

Guidelines for Financial Counselling Supervisors – December 2017

To support the Professional Supervision Policy (FCAWA) - September 2017 and the Membership Kit (FCAWA) 2017



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Guidelines for Supervisors

Your role as Supervisor is to protect the profession of Financial Counselling and to ensure the highest possible standard of practice delivery. Your role is to support the Financial Counsellor, Client and Agency and ensure that they are all protected from ignorance, mal-practice, incompetence, and negligence.

Section 1

Introduction and overview

Financial Counsellors Association of WA (FCAWA) have developed these guidelines for Supervisors who provide Financial Counselling (professional) supervision to Financial Counsellors, in line with the Supervision Policy, September 2017.

Supervision requirements under the FCAWA Supervision Policy start 1 January 2018

Professional supervision is required for all Associate and Accredited members of FCAWA and for those practising Financial Counsellors in WA who are not members but must be eligible for membership.

Please refer to the FCAWA Membership Kit 2017 for full information regarding compliance for Membership and the Supervision Policy 2017

Understanding the role of being a supervisor.

A Supervisor acts as a Professional and supports the Financial Counsellor to develop skills and knowledge and provides an opportunity to reflect on and discuss case work issues. It may also involve discussing personal issues that may be impacting on the Financial Counsellor's work. It provides a way for the Financial Counsellor to acquire competence needed to fulfil their role and their professional responsibilities and is an important mechanism for maintaining a high-quality service to Clients.

Who these guidelines apply to:

These guidelines are for Supervisors under category a and b - page 8 - under "*Requirement to be a Financial Counsellor Supervisor*" in the Professional Supervision Policy 2017.

ASIC Exemption and National Standards

In relation to regulatory factors – supervision is one of the key compliance areas, along with Continuing Professional Development (CPD) points, regarding the Financial Counselling industry Australia wide. In order to obtain ASIC relief from licensing, individual Financial Counsellors must be members of, or be eligible to be members of, a recognised National or State Financial Counselling Association.

The Australian Government, through the Australian Securities and Investment Commission (ASIC) within the Financial Services legislation has provided financial counselling with an exemption from licensing;

Class Order [CO 03/1063] provides licensing relief for financial counselling agencies that may provide financial product advice in the course of providing a financial counselling service. This relief is subject to certain conditions including requirements

that:

- *no fees or charges are payable by the client for any aspect of the service;*
- *a financial counsellor is appropriately trained to carry out the service; and*
- *a financial counsellor is a member of, or is eligible for membership of, a relevant financial counselling association.*

This relief is designed to facilitate the professional delivery of financial counselling services to consumers in financial difficulty.

The National Standards under FCA (Financial Counselling Australia) came into force in January 2015 to nationalise CPD points and supervision for all Financial Counsellors throughout Australia to standardise practise. (See appendix)

Section 2

FCAWA Supervision Policy

The Board of FCAWA accepted the Supervision Policy at its September 2017 meeting and these guidelines become the basis of supporting Financial Counselling supervisors and supervisees. The policy will undergo a review, every 3 years.

The new requirements and forms commenced in January 2018.

What's new!

Please see the appendix for;

- Am I Ok? form- supervisor checklist
- Is mine Ok? - supervision checklist (for associate and accredited members)
- Are we ok? For those supervisors who do group supervision

These need to be completed where applicable and forwarded with your membership renewal.

Requirements to be a Supervisor

Check you meet the Requirements to be a Supervisor as per the FCAWA Supervision Policy 2017 page 8.

