



Budget Counselling Policy and Procedures

Approved by State Council on 10 July, 2013

Version Control

Contact names	Role / position	Version number	Date	Review date
		1	August 2006	
		2	August 2008	
Megha Sharma	Care and Support Coordinator	3	Month 2011	Month 2012
Megha Sharma	Care and Support Coordinator	4	Sept 2012	
Megha Sharma	Care and Support Coordinator	5	July 2013	July 2015

CONTENTS

Policy Statement	- 3 -
Related Policies.....	- 3 -
Other related documents	- 4 -
Background information	- 4 -
Duty of Care.....	- 4 -
Objectives.....	- 5 -
Roles and Responsibilities	- 5 -
State Council	- 5 -
Central Councils	- 6 -
Regional Councils.....	- 6 -
Conferences	- 6 -
Budget Counselling reference person.....	- 6 -
Budget Counsellor	- 7 -
Budget Counselling Venue.....	- 8 -
Risk Management and the Budget Counsellor	- 8 -
Budget Counselling Training	- 10 -
APPENDIX A: Selection criteria for a Budget Counsellor.....	- 12 -
APPENDIX B: Position description of Budget Counsellor	- 13 -
APPENDIX C: Difference between Budget and Financial Counselling and Planning	- 15 -
APPENDIX D: St Vincent de Paul Society NSW Client Consent Form	- 17 -
Budget Counselling Code of Ethics	- 18 -
Record of Amendments.....	- 19 -

Policy Statement

Budget Counselling Policy

The St Vincent de Paul Society NSW provides Budget Counselling to clients to equip them with the skills to take control and enhance the quality of their lives, and make them increasingly independent.

Budget Counselling is supported through the Central Council and Regional structures so that members can provide clients with a confidential and free service.

Budget Counsellors must complete Budget Counselling training provided by the State Membership and Volunteer Engagement (MAVE) team and they must maintain the acquired skills through practice and continuous learning as required.

Our Mission

The St Vincent de Paul Society is a lay Catholic organisation that aspires to live the Gospel message by serving Christ in the poor with love, respect, justice and joy, and by working to shape a more just and compassionate society.

Our Vision

The St Vincent de Paul Society aspires to be recognised as a caring Catholic charity offering a 'hand up' to people in need. We do this by respecting their dignity, sharing our hope and encouraging them to take control of their own destiny.

The Society's Mission and Vision underpin this Budget Counselling Policy. This policy is designed to guide Members in their daily practice to live the Gospel in service of the poor. Through person to person contact, effective Budget Counselling offers a 'hand up' to those in need by equipping them to manage their budgets and become less reliant on a 'hand out'.

Related Policies

- Privacy and Confidentiality Policy 2010
<http://vintranet.vinnies.org.au/SS/PADC/Published%20Policies/Privacy%20and%20Confidentiality%20Policy.pdf>
- Child Protection Policy 2012
<http://vintranet.vinnies.org.au/SS/PADC/Published%20Policies/Child%20Protection%20Policy.pdf>
- Work Health and Safety Policy 2012

<http://vintranet.vinnies.org.au/SS/PADC/Published%20Policies/Work%20Health%20and%20Safety%20Policy.pdf>

- Records Retention Policy 2010
<http://vintranet.vinnies.org.au/SS/PADC/Published%20Policies/Records%20Retention%20Policy.pdf>
- Volunteer Reimbursement Policy 2010
<http://vintranet.vinnies.org.au/SS/PADC/Published%20Policies/Volunteer%20Reimbursement%20Policy.pdf>

Other related documents

Vincentian Visitation Guidelines, 2013

Background information

Budget Counselling broadens the way in which the St Vincent de Paul Society assists people in need. It provides clients with options to manage their budget in a way that increases their chances of freeing themselves from the poverty cycle. Budget Counselling is not about an 'expert' telling someone how to arrange their life. Rather it is about building a relationship between the client and budget counsellors whereby the client feels safe enough to explore appropriate options to gain greater control of their resources, particularly their income and expenditure.

Budget Counselling is a Special Work of the Central Council. Employees from Special Works, members and other volunteers may be identified as appropriate by Central Councils to participate in competency based training programs as approved by State Council, and to provide Budget Counselling support to people in need.

MAVE team with approval of State Council formulates support structures for Budget Counsellors at a local level, and provides the support necessary to deliver training where feasible.

