

## Position Description

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

|                                        |                                                                             |
|----------------------------------------|-----------------------------------------------------------------------------|
| <b>Position Title</b>                  | Financial Counsellor                                                        |
| <b>Directorate / Service / Program</b> | Family Safety and Therapeutic Services / Therapeutic Services               |
| <b>Reports to</b>                      | Team Leader, Financial Counselling and Wellbeing                            |
| <b>Location</b>                        | Warrnambool                                                                 |
| <b>Classification</b>                  | Social, Community, Home Care and Disability Services Industry Award Level 5 |
| <b>Date Revised</b>                    | February 2026                                                               |

### About Us

We are Meli, inspired by the word Meliorism. The belief that the world can be made better through human effort.

Meli is a Victorian not-for-profit organisation, offering a unique combination of services to support members of our community throughout their lifetime, from early childhood through to adolescence and adulthood.

Everyone faces challenges occasionally, and Meli is here to lend compassionate help, and to take a preventative and early response approach – no matter how big or small a problem.

**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 our website [www.meli.org.au](http://www.meli.org.au)**

### Position Overview

The Financial Counselling Program delivers a range of financial counselling services funded by the Commonwealth Department of Social Services (DSS), Consumer Affairs Victoria (CAV), and the Victorian Responsible Gambling Foundation (VRGF). Meli's financial counselling services are delivered from office locations in Geelong and Warrnambool, with additional outreach services provided in locations including Horsham, Portland, and Hamilton.

The Financial Counsellor position, based in Geelong, Warrnambool, or Horsham, is responsible for delivering high-quality financial counselling and support to individuals and families across the Barwon, Great South West, and Wimmera regions of Victoria. Services are provided to clients who meet eligibility requirements under Department of Health, DSS, and CAV funding guidelines.

The role provides a client-centred, strength-based financial counselling service that supports individuals and families to stabilise their current financial circumstances and build longer-term financial capability and resilience. The position delivers direct casework, including assessment, advocacy, negotiation, referral, and community education, and works with clients experiencing financial distress alongside complex and intersecting issues such as family violence and other co-morbidities.

Significant travel is a requirement of this role, including working across multiple office and co-located sites in Geelong, Warrnambool, and Horsham. Overnight stays may be required. The role requires a high level of flexibility, innovation, and the ability to work autonomously and collaboratively within a multidisciplinary team.

Flexible working arrangements are available.

## Key Accountabilities

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

- Provide direct financial counselling to eligible service users experiencing financial hardship, applying a developmental framework to support measurable improvements in financial stability and client resilience in line with program outcomes.
- Complete timely and accurate client assessments and deliver appropriate referrals, creditor negotiations, and advocacy to support effective resolution of priority financial issues for each client.
- Plan and deliver individual, group, and community-based financial literacy sessions in accordance with program targets, contributing to improved financial knowledge and capability outcomes for participants.
- Maintain complete, accurate, and up-to-date client files in line with organisational procedures, privacy legislation, and audit requirements, ensuring records are entered within required timeframes.
- Develop and maintain active referral pathways and professional relationships with local services to enable coordinated wrap-around support and improved client outcomes.
- Ensure all service delivery aligns with the Financial Counselling Australia Ethical Guidelines, demonstrating ethical, client-centred, and culturally safe practice at all times.
- Participate in planned and emergent disaster recovery activities related to financial counselling service delivery.
- Participate in scheduled supervision sessions, live supervision, and team and organisational meetings to support reflective practice, service quality, and continuous improvement.
- Contribute effectively as a member of a multi-disciplinary team, engaging in professional collaboration to deliver integrated, client-focused services.
- Complete accurate and timely data entry and reporting for all programs in accordance with internal requirements and funding body specifications and deadlines.

### **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

- Currently undertaking the Diploma of Financial Counselling, or having already completed the Diploma, along with demonstrated post-qualification professional practice within financial counselling or a related service delivery environment.
- Eligibility for membership of the Financial Counselling Victoria (FCVic), with the ability to meet all standards, training, supervision, and ethical requirements as prescribed by the Peak body.
- Demonstrated knowledge of relevant legislation, financial institutions' policies and practices, and financial counselling service delivery models, including an understanding of the systemic and structural causes of financial disadvantage.
- Proven ability to provide financial counselling, information, and advocacy to individuals and families experiencing financial hardship, including experience across intake, assessment, crisis intervention, and planned financial counselling.
- Demonstrated capacity to assess complex financial situations, identify priorities, and support clients to develop realistic and sustainable financial solutions.
- Highly developed written and verbal communication skills, with the ability to communicate complex financial information clearly, sensitively, and effectively with a diverse range of clients and stakeholders.

## Other requirements of the role

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

- Working with Children Check
- National Coordinated Criminal History Check (NCCHC)
- International Police Check (if required)
- Have the right to work in Australia

## Key Stakeholders

- Meli employees
- Local support services
- The Financial and Consumer Rights Council Inc.(FCRC)
- Creditors and financial service providers
- Legal profession • 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 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| <b>Computer based tasks, sedentary position, office based</b>                                                                                                                                         | Often     |
| <b>Repetitive manual tasks</b>                                                                                                                                                                        | Sometimes |
| <b>Working in buildings which may have stairs</b><br>(Reasonable adjustments can be made)                                                                                                             | Sometimes |
| <b>Driving, in &amp; out of vehicles</b><br>(If driving is required, must hold current Victorian Driver Licence)                                                                                      | Often     |
| <b>Bending, lifting, pushing, pulling</b>                                                                                                                                                             | Rarely    |
| <b>Working alone or at a co-located site</b>                                                                                                                                                          | Often     |
| <b>Confrontational/confronting situations</b><br>(Due to the nature of our work, there may be times when staff are exposed to content, behaviour, language and/or situations that can be confronting) | Sometimes |
| <b>Working outside in differing weather conditions</b>                                                                                                                                                | N/A       |
| <b>Working on-call and/or after hours</b>                                                                                                                                                             | N/A       |
| <b>Attending external locations including client homes</b>                                                                                                                                            | Rarely    |

## 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 LGBTQIA+.

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.

|              |                   |              |
|--------------|-------------------|--------------|
| <b>Name:</b> | <b>Signature:</b> | <b>Date:</b> |
|              |                   |              |

**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.