The minimum eligibility requirements for a financial counselling supervisor are:

- (a) Accredited members of FCAWA and Practising financial counsellors with a minimum of 3 years' experience and completed an approved FCAWA Supervisors course in the past 3 years:

As a Supervisor you need to complete the: Supervisor – Am I Ok? form **(appendix)** This form acts as an automatic application to be a supervisor. Please send the completed form to FCAWA at membership renewal. Should you answer no to any questions or If you fail to meet any requirements on the form contact the Compliance Officer at cso@financialcounsellors.org

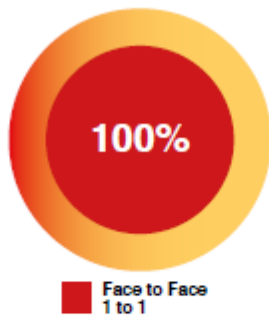
(b) Another suitable qualification / person as approved by a state or territory financial counselling association

If you want be considered as a supervisor and do not meet requirements under (a) you must apply under (b) and are required to send details of qualifications/ job role and links to financial counselling to be considered and then registered by FCAWA as a Financial Counselling Supervisor. All applications must go to cso@financialcounsellors.org

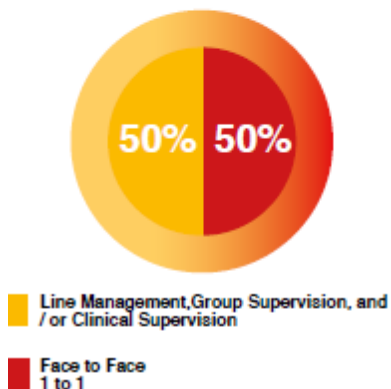
Please note that FCAWA will develop a Supervisors lists which will then be made available to all members of FCAWA.

Supervision Requirements – Please see the supervision policy for full information

Optimum Supervision Requirements



Minimum Supervision Requirements



Line supervision requirements

If a line supervisor is also the financial counselling supervisor it is imperative to keep the two roles separate. This can be helped by: using the supervision template or differentiating the separate part of supervision.

We strongly suggest that some of the hours required could be gained through group supervision or by sourcing an outside supervisor to keep line management issues outside of the supervision process for financial counselling supervision.

Group supervision Requirements

Only 50% of your supervision hours can be made up from group supervision

- If you are a Supervisor that undertakes group supervision, you must complete the group supervision form – Are we Ok? and complete the group supervisor attendance record. – **see appendix**

On the group supervision record - the Supervisees are the attendees and the attendance are for their supervision record.

For the Supervisor, you cannot claim a supervisee hour, you can claim only 1 CPD point per person supervised to a maximum of 4 points per year.

The Supervisor is responsible for the signing of the group supervision record – (**appendix**) to the Compliance Officer at FCAWA at the end of the membership year.

A signed 'Are we ok?' form must be sent with renewal of membership

Required Hours

As per the National Standards (**see appendix**) the requirement of supervision hours is for those working over 20 hours per week – 10 hours per year (July to June)

For those working less than 20 hours – 6 hours per year (July to June) is required.

Frequency - Ideally one hour per month for full time workers and once every two months or ½ an hour per month for part time workers.

Reciprocal Supervision

Reciprocal supervision, where the Supervisor and Supervisee exchange roles to supervise one another, is best avoided where possible. However, where this does occur it must be made clear at every session who is recorded as the Supervisor of that session and documented appropriately.

Change in Circumstances

If you are no longer a supervisor, or you cease group supervision, you change organisations, or you are experiencing any difficulties, please let the Compliance Officer know at FCAWA so we can support you if necessary.

Supervision Compliance

Record Keeping is a must, this is required for compliance and for your own records.

1. A Supervision Agreement which outlines the terms of supervision is to be executed by both the Supervisor and Supervisee prior to conducting any supervision
2. A record of supervision sessions, with the time and length of supervision, needs to be maintained, signed and kept by the Supervisee. - My supervision records
3. The Supervisor and Supervisee should separately record any issues that may need to be followed-up in future supervision sessions. (see checklist in appendix)
4. Ensure you have signed and kept for your record –

The checklists - Supervisor – Am I Ok? Supervisee – Is mine Ok? If you do group supervision – Are we Ok? and any attendance records for group supervision must be sent on renewal of membership. If you fail to meet any of these requirements contact the Compliance Officer on cso@financialcounsellors.org

5. Ensure your supervisee has signed and kept for their record and forwards with their renewal of membership - Is Mine Ok? form
6. Renewal of membership- **On renewal a Supervisor needs to send to FCAWA:**
 - A copy of My Supervision Record (for personal supervision) - signed for each session
 - Any copies of the Group Supervision Attendance record
 - Am I Ok? form
 - Is mine Ok? and
 - Are we ok? (group supervision only)

For a Supervisee on renewal of membership- My Supervision Record must be sent, signed and dated and a Am I ok signed form

7. Each year the Supervisor needs to confirm with the Supervisee their FCAWA membership
8. Ensure as a Supervisor you undertake Supervisor training at least once every 3 years.

