financial counselling australia

2025 - 2026

ANNUAL REPORT

FCA acknowledges that First Nations Peoples have an enduring connection to land, waters, sky and community. We recognise their unbroken custodianship and honour their relationship with Country and the knowledge they hold. We pay our respects to Elders past and present and to the continuing strength of their cultures.

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Message from the Chair and CEO

Tim Barnett
Chair

Dr Domenique Meyrick
Chief Executive Officer

The 2025–26 year has tested Australian households like few in recent memory. Cost of living pressures and the lingering bite of high interest rates kept pushing people towards financial hardship, and demand for financial counselling and capability services rose in step. Against that backdrop, this has been a year in which the sector's evidence, advocacy and professionalism translated into real, measurable wins for the people we serve.

Building on the foundations laid last year - the Insights tool, the National Minimum Data Set, the Outcomes Framework, and our first National Workforce Strategy research - this financial year been about turning that groundwork into results. The National Workforce Strategy was launched and nationally consistent National Debt Helpline data was applied for the first time. The Financial Counselling Industry Fund announced 49 Expansion Grants worth $22.65 million over three years, and the Federal Government extended funding for the Small Business Debt Helpline for a further twelve months – all tangible recognition that the need for the services of financial counsellors keeps growing.

We contributed to collective advocacy that helped deliver tangible/granular accountability. ANZ paid a record $240 million penalty after admitting unconscionable conduct affecting hardship customers, and the Federal Court confirmed a record $100 million penalty against Optus. FCA's Ten Principles of Good Hardship Practice were nationally endorsed, and the ATO's Vulnerability Framework was formally published, informed directly by our case studies. The Australian Financial Counselling Code of Ethical Practice was finalised, giving the profession its clearest ethical foundation yet.

We also strengthened who we are as a sector. A landmark initiative to build cultural responsiveness for multicultural communities was funded by the Ecstra Foundation, and FCA launched its 2026–2028 Innovate Reconciliation Action Plan at our conference in Cairns. That conference, which was themed "Momentum", was another stand out, bringing the sector together at a moment when momentum is exactly what's needed. The Federal Budget's $39 million commitment to gambling harm counselling, and the sector-backed "Make Unfair Illegal" campaign pushing for an economy-wide unfair trading ban, show the reach of our advocacy into new and difficult areas of harm.

None of this happens without people. We farewelled former co-CEO Peter Gartlan and Chairs Kylie Holford and Jocelyn Furlan and welcomed new Board Directors Geoff Cornwall and Carol Eapen. We thank all our Directors for their governance and generosity of time. To FCA's staff, and to financial counsellors and capability workers around the country who kept showing up for Australians doing it tough this year – a big thank you. As last year's report noted, FCA was built on strengthening the structures that hold this sector together; this year showed what that strength can achieve.

As we look to 2026–27, cost of living pressures show no sign of easing, and neither will our resolve to meet that need with a stronger, more connected, more trusted financial counselling profession.

About Us

Financial Counselling Australia (FCA) is the national peak body representing the financial counselling profession across Australia. We give the sector a unified national voice, and provide resources, coordination and support to financial counsellors and the services that assist people experiencing financial vulnerability. FCA also supports more than 100 financial capability workers around the country.

VISION

Our vision is an Australia free from financial hardship.

GOALS

Our 2024–2027 strategic plan is built around four goals, refreshed to guide our work over this period:

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

Reconciliation sits at the core of how FCA operates. Our commitment to truth-telling, respect and genuine partnership with Aboriginal and Torres Strait Islander peoples underpins our broader vision of a fairer financial system for all Australians.

We stand with First Nations communities in support of the Uluru Statement from the Heart, and continue to advocate for a Voice to Parliament, ensuring these commitments are reflected in how we operate day to day.

In May 2026, FCA launched its new Innovate Reconciliation Action Plan (RAP) for 2026–2028 at the FCA national conference in Cairns.

