1. Definition of Supervision (*1)  

“Clinical supervision is defined as supervision related to counselling, psychotherapy, and other mental health disciplines as well as many other professions engaged in working with people.  

For financial counsellors, clinical supervision involves the supervisory oversight of professional practice and development, as distinct from case work supervision which is limited to matters related to cases, and line supervision, which is linked to meeting key performance indicators in the workplace.” (*1) FCA Code of Ethics 2012 – Page 7

1.1 Financial counsellors should have regular casework supervision (can be referred to as technical or peer) and also clinical supervision. These may be provided separately or provided together by the one supervisor. Supervision can be conducted as a group, by telephone or video conferencing, etc, supplemented to regular individual face to face sessions.  

Line management supervision is not considered to be casework supervision.  

Supervisors shall meet FCAN supervisory standards.

1.2 Peer, Technical or Case work supervision, means meeting with a more experienced financial counsellor who is an accredited Supervisor with FCAN and not a fellow financial counsellor.

1.3 The supervision process needs to be supported by agency management as an essential part of financial counselling to meet the National Standards for financial counselling and legal requirements.

1.4 Supervision includes helping the supervisee ensure that he/she meets the membership requirements of the professional body (FCAN).

2. Introductions

2.1. Where the word supervision is used in this document it specifically refers to financial counsellor peer, case work or technical supervision as defined and described in this document.  

Supervision is a process wherein the supervisor, acting in a mentoring role, helps to facilitate and enhance the on-the-job performance of the supervisee. This process includes supportive, professional development and administrative functions.

2.2. High quality supervision is essential for the development and maintenance of high standards of financial counselling.  

Effective supervision will help ensure a quality of service to the client as well as promoting the emotional and physical wellbeing of the counsellor. Financial counsellor supervisors should complete a FCAN Supervision Course or other approved Supervision Course. It is important that supervisors stay within the boundaries of their expertise and abilities.

2.3. Financial counsellor supervision will be peer, technical or case work supervision and does not include a management function but comprises the functions specified under Section 4 of this document.

2.4. Both the supervisee and supervisor should understand the supervision policy especially in relation to:  

- What supervision does and does not cover,
3. **Goals of Supervision**

The main goals of supervision include:

3.1. Providing a regular and safe environment for the supervisee to reflect on his/her work,

3.2. Helping to ensure that the client receives the best possible service,

3.3. Caring for the emotional well-being of the supervisee,

3.4. Encouraging the supervisee in his/her professional development,

3.5. Assisting the supervisee in planning and utilising his/her resources,

3.6. Being aware of and regularly monitoring ethical issues relating to financial counselling.

3.7. Ensuring that the supervisor and supervisee are clear about their roles, responsibilities and boundaries.

4. **Functions of Supervision**

4.1. Supportive.

   The supervisor’s primary role is to provide support and where appropriate act as a mentor for the supervisee. This will include discussion and encouragement in ways of how to manage job related stress, and how to develop attitudes and feelings conducive to optimum job performance.

   The supervisor should provide an opportunity for the supervisee to reflect on how he/she works with his/her clients and provide direction as to possible alternatives for the development of options.

4.2. Professional Development.

   The supervisor’s role is to encourage the supervisee to enhance existing skills, to develop the knowledge and new skills to enable him/her to increase job satisfaction and performance and in so doing, ultimately gain full accreditation with the Financial Counsellors Association of NSW. Once full accreditation is gained, the supervisor’s role continues to assist the supervisee to maintain on-going training and accreditation.

   The supervisor should always be mindful of and discuss with the supervisee the risks inherent in not maintaining appropriate boundaries, the need for the supervisee to be aware of self care issues and the need to ensure, as much as possible, that burnout is not encountered.

4.3. Administrative.

   The supervisor provides the opportunity for the supervisee (in a non judgemental way) to obtain guidance on and be able to discuss administrative matters or issues which are Agency related and that may affect the supervisee in his/her work.


   The supervisor’s role is to work with the supervisee to assist with their personal and professional development and ensure that the Policies and Practices of FCAN and their Diploma of Financial Counselling training is consistently applied.