Duty of Care

Integral to helping clients take control of their own life is the Society's commitment to treating all members, volunteers, employees and clients and their personal information with confidentiality, dignity and respect. As a minimum requirement to achieve this, the Society abides by the common law position on duty of care, as one which requires everything reasonably practicable to be done to ensure the safety of activities and services being conducted on behalf of the Society. It is the Society's responsibility to take all reasonable precautions to prevent illness, harm and injury to all employees, members, volunteers and clients.

The Society will do this by:

- Assigning key people with the responsibility to coordinate and be accountable for the safe conduct of services on behalf of the Society;
- Addressing training needs of workers in the use of healthy and safe work procedures;
- Supplying proper supervision of members, volunteers, clients and employees; and
- Enforcing safe work procedures in service.

The Society expects that all Society members, volunteers and employees ensure that their actions do not put others at risk by:

- Treating all clients with dignity and respect at all times;
- Participating in induction and training;
- Carrying out their duties in a professional and safe manner; and
- Following Society policies and procedures.

Objectives

The objectives of Budget Counselling PRACTICE are:

1. To provide relevant information and assist clients to plan and effectively manage their income, expenses, credit and debt;
2. To empower clients to meet their financial commitments;
3. To support clients in accessing resources necessary to take control of their lives;
4. To enable clients to make informed decisions to meet their commitments;
5. To assist clients to identify and meet their goals;
6. To encourage clients to develop greater self-esteem and motivation; and
7. To empower clients to move away from a dependency lifestyle.

The objectives for Budget Counsellors are:

1. To establish a list of resources available within the local community and establish networks with government and other organisations.
2. To provide advocacy with creditors up to the Budget Counsellors' level of competence and confidence where appropriate.
3. To make referrals to government and community partners who can further assist in meeting clients' needs;
4. To support the work of conferences;
5. To meet regularly with other Budget Counsellors;

Roles and Responsibilities

State Council

Budget Counselling is overseen by the MAVE team. MAVE team provides training for Budget Counselling at the request of Regional and Central Councils.

Budget Counselling training is open to all involved in visitation. Those proceeding to become Society accredited Budget Counsellors do so in conjunction with their Central Council.

Central Councils

1. Central Councils provide active support for the implementation of the Budget Counselling Policy as an integral part of the Society's Good Works.
2. Central Councils provide a Budget Counselling Reference Person, who will volunteer to liaise with the MAVE team and act as a conduit of support and supervision for Budget Counsellors within each Central Council.
3. Central Council Budget Counselling Reference Persons attend a State level meeting in support of Budget Counselling.
4. Central Councils may meet the service costs of providing Budget Counselling, e.g. out-of-pocket expenses
5. Central Councils identify and support suitable candidates for Budget Counselling training (*refer to Appendix A for qualities in a Budget Counsellor*).
6. Central Councils conduct regular supervision of the Budget Counsellors and in case of non-compliance take appropriate actions
7. Central Councils support the Budget Counsellors' attendance at ongoing seminars to update their skills, as provided by the MAVE team and other external organisations.
8. Statistics on Budget Counselling must be provided to State Support Office

Regional Councils

1. Regional Councils provide active support for Budget Counselling services, within the region.

Conferences

1. Conferences actively refer clients to Budget Counselling to address the root cause of the problems being faced.
2. Conferences should work with Budget Counsellors and consider the recommendation made by Budget Counsellors on behalf of clients.
3. It is desirable for each Conference to have at least one Budget Counsellor amongst their membership, or at least have the contact details of another Budget Counsellor or local financial counsellors

Budget Counselling reference person

Each Central Council's Budget Counselling reference person communicates regularly with MAVE team in order to fulfil these responsibilities:

1. Coordinate/support the development and regular update of a local resource Kit for Budget Counsellors within the Central Council.
2. Ensure all Budget Counsellors receive supervision and support in their Central Councils.

3. Maintain a database of all practising Budget Counsellors within the Central Council.
4. Organise peer support meetings at the regional or Central Council level
5. Keep up to date with the developments in the community sector and disseminate relevant information to Budget Counsellors to help them in their work.
6. Highlight concerns of Budget Counsellors at the Central Council meetings and work with the Central Council to facilitate increased cooperation and communication between conferences and Budget Counsellors.
7. Participate in meetings and training organised by the State Support office to support the Budget Counsellors.
8. Maintain open communication with the MAVE team and provide relevant reports as requested.
9. Assist in the promotion of Budget Counselling within the Central Council and encourage the recruitment of new Budget Counsellors.

Budget Counsellor

The role of the Budget Counsellor includes, but is not limited to:

1. Establishing a relationship of trust with the client and, explore options for them to take greater control of their financial resources.
2. Encourage improved living skills, such as economical shopping, menu planning.
3. Encourage consideration of energy-saving ideas.
4. Discuss debt management strategies.
5. Communicate with creditors with authorisation from clients where appropriate
6. Ensure court support and advocacy with other agencies is provided to the client where appropriate.