Section 3

For the Supervisor

Why is supervision necessary? Apart from a regulatory necessity, it is a benefit to the Supervisor, Supervisee and the Financial Counselling Agency.

The overall goals of supervision:

- Providing a regular and safe environment for the Supervisee to reflect on his/her work
- Helping to ensure that the client receives the best possible service
- Caring for the emotional well-being of the Supervisee
- Encouraging the Supervisee in his/her professional development
- Assisting the Supervisee in planning and utilising their resources
- Being aware of and regularly monitoring ethical issues relating to Financial Counselling
- Ensuring that the Supervisor and Supervisee are clear about their roles, responsibilities and boundaries

Some Supervision guidance:

- It is free from interruptions - Supervision needs to be conducted in an environment that is safe, empathic, genuine, non-competitive and professional.
- Have a specific dedicated time - Be planned, take place in an appropriate setting without interruptions
- Planned supervision - An agenda where possible, in most cases the supervisee is responsible for bringing forward cases and issues for discussion in the context of an agreed agenda for each session
- Confidentiality and privacy ensured - Have a structure which allows the supervisee to voice concerns in a supportive environment and identify any areas of concern for the supervisor with a course of action to remedy those concerns
- Supervisor / supervisee contract (appendix) - Have a written agreement
- Record properly with outcomes relayed to the supervisee promptly.
- The supervisor needs to be aware of, and listening for, clues to follow up on issues not directly related to the cases and issues being discussed.
- Select random cases from time to time for discussion
- Effective supervision will include reflection on supervisee's practise.
- The supervision process needs to be supported by agency management as an essential part of Financial Counselling.

- Supervision provides an opportunity for the supervisee to work through feelings generated while helping others.
- The supervisor needs to be sensitive to all aspects of the supervisee that may impact upon supervisee's professional conduct.
- Supervision is not therapy. Where counselling or other help is perceived to be necessary, the supervisor may recommend that the supervisee seeks appropriate help.
- Supervision includes helping the supervisee ensure that he/she meets the membership requirements of the professional body (FCAWA).

Limits to Confidentiality

Where the supervisor becomes aware of a matter that may cause harm to the supervisee and/or his/her client, this matter needs first to be discussed fully and openly with the supervisee. If the matter cannot be satisfactorily resolved in this way, then further action needs to be taken.

Where the issue is with the supervisee's management, then the supervisor needs to encourage and support (but not represent or advocate on the supervisees behalf) the supervisee in negotiations with his /her line manager.

If in an extreme case the supervisor became aware that the financial counsellor, for example, intended to harm a client, the supervisor has a duty of care to take some action to minimise harm.

Acknowledging ambivalence

Sometimes, despite a commitment to supervision, there can be unforeseen blocks. They can be triggered by strong emotional responses. This could be linked to

- Intolerance with certain situations
- Frustration due to lack of time or resources
- Supervisees may also feel uncomfortable, or feel incompetent, out of control etc.
- Relationship may not be working out with supervisee / supervisor.

Overall effective Supervision covers:

- Workload management
- Monitoring performance and quality of service provided
- Reflection and guidance on focus of work and methods used
- Commitment to positive outcomes and effectively working with others
- Maintaining motivation and job satisfaction
- Critical reflection, acceptance of feedback, personal support
- CPD
- Ensuring compliance for FCAWA membership

Section 4

Appendices Attached:

- National Standards for Financial Counselling
- Checklist for supervisor
- Example Supervision agreement
- Supervision – Is Mine ok?
- Group supervision- Are we OK?
- Supervisors-Am I Ok?
- Group supervision attendance record
- My supervision records

