

## OVERVIEW

Our two most important projects this year were the launch of the National Debt Helpline\*, the new name for the telephone financial counselling service and its accompanying new [website](#), and our policy work around online gambling. We also welcomed increased funding from the Department of Social Services, which created new roles and responsibilities, including coordinating professional development for the sector and supporting financial capability workers. Funding provided through an ASIC enforceable undertaking allowed us to work on specific projects, including re-designing the financial counselling toolkit website, which is an invaluable resource for our sector.

\* The National Debt Helpline is operated by a different community agency in each State or Territory and FCA coordinates these services to ensure consistent delivery.



### Our largest ever conference

A record 677 people from around Australia attended the annual FCA conference on the Gold Coast.

We discussed family violence, modern slavery and superannuation, and offered lots of high-quality training in breakout sessions and pre-conference workshops.

### Supporting financial counsellors and financial capability workers

- Updated the financial counselling units in the Diploma of Financial Counselling;
- Began the re-design of the toolkit website, which is the password-protected website for the sector. The site has tools and resources to help workers do the best job they can for their clients. More than 70 pages of content has been re-written and there is a new learning management system;
- Conducted a training needs analysis with a specific focus on family violence (the training is to be rolled out in 2017-18);
- Supported the sector in helping people with impaired capacity access financial counselling under a special government scheme (BSWAT Payment Scheme); and
- Facilitated a community of practice for financial capability workers.

### Strengthening laws around online gambling

Since we released our seminal report on gambling, *Duds, Mugs and the A-List*, in August 2015, we have worked with the Federal Government to develop a consumer protection framework for online gambling. We are delighted with recent legislation reforming the Interactive Gambling Act. The changes prohibit gambling companies from giving credit to gamblers, ban in-play betting, and set up a national self-exclusion register.

### Shaping policy debates

We launched our paper *Everyone Needs a Savings Buffer* at an invitation-only workshop. This is our contribution to a much-needed conversation about moving from a society focusing on debt to one that also values saving. Other key policy work included submissions on robo-debt, credit card competition and interest rates and external dispute resolution schemes

### Launch of the National Debt Helpline

Calls to the National Debt Helpline were up 11% on the previous year. The new website has simple, step-by-step guides explaining how to fix common debt problems, such as what to do if you can't pay your energy bills. The website is designed for people who are able to help themselves, if they have the right information. People who need more assistance are encouraged to ring the Helpline and speak to a financial counsellor.