It is not the role of the Budget Counsellor to provide material assistance.

It is not the role of the Budget Counsellor to provide advice; they mutually explore options with the client who is always in charge of the decision-making process.

Budget Counselling is not financial counselling or financial planning (refer appendix B for difference between Budget Counselling, financial counselling and financial planning)

The responsibilities of the Budget Counsellor include:

1. Participate in the training provided by the MAVE team
2. Participate in the seminars and training programs organised by relevant external organisations

3. Develop and maintain an up-to-date local resource kit for referral to other services.
4. Maintain client privacy and confidentiality.
5. Share only relevant client information with conferences and other agencies (with client authorisation) to assist them in helping the client
6. Record only relevant information in client files and ensure files are appropriately secured. Operational documents, which include those with client information, must be kept for a minimum of 7 years after the file is closed.
7. Provide statistical reports to Central Council and the State Support Office.
8. Report on and promote Budget Counselling to their Regional Council.
9. Keep abreast with the developments in the government and community sector.
10. If possible interview as a pair - one Budget Counsellor and 'another', 'where the other is a member or an associate member who is bound by the confidentiality of the processes.

10.1 If the interview is conducted in a St Vincent de Paul Society premises, and it is not possible for persons seeking assistance to be interviewed by two Society people, then ensure that the Budget Counsellor follows the appropriate Work Health and Safety practices or guidelines.

10.2 If the interview is conducted in any other venue except St Vincent de Paul Society premises, there must be two members present.

Budget Counselling Venue

A preferable venue to offer Budget Counselling offers the following:

1. An appropriate quiet area on St Vincent de Paul Society premises that provides privacy and
2. Facility to use a telephone, fax, photocopier and computer or other communication devices.

Risk Management and the Budget Counsellor

1. Any venue where Budget Counselling takes place should be set up so that the interviewing team is easily able to exit should they deem it necessary. Procedures should be in place to alert others and everyone should understand what action is to be taken.
2. Seating should be arranged with risk management in mind as well as attention to the dignity of the client.
3. Budget Counsellors should manage their environment, assess risks and act accordingly.
4. Budget Counselling should take place, wherever possible in a St. Vincent de

Paul Society premises.

5. Budget Counsellors must maintain appropriate boundaries in their dealings with clients.
6. Budget Counselling does not take place in the Budget Counsellor's own home.
7. Where Budget Counselling must take place in the client's home, the following precautions should be taken:
 - Another Society member must be present.
 - The Budget Counsellor should let someone else know where he or she will be and how long they expect to be there.
 - Budget Counselling is never done in bedrooms or unsafe areas.
 - The Budget Counsellor must be aware of risks within their environment and manage those risks.
 - The Budget Counsellor should make themselves familiar with emergency and fire exits and should have a mobile phone. This is particularly important if working in high-rise housing estates.
 - The Budget Counsellor must refrain from smoking in the client's home and may request the client refrain from smoking also.
8. Budget Counsellors should minimise stress and isolation by seeking supervision and debriefing from another member, fellow Budget Counsellors or the Budget Counselling reference person, and by regularly attending training programs and seminars. Further assistance may also be sought by the Regional President or Central Council President

Considerations when Budget Counselling takes place at a client's home

1. Budget Counsellors have the right to refuse to work in homes they perceive to be unsafe, unhygienic or unhealthy. Budget Counsellors should use discretion in deciding whether to use the client's facilities, including utensils, cups, or bathroom.
2. If threatened by a client or someone else in their home, Budget Counsellors should leave immediately.
3. If the client or someone else is at risk of harm, the police should be notified as soon as possible.
4. Budget Counsellors must be aware that their own vehicles are not covered by the Society's insurance for loss or damage.
5. All accidents, injuries and incidents should be reported by completing the Register of Injuries book which is kept in each Centre and Special Work. A Critical Incident report must be completed and forwarded to Central Council. Any queries regarding insurance coverage can be directed to the Insurance and Work Health and Safety officer at State Support Office.

Budget Counselling Training

Because the role of the Budget Counsellor is very important, it is vital that candidates for Budget Counselling training are deemed suitable by the nominating Central Council (*refer Appendix A for qualities in a Budget Counsellor*).

The training aims to equip participants with the skills and knowledge to conduct counselling which maximises the likelihood of achieving a positive outcome for the client. The training is delivered by the MAVE team by arrangement with the Central Councils.

