

Digital Transformation Roadmap

Volume 1:

- Introduction
- Executive Summary
- AI Sector Use Cases Report



FCVic

Financial Counselling
Victoria Inc.

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About this report

About the project

The Digital Transformation Roadmap is a collaborative project led by Financial Counselling Victoria (FCVic) in partnership with the Financial Counsellors' Association of NSW (FCAN), and technology partner Infoxchange, to deliver a roadmap for digital transformation for the financial counselling sector.

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Statement of Recognition

FCVic acknowledges the Traditional Owners of the lands on which our organisation is based. We pay our respects to their Elders, past and present, and to the Elders of other Aboriginal and Torres Strait Islander communities throughout Victoria and Australia.





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Executive Summary

Artificial intelligence (AI) has arrived.

AI is now playing an increased role in our lives, and will impact our work, our sector and the communities we support in ways we cannot yet even predict. For the financial counselling sector, we know that AI will bring great opportunities to improve efficiencies and reduce the administrative load, but we also know there are significant risks and concerns about using AI within the financial counselling sector.

Financial Counselling Victoria's (FCVic) *Digital Transformation Roadmap* report series is an evidence-based starting point for our members, agencies and the wider financial counselling sector across Australia to understand how we can respond and safely adapt to the changing digital landscape.

The *Digital Transformation Roadmap* covers three important components to guide our sector in how we adopt and respond to emerging technologies.

Our *Financial Counselling AI Use Cases and Roadmap Report* sets out five clear 'use case' examples of how AI is currently being adopted and sets out a clear roadmap for agencies and the broader financial counselling sector to adopt AI safely into the future. Informed by surveys and workshops with agencies and financial counsellors across Victoria and New South Wales, the report's findings on AI use cases and roadmap for AI adoption should be read in conjunction with the *AI Ethics Framework for Financial Counselling*.

The *AI Ethics Framework for Financial Counselling* gives clear and essential guidance to our sector on how to adopt AI safely for financial counselling – in a way that is client-centred, as a value central to the profession, and respects client confidentiality and informed consent.

Developed by our technology partner Infoxchange, and informed by financial counsellors and agency representatives across Victoria and New South Wales, the *AI Ethics Framework for Financial Counselling* sets out the key guiding principles for using AI safely and responsibly in financial counselling.

Our *Financial Counselling Systems Landscape Report* provides a clear picture of the systems and data environment across the financial counselling sector. Understanding the systems currently used to deliver financial counselling is essential to improving service delivery, reducing administrative pressure and supporting more effective use of technology across agencies.





We are grateful to the Financial Counsellors' Association of New South Wales (FCAN) and our technology partner Infoxchange, for our strong collaboration and partnership on this project, and our funder, the Financial Counselling Industry Fund (FCIF). Most of all, we appreciate the significant input of many financial counsellors, financial capability workers and agency staff, who provided their insights and experience to shape the findings of the reports through the Reference Group overseeing the project and participation in our surveys and workshops.

To ensure the longevity and growth for our sector, we must respond to emerging technologies and adapt to using AI and improve our systems with the same care and client-focussed mindset that our members bring to their vital work every day.

We invite all stakeholders to join FCVic, FCAN and our wider sector to ensure our members are supported to safely adapt to using AI and new technologies and systems to benefit their own practices, and ultimately, the clients in the communities in which they serve.



Zyl Hovenga-Wauchope
CEO, FCVic





Introduction

Summary of findings and recommendations

Financial Counselling AI Use Cases and Roadmap Report

Across the Victorian and NSW financial counselling sectors, AI adoption is increasing gradually. From the project's consultation with agencies that deliver financial counselling services in NSW and Victoria, 71% of surveyed agencies describe themselves as watching AI closely and taking a measured approach, with 45% citing data security and privacy as the primary concern.

Nearly three quarters of agencies surveyed permit authorised AI use in some form, yet every measure of governance trails well behind, only a third have a formal policy.

On an individual worker level, the project's surveys of financial counsellors in Victoria and NSW showed the majority (76% in Victoria, and 61% in NSW) rarely or never use AI. The most common ethical concerns about AI held by financial counsellors related to accuracy and data privacy.

