

# Grant Guidelines

2025 Expansion Round

August 2025



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*We live and work on the lands of the Gadigal, Wangal and Gayamaygal people of the Eora Nation. We recognise them and other Traditional Custodians of this unceded land. We pay our respects to elders past and present. Always was, always will be, Aboriginal land.*

## 1. About the Financial Counselling Industry Fund

The Financial Counselling Industry Fund (FCIF) is a registered charity established in 2024. Our charitable purpose is to help people experiencing financial vulnerability by reducing the level of unmet demand for financial counselling services. Over 80 companies across the banking, insurance, energy, wagering, telecommunications, credit and buy-now-pay-later industries have come together to provide \$36 million over three years in support of this mission.

We developed the [FCIF Grants Strategy 2025-2028](#) in consultation with stakeholders. Guided by this strategy we will undertake grant rounds in our three priority areas: Innovation, Expansion and Workforce.

Our grants programs aim to enable more Australians to get more timely access to financial counselling services. We will fund activities that help to reduce wait times and, along with other funding bodies, enable financial counselling service providers to better meet the demand for financial counselling services now, and in the future.

Our [funding principles](#) describe how we will ensure fair grants processes, sustainably support the financial counselling sector, and focus on impact.

## 2. About the 2025 Expansion Round

The purpose of the 2025 Expansion Grant round is to reduce unmet demand by funding additional financial counselling service delivery in areas of high disadvantage and high unmet demand for services.

As outlined in our Funding Principles, industry funding is additional to ongoing government funding of financial counselling. The 2025 Expansion Round does not replace the ongoing role of government funding of financial counselling services.

There are four types of Expansion Grants in the 2025 Expansion Round:

1. **Target Region Expansion Grants** – funding additional financial counselling services in 20 identified Statistical Area 4 (SA4) regions of high disadvantage (See Appendix 1)
2. **Indigenous Organisation Expansion Grants** – funding organisations that are at least 51% indigenous owned or controlled to deliver additional financial counselling services
3. **State/Territory Expansion Grants** – funding additional financial counselling services within each state and territory.
4. **National Expansion Grants** – funding organisations that deliver services nation-wide to deliver additional financial counselling services

Eligible organisations may submit one application only.

An eligible organisation that operates across multiple state/territory jurisdictions under a single ABN may be eligible to submit multiple applications, subject to FCIF's prior approval. The final decision about whether to accept an application rests with FCIF.

FCIF may, at its discretion, award a grant type different to the grant type sought in an application.

Approximately \$22.79 million in total will be awarded in the 2025 Expansion Grant round.

	Target Region Expansion Grants	Indigenous Organisation Expansion Grants	State/Territory Expansion Grants	National Expansion Grants
Service delivery area	Within one of the 20 identified SA4 target regions (see Appendix 1 for SA4 target region list)	Your nominated area	Within the relevant state or territory	Nation-wide
Duration	Grants will be awarded for a three-year period			
Maximum annual grant amount	\$156,000, or \$195,000 for very remote SA4s <sup>1</sup>	\$156,000, or \$195,000 for very remote SA4s	\$156,000, or \$195,000 for very remote SA4s	\$156,000
Indicative number of grants	20 (one per target region)	3	18 (see Appendix 2 for breakdown)	3
	<p>Grantees must deliver FCIF funded services within the nominated service delivery area.</p> <p>Grant amounts are subject to GST.</p> <p>There is an additional 2.5% annual inflation adjustment to the maximum annual grant amount.</p> <p>FCIF may, at its discretion, award an amount different to the applicant's requested amount.</p> <p>The number of grants is indicative only and may change at FCIF's discretion</p>			

### 3. Who is eligible to apply?

To be eligible, applicants must be an Australian registered business. Government entities and private individuals (including sole traders) are not eligible to apply.

The applicant is the legal entity that will enter into the Grant Agreement with FCIF.

Organisations may wish to form consortiums with other organisations. A consortium must nominate a lead applicant who is solely accountable to FCIF for the delivery of grant activities.