This commitment is also reflected in FCA's leadership of the First Nations Network, our recognition of significant cultural events such as NAIDOC Week and National Reconciliation Week, and the incorporation of First Nations perspectives into our policy work, sector events and campaigns.

We remain deliberate in creating opportunities - from employment and professional development through to advocacy for better financial outcomes for First Nations peoples. We hold ourselves accountable for this work to our staff, our sector and the communities we serve.

OUR MEMBERS

FCA's membership comprises all state and territory financial counselling associations, representing around 1,100 financial counsellors nationally.

OUR BOARD

FCA is governed by a Board of seven Directors. Four are elected from within the financial counselling sector, and three appointed by the Board based on their skills, background and expertise. Elected financial counselling Directors must be accredited financial counsellors and are elected by the Representative Council.

The Representative Council advises the Board on major strategic and policy matters. It comprises fifteen voting members: the Chairs of the seven state and territory financial counselling associations, one additional financial counsellor nominated by each association, and a financial counsellor representing the Northern Territory. The Chair of the FCA Board also chairs the Representative Council but does not hold voting rights on the Council.

About Us

FINANCIAL COUNSELLING AUSTRALIA BOARD
at June 30, 2026

Tim Barnett
Chair and Appointed Director

Carol Eapen
Deputy Chair and Financial Counselling Director

Carly Baker
Financial Counselling Director

Vicki Penner
Financial Counselling Director

Delia Rickard
Appointed Director

David Berry
Appointed Director

Geoff Cornwall
Financial Counselling Director

REPRESENTATIVE COUNCIL MEMBERS
at June 30, 2026

The Representative Council meets at least twice a year to advise the FCA Board on strategy and policy issues. The Council is also responsible for electing the four financial counsellor directors to the Board.

The Representative Council has 18 members: 15 voting members, comprising two representatives from each state and territory member association plus a representative from the Northern Territory (which does not have a professional association), and three non-voting members - FCA's Chair, FCA's Chief Executive Officer, and one further Board member.

ACT
Nicole Flaws President of Financial Counsellors ACT
Arthur Lee Financial Counsellor, CARE Inc

NSW
Vanessa Emery Chair, Financial Counsellors Association of NSW
Chezarne Cuffe Financial Counsellor, Salvation Army

NT
Kelly Gulliver Financial Well-being and Housing Support Manager at Catholic Care NT

Qld
Rebecca Denny Chair, Financial Counselling Queensland
Natasha Ramsay Financial Counsellor, The MARA Project

SA
Samantha Forsyth Chair, South Australian Financial Counsellors Association
Kelly Hughes Senior Financial Counsellor, Lutheran Care

TAS
Danielle Slade President Financial Counsellors Association of Tasmania
Marguerite Smith Financial Counsellor, Anglicare

VIC
Claude Von Arx Chair, Financial Counselling Victoria
Troy West Financial Counsellor, Salvation Army

WA
Gary Newcombe Chair Financial Counselling, Western Australia
Suzanne Long Financial Counsellor, Vinnies

FCA's big wins through the year

2025

JULY

Federal Government announced five-year grants for Financial Wellbeing and Capability programs, including multicultural capability

Sector win: banks refund $93 million to low-income customers following ASIC's second bank-fee report

AUGUST

FCA's Scambling presentation delivered to the ABA consumer outcomes group

FCA's disaster preparedness training held in Perth, including remote Kimberley communities

SEPTEMBER

Sector win: ANZ pays record $240 million penalty after admitting unconscionable conduct affecting hardship customers

Sector win: Federal Court confirms record $100 million penalty against Optus

FCA launches nationally endorsed Ten Principles of Good Hardship Practice

OCTOBER

ATO's Vulnerability Framework formally published, informed by FCA case studies

Unmet demand for financial counselling consultation/pilot launched

NOVEMBER

New Board Directors elected: Geoff Cornwall and Carol Eapen

New free Money and Mental Health Toolkit launched with Beyond Blue for the festive season

