

Diploma of Financial Counselling

Mid-Year Intake

Develop specialised skills to assist people in financial difficulty



Overview

This qualification reflects the role of generalist financial counsellors who work in agencies that meet the requirements for exemptions from holding both an Australian Financial Services Licence (ASIC legislative instrument 2017/792 and Regulation 7.1.04CAA(5)(9) of the Corporations Regulations 2001) and an Australian Credit Licence (ASIC legislative instrument 2017/793). Financial counsellors work across a variety of metropolitan, regional and remote settings. Generalist financial counsellors can assist both individuals and small businesses.

All financial counsellors have specialist knowledge of legal remedies and options to manage debt and financial difficulty and are advocates who work in a model of social justice and client empowerment.

This qualification is not related to the work performed by financial planners or financial advisers who provide clients with strategies to address their investment options and require a financial services licence for their work under the National Consumer Credit Protection Act 2010. This qualification is also not appropriate for financial capability workers.

This qualification does not refer to therapeutic counselling. However, a recognition of and an ability to work within a counselling framework and how other issues may interact with financial issues is highly relevant to financial counselling practice. Psychological issues affecting individuals, families and groups, such as gambling, substance abuse, child abuse and mental or physical health problems, require informed responses from financial counsellors to coordinate multiple service requirements and referral to appropriate professional support.

Entry Requirements

It is recommended that you have sufficient relevant work experience to indicate likely success at this level of qualification in a job role involving:

- The self-directed application of knowledge with substantial depth in some areas
- The exercise of independent judgement and decision-making
- The application of relevant technical and other skills

All applicants must undertake a pre-enrolment interview with the course coordinator.

Study Requirements

This program includes 24 online forums. This program is equivalent to a minimum of 20 hours of study per week, and students will be required to undertake self-directed learning outside of classroom delivery.

Duration & Delivery Mode

15 months. Online synchronous and asynchronous

Prior Recognition of Learning

You may be eligible for recognition of prior learning (RPL) for this qualification. Please see our website for more details.

Tuition Fee

Full Fee: \$8,000

Subsidy Gap via Training Contract (employer supported traineeship): \$1,500

Note: If enrolled through a Training Contract, the employer is required to pay the gap fee.

Work Placement Requirements

To achieve this qualification, students must have completed at least 220 hours of work as detailed in the relevant assessment requirements of the units of competency.

- All placements must be approved by the Institute prior to commencement to ensure the required work-based learning and assessment can be completed.
- Students are encouraged and supported to seek placement opportunities in other suitable financial counselling services in their location
- Students seeking placement within RASA financial counselling services must meet the mandatory requirements for working with children checks, National police clearance, and COVID-19 vaccinations. A placement within RASA financial counselling service is not guaranteed.

Please note you have 12 months to complete your Work Placement from the completion date of your final Unit of Study (please refer to your timetable).

Employment Opportunities

Upon completing this qualification, graduates can be employed as financial counsellors in various organisations and settings, including non-government agencies in community settings across urban, regional and rural sectors.

Qualification Pathways

Eligible to undertake further qualifications at Advanced Diploma or Graduate Diploma level.

Dates	Unit of Study	Units of Competency
28 April to 18 July 2025	Establishing the Financial Counsellor and Client Relationship	CHCCSL001 Establish and confirm the counselling relationship CHCCSL002 Apply specialist interpersonal and counselling interview skills CHCFIN006 Establish the financial counselling relationship
21 July to 3 October 2025	Technical skills, Knowledge and Attributes in Financial Counselling (1)	CHCCSL007 Support counselling clients in decision-making process CHCFIN007 Provide advice, counselling and representation to financial counselling clients CHCFIN010 Apply basic concepts of small business to financial counselling CHCLEG002 Interpret and use legal information
13 October to 19 December 2025	Technical skills, Knowledge and Attributes in Financial Counselling (2)	CHCADV001 Facilitate the interests and rights of clients CHCFIN008 Apply professional standards in financial counselling CHCFIN009 Provide financial counselling and systemic advocacy within a social justice framework CHCPRP003 Reflect on and improve own professional practice
9 February to 17 April 2026	The Context of Financial Difficulties and Adversities	CHCCCS019 Recognise and respond to crisis situations CHCDFV001 Recognise and respond appropriately to domestic and family violence (elective) CHCCSM012 Coordinate complex case requirements (elective)
27 April to 17 July 2026	Financial Literacy	CHCCDE018 Develop and implement community programs (elective) CHCEDU005 Work with clients to identify financial literacy education needs (elective) CHCDIV001 Work with diverse people

Enquiries

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Enrolments

<https://www.socialrelations.edu.au/>