

Financial Counselling Service – Service Charter and Terms of Service

University of South Australia Student Association Inc. (USASA)

Welcome to University of South Australia Student Association Inc. (USASA) Financial Counselling Service.

Please read our Service Charter and Terms carefully.

If you do not agree to follow these standards and terms, you should not use our services.

Service Charter

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| Eligibility | <ul style="list-style-type: none"> This Financial Counselling service is a free, confidential and independent service that is available to all enrolled University of South Australia students. |
| Scope of Services | <ul style="list-style-type: none"> Our role is to provide UniSA students with free, confidential, independent and non-judgemental advice about the student client's personal financial situation. Some of the issues we can assist students with, are: <ul style="list-style-type: none"> Develop a budget to help manage your finances better Assess your financial situation and understand which debts are a priority Advocate and negotiate on your behalf to reduce/defer/waive payments with creditors Assist you in applying for the Emergency Grant Support Program Help you access Emergency Food Support and refer you to other emergency services Help deal with bad financial standing with the University Referral to other services inside and outside of the University Financial Literacy education |
| Guiding Principles | <p>USASA's Financial Counselling Services will:</p> <ul style="list-style-type: none"> Clarity of purpose: <ul style="list-style-type: none"> Ensure all stakeholders have information on the scope and limitations of the service. Student first: <ul style="list-style-type: none"> Ensure its Financial Counsellors are non-judgemental and respectful of student's needs, views and experiences. Be transparent and as free from conflict of interest as possible. Empowerment: <ul style="list-style-type: none"> Be informed and actively involved in the matter relevant to the student client's case(s). Have the opportunity to provide advice and referral of the case to ensure it meets the student client's complex needs. Equal opportunity: <ul style="list-style-type: none"> Recognise the need to be proactive in addressing all forms of inequality, discrimination and marginalisation. Ensure its Financial Counsellors fairly and equitably allocate their time between student clients. Accessibility: <ul style="list-style-type: none"> Be free of charge. |

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- Accountability:**
 - Ensure that premises, policies, procedures and information materials are accessible to the diverse University community.
 - Have in place systems for monitoring performance and continuous improvement of processes.
- Confidentiality:**
 - Maintain the highest levels of confidentiality in compliance with professional standards and the comply with the [Privacy and Confidentiality Policy and Procedure](#)
- Complaints:**
 - Welcome feedback, including complaints, and provide a transparent process for receiving and addressing feedback.

Our Responsibilities

Our Financial Counsellors will:

can help to ensure that your circumstances and financial issues are heard, respected and acted on.

- Abide by their employee Code of conduct at all times
- 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
- Provide opportunities for you to give feedback regarding our performance
- Commit to continuously improve our quality of service.
- Consult widely to make sure that we include information from a range of sources to determine the most appropriate way forward.
- Ensure timeliness and quality in our interactions with all stakeholders.
- Arrange an interview with student client at City West Campus, online via teleconference technology or through phone.
- If we are unable to answer your call, we will ensure that you receive a response within 1 working day, if a voicemail is left for us.
- Keep case notes in USASA's Case Management system for continuity of service, and deal with your data in accordance with the USASA Data Management Policy and Procedure and USASA Privacy and Confidentiality Policy and Procedure.
- Reply to correspondence (letter, or email) within 2 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.
- Ensure we meet with you at a mutually agreed time after responding to your correspondence.
- Refer you to the appropriate organisation if the matter is outside the scope of this service.

Your Responsibilities

Students accessing our services will:

- Abide by the University of South Australia's [Code of Conduct for Students](#) at all times.
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| | <ul style="list-style-type: none"> • Treat Financial Counsellors, students, University staff and the general public fairly, equally and with respect and courtesy. • Provide accurate and complete information relevant to your situation. • Attend appointments that are made with Financial Counsellors. • Report any inappropriate behaviour of a Financial Counsellor to the General Manager. • You agree that we can communicate with you and approved third parties by email. You understand that email is not a completely secure communication method. |
| Feedback and Complaints | <ul style="list-style-type: none"> • We welcome your comments and feedback regarding this service. • If you have any feedback, comments or suggestions, please let us know by contacting the General Manager • You may lodge a formal compliment or complaint via https://usasa.sa.edu.au/about/complimentsandcomplaints/ |
| Continuous Improvement | <p>We will:</p> <ul style="list-style-type: none"> • Monitor and evaluate our services against the standards we have set in this document. • Formally review this document once a year and adjust where appropriate. • Report annually in USASA’s Annual Report on the performance outcomes of the service. |

