

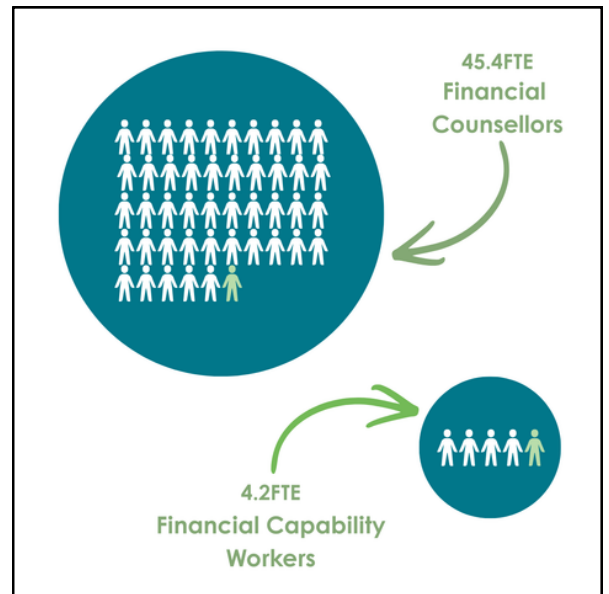
2025 Expansion Round

Expansion Grants fund additional financial counselling services in areas of high disadvantage and high unmet demand. Grants began in March 2026.

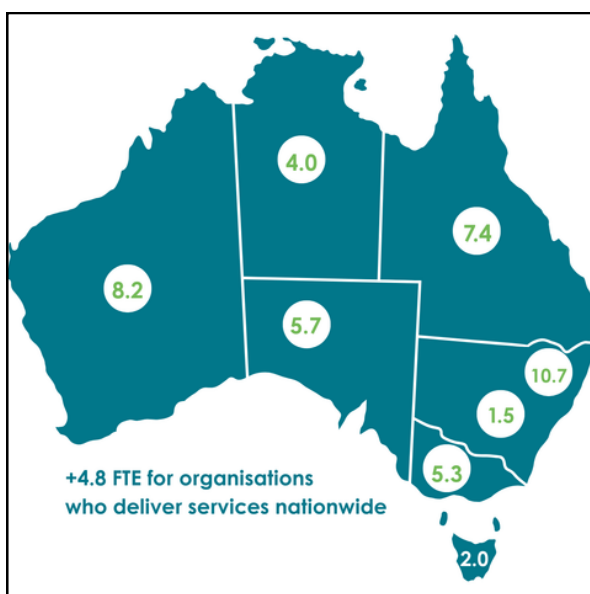
Grant round at a glance



49 grantees will share in \$22.65 million over three years - funding a workforce of 49.6FTE.



While most funded positions are financial counsellors, we also funded 4.2FTE financial capability workers



FTEs have been added in every state and territory, as well as delivering services nationwide.



FCIF has funded services across the country, from metro areas to remote communities.



2025 EXPANSION ROUND GRANT RECIPIENTS

Indigenous Organisation Expansion Grants

Funding organisations that are at least 51% Indigenous owned or controlled to deliver services

Jacaranda Community Centre Inc.

Grant amount: \$479,797

Service delivery area: Perth, South West, South East, WA

The grant will fund one full-time financial counsellor to provide outreach in Perth's South West, plus one part-time Financial Capability Worker (45 hrs per f/n, South East). Services will deliver financial counselling, literacy and early intervention support with referrals where needed.

Marra Worra Worra Aboriginal Corporation

Grant amount: \$599,746

Service delivery area: Outback North, WA

Grant funds will be used to expand service delivery hours and acquire one Starlink Roam kit with subscription, enabling culturally safe outreach, face-to-face counselling and community education to remote Fitzroy Valley Aboriginal communities.

Money Mob Talkabout Limited

Grant amount: \$599,746

Service delivery area: Outback, NT, Outback, SA

The grant will fund one full-time senior financial counsellor, office and administrative costs, remote travel and accommodation expenses, and a living away from home allowance employment incentive. They will service three remote communities, 10 times per year, and Alice Springs.

National Expansion Grants

Funding nationwide services

Centre for Women's Economic Safety Ltd.

Grant amount: \$396,852

Service delivery area: National

This grant will be used to employ a 0.9FTE financial counsellor on a short-term contract, for an additional 32 months, to support more women through its financial abuse-specialist financial counselling service, Money Clinics. These clinics provide advice and support for women experiencing, escaping or recovering from economic abuse; including addressing coerced debts, financial safety planning, budgeting and preparing for family law financial disclosures.

Financial Rights Legal Centre

Grant amount: \$362,796

Service delivery area: National

Mob Strong will use the grant to employ a full-time First Nations financial counsellor, and support training and ongoing service delivery nationally. This grant will allow funding for one position to provide culturally safe, financial counselling for First Nations peoples.

Good Shepherd Australia New Zealand

Grant amount: \$479,020

Service delivery area: National

Grant funds will be used to expand Good Shepherd's national FDV financial counselling service by employing one full-time specialist financial counsellor. This role will reduce wait times and turn-aways by supporting an additional 60 victim survivors annually, providing trauma-informed, complex casework services via phone and online services nationwide.

Knowmore Legal Service Limited

Grant amount: \$479,414

Service delivery area: National

Grant funds will establish a full-time financial counsellor to support survivors of childhood sexual abuse. The role will provide nationwide phone support and enable financial counsellors in all offices to deliver face-to-face appointments, addressing unmet demand for this cohort.

Uniting (Victoria and Tasmania) Limited.

Grant amount: \$468,791

Service delivery area: National

Grant funds will be used to employ a full-time financial counsellor to work exclusively within the national Energy Support Program to assist vulnerable consumers who are currently waiting up to four months to see a financial counsellor.

State/Territory Expansion Grants

Funding services within each state and territory

ACT

Care

Grant amount: \$358,792

Service delivery area: Australian Capital Territory

Care will use the grant funds to employ a part-time (0.75FTE) financial counsellor and to provide them with specialist training in trauma-informed practice and the problem gambling skillset. Grant funds will cover the financial counsellor's Financial Counselling ACT membership, professional supervision, and Financial Counselling Australia Conference attendance each year.

The Trustee For The Salvation Army (NSW) Property Trust

Grant amount: \$359,848

Service delivery area: Australian Capital Territory

The funds will be used to employ a financial counsellor in Canberra SA4 (0.75 FTE). This financial counsellor will be based at the site in Braddon alongside an experienced financial counsellor who has been working there full-time but due to reduced funding is working two days/week as of 1 October 2025.

NSW

Anglican Community Services

Grant amount: \$479,752

Service delivery area: Sydney, Blacktown

The grant will fund 1.2FTE financial counsellor in the Mount Druitt area, enabling culturally safe, trauma-informed financial counselling for clients facing complex financial hardship. It will enable the organisation to reach 140 additional clients annually, improving outcomes through timely, specialist intervention in critically under-resourced communities.

Community Support & Outreach Services Central Coast Ltd.

Grant amount: \$479,797

Service delivery area: Central Coast

The grant will be used to employ one additional 0.9FTE financial counsellor. This new position will increase appointment availability, reduce wait times, and allow the organisation to establish outreach venues closer to clients, ensuring greater access to high-quality financial counselling services.

Lifeline Northern Beaches Limited.

Grant amount: \$233,529

Service delivery area: Sydney - Northern Beaches, North Sydney and Hornsby

This grant funds a part-time financial counsellor (22.5 hours/week), increasing capacity to 52.5 hours/week. This enables timely access, coordinated care for vulnerable clients and sustained outreach to Northern Beaches Women's Shelter.

State/Territory Expansion Grants ctd.

Macarthur Legal Centre Inc

Grant amount: \$479,758

Service delivery area: Sydney South West

The grant will be used to grow Macarthur Legal Centre's Domestic and Family Violence (DFV) Financial Counselling Service by employing an additional 1.0FTE financial counsellor to provide financial counselling and service promotion activities in the Macarthur region to victim survivors of DFV.

The FCIF Board approved a variation to this grant in June 2026 recategorising it as a State/Territory Expansion Grant, in line with its updated service delivery footprint.

Mission Australia

Grant amount: \$479,797

Service delivery area: Capital Region, Illawarra, Southern Highlands and Shoalhaven

The grant funding will employ 1.0FTE financial counsellors to alleviate unmet demand across 3 SA4s. The position will be split into two 0.5FTE roles which will be flexibly based in the Illawarra/Shoalhaven region and Capital region. Funding will cover employee on costs, wages, tools of the trade and travel.

Verto Ltd.

Grant amount: \$349,798

Service delivery area: Central West

The grant will fund one full-time financial counsellor across the Central West. Funding will be used to continue VERTO's current support, reducing unmet demand by providing timely, financial counselling that strengthens resolution rates, stability and financial wellbeing particularly for vulnerable cohorts.

Wyong Neighborhood Centre Inc

Grant amount: \$479,797

Service delivery area: Central Coast

The grant will be used to employ one (or two job share) part-time financial counsellor/s for a total of 21-28 hours per week and one part-time financial capability worker (trainee FC) for 14 hours per week plus all program related expenses.

NT

Lutheran Community Care

Grant amount: \$597,750

Service delivery area: Outback

The grant will fund 1.4FTE financial wellbeing roles embedded in Lutheran Care's NT Homelessness Central Intake Service in Alice Springs, with quarterly outreach to Katherine and Tennant Creek. Services include financial counselling and capability support, group budgeting sessions and individual assistance to prepare clients for sustainable housing.

State/Territory Expansion Grants ctd.

QLD

Shelter Housing Action Cairns Association Incorporated

Grant amount: \$457,594

Service delivery area: Cairns

SHAC will use the grant funds to employ one 0.8 FTE financial counsellor to deliver specialised remote casework services tailored to the needs of people who are experiencing homelessness in Cairns. The services will focus on addressing financial factors leading to homelessness and achieving future housing security.

The FCIF Board approved a variation to this grant in September 2026.

Tenants Queensland Ltd.

Grant amount: \$347,418

Service delivery area: Statewide

Funds will be used to employ a 0.9FTE financial counsellor delivering services face to face and through ICT through Tenants Queensland's nine regional and six sub-contractor offices and 868 Community Access Points throughout Queensland.

Women's Legal Service Queensland Limited

Grant amount: \$479,797

Service delivery area: Wide Bay

The grant will be used to employ one part-time financial counsellor at 0.5FTE per week and one part time financial capability worker at 0.5FTE per week.

SA

Lutheran Community Care

Grant amount: \$479,797

Service delivery area: Adelaide North

Lutheran Care will use the grant funds to employ one full-time financial counsellor (1.0FTE) to service outlets across the Northern Adelaide SA4 region.

UnitingSA Ltd

Grant amount: \$460,667

Service delivery area: Adelaide - West

UnitingSA will use the grant funds to employ 1.0FTE financial counsellor to work in the Adelaide West SA4. The focus will be on meeting high levels of demand for 1:1 financial counselling, in addition to some targeted financial capability workshops for key cohorts (e.g., First Nations groups and inpatient settings).

TAS

Anglicare Tasmania Inc.

Grant amount: \$479,797

Service delivery area: Statewide

Grant funds will support one full-time financial counsellor to deliver financial counselling across Tasmania. The role will provide direct client support, financial advocacy and community outreach, addressing high demand and improving access to services for vulnerable people in both regional and

State/Territory Expansion Grants ctd.

VIC

Anglicare Victoria

Grant amount: \$469,938

Service delivery area: Latrobe - Gippsland

Anglicare Victoria will use the grant to employ a 0.9FTE financial counsellor dedicated to intake, providing around 1,170 service hours annually. The role will deliver timely engagement, assessment and crisis support, reducing disengagement and improving access to financial counselling in the Latrobe-Gippsland region.

Bendigo Family And Financial Services Incorporated

Grant amount: \$479,797

Service delivery area: Bendigo

The grant will be used to employ 1.4FTE (1.0 and 0.4FTE) expanding service capacity by 140%. This will reduce wait times from 12 weeks to 1-5 weeks (triaged), ensuring vulnerable Bendigo residents in financial hardship receive timely, trauma-informed financial counselling and improved pathways to financial wellness and stability.

Finwell Support Limited

Grant amount: \$479,797

Service delivery area: Geelong, Warrnambool and South West

The grant will be used to employ one full-time financial counsellor, plus travel expenses, to provide outreach support in South West Victoria.

The Trustee for The Salvation Army (Victoria) Property Trust

Grant amount: \$479,797

Service delivery area: Melbourne - West

The grant funds will be used to employ one full-time financial counsellor (FC) in the Melbourne-West SA4 (1.0FTE). The new FC will be based in Sunshine.

WA

Narrogin Community Support Association

Grant amount: \$428,021

Service delivery area: Western Australia - Wheat Belt

This project will employ two part-time financial counsellors (total 1.0FTE) and provide specialised staff training. This additional resourcing and expertise will enable Narrogin Community Support Association to expand services at the Narrogin office by 2.5 days per week for the entire grant period and provide a minimum of four community education workshops per year.

Redgum Justice Incorporated

Grant amount: \$359,915

Service delivery area: Statewide

Redgum will use the funds to employ a 0.8FTE Specialist Financial Counsellor to focus on issues which are substantially affecting sole traders and small business owners.

Women's Legal Service WA Inc.

Grant amount: \$361,899

Service delivery area: Perth (all), Statewide

The grant funds will be used to employ a full-time specialist domestic and family violence financial counsellor. This covers all employment on-costs and operational expenses to continue to deliver this service.

Target Region Expansion Grants

Funding services in the most highly disadvantaged SA4s, identified using ABS SEIFA data.

NSW

Kempsey Neighbourhood Centre Inc

Grant amount: \$479,328

Service delivery area: Mid North Coast

The grant will be used to employ one FTE financial counsellor to relieve the workload throughout the SA4 Mid North Coast NSW area, providing backup via face-to-face, phone and internet appointments. The position will be flexible to target areas of most demand and reduce response times.

Padstow Community Care

Grant amount: \$310,539

Service delivery area: Sydney Inner South West

The grant will be used to employ an existing staff member to the financial counsellor role 3 days per week. It will also be used to employ a new financial capabilities worker, 1-2 days per week. Services will include one-on-one sessions, workshops and community education.

The Trustee For The Salvation Army (NSW) Property Trust

Grant amount: \$479,797

Service delivery area: Sydney Parramatta

The grant funds will be used to employ one full-time financial counsellor in the Parramatta SA4 (1.0FTE). The new FC will be based at the Salvation Army's established accessible site in Parramatta.

Western NSW Community Legal Centre Inc

Grant amount: \$472,500

Service delivery area: Far West & Orana

Grant funds will be used to employ a full-time financial counsellor to provide financial counselling casework services, financial capability services and community legal education across Western NSW as well as external supervision.

Target Region Expansion Grants ctd.

NT

Central Australian Womens Legal Services Inc

Grant amount: \$453,246

Service delivery area: Outback

This grant will be used to employ one full-time financial counsellor and one part-time financial capability worker 3 days per week including travel expenses for service delivery at remote locations in Central Australia and the Barkly. Service delivery will include case work and community education.

QLD

Indigenous Consumer Assistance Network Ltd

Grant amount: \$599,746

Service delivery area: Outback

ICAN will use expansion grant funds to employ a full-time community outreach financial counsellor who will serve First Nations communities in Cape York and the Torres Strait Islands. Grant funds will cover travel expenses for three remote First Nations community visits, twice a year in the SA4 Outback Queensland region.

Regional Housing Limited

Grant amount: \$444,779

Service delivery area: Wide Bay

Grant funds will be used to employ 1.0FTE financial counsellor, 5 days per week for year 1, reducing to 0.9FTE, 5 days per week for years 2 and 3. Based out of Hervey Bay and providing extended service across the Wide Bay region via hybrid model including in person, phone and video link.

Sero4 Limited

Grant amount: \$479,797

Service delivery area: Darling Downs Maranoa

Grant funds will be used to employ 1.0FTE financial counsellor to service up to 360 women per annum for financial counselling case work and capability services and 288 women for financial capability education who are incarcerated at Sth. Qld Correctional Centre at Gatton in the Darling Downs.

The Salvation Army (QLD) Property Trust

Grant amount: \$479,797

Service delivery area: Ipswich

Grant funds will be used to employ one full-time Financial Counsellor (FC) in Ipswich SA4 (1.0FTE). The new FC will be based at the Salvation Army's established, accessible site in Ipswich.

Target Region Expansion Grants ctd.

YFS Ltd

Grant amount: \$479,797

Service delivery area: Logan Beaudesert

The grant funds will be used to employ one full-time financial counsellor. This role will provide free, confidential financial counselling to individuals and families experiencing financial hardship, including support with debt management, budgeting and advocacy. The counsellor will deliver services both in-person and remotely, ensuring accessible support across the region.

SA

Anglican Community Care Incorporated

Grant amount: \$479,465

Service delivery area: South East

The grant will be used to hire a 0.6FTE financial counsellor and a 0.6FTE financial capability worker. Services will be provided through both phone, digital platform or in-person meetings, ensuring accessibility and support for clients who live in regional communities and who are experiencing financial hardship.

Centacare Catholic Country SA Limited

Grant amount: \$599,746

Service delivery area: Outback

CCCSA will use the grant funds to employ one part-time financial counsellor (nine days per fortnight) in Port Augusta with the role undertaken by a student intern working towards qualifications in line with South Australian standards, and deliver financial capability services in Port Lincoln (six days per fortnight).

Zahra Foundation Australia

Grant amount: \$471,963

Service delivery area: Adelaide North

Zahra Foundation will use the grant funds to employ a dedicated full-time Specialist Domestic Violence Financial Counsellor, addressing the critical unmet demand for tailored financial counselling support for women and families impacted by domestic and family violence (DFV).

TAS

The Trustee For The Salvation Army (Tasmania) Property Trust

Grant amount: \$479,797

Service delivery area: West & North West

The grant funds will be used to employ one full-time financial counsellor (1.0FTE) to be based in North/North West and work from two active Salvation Army sites in Burnie and Devonport.

Target Region Expansion Grants ctd.

VIC

Vincentcare Victoria

Grant amount: \$479,797

Service delivery area: Shepparton

The grant funds will be used to employ 0.8 FTE financial counsellor and support increase in senior financial counsellor hours 0.2 FTE to be delivered at our Community Hub in Shepparton

WA

Earth Garden Foundation Australia Ltd

Grant amount: \$453,495

Service delivery area: Outback North

The grant will be used to employ one part-time financial counsellor for three days per week, one part-time project co-ordinator for three days per week, plus travel and office expenses for both to deliver FC services at eight remote Aboriginal communities twice a year.

Finucare

Grant amount: \$479,797

Service delivery area: Mandurah

Money Mentors will use the grant to fund a financial counsellor five days per fortnight and a financial capability worker five days per fortnight. They will both work in the Mandurah area from the same office.

Ruah Community Services Limited

Grant amount: \$592,834

Service delivery area: Outback South

Funding will support one full-time financial counsellor in Geraldton to provide specialist financial counselling, complemented by client workshops and financial education sessions. The role will reduce unmet demand by expanding local service capacity and ensuring coordinated, trauma-informed support for complex clients through Ruah's integrated service model across Geraldton.