The AI use cases presented in the report show practical examples of how AI can be applied to complete a specific task or address a particular need. Across all use cases, AI is positioned as supporting financial counselling tasks, building productivity and reducing administrative burdens, while professional judgement and decision-making remain with the financial counsellors themselves.

The report's roadmap sets out a clear pathway for safe AI adoption by agencies that deliver financial counselling services. With four different stages, the roadmap is designed for the next 12-months, and draws on the AI Ethics Framework for Financial Counselling, along with the National AI Centre's (NAIC) Guidance for AI Adoption. The roadmap is across four steps, that are vital for an agency to consider when adopting AI safely.

- Stage 1: Establishing the foundations
- Stage 2: Building agency governance
- Stage 3: First pilots
- Stage 4: Embedding AI





AI Ethics Framework for Financial Counselling

The *AI Ethics Framework for Financial Counselling* provides clear guidance to financial counsellors and their agencies on the ethical commitments and governance practices that apply to the use of artificial intelligence. The framework recognises and works within the existing professional and ethical obligations that financial counsellors hold to clients, under the Australian Financial Counselling Code of Ethical Practice.

The five ethical commitments within the *AI Ethics Framework for Financial Counselling* are:



1. Human accountability for professional judgment



2. Protection of client information



3. Client transparency and informed consent



4. Organisational transparency



5. Protection of vulnerable clients

The *AI Ethics Framework for Financial Counselling* then provides guidance on implementation, following the six essential practices from the National AI Centre (NAIC) Guidance for AI Adoption.





The Financial Counselling Systems Landscape Report

This report presents findings from a sector-wide survey of 37 financial counselling agencies across Victoria and New South Wales, conducted in February - March 2026, and a stakeholder insights workshop held on 20 April 2026. Drafted by Infoxchange, for FCVic and FCAN, the report's findings and recommendations were tested by the project's Reference Group comprising a range of financial counsellors and agency representatives, alongside peak bodies FCVic and FCAN.

Drawing on evidence from Victoria and New South Wales, Infoxchange's report establishes a practical basis for a more coordinated, informed and sector-specific approach to digital transformation. Based on data from the project's survey of agencies across Victoria and New South Wales, and a targeted workshop, the financial counselling sector in Victoria and NSW operates across 17 distinct client management systems with no dominant platform.

From the report findings, the *casework management* feature is the sector's strongest performing function within agencies' systems at 84% satisfaction. Reporting and analysis is the sector's most significant functional gap, with only 32% of participating agencies reporting that their current system fully meets their needs. Cost remains the primary structural barrier, implementation costs and licensing are the two most-cited barriers to acquiring or upgrading systems, mirroring the broader Not-for-Profit sector finding that 50% of organisations cite cost as their main obstacle.

The report's recommendations are structured around practical improvements that strengthen reporting capability, reduce administrative burden through better use of existing digital tools and improve consistency across agencies. The report also identifies targeted opportunities for peak body coordination and advocacy to address systemic barriers in relation to funding models, reporting consistency, and sector-wide collaboration.







Financial Counselling Sector Artificial Intelligence Use Cases and Roadmap for Adoption



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1 Key Findings

This report details how artificial intelligence (AI) is being adopted across the financial counselling sector in Victoria and New South Wales and sets out a broad practical path for agencies and the sector to adopt it safely into the future. The report draws extensively on a number of sources, including a survey of agencies delivering financial counselling in Victoria and NSW, direct consultation with members through individual member surveys with both Financial Counselling Victoria (FCVic) and Financial Counselling Association of NSW (FCAN), and the broader evidence of Infoxchange's Digital Technology in the Not-for-Profit Sector (NFP) research. It is also a companion to the AI Ethics Framework for Financial Counselling (2026), published as Volume 2 of this report series, which provides the ethical commitments this report's recommendations rely on.

The sector's current position on AI adoption is one that is engaged but cautious. From our survey of agencies that deliver financial counselling services in Victoria and NSW, 7 in 10 agencies describe themselves as watching AI closely and taking a measured approach. AI use is already widespread, with nearly three-quarters permitting its use for at least some low-risk tasks, however AI governance has not kept pace. Only one-third of agencies have an AI policy in place and fewer than one-third have assigned responsibility for AI within their organisation. Data security and privacy remain the sector's leading concerns, consistent with findings across the broader NFP sector.