<sup>1</sup> See Appendix 3 for the list of Very Remote SA4s

## 4. Eligible activities and expenditure

Expansion Grants must be used to:

- provide free financial counselling to help people unable to pay their bills, or at imminent risk of not being able to do so, to address their financial problems through the provision of information, advocacy and/or negotiation
- provide free financial capability services to help people to build longer-term financial skills, knowledge and capabilities

FCIF will fund the following:

- Salaries (or part thereof) for:
  - Financial Counsellors
  - Financial Capability Workers
  - Trainees in either of the above roles
- Professional development costs (or part thereof) for FCIF-funded roles, such as:
  - Professional membership fees
  - Professional training (including professional association conference attendance)
  - Professional supervision
- Staffing overheads for FCIF-funded roles, such as:
  - Rent, utilities, telecommunications, insurance and recruitment costs
- Administrative expenditure related to FCIF-funded grant activities, such as:
  - Interpreting or translating services
  - Vehicle lease expenses
  - Domestic transport expenses
  - Assets up to \$10,000 that can reasonably be attributed to service delivery
  - Technology expenses
  - Client intake and triage costs
- Other expenditure directly related to FCIF-funded grant activities

Please note that FCIF-funded employees must be paid in accordance with the relevant Industrial Award and FCIF-funded financial counsellors must maintain membership of a financial counselling professional association.

## 5. Ineligible activities and expenditure

Expansion Grants must not be used to undertake:

- Commercial or profit-making activities
- Activities that promote, support or oppose a political party, candidate or elected official
- Activities funded by other sources
- Activities not related to financial counselling or financial capability
- Financial capability services where the organisation does not also provide financial counselling services

FCIF will not fund the following:

- Cash payments, or other financial benefits, to clients
- Costs not related to the FCIF-funded activities
- Retrospective costs
- Litigation costs
- Overseas travel
- Funding for staff or operational costs beyond the grant term

## 6. Assessment criteria

Applications will be evaluated against the following criteria:

1. **Unmet demand:** Evidence of unmet demand for financial counselling services in the nominated service delivery area (30%)
2. **Impact:** The extent to which the grant activities are expected to reduce unmet demand (30%)
3. **Efficiency & capability:** The applicant's capability to deliver the grant activities and the extent to which the grant activities demonstrate value for money (40%)

Please note: To demonstrate unmet demand, applicants must provide financial counselling service delivery data for the nominated service delivery area.

An applicant's past service delivery performance may be considered during the assessment process.

## 7. What is unmet demand?

*Unmet demand* refers people who are suitable for financial counselling and are seeking financial counselling help but cannot secure timely access to services.

It is distinct from *unmet need* which refers to people experiencing financial vulnerability but who are not currently seeking financial counselling help.

Evidence of unmet demand could include:

- Turnaway due to capacity constraints, or
- Long wait times for initial access to a service

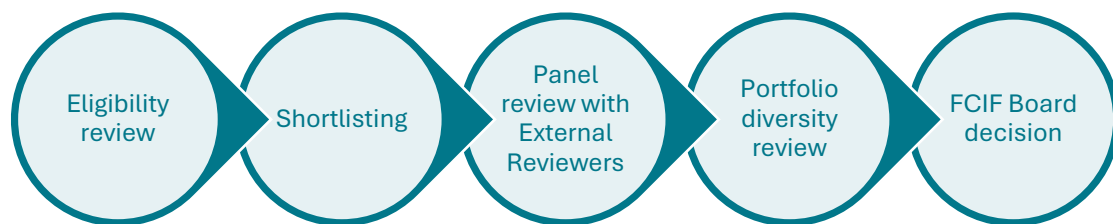
FCIF currently considers a long wait time to be more than two weeks.

Some situations are not considered to be unmet demand. For example, we do not consider "no shows" (where the client does not attend a scheduled appointment) to be unmet demand as the service was available.

In partnership with Financial Counselling Australia, FCIF is currently developing a standardised way to measure unmet demand, which will be incorporated into our grantee reporting obligations. More information on the Measuring Unmet Demand Working Group is available on our [website](#).

## 8. Assessment process

Applicants must complete the application form on FCIF's applicant portal. Applications will be assessed using the following process:



- **Eligibility review:** The application will not progress if it does not meet the eligibility criteria.
- **Shortlisting:** FCIF will review applications against the Grant Guidelines and assessment criteria in a competitive merit-based process. A short list of applications will be identified for Panel review.
- **Panel review:** A panel of four people comprising two FCIF staff and two External Reviewers will assess shortlisted applications against the Grant Guidelines and assessment criteria.
- **External Reviewers:** External reviewers will be appointed by the FCIF Board. External reviewers will be required to declare any conflicts of interest and sign a Non-disclosure Agreement. External reviewers may be drawn from relevant state and commonwealth government agencies and will bring local financial counselling knowledge or expertise in financial counselling and financial capability service delivery grants.
- **Portfolio diversity review:** FCIF recognises the value of having a diverse range of services available for people experiencing financial vulnerability. The portfolio diversity review is our opportunity to review and, if necessary, prioritise funding to applicants serving diverse community needs. We may consider a range of factors including, but not limited to, service delivery model, specialised services or culturally responsive service delivery. Our goal is to fund a diverse portfolio of service offerings.
- **FCIF Board decision:** The FCIF Board will make all funding decisions. All decisions are final. Applicants will be notified of the outcome in writing following the FCIF Board's decision. Successful applicants will also receive a Grant Agreement.

Applicants may be contacted at any stage of the assessment process to provide further information. There is no implicit guarantee of approval at any stage in the process.

Due to the anticipated high volume of applications, individual feedback to unsuccessful applicants will not be provided. General feedback will be published on the FCIF website at the conclusion of the assessment process.

## 9. Obligations for successful applicants

Successful applicants must:

- Enter into a legally binding Grant Agreement with FCIF outlining grant activities, payment milestones, reporting requirements and funding terms and conditions.
- Submit six monthly progress reports based on the grant activities and outcomes, including data on levels of unmet demand and data reporting on services delivered under the grant, in a standard format as defined by FCIF. Please see Appendix 5 for a list of the service data that we will require grantees to submit in their progress reporting.
- Complete a final report, using FCIF's template, detailing grant outcomes, learnings and impact. Impact reporting will be based on our impact measures.
- Provide a financial acquittal. Unspent funds must be returned to FCIF.

The obligations set out above will be linked to payments as set out in the Grant Agreement.

## 10. Grant payments

The Grant Agreement will specify the maximum grant amount payable. This amount is fixed and will not be increased under any circumstances.

The grant will be paid in six monthly instalments. The first payment will be made on commencement of the grant term. Subsequent payments will be subject to six-monthly progress reporting and eligible expenditure review and will be adjusted for unspent amounts from previous payments.

If your organisation is registered for GST, where applicable, we will add GST to the grant payment and issue a Recipient Created Tax Invoice (RCTI).

## 11. Grant variations

We recognise that unexpected events may affect planned activities and service delivery. In these circumstances, grantees can request a variation to their Grant Agreement. It should not be assumed that a variation request will be successful. We will consider your request based on provisions in the Grant Agreement and the likely impact on achieving outcomes. Requests to submit a grant variation must be submitted by email to [grants@fcif.org.au](mailto:grants@fcif.org.au).

## 12. Conflicts of interest

As part of your application, you will be asked to declare any actual, perceived or potential conflicts of interest or that, to the best of your knowledge, there is no conflict of interest.

If you later identify an actual, perceived or potential conflict of interest, you must immediately inform FCIF in writing by email to [grants@fcif.org.au](mailto:grants@fcif.org.au).



## 13. Key dates & application information

All applications must be submitted via FCIF's applicant portal and in accordance with these Guidelines. You will need to register for an account or log in if you have an existing account.

Applications will close at 5pm AET on the date indicated below.

Activity	Date
<b>Applications open</b>	1 September 2025
<b>Application submission deadline</b>	29 September 2025
<b>Notification of application outcome</b>	21 January 2026
<b>Grants commence</b>	1 March 2026

## 14. Late applications

We will not accept late applications unless an applicant has experienced exceptional circumstances that prevent the submission of the application. Broadly, exceptional circumstances are events characterised by one or more of the following:

- reasonably unforeseeable;
- beyond the applicant's control; and
- unable to be managed or resolved within the application period.

Exceptional circumstances will be considered on their merits and in accordance with probity principles. Requests to submit a late application must be submitted by email to [grants@fcif.org.au](mailto:grants@fcif.org.au).

## 15. Enquiries and contact information

FCIF can only provide general information and advice on completing your application. To maintain the fairness and integrity of the application process, applicants cannot be offered individual support or help with their applications.

Please review the [Frequently Asked Questions \(FAQs\)](#) on our website. If you have any enquiries that aren't addressed in this material, please contact [grants@fcif.org.au](mailto:grants@fcif.org.au).

## 16. Probity

We are committed to probity in all aspects of the grants cycle including application, assessment and ongoing grant management. FCIF will conduct the 2025 Expansion Round in accordance with its [Grant Probity Policy](#). The Grants Probity Policy establishes guidelines for ethical behaviour in all grant-related activities.

If you have any probity concerns, please raise them with FCIF by emailing [info@fcif.org.au](mailto:info@fcif.org.au).

## Appendix 1 – Target Regions

Target Regions were identified using the Australian Bureau of Statistics (ABS) Socio-Economic Indexes for Areas (SEIFA) SA4 Index of Relative Socio-economic Disadvantage (IRSD), Distribution of SA1 Deciles, 2021. The IRSD is a general socio-economic index that summarises a range of information about the economic and social conditions of people and households within an area. It is used as a broad measure of disadvantage. FCIF's target regions are the 20 SA4s with the highest proportion of Decile 1 SA1s.

SA4	State/ Territory	Maximum annual grant amount (Plus a 2.5% inflation adjustment in Year 2 and Year 3)
<b>Far West and Orana</b>	NSW	\$195,000
<b>Mid North Coast</b>	NSW	\$156,000
<b>New England and North West</b>	NSW	\$156,000
<b>Sydney – Inner South West</b>	NSW	\$156,000
<b>Sydney – Parramatta</b>	NSW	\$156,000
<b>Sydney – South West</b>	NSW	\$156,000
<b>Northern Territory – Outback</b>	NT	\$195,000
<b>Darling Downs – Maranoa</b>	QLD	\$156,000
<b>Ipswich</b>	QLD	\$156,000
<b>Logan – Beaudesert</b>	QLD	\$156,000
<b>Queensland – Outback</b>	QLD	\$195,000
<b>Wide Bay</b>	QLD	\$156,000
<b>Adelaide – North</b>	SA	\$156,000
<b>South Australia – Outback</b>	SA	\$195,000
<b>South Australia – South East</b>	SA	\$156,000
<b>West and North West (Tas)</b>	TAS	\$156,000
<b>Shepparton</b>	VIC	\$156,000
<b>WA – Outback (North)</b>	WA	\$195,000
<b>WA – Outback (South)</b>	WA	\$195,000
<b>Mandurah</b>	WA	\$156,000

## Appendix 2 – Indicative grant allocations for State/Territory Expansion Grants

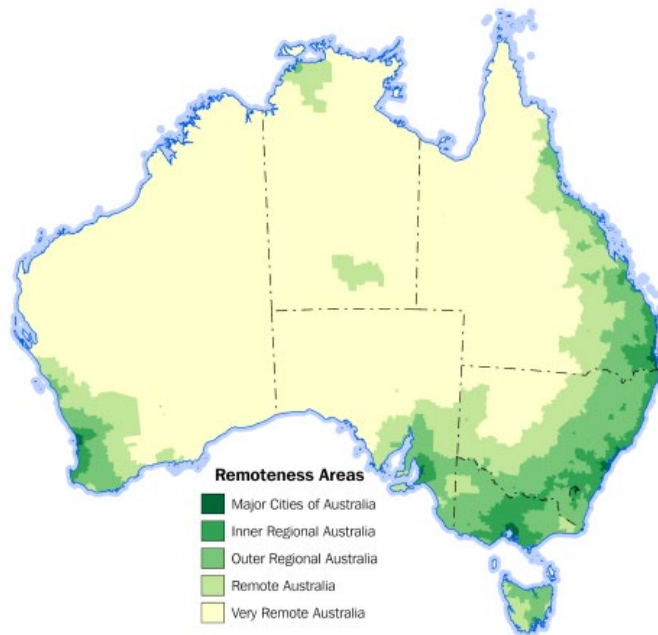
State/Territory Expansion Grants have been allocated broadly in line with population. All states and territories have a minimum allocation of one grant.

The allocation is indicative and may change at FCIF's discretion.

Region	Indicative number of grants to be awarded
<b>New South Wales</b>	4
<b>Victoria</b>	4
<b>Queensland</b>	3
<b>Western Australia</b>	2
<b>South Australia</b>	2
<b>Tasmania</b>	1
<b>Australian Capital Territory</b>	1
<b>Northern Territory</b>	1

## Appendix 3 – Very Remote SA4s

The image below shows the ABS Remoteness Areas published 21 March 2023.



We have used the ABS Remoteness Area Classifications to identify the following SA4s that are eligible for the very remote loading payment:

- Far West and Orana (SA4 code 105)
- Northern Territory – Outback (SA4 code 702)
- Queensland - Outback (SA4 code 315)
- South Australia – Outback (SA4 code 406)
- WA – Outback (North) (SA4 code 512)
- WA – Outback (South) (SA4 code 511)

## Appendix 4 – About SA4s

Statistical Areas are geographic regions defined by the Australian Bureau of Statistics (ABS) for the collection and analysis of population data, including Census results.

The ABS uses a standard hierarchy called the Australian Statistical Geography Standard (ASGS). The levels are:

- Mesh Blocks – the smallest units, typically containing 30–60 dwellings
- SA1 (Statistical Area Level 1) – populations of 200 to 800 people
- SA2 – medium areas representing local communities
- SA3 – larger regions aligned to Local Government Areas or similar
- SA4 (Statistical Area Level 4) – large sub-state regions used for labour force and service planning
- States and Territories
- Australia

SA4s are the level used in this grant round. They generally contain populations between 100,000 and 500,000 people, though regional SA4s may have smaller populations (100,000–300,000).

There are 88 SA4 regions in Australia.

Please see the [ABS website](#) to locate your SA4.

## Appendix 5 – Service delivery data reporting

Grantees will be required to submit service delivery data outlined in the table below as part of their regular six-monthly progress reports. Please note this list is indicative and subject to change.

This list is drawn from the [Financial Counselling Australia's National Minimum Data Set \(August 2024\)](#) and Outcomes Framework. FCIF will utilise the data definitions specified in those documents.

Reporting area	Reporting requirement
<b>Demographics</b>	Year of client's birth or estimate year of client's birth
	Client's gender
	Postcode
	Nature of client's accommodation
	Client's household composition (who do they live with?)
	Main language that the client speaks at home
	Does the client identify being of Aboriginal or Torres Strait Islander origin?
	Does the client have a disability?
	Client's main employment status
	Client's main income source
	Client's estimated net annual income
<b>Referral in</b>	Referral in pathway
<b>Client's situation</b>	Presenting Issues
	Client attributes
<b>Service Provided</b>	Service channel
	Service provided
	Number of appointments
<b>Referral out</b>	Referral out pathways
<b>Outcome KPIs</b>	Does the client feel more confident to address their financial situation?
	Does the client achieve their goals developed with their financial counsellor?
	Does the client feel less stressed after financial counselling?
	Does the client feel their wellbeing has improved?