The Budget Counselling training is only recognised within St Vincent de Paul Society NSW and is not accredited by any external organisation.

During the course of the training, participants will be asked to complete homework (case studies, research, and observation visits). It is mandatory that participants complete at least three observation visits with a practising Budget Counsellor in order to complete their training.

Learning Outcomes of Budget Counselling Training Program

At the conclusion of the training program the participant is able to:

- 1 Accurately describe the role of Budget Counselor.
- 2 Demonstrate understanding of Budget Counselling Policy.
- 3 Understand the various forms used in Budget Counselling.
- 4 Commit to the Budget Counselling Code of Ethics.
- 5 Show understanding of the nature and scale of poverty through workshop discussion.
- 6 Demonstrate and/or show understanding of empathic communication skills through role-play.
- 7 Show analytical competence through case study analysis and discussion.
- 8 Recognize/appreciate how the spirituality of the Society supports the special work of Budget Counselling.
- 9 Demonstrate evidence of awareness of resources available in local community.
- 10 Demonstrate understanding of the range of money plans and the rationale for their usage through case study analysis and reporting.
- 11 Demonstrate commitment to excellence in Budget Counselling through completion of homework assignments and a personal budget.
- 12 Show understanding of the nature of perceptions through games, role-play and discussion.
- 13 Understand the importance of self care and de-briefing.
- 14 Identify strategies to maintain communication with the conference members supporting the client.
- 15 Show understanding of the role of the support structures available for Budget Counselors through discussion.

After successful completion of Budget Counselling training, the recognised Budget Counsellor commits to regular renewal and supervision with an existing Budget Counsellor, as well as attendance at development seminars

The integrity of the Budget Counselling program , and hence the quality of support for people in need, depends upon Central Council, Regional and Conference support for the ongoing development of the Budget Counsellor.

APPENDIX A: Selection criteria for a Budget Counsellor

You are considering becoming a Budget Counsellor. *Please consider these questions which are designed to help you assess if this role is for you.*

1. **MOTIVATION**
Why do you want to become a Budget Counsellor?
2. **STRENGTHS**
What qualities, knowledge and experience do you have that will assist you in Budget Counselling?
3. **RAPPORT WITH CLIENT**
What would you do to put a client at ease and build rapport?
4. **NON-JUDGEMENTAL**
Can you demonstrate why you consider yourself a non-judgemental and empathetic person with ability to see things from a client's perspective?
5. **EMPOWERS AND NOT FIXES**
What would your reaction be if the client makes a choice that you believe is not the ideal choice?
6. **KEEN LEARNER**
How would you keep up to date with the resources available in the community to help clients and also undergo regular training to up skill himself/herself?
7. **BOUNDARIES**
How would you maintain the boundaries between the roles of a conference member and a Budget Counsellor?
8. **TRAINING**
Are you committed to completing all the components of the Budget Counselling training (case studies, observations visits, etc.)?
9. **PRACTISING**
Are you committed to practice as a Budget Counselling on a regular basis? How many days/hours do you think you might be available in a month?
10. **REPORTING**
How would you rate your skill in maintaining client records and providing reports?

APPENDIX B: Position description of Budget Counsellor

Position Description – Budget Counsellor

Volunteer Role Title	Budget Counsellor
Location	
Who are you helping?	People who are in financial hardship and need guidance and support to get their finances in order
Why we need you?	To provide Budget Counselling to people to equip them with skills to take control and enhance the quality of their lives, and make them increasingly independent
What will you do?	<ol style="list-style-type: none"> 1. Work with the client to explore options to better manage their finances. 2. Support clients with debt management strategies. 3. Provide court support to clients where appropriate 4. Participate in the training provided by the State Support Office. 5. Participate in the internal and external seminars and training programs. 6. Develop and maintain an up-to-date resource kit for client referral 7. Provide statistical reports to Central Council and State Support Office 8. Promote Budget Counselling to the Regional Council. 9. Monitor the clients progress within an agreed time frame 10. Develop a relationship with clients built on trust and empathy and understanding client needs.
What you need to help?	<p>The Budget Counsellor should have the following characteristics:</p> <ol style="list-style-type: none"> 1. Ability to establish a rapport with clients 2. Non-judgemental approach to assisting others 3. Ability to empower the client to take decisions and not try to fix the problem for the client 4. Willingness to learn and update their knowledge 5. Ability to maintain boundaries 6. Capable of maintaining good client records 7. Able to listen with empathy and respond appropriately 8. Maintain client confidentiality 9. Willingness to comply with Work health and Safety policies.
What else do you need to do to get involved?	Complete the Budget Counselling training organized by the St Vincent de Paul Society.
How much time will you	Flexible

spend?	
Who will help you?	
What you will get from the engagement?	<p>The volunteer in this role will benefit in a range of ways including:</p> <ol style="list-style-type: none"> 1. Satisfaction of helping in a critical area within an organisation that makes a real difference for people in need. 2. Utilising your skills to assist within the local community. 3. Meeting other Society members and making friends along the way.
Start Date	
Want to know more?	