The report presents five use cases informed by current practice across the sector. These range from the more widely adopted, low risk use of AI for routine tasks through to the more niche, complex examples, such as AI-enabled analysis that surfaces potential hardship indicators. Consistent with the AI Ethics Framework for Financial Counselling, each use case positions AI as a tool to support preparatory and administrative activities, while professional judgement and decision-making remain the responsibility of the financial counsellors themselves.

The report finishes with a 12-month roadmap for safe AI adoption and includes our recommended pathways for establishing governance foundations, building capability and piloting AI solutions safely. Given the rapid advancement of AI technology, the roadmap is intentionally limited to a 12-month timeframe. A longer planning horizon would provide limited certainty in this changing environment. The report provides Financial Counselling Victoria (FCVic), Financial Counsellors' Association of NSW (FCAN) and their partners with a practical foundation for supporting the safe and equitable adoption of AI across the financial counselling sector.



2 Analysis

2.1 Methodology

This report draws on evidence from three primary sources. A targeted survey of 37 agencies delivering financial counselling services across Victoria and NSW, member surveys comprising 148 Victorian and 125 NSW submissions, and Infoxchange's 2025 Digital Technology in the NFP Sector report. The survey findings provide valuable insight into the experiences and perspectives of participating agencies and financial counsellors. The report also draws extensively on existing frameworks from the National AI Centre, from workshops conducted with FCVic and FCAN members and agencies that deliver financial counselling services in NSW and Victoria, and on the extensive knowledge and experience from Infoxchange's work across the sector.

2.2 Broad Insights

Across the Victorian and NSW financial counselling sectors, AI adoption is increasing gradually. The same pattern holds across the broader not-for-profit sector, where adoption is broad but shallow: in the NFP sector, Infoxchange's surveys show 91% of AI-using organisations rely on public generative AI tools, half of all organisations are still planning their first AI policy, and only 31% of those using AI report a clear productivity improvement, with another 49% reporting partial gains (section 5.2).