National Standards (Membership Kit and Supervision policy)

Applies to:

Associate members

Full/accredited members

Requirement for Supervision

- *If working as a financial counsellor: Employed 0.5 FTE or more – minimum of 10 hours per membership year; or*
- *Employed less than 0.5 FTE – minimum 6 hours per membership year.*

Requirements to be a Supervisor

To be a financial counselling supervisor a person must hold the Diploma of Community Services (Financial Counselling) or a Diploma in Financial Counselling and have:

- *Three years FTE financial counselling experience OR*
- *Another suitable qualification as approved by a State or Territory financial counselling association.*

A supervisor must also have completed a suitable course in Professional Supervision acceptable to their State or Territory association.

Definition of Supervision

- *Professional supervision supports the work of a financial counsellor. The supervision process provides a forum to discuss casework, clinical aspects of the role and the counsellor's emotional and psychological wellbeing.*
- *Professional supervision is an equal relationship founded on mutual trust and respect.*
- *Line management supervision is a different process to professional supervision.*
- *Line management is undertaken by a person or persons to whom the financial counsellor reports.*
- *Line management includes oversight of the casework undertaken by the financial counsellor as well as ensuring the financial counsellor meets organisational goals and complies with standards.*

**Checklist for Supervisor (optional)
For Supervision Sessions**

<p>Health & Well-being</p> <ul style="list-style-type: none"> • Self-care activities • Taking work home • Regular holidays 	
<p>OHS</p> <ul style="list-style-type: none"> • Office • Support with difficult clients • Back-up plans • Evacuation details 	
<p>Training & CPD</p> <ul style="list-style-type: none"> • Number of points to date • All three areas covered • Planned training/CPD 	
<p>Case Load & Complexity</p> <ul style="list-style-type: none"> • Number of open cases • Percentage of complex cases • Number of new appointments per day • Length of appointments • Follow ups done on time • Moratorium dates monitored 	
<p>File Management</p> <ul style="list-style-type: none"> • Letter of Engagement • Privacy authorities • Income & expenditures • Closure letters • All contacts recorded 	
<p>Casework Discussions</p>	
<p>Systemic Advocacy/Community Education</p> <ul style="list-style-type: none"> • Network Meetings • Com Ed Sessions • Other 	
<p>Action for next Session</p> <ul style="list-style-type: none"> • Monitor • Work on • Change • Explore 	
<p>Any Other Issues</p>	

Supervisee:

Duration:

Date:

Signature _____

Supervisor

Example Supervision Agreement

This form needs to be completed at the beginning of the supervision process. It identifies what the financial counsellor and supervisor both want and will contribute to the supervision process. It provides a chance to discuss difficulties at any stage.

Content and focus of the supervision will be based on:

- Reviewing your work via discussion, reports and observations
- Agreeing and monitoring plans
- Development of your skills knowledge and value base by reflecting on your performance
- Identifying your development needs, interests, goals and action plans
- Providing space for you to reflect more generally on your experience of and feeling about your work

Making supervision work: what each of you agree to contribute;

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The Supervisee- Financial Counsellor

What I would like from you as my supervisor:

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What I will contribute as the Supervisee:

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The FCAWA Supervisor

What I would like from you as the supervisee:

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What I will contribute to make this work:

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To consider together:

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Other comments:

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This agreement to be reviewed at

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Name of

Supervisor.....

Signature of

supervisor.....

Date.....

Name of

Supervisee.....

Signature

.....

Date

.....

Supervision– Is mine OK?

Accredited and Associate Members are required to complete.