Terms of Service

By accessing or using our website and/or services, you agree to comply with and be bound by the following terms and conditions:

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| Eligibility | <ul style="list-style-type: none"> • Our services are available to students currently enrolled at the University of South Australia. • By using our services, you confirm that you are a current student, and you give us consent to verify your enrolment information with the University. |
| Scope | <ul style="list-style-type: none"> • Subject to limitations, our role is to provide the University of South Australia students with non-judgemental, independent, free and confidential advice about the student client’s personal financial situation. |
| Account Registration | <ul style="list-style-type: none"> • To access certain services, you will need to log in to your account at USASA.sa.edu.au (first time users may log in using their UniSA credentials). • You agree to provide accurate, current, and complete information during the registration process. • You are responsible for maintaining the confidentiality of your account information and password. You agree to accept responsibility for all activities that occur under your account. |

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| Privacy and Confidentiality | <ul style="list-style-type: none"> Your privacy is important to us. Please review our Privacy and Confidentiality Policy and Procedure, which governs how we collect, use, and share your information. |
| Limitations of Service | <ul style="list-style-type: none"> Our services are intended to provide advice, guidance, education and advocacy to help you achieve financial wellbeing. While we strive to offer accurate and helpful information, we do not guarantee specific outcomes or results. We do not provide legal, tax, or investment advice. For such matters, we recommend consulting with a licensed professional. |
| Student client Responsibilities | <ul style="list-style-type: none"> You are responsible for following our guidance and any applicable institutional policies and procedures. You are responsible implementing any recommended strategies to improve your financial wellbeing. You agree not to use our services for any unlawful purpose or in a manner that could harm our reputation or the effectiveness of our service efforts. |
| Prohibited Conduct | <ul style="list-style-type: none"> You agree not to engage in any of the following activities: <ul style="list-style-type: none"> Providing false or misleading information. Harassing or intimidating any staff member, student, or other individual involved in your case. Using our services to support any fraudulent or illegal activities. |
| Disclaimer of Warranties | <ul style="list-style-type: none"> Our services are provided "as is" without any warranties, express or implied. We do not guarantee the accuracy, completeness, or reliability of the information provided through our services. |
| Limitation of Liability | <ul style="list-style-type: none"> To the fullest extent permitted by law, USASA shall not be liable for any direct, indirect, incidental, special, or consequential damages arising out of or in connection with the use of our services. |
| Indemnification | <ul style="list-style-type: none"> You agree to indemnify, defend, and hold harmless USASA, its board members, employees, and volunteers, from any claims, liabilities, damages, and expenses (including reasonable legal fees) arising out of your use of our services, website or violation of these Terms. |
| Termination | <ul style="list-style-type: none"> You can stop using this service at any time. We reserve the right to terminate or suspend your access to our services at any time, without notice, for conduct including but not limited to the prohibited conduct that we believe violates these Terms or is harmful to other users or USASA. This may include (but does not limit our discretion to terminate you): <ul style="list-style-type: none"> If you stop providing us clear instructions which compromises our ability to assist you; If you do not accept our advice; If you tell us or we form the view that you have lost confidence in us; |

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- If there are ethical grounds that require us to stop assisting you;
 - for any other reason outside our control which compromises our ability to assist you; or
 - in our sole discretion we consider it is no longer appropriate for us to continue to assist you

Governing Law

- These Terms shall be governed by and construed in accordance with the laws of South Australia, without regard to its conflict of law principles.
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Changes to Terms

We may update these Terms from time to time. Any changes will be posted on our website, and your continued use of our services after any changes constitutes your acceptance of the new Terms.

Contact Information

If you have any questions or concerns about these Terms, please contact the USASA General Manager at USASAGeneralManager@unisa.edu.au

Last Updated:

This version last reviewed: 21 February 2025

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