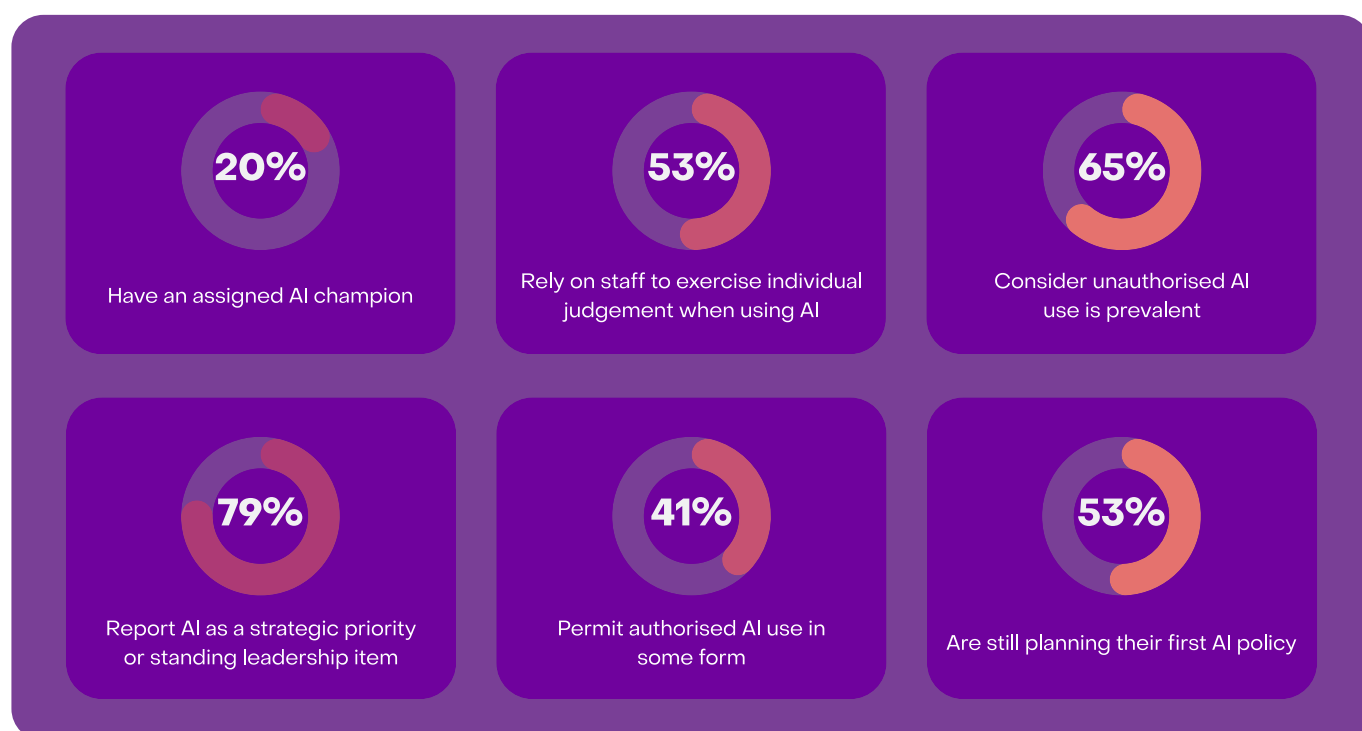


Figure 1: Indicators of AI adoption and governance maturity across the financial counselling agencies surveyed.



The financial counselling sector's posture within that landscape is cautious. 71% of surveyed agencies describe themselves as watching AI closely and taking a measured approach, with 45% citing data security and privacy as the primary concern. Nearly three quarters of agencies surveyed permit authorised AI use in some form, yet every measure of governance trails well behind, only a third have a formal policy. Financial counselling member responses, however, do not reflect widespread use of AI. 76% of Victorian financial counsellor respondents and 61% of NSW financial counsellor respondents who answered the question said they never used AI or use it rarely. Accuracy and data privacy were the most common ethical concerns in the member surveys, selected by 85% and 81% respectively.