DECEMBER

'Who's Making Australians Bankrupt?' — six-year follow-up report launched

National Workforce Strategy launched

Nationally consistent National Debt Helpline data now collected, following the development of the National Minimum Data Set

2026

JANUARY

Key charities back call for improved funding for financial counselling (30 January 2026)

Financial Counselling Industry Fund announces 49 Expansion Grants worth $22.65 million over three years

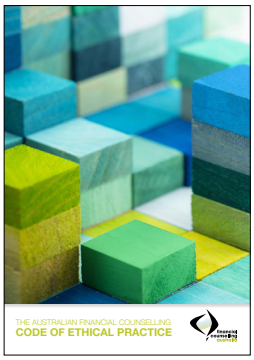
FEBRUARY

Sector win: Federal Government extends funding for the Small Business Debt Helpline for a further 12 months

FCA launches the financial counsellor profile series in The Week That Was – first profile was April Hughes

MARCH

The Australian Financial Counselling Code of Ethical Practice finalised and published



Landmark national initiative to strengthen the cultural responsiveness of financial counselling and financial capability services for multicultural communities funded by Ecstra Foundation

APRIL

Sector win: $2.24 million secured for disaster financial wellbeing services in NT, Qld, WA and Vic

Joint submission to the COBA review

MAY

FCA's conference held in Cairns — theme 'Momentum'

Federal Budget delivers $39 million for gambling harm counselling and welcomed tax reforms

Sector win: FCA launches its 2026–2028 Innovate Reconciliation Action Plan at the Cairns conference

JUNE

Sector-backed 'Make Unfair Illegal' campaign — submission to Senate Inquiry supporting an economy-wide unfair trading ban

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 project giving financial counsellors a faster and more accurate picture of their client's financial position	National Workforce Strategy implementation	Insights Tool to report issues requiring action and advocacy	Annual national conference
Delivery of Small Business Debt Helpline (SBDH) financial counselling via phone and chat including website	FCA Toolkit - resource website for the financial counselling sector	NDH and SBDH data (EOFY reports)	Financial counselling and hardship webinars for industry
Coordination of National Debt Helpline (NDH) phone and chat financial counselling including website.	Communities of Practice for specialist financial counselling	Reports, inquiries and submissions	Public speaking
Appointment booking system for helplines to book face to face appointments	STEPS virtual agency for financial counselling placements	Creditor liaison	Media relations
Increased funding for financial counselling	Review of financial counselling Code of Ethical Practice	Participating in roundtables, advisory committees and panels	
Grow multicultural / First Nations capability	Assist transition to new SCHADS AWARD	Advocacy regarding Scambling harm work and fusion cell	
	Reconciliation Action Plan		

Highlighted Goals

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

INCREASED FUNDING

FCA welcomed several funding wins for the sector throughout the year. The Federal Government extended funding for the Small Business Debt Helpline for a further 12 months, recognising the service's critical role amid a 21% rise in demand. Minister Tanya Plibersek announced $2.24 million for Financial Wellbeing Hubs and financial counselling services in disaster-affected areas across the Northern Territory, Queensland and Western Australia. The Federal Budget delivered further support for the sector, including funding for gambling harm counselling. The Financial Counselling Industry Fund also announced 49 Expansion Grants worth $22.65 million over three years, significantly boosting funding available to agencies across the country.

APPOINTMENT BOOKING

The Appointment Booking system reached a major milestone, with more than 30,000 appointments made through the platform in two years. The system now connects 58 agencies across every state and territory, covering 310 locations and over 410 users nationally.

The platform allows National Debt Helpline staff to book clients directly with a financial counsellor, in the location and format that suits them. Case notes are shared automatically at the point of booking, so clients only ever need to tell their story once.

Funding is secured until the end of June 2030.

