

Position Description

This position description is available in large print and other accessible formats upon request.

Position Title	Financial Counsellor
Directorate / Service / Program	Family Safety & Therapeutic Services
Reports to	Team Leader, Financial Counselling and Wellbeing
Location	Geelong
Classification	Social, Community, Home Care and Disability Services Industry Award Level 5
Date Revised	August 2025

About Us

We are Meli, the new name for more than 150 years of care. Meli is a Victorian not-for-profit organisation, with the purpose of supporting people and strengthening communities.

Meli is the Barwon region's largest provider of kindergartens and vital community support services including foster and kinship care, family services, family violence services for women, men and children, school engagement, youth justice, mental health, drug and alcohol services, homelessness support, family and relationship counselling, financial counselling, Gambler's Help, emergency relief and NDIS services.

Our Purpose: Supporting people, strengthening communities.

Our Vision: A fair, safe and inclusive community where everyone can thrive.

Our Values: Build Connection, Show Courage, Inspire Action, Celebrate Difference, Be Dynamic.

To learn more about Meli please visit meli.org.au.

Position Overview

Meli's Financial Counselling Program provides vital support to individuals and families experiencing financial hardship, with services funded by the Commonwealth Department of Social Services (DSS), Consumer Affairs Victoria (CAV), and the Department of Health's Gambling Intervention and Prevention initiatives.

This Geelong-based position plays a key role in delivering financial counselling services under the Gamblers Help program, the Financial Counselling for Gambling Program, Financial Counselling for rental and mortgage stress and other Financial Counselling programs. The role focuses on client-centred, strength-based support to help individuals stabilise their financial situation and build long-term financial resilience.

Key responsibilities include direct casework, advocacy, negotiation, referrals, and community education. The Financial Counsellor will work with clients facing complex challenges such as gambling harm, family violence, and co-occurring conditions, providing tailored support to address both immediate and long-term financial wellbeing.

The position also contributes to improving financial literacy and empowering clients to manage their finances more effectively.

With the service and team members working in Geelong, Warrnambool and Horsham, travel and overnight stays may be required.

Key Accountabilities

Duties of this position may include, but are not limited to the following:

- Provide financial counselling services related to a wide range of financial issues and difficulties experienced by service users, utilising a developmental framework which empowers service users and strengthens their resilience.
- Undertake assessments and referrals, and negotiation and advocacy with creditors.
- Undertake risk assessments, including MARAM, for service users who are experiencing family violence and other co-morbidities.
- Work collaboratively with the Systems Navigator to enable wraparound supports for people engaged in financial counselling.
- Undertake financial counselling processes to effectively support people affected by gambling harm, and rental and mortgage stress.
- Provide individual, group, and community based financial literacy sessions and education to improve financial wellbeing and resilience.
- Develop and maintain connections with local services to facilitate referrals for wraparound support and enhanced outcomes.
- Establish and maintain accurate client files in line with standards, privacy principles, and organisational procedures.
- Adhere to the Financial Counselling Australia Ethical guidelines when working with service users.
- Actively participate in regular professional supervision, line supervision, and team/organisation meetings.
- Operate and actively participate within a multi-disciplinary service team.
- Ensure accurate and timely data entry for all programs and reporting to all relevant funding bodies.
- Participate in staff development and in-service training as required. In particular, specialist training available regarding family violence and financial disadvantage.
- Make recommendations to effectively resolve problems or issues, by using judgment that is consistent with Meli Values.

Organisational Accountabilities:

- Other reasonable duties as directed
- Apply Meli's quality and risk management frameworks.

- Understand and comply with the standards of a child safe organisation in both practice and culture.
- Active involvement in professional development to build knowledge and skills.
- Make decisions following the values, and the relevant standards, practices, policies, procedures, regulations, industrial instruments and legislation.