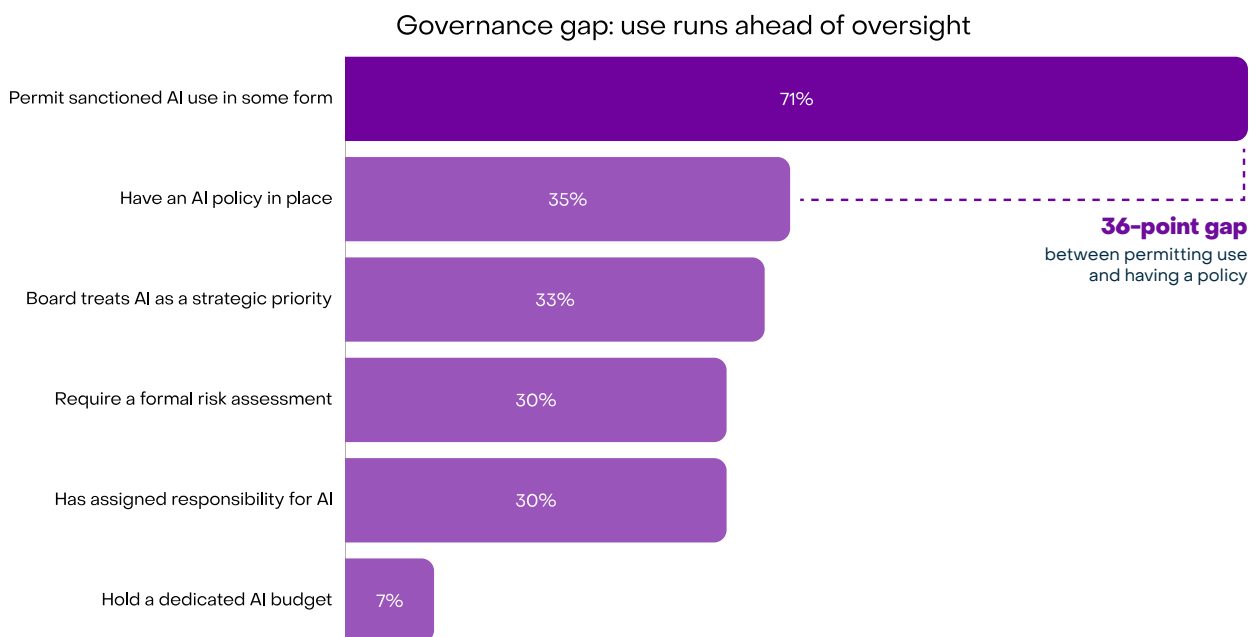


Figure 2: AI adoption running ahead of governance. Percentages are based on completed submissions and exclude respondents who did not answer the relevant question. (n =29 - 31)

Financial counsellors are, however, open to carefully governed uses. Across the two financial counselling member surveys in Victoria and NSW, 74% of respondents agreed or partly agreed that AI-enabled productivity could allow more time for complex client advocacy.

The gap between governance and AI use is not unique to financial counselling, but the sensitivity of client information in this sector makes closing this gap crucial. Against this backdrop, agencies who deliver financial counselling services want to ensure that AI adoption is supported by appropriate preparation and guidance from peak bodies, supporting organisations like Infoxchange and from other organisations in the sector. The most requested resources were a list of evaluated AI tools (80%), training (73%), and adaptable AI policy and risk assessment templates (70%). Workshop participants also raised the risk of an emerging AI capability divide. Without shared tools and opportunities for collective learning, larger agencies may be able to advance while smaller agencies risk being left behind.

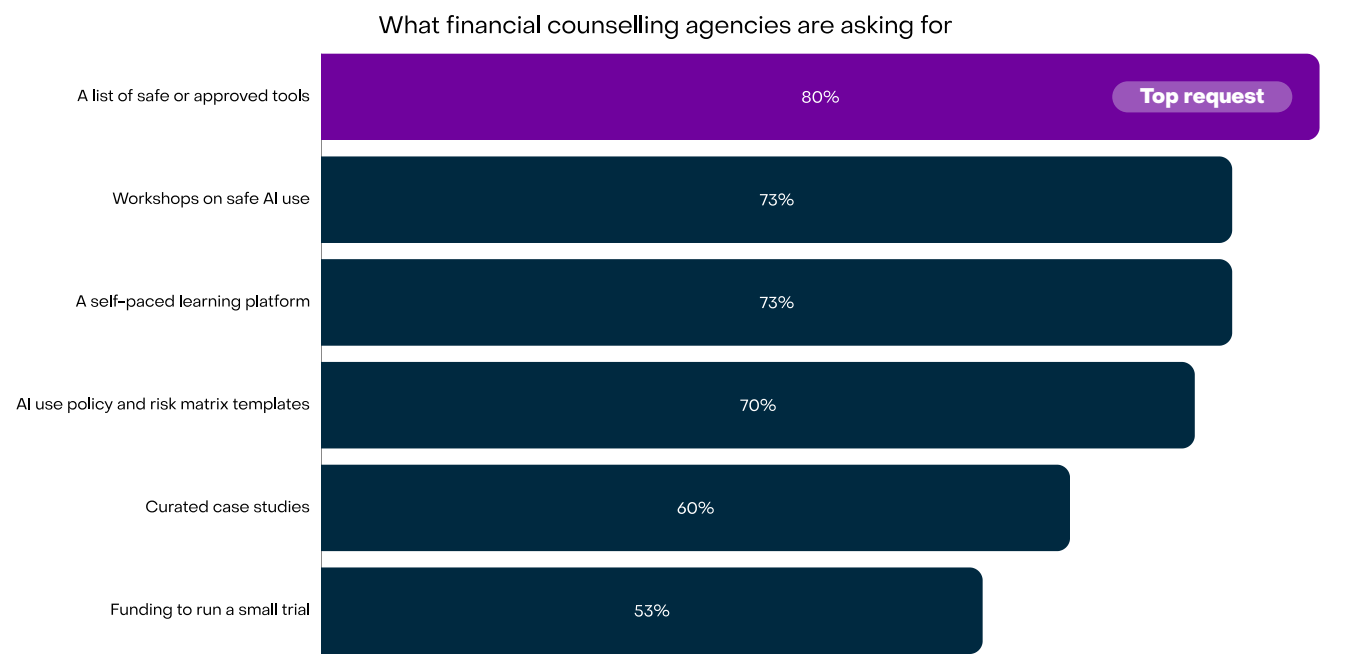


Figure 3: Support most requested by agencies to become AI-ready. Percentages are based on completed submissions that answered this multi-select question. Respondents could select more than one option (n=31).