MULTICULTURAL CAPABILITY

FCA has embarked on a landmark national initiative to strengthen the cultural responsiveness of financial counselling and capability services for multicultural communities.

Funded by the Ecstra Foundation, the project is led by Manasi Wagh, Coordinator Multicultural Capability, and Shazia Syed, Mentor Multicultural Capability at FCA.

The project aims to strengthen five key areas:

- Frontline practice: development of culturally informed tools, translated materials, learning modules, and a national Community of Practice.
- Service model reform: support for agencies to adopt culturally responsive design and build partnerships with multicultural organisations.
- Sector infrastructure: improving cultural accessibility in peak body communications, training and professional support systems.
- Workforce development: attraction and support of bicultural workers, including a national lived experience network.
- Policy: integration of program insights into FCA's national advocacy and sector policy positions

THE NATIONAL HELPLINES

Both the National Debt Helpline (NDH) and Small Business Debt Helpline (SBDH) saw record demand in 2025-26. The NDH had more than183,000 calls and chats, up 9% on the previous year and its biggest year ever, while the NDH website recorded over 800,000 page views. The most common reasons for contact were mortgages, credit cards, personal loans, utilities and ATO debt, with the new data insights we now collect showing over 40% of callers are in paid work.

The SBDH also reached a record, with 7,237 cases, up 22% on the previous year. Debt management remained the leading reason for contact, and 66% involved ATO debt, reflecting the need for a more flexible approach to tax hardship.

Manasi Wagh, Coordinator Multicultural Capability, and Shazia Syed, Mentor Multicultural Capability at FCA.

Highlighted Goals

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

RECONCILIATION ACTION PLAN

We launched our new Innovate Reconciliation Action Plan (RAP), for 2026 to 2028, at the National conference in Cairns in May. It reaffirms our commitment to advancing reconciliation and improving financial outcomes for First Nations peoples. The RAP sets a clear pathway for strengthening relationships, building cultural understanding, and creating opportunities across the sector.

It is a public expression of FCA's deep commitment to reconciliation and embeds First Nations knowledge, leadership and lived experience into policy, advocacy and service delivery. This all helps to build an even stronger national network of First Nations financial counsellors and capability workers.

The beautiful artwork for the cover was created by Martina Kingi, a senior financial counsellor in Townsville and Bunuba descendant with strong connections to the Nyikina people.

NATIONAL WORKFORCE STRATEGY IMPLEMENTATION

The National Workforce Strategy 2026-2030 for financial counsellors and financial capability workers was released in December 2025, recognising that our workforce is our greatest asset. It sets a shared direction for building a bigger, stronger, more impactful workforce, bringing together FCA, state and territory peaks and associations, agencies, RTOs, HumanAbility and the sector's many funders and partners.

The Strategy aims to ensure the workforce is adequately sized and diverse, happy, resilient and capable with the skills and support to thrive. It is grounded in what the sector told us, with nearly 1,000 financial counsellors, capability workers and agency managers shaping it through the workforce survey and almost 100 forums.

COMMUNITIES OF PRACTICE

FCA's five Communities of Practice play a vital role in strengthening specialist practice across the sector. They give financial counsellors and capability workers working in these areas a dedicated space to connect, share frontline knowledge, access specialist training and stay ahead of emerging issues. In doing so, the Communities of Practice help build a more capable, connected and resilient workforce, ensure consistent, high-quality support for the specific communities each group serves, and provides FCA with strong evidence to support the sector's broader advocacy.

FINANCIAL CAPABILITY WORKER NETWORK

The Financial Capability Worker (FCW) Network continued to grow as a national community of practice, connecting workers, sharing knowledge and celebrating the impact of their work across Australia. Membership reached 145 by the end of 2025/26. Through Short and Sharp sessions, bi-monthly newsletters, new resources and shared stories, the year focused on building a stronger, more connected and supported FCW workforce.