Qualifications, Skills, and Experience

- A Diploma in Financial Counselling or working towards it.
- Have completed or undertaking Problem Gambling skill set CHCSS 00111 units.
- Eligibility for membership of Financial Counselling Victoria (FCVic) and able to meet the standards, training and supervision requirements set by FCVic.
- A current knowledge of the practices of financial institutions and of effective service delivery models and the ability to work within such frameworks.
- Demonstrated ability to advise and provide financial information to families and individuals to assist in the resolution of financial issues at various levels including family violence, MARAM practices, crisis intervention, intake and assessment and planned financial counselling.
- Proficient in communication, with exceptional interpersonal, written, and verbal communication skills.

Other requirements of the role

All employees must undergo and maintain a range of satisfactory checks as a condition of employment. These include:

- Current full Victorian Driver's Licence
- Working with Children Check
- National Police Check
- International Police Check (if required)
- Have the right to work in Australia

Key Stakeholders

- Meli employees
- Local support services
- The Financial Counselling Victoria (FCVic)
- Creditors and financial service providers
- Legal profession
- Department of Health (DH)
- Commonwealth Department of Social Services (DSS)
- Consumer Affairs Victoria (CAV).

Physical requirements & Environmental Conditions of the role

Meli is committed to creating inclusive spaces that are accessible for everyone by reducing and/or removing barriers through reasonable adjustments.

The following table shows the physical and psychological work environment characteristics that have been identified as part of this role. Where possible, Meli will make reasonable adjustments to support individuals to succeed in their roles.

Required Activities / Working Environment	Frequency
Computer based tasks, sedentary position, office based	Often
Repetitive manual tasks	Sometimes
Working in buildings which may have stairs (Reasonable adjustments can be made)	Sometimes
Driving, in & out of vehicles (If driving is required, must hold current Victorian Driver Licence)	Sometimes
Bending, lifting, pushing, pulling	Rarely
Working alone or at a co-located site	Often
Confrontational/confronting situations (Due to the nature of our work, there may be times when staff are exposed to behaviour, language and/or situations that can be confronting)	Sometimes
Working outside in differing weather conditions	N/A
Working on-call and/or after hours	N/A
Attending external locations including client homes	N/A

Inclusion Statement

Meli is committed to being a place where everyone has a sense of belonging.

We embrace the unique perspectives and experience of our people and our community, and their voice is at the heart of our values and decision making.

We aim to be courageous as we learn, grow, and evolve as an accessible, inclusive and safe organisation for people of all identities.

We are working to create a team of people who reflect the diverse community we support. Aboriginal and Torres Strait Islander, LGBTQIA+, culturally diverse people, those living with a disability, and those looking to return to the workforce following a break in their career, are encouraged to apply for our roles.

Child Safety Statement

Meli is committed to child safety in every aspect of the organisation. We take deliberate steps to protect children from physical, sexual, emotional, and psychological abuse and neglect. Our organisation fosters openness to create a culture in which everyone – staff, parents, carers, and children – feel confident, enabled, and supported to safely disclose child safety or wellbeing concerns.

We have zero tolerance of any abuse or maltreatment of children. We are committed to ensuring children and young people are able to actively participate in decisions that affect their lives.

We understand our legal and moral obligations to treat any child safety concerns seriously. We report any allegations and wellbeing concerns to authorities. We are committed to the cultural safety of all children and young people. This includes providing a safe environment for children and young people with a disability, who are Aboriginal and Torres Strait Islander, from culturally and/or linguistically diverse backgrounds or who identify as LGBTI+.

Meli's policies and practices promote the safety and wellbeing of children and establish an effective, consistent approach to prevent, respond to and encourage the reporting of allegations of child abuse and harm.

All children, their families and carers should feel welcome at Meli, including feeling able to express their identity and raise concerns about their own or others' safety.

Employee Declaration

I have read and understood this Position Description and in signing this document agree that I can fulfill all the requirements of the position described in this document. Additionally, I agree to notify management immediately of any change in my capacity to meet any of the requirements outlined in this Position Description.

Name:	Signature:	Date:

Note: The intention of the position description is to provide an outline of scope and responsibilities, at a point in time. Please note, responsibilities may evolve in accordance with organisational needs.