Comparing financial counselling member responses from Victoria and NSW shows that practical AI use varies between the two states, while attitudes towards AI and the need for training remain broadly consistent.

NSW financial counsellors who participated in the survey reported more frequent practical use, with 39% using AI weekly or daily compared with 24% of Victorian financial counsellor respondents. Despite this difference, attitudes were remarkably similar: 57% of respondents in both states described themselves as cautious about AI, recognising its potential value, but wanting strict guardrails.

Training was a common gap across both states. Only 6% of Victorian respondents and 10% of NSW respondents reported receiving formal AI training provided by their agency.

Priorities also differed slightly by state. Victorian respondents showed greater interest in using AI to find hardship contacts and policies and draft correspondence to creditors, while NSW respondents expressed greater interest in notetaking during client sessions and analysing financial statements.

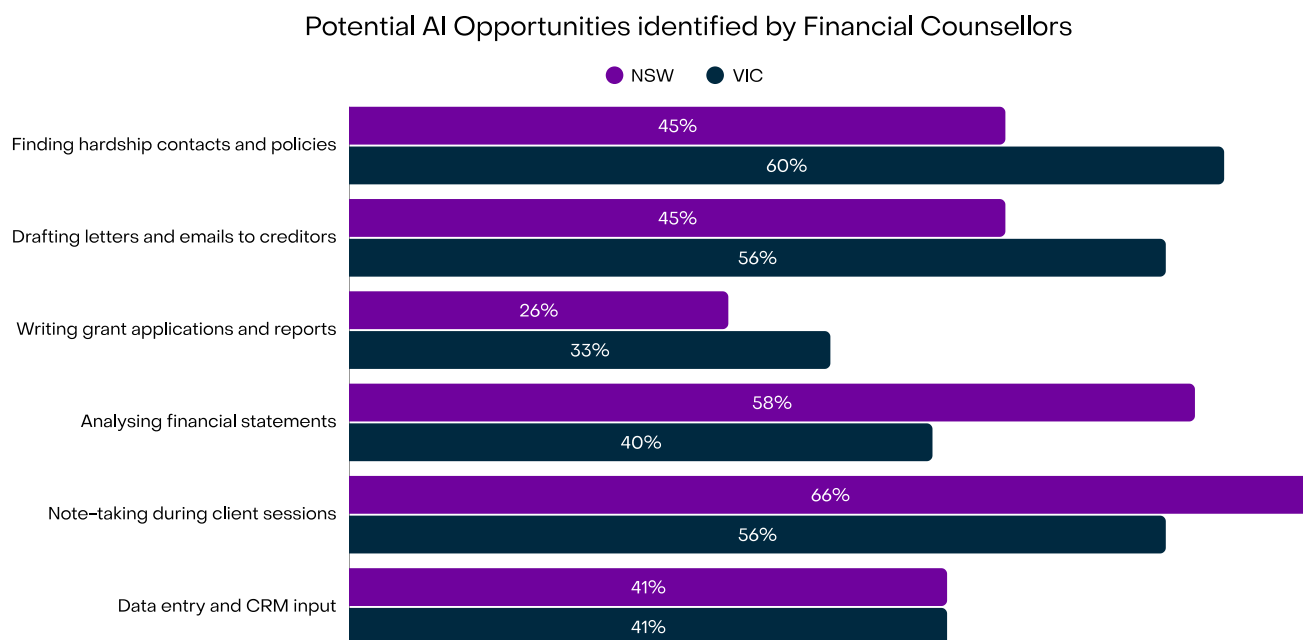


Figure 4: Potential AI opportunities identified by financial counsellors in Victoria and NSW. Respondents could select more than one option, so percentages are based on respondents who answered the question (Vic n=135; NSW n=88)







3 Artificial intelligence use cases

A use case is a practical example of how AI can be applied to complete a specific task or address a particular need. The use cases in this section draw on real-world examples from the community and financial services sectors and consider how these approaches could be applied to financial counselling practice more widely. The use cases cover a broad range of AI applications, which are presented broadly in order of risk. Each use case also, crucially, identifies the safeguards recommended for responsible implementation and provides recommendations for how to approach each use case.