NATIONAL GAMBLING COMMUNITY OF PRACTICE

The Gambling Community of Practice brings together approximately 150 financial counsellors and capability workers nationally. The group meets quarterly, with two to three guest speakers featured at each session to build members' knowledge and skills in supporting people experiencing gambling harm. Attendance remains consistently strong, with around 80 members participating in each meeting.

DISASTER COMMUNITY OF PRACTICE

The Disaster Community of Practice grew to 230 members this year, up from 200 last year. The group strengthened sector knowledge of the psychosocial and financial impacts of disaster, including specialist input from disaster recovery expert Dr Rob Gordon, and shared frontline lessons from communities affected by floods, fires and cyclones across NSW, Victoria, Queensland and WA. It also highlighted the long-term financial impacts of disaster, with evidence showing some NSW communities still require specialist financial counselling years after the 2022 floods. The Community of Practice further strengthened culturally responsive disaster practice, contributing to new multicultural resources on FCA's Disaster Toolkit, while connecting practitioners with training, resources, advocacy developments and emerging systemic issues.

FIRST NATIONS NETWORK

FCA's First Nations Network connects 240 Financial Counsellors and Financial Capability Workers who work predominantly with First Nations people and communities. It has 100 First Nations financial counsellors and financial capability workers on the network, so almost half the membership is mob.

Now in its 19th year, the network has driven real impact on issues including the Youpla Resolution Payments Scheme, scambling, ID cards, the Telstra remediation program, Centrepay reform, remote banking access and food security. Alongside the network, the MyMob Network offers First Nations practitioners culturally safe support and professional development, while the annual First Nations Forum, held alongside the FCA national conference, brings practitioners together to share experiences across different communities and shape sector advocacy.

Highlighted Goals

3. FAIRER MARKETS FOR CONSUMERS

SCAMBLING WORK AND FUSION CELL

Concerned by the growing impact of 'scambling' – fake online gambling and casino platforms designed to deceive and exploit consumers – Lynda Edwards, Dr Domenique Meyrick and Maura Angle travelled to two remote Northern Territory communities on a fact-finding trip to hear directly from those affected.

The resulting video and report captured first-hand accounts of the harm scambling causes, with First Nations communities accounting for over 45% of reported scambling losses in 2025. This evidence became a powerful advocacy tool, driving engagement with key stakeholders across banking, telecommunications, government agencies and regulators.

That work culminated in the ACCC's National Anti-Scam Centre launching a dedicated fusion cell, bringing together law enforcement, regulators, digital platforms, banks and community services to disrupt scambling.

INSIGHTS TOOL

The FCA Insights Tool has rapidly become one of the sector's most important sources of evidence. Between July 2025 and June 2026, 589 insights were submitted, giving a real-time picture of the challenges facing people in financial hardship. There were 450 insights the previous year.

The tool now informs advocacy, policy and regulatory action at the highest levels. Its data has contributed to ASIC and ACCC investigations, informed panel discussions with ASIC, ACCC, AFCA and the TIO, and supported major inquiries including the Senate inquiry into online gambling. Numerous issues raised have also been escalated and resolved, improving client outcomes.

Regulators, creditors and media increasingly rely on the tool for frontline intelligence, with further enhancements planned.

SUBMISSIONS AND REPORTS

Submissions and reports are two of FCA's most powerful advocacy tools. Both turn the everyday, frontline experience of financial counsellors and capability workers into formal, evidence-based input that shapes government policy, regulatory reform and industry codes of practice.

Submissions respond directly to government inquiries, reviews and consultations, ensuring the voice of financial counsellors is heard wherever policy is being shaped. Reports go further, drawing together sector-wide data and casework into standalone publications that set the agenda and that regulators, media and industry return to long after publication.

Together, they draw on real, de-identified casework from across the country, giving policymakers direct insight into the lived reality of financial hardship. This evidence base is what makes FCA's advocacy credible and hard to ignore. It isn't opinion, it's what the sector is actually seeing on the ground, day after day.

