market data dashboard.</li> </ul>	FCA, state/territory associations, RTOs agency managers' network
	<ul style="list-style-type: none"> <li>Source and extend scholarships and supported training for FCWs to become financial counsellors.</li> </ul>	Scholarship providers, RTOs
<b>10.2 Document, share and promote integrated and collaborative service models</b>		
<b>Stronger together: integrated service models</b>	<ul style="list-style-type: none"> <li>Document and evaluate the benefits of innovative integrated service models (e.g. hybrid hubs, tele-practice, shared casework, triage). Share and promote the evidence base.</li> <li>Develop and disseminate case studies, toolkits and practice guides for agencies.</li> </ul>	FCA, project delivery partner, state/territory associations, agency managers
<b>10.3 Strengthen guidance on how roles interface</b>		
<b>Clarity in Practice: FC and FCW Roles</b>	<ul style="list-style-type: none"> <li>Develop national role guidance to clarify the interplay of scopes of practice, regulatory settings, referral points and complementary strengths.</li> </ul>	FCA, state/territory associations, agency managers