Financial Counselling Supervision Checklist

- | | |
|---|-----|
| 1. I have read and understood the latest Supervision Policy | Y/N |
| 2A. If I work greater than 20 hours, I have accrued 10 hours supervision | Y/N |
| 2B. If I work less than 20 hours, I have accrued 6 hours supervision | Y/N |
| 3. My supervision consists of | |
| 100% one on one | Y/N |
| Or At least 50% of my supervision is one on one and the other 50% other types of supervision as detailed in the policy | Y/N |

If your answer is No to one of the two questions above, you may be in breach of the supervision policy

- | | |
|--|-----|
| 4. My Supervisor is / Supervisors are | |
| An accredited practising financial counsellor on the approved supervisor register and holds a Supervisor Certificate | Y/N |
| Or | |
| Is not on the supervisor register but I have sought approval from FCAWA and they have been approved by FCAWA to provide my supervision | Y/N |

- | | |
|---|-----|
| 5. I have recorded my supervision sessions on the My Supervision Tracking sheet (refer Membership Kit) and my supervisor has signed this record | Y/N |
|---|-----|

If no to any of the above questions please contact the, Compliance Officer at FCAWA cso@financialcounsellors.org

Rights and Responsibilities of Supervisees

- **It is the responsibility of the supervisee to find an appropriate supervisor.**
- **Ensure supervision requirements are met for membership.**
- **Work with the supervisor to enable the best type of supervision when face to face is not available and negotiate times suitable to both.**
- **Use FCAWA supervision agreements/ or similar alternatives, and record time date and length of each session and maintain records that may need to be followed up and submit form along with membership renewal.**

Group Supervision? Are we OK?

Financial Counselling Group Supervision Checklist

1. I have read and understood the latest Supervision Policy Y/N

2. I can confirm that no greater than 50% of my supervision hours are accrued in group supervision Y/N

3. There is a nominated supervisor for the group session Y/N

4. The Group Supervisor is
 - a. An accredited practising financial counsellor on the approved supervisor register Y/N
 - b. and holds a Supervisor Certificate
 - Or**
 - c. Is not on the supervisor register but I have sought approval from FCAWA and they have Y/N
 - d. been approved by FCAWA to provide my supervision

5. I have recorded my group supervision sessions on the My Supervision Tracking Sheet (refer Y/N Membership Kit) and my supervisor has signed this record Y/N

6. I have signed the Group Supervision Attendance Record and my supervisor has signed this record Y/N

If no to any of the above questions please contact the, Compliance Officer at FCAWA cso@financialcounsellors.org

Rights and Responsibilities of Group Supervisors

- It is the responsibility of the supervisor to prepare the Group Supervision Attendance Record
- It is the responsibility of the supervisor to email the Group Supervision Attendance Record to the compliance officer at FCAWA
- A supervisor cannot record the session under their own supervision record. Supervisors can accrue a maximum of 4 CPD points for providing supervision for the membership year.

Supervisor – Am I OK?

Supervisors are required to complete the Supervisor Checklist / Application Form

1. I have read and understood the latest Supervision Policy Y/N

2. I meet the minimum eligibility requirements to be a financial counselling supervisor as detailed below
 - (a) Accredited members of FCAWA and Y/N
 - Practising financial counsellors with a minimum of 3 years' experience and
 - Completed an approved FCAWA course and
 - This application submitted to FCAWA which then recognises you as an approved supervisor
 - Or**
 - (b) *Another suitable qualification / person as approved by a state or territory Financial Y/N Counselling Association. (If yes to this question please contact FCAWA)*

3. I attended supervision training with _____ (name of training provider) Y/N
 on the ___/___/___ and this date is less than 3 years ago

4. I am a registered FCAWA Supervisor who holds a Supervisor Certificate or an FCAWA Y/N
 Letter of Approval

5. Professional Indemnity Insurance Policy, is current and in place Y/N

Professional Indemnity insurance is the responsibility of the agency that employs the supervisor. *If a supervisor acts in this role, in their own hours (away from the agency that employs them) or sets up in a private business they are responsible for their own Professional Indemnity Insurance.)*

If no to any of the above questions please contact the, Compliance Officer at FCAWA
cs0@financialcounsellors.org

This checklist covers my application to be an approved FCAWA Supervisor

_____ Date ____/____/____

Signed

Rights and Responsibilities of Supervisors

- If planning to supervise outside of agency ensures agency approval and professional indemnity is sourced.
- Ensure confidentiality for the supervisee unless harm could be inflicted to self or others, then the supervisor has a duty of care to act.
- Both the supervisee and supervisor to keep records of supervision.