   This process should provide the opportunity to workshop client cases thereby canvassing whether other options,
strategies and actions may have been valid alternatives which could have produced a more desirable outcome for the client.

5. Aspects of Supervision

5.1. The supervision process needs to be supported by agency management as an essential part of financial counselling to meet the National Standards for financial counselling and legal requirements.

5.2. Supervision includes helping the supervisee ensure that he/she meets the membership requirements of the professional body (FCAN).

5.3. The supervisee is responsible for bringing forward cases and issues for discussion in the context of an agreed agenda for each session.

5.4. The supervisor needs to be aware of, and listening for, clues to follow up on issues not directly related to the cases and issues being discussed.

5.5. Random cases may be selected from time to time by the supervisor for discussion.

5.6. Effective supervision will include reflection on supervisee’s practise.

5.7. Supervision needs to be conducted in an environment that is safe, empathic, genuine, non-competitive and professional.

5.8. Supervision provides an opportunity for the supervisee to work through feelings generated while helping others.

5.9. The supervisor needs to be sensitive to all aspects of the supervisee that may impact upon supervisee’s professional conduct.

5.10. Supervision is not therapy. Where counselling or other help is perceived to be necessary, the supervisor may recommend that the supervisee seeks appropriate help.

5.11. Reciprocal supervision, where the supervisor and supervisee exchange roles to supervise one another, is best avoided where possible.

6. Types of Supervision

6.1. Peer / Casework or Technical Supervision

This is the normal one-to-one supervision incorporating the definitions, goals, and functions of supervision, described in this policy.

Peer / Casework or Technical supervision can represent a minimum of 50% (10 hours for F/T and 5 hours for P/T financial counsellors) of the FCAN supervision requirement. Depending on hours from Clinical or Line Management supervision, Peer Casework or Technical provides the bulk of required hours, up to 20 hours F/T or 10 hours P/T.

6.2. Telephone Supervision

It is recognised that due to remoteness, time constraints or travelling costs, face-to-face supervision may not always be a practicable option. Under these circumstances well-conducted telephone supervision incorporating the definition, goals and functions of supervision may be a reasonable alternative.

Where telephone supervision is regularly used, the supervisee needs to meet his/her supervisor at least twice a year for face-to-face supervision, wherever possible. See Section 14 for “Notes on Telephone Supervision.”
6.3. Group Supervision

This occurs in a group of financial counsellors, facilitated by an appropriately trained supervisor and may include issues of self-care and boundaries, debriefing and support, general counselling and ethical issues, as well as presentation and discussion of cases.

Case conferencing and Group supervision can represent up to a combined amount of 20% (up to 4 hours for F/T and 1.25 hours for P/T financial counsellors) towards the FCAN supervision requirement.

6.4. Clinical Supervision

Clinical supervision from a qualified counsellor or psychologist is desirable and should promote a greater awareness from a self-care and professional development viewpoint.

Clinical supervision can represent up to 25% (up to 5 hours for F/T and 2.5 hours for P/T financial counsellors) of the FCAN supervision requirement.

6.5. Casework Conferences

Though not strictly supervision, appropriately structured case conferences may provide some aspects of face-to-face supervision.

Appropriately structured casework conferences and/or group supervision conducted in a professional manner can be included as casework supervision, but not solely making up the FCAN monthly supervision hours for Full Time or Part Time or volunteer financial counsellors.

Casework conferences and Group supervision can represent up to a combined amount of 20% (up to 4 hours for F/T and 1.25 hours for P/T financial counsellors) towards the FCAN supervision requirement.

7. Structure and frequency of Supervision for Full Time Members or working over .5 (19 hours or more)

7.1. Supervision hours for Financial Counsellors who are members of FCAN, working full time are required to undertake 20 hours of supervision per annum (occurring once a month for 10 months), thereby allowing for annual leave of both supervisor and supervisee. These hours can be made up from a combination of Peer Case work or Technical, Line management and Clinical supervision. The hours that can be claimed to meet the supervision requirements are:

- Maximum Clinical Supervision hours are 5 hours.
- Maximum Line Management hours are 5 hours.
- Peer Case work or Technical is set at a minimum of 10 hours, however a financial counsellor will need to increase their Peer, Case work or Technical hours if they have less hours in the other two categories to make up 20 hours per annum of Supervision.

