



SUCCESS PROFILE

Financial Counsellor

As at 1/06/2026

You will make a difference by

- Providing financial counselling and support for people experiencing financial difficulty who are accessing support within the Melton Local
- Working within a multidisciplinary team, you will provide consultation to other workers at the about the financial needs of people seeking service and will facilitate appropriate referrals for support.
- Delivering financial counselling casework including comprehensive financial assessment, case plans and strategies; plan and document case closures
- Assessing the client’s financial situation, provide information and an explanation of all relevant options to assist the client
- Presenting clear information about the client’s financial situation and offer a range of options to address their financial problem
- Providing debt advice, advocacy, and assistance, including creditor negotiation and bankruptcy advice
- Assisting with applications determining eligibility for assistance (e.g. concession or hardship)
- Lodging complaints to various ombudsman schemes and authorities as required
- Assisting with budgeting and financial management, including preparing payment plans in response to court and tribunal orders
- Providing money planning strategies to promote long-term financial capabilities
- Providing financial counselling casework according to the Financial Counselling Victoria (FCVic) Code of Conduct and professional standards
- Delivering education and information sessions to other staff members to increase their understanding of how financial counselling can support people seeking service at the Melton Local.
- Participation in supervision, peer supervision and staff development
- Maintaining comprehensive and up to date client records and ensuring privacy and confidentiality
- Using a values driven approach that welcomes and recognises the diverse needs of people seeking service including people from the LGBTIQ+ and Aboriginal and Torres Strait Islander communities, people from non-English speaking backgrounds, and people with mental health and/or drug and alcohol challenges.
- Working 2 days onsite at the Melton Cobblebank, Melton Smith St, and other Melton Local Locations as required. Note this role is not



	<p>suited to work from home unless supported by approved flexible work arrangements.</p>
<p>To succeed, you will need</p>	<ul style="list-style-type: none"> • Qualifications in the Diploma of Financial Counselling with a minimum of 4 years experience working as a financial counsellor • Current registration with Financial Counselling Victoria (FCVic) • Demonstrated experience in a community health or community-based setting • Experience working with diverse populations who may be experiencing mental health challenges • Capacity to work independently and in consultation with a multidisciplinary team • Knowledge of law and policy, including consumer credit law, debt enforcement practices, the bankruptcy regime, industry hardship policies and government concession frameworks • Demonstrated client engagement and financial assessment skills • Understanding of risk assessment and response to family violence • Clear and effective communication, negotiation, and advocacy skills • Commitment to working flexibly and responsively to meet the needs of existing and emerging communities • Excellent verbal and written communication skills including preparation of and writing reports • Strong time management and organisational skills with the ability to prioritise and manage workloads to meet deadlines • Capacity working with vulnerable communities and people experiencing disadvantage from a non-English speaking background including working with interpreters • High level computer competency in Microsoft Office suite including Outlook and electronic client management systems • Current Victorian driver's licence
<p>You will improve and promote One Team IPC Health by</p>	<ul style="list-style-type: none"> • Acting with purpose, measuring our results, and celebrating achievements. <i>(We make a difference.)</i> • Going above and beyond, demonstrating understanding and respect for our communities and each other. <i>(We are passionate.)</i> • Learning, experimenting and innovating. <i>(We are creative.)</i>
<p>We will contribute to your success by</p>	<ul style="list-style-type: none"> • Providing opportunities for you to share what is important to you, your wellbeing, and what you need. • Aligning the contribution you make to IPC Health's strategy. • Guiding you in what to do, when and how to do it.



	<ul style="list-style-type: none"> • Developing your skills with regular feedback and exploring career opportunities. • Ensuring you feel fulfilled at the end of each workday. • Being committed to maintaining a barrier-free environment for all and welcoming individuals of diverse backgrounds, including but not limited to, those from the Aboriginal and Torres Strait Islander, Culturally and Linguistically Diverse and the LGBTI communities.
Key Deliverables and Measures	<ul style="list-style-type: none"> • Engage with service users requiring financial counselling utilising a person-led approach to identify and meet their financial goals. • Meet your required work performed target hours for direct and indirect client engagement. • Timely, accurate and comprehensive client records management in line with auditing and guidelines requirements for the service. • Working collaboratively with a multidisciplinary team to support service users

Contract Type	Ongoing	
Team	<ul style="list-style-type: none"> • Melton Mental Health and Wellbeing Local 	
Reports to	<ul style="list-style-type: none"> • Clinical Manager Melton Local 	
Key relationships	<ul style="list-style-type: none"> • General Manager Operations & Clinical Care IPC Health • Manager of Mental Health and Wellbeing • Supports the Operations Manager of the Melton Local • Team Leader IPC Gamblers Help Team for financial counselling client file auditing and best practice approaches • Melton Local Lead and Consortium partners. • Broader Melton Local Team 	
Location	The employee may reasonably be required to travel and work at other locations dependent on the need of the business.	
Vaccination category	Click or tap here to enter text.	
Compliance	Standard	Action / Requirements
	OH&S	Performance work in a manner that complies with IPC Health's OH&S obligations and adds to a safety culture for all
	Child Safety Standards	A proactive approach to ensuring the safety, wellbeing, and inclusion of all children, in line with our legal and ethical obligations.



		Must demonstrate a strong understanding of child safety principles and uphold these values in all aspects of their work.
	WWCC	Must maintain a valid employee check and list IPC Health as their employer
	Police Check	Must maintain a valid check
	Banning orders	N/A
	Registration	Financial Counselling Victoria
Systems required for role and access level	N/A	


Our Purpose

We improve quality of life for the people and communities we serve by maximising access to health and wellbeing services.

Our Values


We are passionate

We go above and beyond, demonstrating understanding and respect for our communities and each other.



We make a difference

We act with purpose, measure our results and celebrate achievements.



We are creative

We learn, experiment and innovate.

