2025 Innovation Projects

How they fit into the Financial
Counselling End-to-End Client Journey

Stage 1

ACCESS AND TRIAGE

1. Client enters service via self-referral or referral.
2. Service conducts eligibility screening and urgency assessment.
3. Appointment booked, waitlist placement, or referral elsewhere.

SECL

The BILLY project (Bills Information Loans & Language for You) is aimed at improving access and inclusion for Multicultural communities attending Bring Your Bills Days. The project is aimed at streamlining information and access to services. In language build with ethical AI will help support communities experiencing added challenges and barriers in engaging with services.

FCA

Open Banking FCA
Clients may be offered the option to share banking information through Open Banking, with a unique consent link generated and sent to the client. Consent can be provided at triage, engagement or assessment, and where data is shared it is used to support information gathering and assessment.

Catholic Care Wilcannia Forbes

Conceptual design and proof of concept of AI tools to address unmet demand and reduce waiting times in rural and regional Western NSW. The project will define AI models, agents and workflows that achieve these objectives, while ensuring a welcoming and empathetic user experience that supports ongoing engagement, sets clear expectations and prepares clients for in person support.

FCVic

FCVic AI Concept Project
Develops a concept and proof of concept for AI tools and workflows to address unmet demand and reduce waiting times in rural and regional areas, with a strong focus on creating a user experience that is welcoming, clear, manages expectations and supports engagement prior to in person support.

Tenants Vic

Tenants Vic Triage Project
Uses live chat and automated triage to more efficiently screen renters for financial counselling issues and book them into appropriate appointments, improving access and reducing delays at the entry point to services.

Stage 2

ENGAGEMENT AND CONSENT

1. Client attends first appointment.
2. Service explains scope, confidentiality, and process.
3. Client signs privacy consent and authority to act.

Stage 3

INFORMATION GATHERING

1. Client provides financial documents and shares circumstances.
2. Counsellor gathers income, expenses, assets, and debts to prepare a Statement of Financial Position.
3. Case notes and client file established.

Redgum Justice

Transcription. Testing Heidi and MS tools

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Good Shepherd

Voice to Text Agent
The voice-to-text agent captures financial data in real time to automatically populate and prepare a draft Statement of Financial Position, eliminating manual entry and accelerating the transition to personalized advice

Stage 4

ASSESSMENT

1. Counsellor builds budget and reviews debts.
2. Hardship eligibility assessed.
3. Legal and dispute issues identified.

Stage 5

OPTIONS & DECISION MAKING

1. Counsellor explains options and consequences.
2. Client chooses preferred pathway.
3. Action plan agreed and documented.

Stage 6

REPRESENTATION & ADVOCACY

1. Counsellor contacts creditors with authority.
2. Negotiates hardship arrangements and lodges disputes.
3. Communications and outcomes recorded.

Stage 7

REFERRALS & WRAPAROUND SUPPORT

1. Agreements monitored and renegotiated if needed.
2. Follow-ups conducted and outcomes tracked.

Stage 8

ONGOING CASE MANAGEMENT

1. Agreements monitored and renegotiated if needed.
2. Follow-ups conducted and outcomes tracked.

Stage 9

CASE CLOSURE

1. Additional needs identified.
2. Warm referrals made to support services.

Central Coast Region Financial Counselling Service

Central Coast Statement of Financial Position Project
Reinvents the Statement of Financial Position by digitising and streamlining financial information gathering, assessment and option development, primarily supporting stages three to five of the client journey, with additional benefits for documentation, authority generation and more efficient case management in later stages.

Redgum Justice

Testing Co-Pilot. ChatGPT and Gemini for Case Management (Stage 4 to 9)

FCQ

FCQ Vanguard Technical Financial Counselling Support
Provides learning, guidance and responses to case note related enquiries using FCQ approved knowledge sources that can be updated as documents change. Supports new, existing and closing client case notes and is designed to assist financial counsellors across all stages of the client journey.

FCAN

FCAN Multilingual Project
Develops multilingual tools to support communication between financial counsellors and clients with limted or no English, reducing reliance on third party interpreters and improving accessibility and engagement across the full client journey.

SECL

SECL's Financial Counselling Companion- AI tools for FC's project is a wrap around of entire FC client journey map. Bringing in ethical AI use with the client and in FC practice.