7.2. A financial counsellor can also participate in ‘group supervision’ and or have ‘telephone supervision’ to supplement their supervision activities cannot make up all the required supervision hours for their Peer, Case work and Technical requirements.

8. Structure and frequency of Supervision for Part Time Members or .5 (19 hours or less)

8.1. Supervision hours for financial counsellors who are members of FCAN, working part time or less than .5 (19 hours per week) are required to undertake 10 hours of supervision per annum (occurring once a month for 10
months), thereby allowing for annual leave of both supervisor and supervisee. These hours can be made up from a combination of Peer Case work or Technical, Line management and Clinical supervision. The hours that can be claimed to meet the supervision requirements are:

- Maximum Clinical Supervision hours are 2.5 hours.
- Maximum Line Management hours are 2.5 hours.
- Peer, Case work or Technical is set at a minimum of 5 hours, however a financial counsellor will need to increase their Peer Case work or Technical hours if they have less hours in the other two categories to make up 10 hours per annum of Supervision.

8.2. A financial counsellor can also participant ‘group supervision’ and or have ‘telephone supervision’ to supplement their supervision activities, these cannot make up all the required supervision hours for their Peer, Case work and Technical requirements.

9. **Structure of Supervision**

9.1. Supervision should include the reviewing of client files. This is particularly relevant for students in training and associate members.

9.2. These sessions need to be free of interruptions.

9.3. Specific dedicated time needs to be planned in advance and set aside.

9.4. A dedicated private room needs to be available.

9.5. There needs to be a negotiated and shared control of the agenda and rules for the supervision. Rules and items on the agenda should be recorded in writing.

9.6. Confidentiality and privacy of the supervisee and client details are to be maintained, subject to limitations described in Section 13.

9.7. It is recommended that arrangements be made so that the supervisee may contact the supervisor, as needed, between supervision sessions. Notwithstanding, the supervisee should be encouraged to develop her/his own referral network within the legal, government, ombudsman and community sectors.

9.8. See also Sections 11 and 12 below regarding students in training and associate members being required to undertake 20 hours of supervision for the first 2 (two) years of practicing as a financial counsellor.

10. **Criteria to be a Supervisor**

10.1. Supervisors must be accredited members of FCAN, and be practising financial counsellors, with a minimum of three years (equivalent full time) experience.

   The FCAN Board may appoint accredited members as FCAN supervisors who may not meet the minimum eligibility requirement of three years where the applicant demonstrates the experience and skills required.

   Financial counsellors wishing to become supervisors should make application to the FCAN Board providing brief details of their financial counselling experience as well as other experience in a supervision role they may have acquired.

10.2. Supervisors should complete an FCAN approved supervision course or other similar accredited training, prior to undertaking the role as a supervisor.

10.3. Supervisors need to be subject to supervision themselves.
10.4. Every three years Supervisors are required to undertake suitable refresher courses every three (3) years.

11. Rights and responsibilities of supervisors and supervisees

11.1. Students who are studying the Diploma in Financial Counselling can opt for a sponsor (being an Agency which currently provides financial counselling services to the community) arrangement. The sponsor will;

- Support the student as they undertake the Diploma in Financial Counselling,
- Support the student in achieving the workplace training requirement of 220 hours, which covers both “sit ins” on financial counselling sessions with an accredited financial counsellor and “talk-ins”, observation sessions where the student takes the role of the financial counsellor with the accredited financial counsellor observing, as required in completing the Diploma studies.
- Once the student has completed their Diploma training, they become appointed an Associate Member with FCAN for two years. The sponsor will enable the new financial counsellor to practice/ provide financial counselling at the Agency on a regular basis, and
- Arrange for the new financial counsellor to be provided with an FCAN accredited supervisor.

Should a FCAN accredited supervisor not be available to provide regular supervision, the Agency or new financial counsellor should contact the FCAN office to arrange a supervisor to be appointed.

11.2 The supervisee is responsible to ensure she/he receives the level of supervision which meets FCAN requirements.

The supervisee is responsible for approaching an FCAN accredited supervisor and gain their acceptance to act as their supervisor.

11.3 It is important to understand that the appointment of a supervisee’s line manager as a supervisor may create potential conflict of interests, where for example, managerial matters may take precedence over the primary support role.

Furthermore the supervisee may be reluctant to discuss matters of concern that he/she may have with the organisation. In these circumstances the supervisor needs to be aware of, and make conscious efforts, to minimise conflicts of interest, and ensure the main supervisory functions are addressed.

11.4 Where the supervisory relationship has been terminated due to the unavailability of the supervisor or the relationship between the supervisee and supervisor has broken down or clearly not working, the supervisee has the responsibility of approaching another FCAN accredited supervisor to establish a new supervision relationship.

In the event that the supervisee is not able to arrange a new supervisor, the supervisee is to immediately contact the FCAN office to obtain the appropriate supervision.

11.5 Where there is a change in supervisor, the supervisee is required to notify the FCAN office in writing (email preferred) within 30 days.

11.6 Where debriefing is necessary between supervision sessions, the supervisee needs to arrange his/her own debriefing as soon as possible after seeing the client.

11.7 The supervisor should seek regular feedback, at least annually from the supervisee on the conduct of the supervision.

11.8 Where a supervisor plans to supervise or is supervising someone from another agency, it is recommended...
that the supervisor obtains approval from his agency to conduct the supervision and that appropriate insurance (professional indemnity) protection is in place.

12. Students in Training and Associate Member (“Newly Trained”) Financial Counsellor supervision

12.1. A student or newly trained or Associate FCAN member is required to undertake 20 hours supervision for the first two (2) years as a financial counsellor, whether working full time, part time or voluntary.

12.2. Where a supervisor is supervising a newly trained financial counsellor, it is expected that the supervisor may need to provide a greater mentoring role. As the financial counsellor develops further experience and grows in confidence and expertise this role is expected to gradually become a peer support and supervision role.

12.3. It is considered vital that newly trained financial counsellors are able to debrief and discuss cases immediately following each financial counselling session. Where contact cannot be made with the supervisor, newly trained financial counsellors need to be encouraged to seek debriefing from other experienced financial counsellors, either by telephone or face to face.

12.4 Newly trained financial counsellors who work in a single financial counsellor agency can be extremely isolated. It is important that, in liaison with their supervisor, workable support networks are established to assist in debriefing casework should the supervisor be unavailable from time to time.

13. Limits to Confidentiality

13.1 Where the supervisor becomes aware of a matter that may cause harm to the supervisee and/or his/her client, this matter needs first to be discussed fully and openly with the supervisee. If the matter cannot be satisfactorily resolved in this way then further action needs to be taken.

Where the issue is with the supervisee’s management, then the supervisor needs to encourage and support (but not represent or advocate on the supervisees behalf) the supervisee in negotiations with his /her line manager.

Where the issue is with the supervisee, then this may need to be brought to the attention of the FCAN Board for further advice.

If in an extreme case the supervisor became aware that the financial counsellor, for example, intended to harm a client, the supervisor has a duty of care to take some action to minimise harm.

14. Notes on Telephone Supervision

14.1 Telephone supervision can be effective but does take extra work. As with Peer, Casework or Technical supervision, the supervision usually covers:

- File supervision.
- Professional development.
- Personal development.
- Other issues.
- Booking the next supervision session.

14.2 File supervision is the most difficult. However the supervisor requests the supervisee to scan and email de-
identified (personal information and names de-identified or blacked out) of two or three files. The counsellor can choose the files unless the supervisor has some particular concerns, in which case a particular file is specified. Or, after discussing the supervisees appointments you can request a file, eg, the client you saw at 10 am on Monday.

Most counsellors will select files that are difficult and they want to discuss. Then proceed with;

- Checking the files are complete, discussing case notes if necessary.
- Counsellors can then discuss client issues from any of their clients and ask questions.

14.3 Professional development covers areas of financial counselling where more knowledge or information is required and also covers any recent changes or updates in knowledge or industry practice. It also includes how to obtain ongoing professional development, professional development and what conferences to attend, etc.

14.4 Personal development covers issues such as the counsellors long term plans, personal issues they are dealing with and want to discuss, and most importantly, their case load.

14.5 Other issues are issues identified by the supervisee and can include problems with their agency, issues with their state association, problems attending conferences. Encourage the supervisee to ring or email if they have client problems or need information, ideas to assist a client. This is important, as working in isolation could cause sleepless nights worrying about a client because they feel they have to wait until the next booked supervision date.

Most of the phone supervision is usually with isolated counsellors in remote areas, however with pressures on time for both the supervisor and supervisee, phone supervision can assist in maintaining required supervision hours.

14.6 Book the next supervision session at the end of the telephone supervision session.

15. **Record Keeping – Supervision Agreement.**

15.1 A FCAN Supervision Agreement which outlines the terms of supervision is to be executed by both the supervisor and supervisee prior to conducting any supervision (refer Section 2.4).

A copy of the FCAN Supervision Agreement is shown as Appendix A.

Where no FCAN Supervision Agreement exists, supervisors are required to have the document executed at the next supervision session.

15.2 *The supervisee is required to submit a copy of the FCAN Supervision Agreement to the FCAN office each membership year when renewing their membership.*

- **Record Keeping – Record of Supervision Sessions.**

15.3 A record of each supervision session, with the time and length of supervision, needs to be maintained and kept by the supervisee. The supervisor and supervisee should separately record any issues that may need to be followed-up in future supervision sessions.

15.4 *The supervisee is required to submit a copy of the FCAN Record of Supervision to the FCAN office each membership year when renewing their membership.*

A copy of the FCAN Record of Supervision is shown as Appendix C.

15.5 Each year the supervisor needs to confirm on the supervisee’s membership renewal form the frequency and length of supervision sessions.
15.6 A FCAN Supervision Guide providing an outline of what should be addressed during a supervision session is available for FCAN Supervision, refer Appendix B.

16. Charge for Supervision sessions provided by an External Supervisor.

16.1 External supervisors, outside of your employment organisation can charge a fee for the provision of supervision, the minimum charge being approximately $100.00 per session. This is an arrangement between supervisee (or their employer) and the supervisor and is outside of FCAN’s responsibility.

16.2 Where this occurs, the agencies should budget for it in order for the agency and financial counsellor adhere to National Standards for financial counselling.

16.3 A Supervisor who provides external Supervision to other financial counsellors is required to hold appropriate insurance coverage in professional indemnity and public liability. FCAN has arranged coverage with an insurance broker and supports external supervisions by reimbursing costs for this insurance.

17. Revision Record

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
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<tbody>
<tr>
<td>Original policy issued</td>
<td>December 8, 2000</td>
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<tr>
<td>Member survey</td>
<td>May 2004</td>
</tr>
<tr>
<td>Discussion paper issued</td>
<td>March 2006</td>
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<tr>
<td>Revised policy approved by Executive Committee</td>
<td>February 16, 2007</td>
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<tr>
<td>Revised policy circulated to members</td>
<td>February 27, 2007</td>
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<tr>
<td>Accepted at General Meeting at Conference</td>
<td>April 17, 2007</td>
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<td>Discussion paper issued</td>
<td>August 2011</td>
</tr>
<tr>
<td>Revised policy approved by Executive Committee</td>
<td>November 2011</td>
</tr>
<tr>
<td>Revised policy via survey to Agency Managers and Membership</td>
<td>December 2016 / March 2017</td>
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<tr>
<td>Revised policy approved by FCAN Board of Directors</td>
<td>May 8th, 2017</td>
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Appendix A

FCAN Supervision Agreement

Date: /......../........

This agreement is between..................................................................................(FCAN No:............. FCA No:............), as supervisee and ................................................................. (FCAN No:............... FCA No:...............), as supervisor.

Supervision is to be undertaken by both parties who have read and understood the FCAN Supervision Policy.

Supervision sessions will focus on the needs of the supervisee with content to include:

- The opportunity of reflecting on practice and feelings about work
- Looking at the skills, knowledge and values
- Review the professional development needs and set attainable goals
- Review work through discussion, reports and observations
- Agreement on action plans.

As it is important that the expectations of both supervisee and supervisor are discussed openly, please independently complete the following questions:

Supervisee: What I want from my supervisor is........................................................................................................................................................................

Supervisor: What I want from my supervisee is........................................................................................................................................................................

Both: Should difficulties in working together arise, we will........................................................................................................................................................

This agreement is to be reviewed annually.

Supervisee Name:.................................................................................. Supervisor Name: ..........................................................

Signed: .............................................................................................. Signed: ...............................................................................................

Date: ........../........../......... Date: ........../........../.........
Appendix B

FCAN Supervision Guide

(The FCAN Supervision Policy sets out all the factors which supervisors should be aware of when undertaking supervision sessions. This document provides a more user friendly guide to assist the supervisor in maximising the benefits which may be possible to flow from a supervision session.)

The FCAN Supervision Agreement notes that supervision sessions should focus on the needs of the supervisee.

Content of a supervision session should include four main functions comprising:

- **Supportive** – act as mentor, to encourage how to manage job related stress and develop attitudes and feelings for optimum performance.
- **Professional Development** – encourage to enhance existing skills and expand knowledge and develop new skills.
- **Administrative** – provide opportunity to obtain guidance and discuss general administration and/or Agency issues (in an independent and non judgemental way)
- **Casework** – opportunity to workshop client cases by canvassing alternative options, strategies and actions which could produce a more desirable outcome for the client.

The supervisor may use various methods of interaction with their supervisee to maximise the two way communication necessary to achieve the desired outcomes of peer supervision and mentoring. These methods may include:

- The opportunity to reflect on practice and feelings about work
- Explore the use and adequacy of the financial counsellor’s skills, knowledge and values
- Review options available of how to improve knowledge and skills, identify possible training courses thereby supporting the development of a long term program to enable the supervisee to achieve greater job satisfaction in his/ her role and ultimately obtain full accreditation where this has not been already attained.
- Review casework, management of case load and work through and discuss outcomes and observations.
- Agreeing on action plans for further support and development.

To assist the interaction, “open” questions can be used to assist assessment of the supervisee’s current level of understanding which can include:

1. **Experience :**
   a) How did you find working with that client?
   b) What was your aim? What planning did you do?
   c) What did you expect to happen? What happened?
   d) What went according to plan? What didn’t happen?

2. **Reflection :**
   a) Did the client raise anything that you found uncomfortable?
   b) How did you manage that?
   c) Did you have a clash of values/ how did it affect how you worked?
   d) What did you think the client was thinking – based on what?
   e) What was left unfinished?
3. Analysis:
   a) What are the current strengths, needs, risks for the client?
   b) What FC technical knowledge have you used in this case?
   c) What aims/outcomes for this session were or were not achieved?
   d) What went well, or not well, and why?
   e) Were there times when boundaries became blurred?

4. Action Plans:
   a) What information needs to be obtained before proceeding?
   b) What are your aims in the next phase of this case?
   c) Does anyone else need to become involved (other agency/legal)
   d) What would be a successful outcome for you, and for the client?
   e) Did you need additional support and/or resources? How did you seek that support? Who from? Was it helpful?
   f) Where do you feel more or less confident?
# APPENDIX C

## Record of Supervision

**Name:**,,,,,,,,,,,,,,,,,,,,,,,,,,,, **FCAN No:**............... **FCA No:** .................

<table>
<thead>
<tr>
<th>Session:</th>
<th>1</th>
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**Structure of Session:**
- Face to Face
- Group
- Case conference
- Telephone

**Areas Discussed:**
- Case Notes – client story, options, referrals, outcomes,
- Industry Trends and Issues
- Self-care
- Administration
- Legislative changes, eg Bankruptcy
- Changes within organisation / workplace
- Improvements / issues / suggestions
- Cultural

**Initials:**
- Financial Counsellor Initials
- Supervisor Initials