SUBMISSIONS (14)

- Joint submission from the financial counselling sector – ATO Vulnerability Framework (July 2025)
- Joint submission to ACCC – Unsolicited selling and lead generation (August 2025)
- Joint submission to the Productivity Commission – Dynamic Economy (September 2025)
- Joint Submission on the Review of the Owners Corporation Act 2006 (Victoria) (September 2025)
- Submission to the Economic Inclusion Advisory Committee (October 2025)
- 2025 NSW Reconstruction Authority submission (October 2025)
- Joint Submission – The ATO's approach to taxpayer relief provisions (October 2025)
- 2026–27 Pre-Budget Submission (January 2026)
- Joint submission – Unfair trading practices
- Joint Consumer Submission: COBA Review (April 2026)
- Joint Consumer Submission: Curbing lead generation activity (June 2026)
- Joint submission: Make unfair illegal (June 2026)
- Joint submission – Compensation Scheme of Last Resort – Reform options to support ongoing sustainability (June 2026)
- Joint Submission: Response to the Interim Report of the Independent Review of the Customer Owned Banking Code of Practice (June 2026)

REPORTS

- Understanding the costs of claims management companies (February 2026)
- The Australian Financial Counselling Code of Ethical Practice (March 2026)
- Innovate Reconciliation Action Plan 2026–2028 (May 2026)
- The ten principles of good hardship (September 2025)
- Who's Making Australians Bankrupt? A follow-up report: six years on (December 2025)

Highlighted Goals

ONGOING INDUSTRY AND GOVERNMENT ENGAGEMENT

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

BODY	REPRESENTATIVE
ABA Consumer Outcomes Group	Dr Domenique Meyrick
ACCC Consumer Consultative Committee	Dr Domenique Meyrick
ACMA Consumer Consultative Forum	Dr Domenique Meyrick
AER Consumer Consultative Group	Vanessa Emery (on behalf of FCA)†
AFCA Consumer Advisory Panel Meeting	Danielle Walt
AFIA Consumer Forum meeting	Dr Domenique Meyrick; Helen Davis
AFSA Consumer Consultative Panel	Vicki Staff
Age Discrimination Commissioner – Financial Elder Abuse Roundtable series	Bernadette Pasco†
Agency Managers Meeting	Lody Stewart
AIDR Community Recovery Working Group	Louise Hayes
ANZ Consumer Advisory	Dr Domenique Meyrick
ARCA Consumer Stakeholder Forum	Deb Shroot
ASIC Consumer Advisory Panel	Danielle Walt
ASIC Indigenous Advisory Group	Lynda Edwards
ATO & Financial Counsellors Engagement Forum	Vicki Staff; Helen Davis
ATO Individual Stewardship Group	Lynda Edwards; Danielle Walt
ATO Small Business Stewardship Group	Helen Davis
AusPay Consumer Panel	Dr Domenique Meyrick
Beyond Blue (various comms and financial hardship groups)	Rita Battaglin, Maura Angle
Beyond Blue New Access for Small Business Owners Project Steering Committee	Helen Davis
CBA CEO Roundtable	Dr Domenique Meyrick
CBA Community Council	Danielle Walt
Charitable, Not-for-Profit and Philanthropic Roundtable & Working Group	Louise Hayes
Civil Society Advisory Group Biannual Forum	Deb Shroot
Consumer Advocates Call	Danielle Walt
DSS Centrepay Reform Working Group	Lynda Edwards
Economic Abuse Reference Group	Deb Shroot
Financial Wellbeing Workshop	Manasi Wagh
Hardship Webinars for Creditors	Rita Battaglin, Maura Angle and Deb Shroot
IAG CEO Roundtable	Louise Hayes
IAG Consumer Advisory Board	Louise Hayes
ICA Consumer Advisory Committee	Louise Hayes
Indigenous Superannuation Working Group	Lynda Edwards