APPENDIX C: Difference between Budget and Financial Counselling and Planning

	Budget Counsellor	Financial Counsellor	Financial Planner
1.	Not accredited outside of St Vincent de Paul Society NSW	Accredited by Financial Counsellors Association of NSW (FCAN)	Hold an Australian Financial Services license
2.	Training by St Vincent de Paul Society NSW	Training by FCAN	Formal qualification required
3.	Can only assist clients of St Vincent de Paul Society NSW	Can assist any person in the community	Can assist any person in the community
4.	Free service, confidential and independent service	Free service, confidential and independent service	Fee is charged
5.	<p>Budget Counsellors can:</p> <ul style="list-style-type: none"> • Help organise your finances and do a budget • Suggest ways to improve your financial situation • See if you are eligible for government assistance • Negotiate repayment arrangements with your creditors • Explain your options and their consequences • Refer you to other services, for example, a gambling helpline, family support, personal counselling or community legal aid <p>Budget Counsellors may help with the following problems:</p> <ul style="list-style-type: none"> • Debts that you are struggling to pay • Threatening letters or harassment by debt collectors • House eviction, disconnection of gas, electricity, phone etc • Uninsured car accidents, 	<p>Financial counsellors can:</p> <ul style="list-style-type: none"> • Help organise your finances and do a budget • Suggest ways to improve your financial situation • See if you are eligible for government assistance • Negotiate repayment arrangements with your creditors • Explain your options and their consequences, including debt recovery procedures, bankruptcy and other alternatives • Help you apply for a hardship variation • Refer you to other services, for example, a gambling helpline, family support, personal counselling or community legal aid <p>Financial counsellors can also help with the following problems:</p> <ul style="list-style-type: none"> • Debts that you are struggling to pay • Threatening letters or harassment by debt collectors • Debt recovery through the courts • House eviction, disconnection of gas, electricity, phone etc • Uninsured car 	<p>Financial planners, assist people to manage their assets by providing investment advice</p>

	taxation debts and unpaid fines	accidents, taxation debts and unpaid fines	
6.	Do not get involved in bankruptcy matters	Can get involved in bankruptcy matter	N/A
7.	No para legal knowledge imparted during training	Have knowledge of para-legal issues however, are not legally qualified to give advice on legal matters.	N/A

APPENDIX D: St Vincent de Paul Society NSW Client Consent Form

Please refer to the Privacy and Confidentiality Policy for the generic Client Consent form:

<http://vintranet.vinnies.org.au/SS/PADC/Published%20Policies/Privacy%20and%20Confidentiality%20Policy.pdf>



Budget Counselling Code of Ethics

I, of,
....., in the State of

declare in my capacity as either a Budget Counsellor in training (both during observation visits and other fieldwork) or as a practicing Budget Counsellor that I agree to abide by the code of ethics outlined below:

1. Principles of Confidentiality

- a) I promise to respect the right to privacy of all clients who use the St Vincent de Paul Society Budget Counselling service. Therefore I will not divulge the name, any identifying details or information pertaining to any client without the **express permission** of either the client or the Central Council President or of any other duly authorised Member of the St Vincent de Paul Society.
- b) In accordance with the policies of the St Vincent de Paul Society I will keep confidential all information and knowledge in my possession relating to any Budget Counselling client.
- c) I will always be professional in my dealings with Budget Counselling clients and I will not use my position to gain any advantage.
- d) Should I cease to be active in the area of Budget Counselling and/or no longer be associated with the St Vincent de Paul, I will continue to adhere to the principles of confidentiality outlined in (a), (b) and (c) above.
- e) I will return to the Central Council Office any client files or documents in my possession; unless otherwise instructed by a duly authorised member of the St Vincent de Paul Society.

2. Policies and Procedures

I promise in my activities in the area of Budget Counselling to follow the guidelines, procedures and policies issued by the St Vincent de Paul Society.

Prior to signing this document I have sought clarification of any points contained in this document that I did not understand or caused me concern.

I now understand my duties and responsibilities with respect to this Code of Ethics and in particular the principles of confidentiality.

Signed:..... Date:

Signature of witness:..... Date:

