



## **University of South Australia Students Association**

### **Financial Counselling Services Charter**

Our primary role is to provide to the University of South Australia students with independent, free and confidential advice about their personal financial situation. A Financial Counsellor can help to ensure that your circumstances and financial issues are heard, respected and acted on.

The purpose of this Charter is to explain what we do and how we provide our services. In it we set out our service commitments.

#### **What we do**

The Student Financial Counsellor service is an independent service that works solely for the best interests of **the student**. Financial Counsellors will ensure that students are supported by providing relevant information, referral and advice as well as acting as a financial counsellor or support person on matters of:

- Budgeting.
- Managing debt.
- Talking to you about your rights and responsibilities as a consumer.
- Advocating on your behalf with Campus-Central regarding University fee payments.
- Emergency Food Vouchers.
- In limited instances negotiating with creditors.
- Referral to other services inside and outside of the University.

*The Student Financial Counselling service is a free and confidential service available to all enrolled students.*

#### **1. Clarity of purpose**

All stakeholders have information on the scope and limitations of the service.

#### **2. Students first**

The Financial Counsellor will be non-judgemental and respectful of student's needs, views and experiences. The service will be transparent and as free from conflict of interest as possible. The service will be structurally separate from the University.

#### **3. Empowerment**

The Financial Counselling service will ensure that students direct the work of the Financial Counsellor. Students will have a say in the level of involvement and style of the Financial Counsellor support they want.

#### **4. Equal opportunity**

The service recognises the need to be proactive in addressing all forms of inequality, discrimination and marginalisation. Financial Counsellors will ensure fair and equitable allocation of their time between clients.

#### **5. Accessibility**

The service will be free of charge. The service will ensure that premises, policies, procedures and information materials are accessible to the University community.

#### **6. Accountability**

The service will have in place systems for monitoring performance and continuous improvement.

#### **7. Confidentiality**

The service will maintain the highest levels of confidentiality.

#### **8. Complaints**

USASA is welcoming of feedback, including complaints. There is a transparent process for receiving and addressing complaints.

### **Our Clients**

Our clients are the enrolled students of UniSA.

Our primary role is to deliver an agreed financial counselling service to students of the University. We provide services that impact directly on our students specifically the following:

1. Acting as the primary contact for student enquiries; supporting; actioning relevant enquiries; and providing information and advice about financial services within and outside of the University.
2. Ensuring students are supported appropriately by consulting and advocating with relevant creditors and service providers as agreed<sup>2</sup> by the students (in limited instances).
3. Advising students in matters concerning budgeting, managing debt, bad financial standing with the University, emergency food vouchers access, USASA grants and other financial support services within and outside of UniSA.
4. Supporting student financial negotiations by assisting students with preparation and presentation of documentation to the relevant institution(s).

**USASA Financial Counsellors are committed to providing the best possible standard of service to all its clients.**

We will:

- Be honest, ethical and professional

- Treat you politely and fairly
- Act with care and diligence in the execution of our duties
- Listen to what you tell us
- Endeavour to use plain language in our communication
- Respond in a timely fashion when answering reasonable requests for information
- Maintain appropriate confidentiality

USASA recognises the diverse needs of its clients and will:

- Ensure all Financial service public data clearly identifies contact details for further information;
- Provide opportunities for you to give feedback with our performance; and,
- Commit to continuously improve our level of service.

If we are unable to provide the service you need, we will refer you to an alternative contact point.

## **Our Service Standards**

When providing advice, we will:

- Consult widely to make sure that we include information from a range of views to determine the most appropriate way forward
- Ensure timeliness and quality in our interactions with students

When we are carrying out our responsibilities and tasks for our students we will:

- Strive for the highest ethical standards
- Be respectful of peoples' views, needs and experiences
- Be non-judgemental
- Maintain confidentiality
- Operate within a framework of equal opportunity

If you contact us, we will:

- Answer enquiries during normal office hours on Wednesdays and Thursdays (8:30am – 5.00pm ACST) and identify the name and/or position of the person speaking. The current USASA Financial Counsellor is only working two days a week.
- If we are unable to answer your phone immediately please leave a voice message with your contact details and we will ensure that you receive a response as soon as we can (within 3 working days)
- Meet with you within 5 working days of receipt of a formal request from you for assistance
- Reply to correspondence (letter, fax or email) within 3 working days of receipt or, if we can't answer within that time, send you an acknowledgment and let you know when you can expect a reply
- Refer you to the appropriate organisation if the matter is outside the USASA's area of expertise

In providing you with information we will:

- Give you the most accurate, up to date information available to us, within the limits imposed by confidentiality and privacy
- Answer you as fully and precisely as your request makes it practicable for us to do so

## **Performance against our service standards**

We welcome your comments to how successful we are in achieving the service standards set out in this Charter. Please send us comments by letter or e-mail on any matter of concern to you. We will:

- Monitor and evaluate our services against the standards we have set in this Charter
- Formally review the standards set out in this Charter once a year and adjust them where appropriate considering your comments and in response to ongoing changes
- Report annually in USASA's Annual Report on how well we have met the standards.

The Charter will be independently reviewed at least every three years. USASA invites comments from clients, stakeholders and staff as part of its monitoring and review procedures.

## **How you can help us**

You can help us meet our standards by:

- Providing your queries to us in writing.

- Giving us sufficient and accurate information for us to understand your request and be able to respond appropriately.
- Treating our staff courteously.
- Providing feedback and comments on the service we provide.

## **How to give us feedback**

We welcome feedback on our performance, so we can know to what extent we are meeting your needs. If you have any comments or suggestions about improving our service, please let us know by contacting the Manager – Advocacy Programs, Luis Gardeazabal [luis.gardeazabal@unisa.edu.au](mailto:luis.gardeazabal@unisa.edu.au)

If you are dissatisfied or have concerns about our day-to-day services, please discuss this with the person you dealt with as soon as you are able, or alternatively contact the Manager – Advocacy Programs and we will try to resolve your concerns immediately.

If you are still not satisfied, please contact the General Manager Daniel.randell@unisa.edu.au who will respond within five working days of hearing from you.

If you are still dissatisfied with our service, we will refer you to the most appropriate complaints body.

## **Help us to improve this Charter**

We will use your comments to ensure that the service we provide is of the highest standard and that our charter accurately reflects this. We appreciate your efforts to help us to serve you better.

## **How you can contact us**

Manager – Advocacy Programs

Luis Gardeazabal

(08) 8302 2889

[Luis.Gardeazabal@unisa.edu.au](mailto:Luis.Gardeazabal@unisa.edu.au)

Financial Counsellor

Sharon Kernot

(08) 8302 2458

[Sharon.Kernot@unisa.edu.au](mailto:Sharon.Kernot@unisa.edu.au)

## Annexure 1

### Standards and examples of evidence

<i>Standard</i>	<i>Example of evidence</i>
The financial counselling service has an explicit statement of aims and objectives reviewed regularly.	Annual report, publicity materials.
The service is able unambiguously describe both verbally and in writing: <ul style="list-style-type: none"> <li>• Its students</li> <li>• Nature of matters within its remit</li> <li>• Limitations (what it doesn't do)</li> <li>• Means of contacting the service</li> </ul>	Publicity materials, student satisfaction surveys, Financial Counselling performance reviews.

### Students First

<i>Standard</i>	<i>Example of evidence</i>
The service clearly outlines the case management, process and have procedures for obtaining students' views on the impact of the financial counselling process.	Flowchart/procedure for case management; student feedback forms.

### Empowerment

<i>Standard</i>	<i>Example of evidence</i>
The University community is regularly informed about the service.	Information sessions; newsletters; annual report; publicity materials
All students contribute to the design and implementation of the service to ensure it meets their needs.	Student feedback is collected at case closures; student surveys

### Equal Opportunity

<i>Standard</i>	<i>Example of evidence</i>
Financial Counselling recruitment procedures promote diversity.	Job advertisements; position descriptions
All USASA staff have undertaken equal opportunity training.	Person specifications; training plans.

## Accessibility

<i>Standard</i>	<i>Example of evidence</i>
The service premises have wheelchair access.	Inspection of premises.
The service premises are welcoming and friendly.	Feedback from clients and financial counsellor.
The service is well known within the University.	Publicity materials; annual report; information sessions; surveys

## Accountability

<i>Standard</i>	<i>Example of evidence</i>
Data is recorded and analysed at regular intervals (eg quarterly or half yearly). This includes: <ul style="list-style-type: none"><li>• Number of students supported, age, gender, ethnic origin, disability, postcode.</li><li>• Nature of financial counselling issue, duration of relationship and amount of time spent on each case.</li><li>• Outcome.</li></ul>	Client database
Annual summary of work undertaken.	Annual report

## Confidentiality

<i>Standard</i>	<i>Example of evidence</i>
The service has a written confidentiality policy with is freely available and reviewed annually.	Copy of policy with date last reviewed.
Issues of confidentiality are addressed in training and supervision.	Employee induction; performance reviews; training plans.
All student records either written or electronic are stored securely.	Lockable cabinets, password protected computers.
Students are supported to have access to their own records.	Student feedback.

## Complaints

<i>Standard</i>	<i>Example of evidence</i>
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The service has a clearly articulated complaints procedure which is freely available and reviewed annually.	Copy of procedure with date last reviewed.
The Board receive regular reports of complaints and action taken.	Reports.
There is evidence of organisational learning from complaints.	Notes of meetings where complaints are discussed, and remediation plans implemented.