Highlighted Goals

BODY	REPRESENTATIVE
NAB Consumer Forum (Co-chair)	Dr Domenique Meyrick
National Anti Scams Centre Advisory Board	Dr Domenique Meyrick
National Training and Professional Development Managers Meeting	Kate Rich
NIAA Youpla Working Group	Lynda Edwards
Origin Energy Working Group	Lynda Edwards
SCHADS Working Group	Dr Domenique Meyrick
Services Australia Civil Society Advisory Group	Deb Shroot
Services Australia Community Services Advisory Group	Dr Domenique Meyrick
Services Australia Financial Capability Team	Deb Shroot; Manasi Wagh
Small Business and Agribusiness Advisory Panel to the Banking Code Compliance Committee	Helen Davis
Social Ventures Australia Funeral Product Working Group	Lynda Edwards
State and Peak Policy & Advocacy Meeting	Danielle Walt
Telecommunications Industry Ombudsman Consumer Panel	Lynda Edwards
Telstra CEO Roundtable	Dr Domenique Meyrick
Telstra Financial Assistance Forum	Various FCA staff
Telstra First Nations Expert Advisory Committee	Lynda Edwards
TIO Accessibility Taskforce	Deb Shroot
Unmet Demand Working Group	Andrew Stewart
Weekly Peak Associations Meeting	Dr Domenique Meyrick
Westpac Vulnerable Customer Council	Dr Domenique Meyrick

Highlighted projects

4. FINANCIAL COUNSELLING IS VALUED AND TRUSTED

ANNUAL CONFERENCE

Once again, FCA's national conference proved to be one of the sector's most important gatherings, bringing financial counsellors, capability workers, consumer advocates, industry leaders, government and regulators to Cairns for a few days of connection, learning and collaboration. This year's event drew 882 registrations, supported by 57 exhibitors from 322 organisations. Events like this do more than bring people together, they also cement FCA's standing as the trusted, unifying voice for financial counselling in Australia, giving stakeholders a genuine window into the depth and professionalism of the sector.

The program reflected that ambition, with highlights including a moving Welcome to Country, a powerful panel on incarceration, an emotional address from ASIC Chair Joe Longo — his final speech before retirement — and another memorable series of Spot Talks, all culminating in the Great Debate on the role of AI in the sector.

AI loomed large elsewhere in the program too, with two packed concurrent sessions on the topic and a pre-conference session on the use of AI in communications and media. Beyond the formal sessions, it was a valuable opportunity for the Representative Council and Board to come together and focus on how the sector can work more cohesively as it looks to the future.

As usual, the Jan Pentland Dinner was a key highlight, celebrating a new cohort of scholarship recipients and this year's Jan Pentland Prize winner, Mob Strong Debt Help's Bettina Cooper.

None of this happens without an enormous effort behind the scenes, and FCA staff and Way Forward's Fiona Guthrie deserve real credit for delivering an event of this scale and quality. Next year, the conference heads to Darwin.

MEDIA RELATIONS

FCA's media profile grew significantly this year, with the sector generating approximately 6,200 media mentions across print, radio, television and online outlets nationally - a 36% increase on the previous financial year. This included around 105 direct interviews with FCA spokespeople. We also published 19 media releases and multiple social media posts across all our platforms.

Interest rate rises dominated the news cycle, driving around 21 interviews as successive RBA decisions in February, March and May pushed households further into financial stress. National Debt Helpline and Small Business Debt Helpline demand data also featured prominently.

Major corporate accountability stories drew significant attention, including record penalties against ANZ ($240 million) and Optus ($100 million), while the "Who's Making Australians Bankrupt?" report also resonated strongly with media.

Together, this surge in coverage kept financial hardship, corporate conduct and cost-of-living pressures firmly in the national conversation, reinforcing FCA's role as the trusted, go-to voice for the financial counselling sector.

2025 - 2026

ANNUAL REPORT

financial counselling australia

Our vision An Australia free from financial hardship.