Across all use cases, AI is positioned as supporting financial counselling tasks, building productivity and reducing administrative burdens, while professional judgement and decision-making remain with the financial counsellors themselves.

Note: These use cases are descriptive, and the guidance below does not represent an endorsement of these AI pathways by either Infoxchange, FCVic or FCAN.

3.1 Governed everyday AI use

The Challenge

Staff in every agency spend a significant amount of their daily work doing routine drafting, reviewing and reporting. Although individual AI use remains relatively limited, around two-thirds of surveyed agencies believe that some staff may be using public AI tools without formal approval or guidance.

The Opportunity

Provide staff with access to one approved, general-purpose AI assistant (such as the enterprise tiers of Microsoft Copilot or Google Gemini) within a governed environment, for everyday internal work. These tools are used for drafting and reviewing documents and policies, summarising material, preparing funder and board reports, and working with spreadsheets and correspondence.

No client-identifying information should be used in a general-purpose assistant unless the environment has been configured specifically for such inputs and the necessary governance is in place. Outputs should be reviewed by the person responsible for the work. Tools that can see organisational data need a permissions review before broad rollout.





SUPPORTING EVIDENCE

Meli, a Victorian community services organisation whose programs include financial counselling, ensured that its AI use policy was in place and ensured that its technology environment was secure before proceeding with AI adoption. Meli initially blocked all AI tools except Copilot within its Microsoft tenancy. Any other AI tools require explicit approval through an official request process. Copilot Chat has been provided to the whole organisation with guidance on use, including an explicit prohibition on entering client, personal or other sensitive data into the tool. Monitoring has been embedded since adoption. The guidance further requires that AI-generated outputs are subject to human review and validation, ensuring staff remain accountable for decisions and outcomes.

Before widening access, Meli is also completing risk assessments and a permissions review so the assistant can only surface what each person is already entitled to see, and it is extending the same governed approach to internal AI agents and a pilot of a voice agent for a staff relief line, each with its own steering group.

Since the start of this adoption, Meli has seen AI use climb from around 20% of staff to almost 70%. The benefits have become evident through day-to-day use. Anecdotal feedback indicates that AI has reduced the time and effort required for routine tasks. The rollout also highlights the importance of training, as staff have said they are more likely to benefit when they have the skills and confidence to use the tools effectively.

"Much of what we are seeing today involves AI assisting low-value administrative tasks such as finance, procurement, policy development and review. When people spend significant time on administrative activities, AI can streamline those tasks, complete them more efficiently, and often deliver greater consistency, quality and rigour."

— Keith Smith, Meli

Get Started

Adopt the policy and approval pathway first (Stage 1 of the roadmap in section 4), then provide one approved tool to all staff with plain language guidance and monitor the tool use during adoption.





3.2 Plain-language rewrites and client communications

The Challenge

Financial and legal information is complex, and financial counsellors routinely translate it into accessible language and draft letters and hardship applications on clients' behalf. Clients are already using AI themselves to assess their finances, often with poor results. For example, when CHOICE tested publicly available AI chatbots using financial queries in late 2025, transcripts reviewed by a Consumer Action Law Centre financial counsellor from the National Debt Helpline identified several limitations. These included referrals to US-based services and a neutral presentation of the advantages and disadvantages of buy-now-pay-later products to a person experiencing financial hardship.¹

The Opportunity

Financial counsellors can use approved AI tools to draft responses, using standard AI prompts. AI prepares an initial draft or simplifies existing text based on a financial counsellor's instructions: client letters and emails, hardship applications, plain-English versions of complex creditor or policy information, and content tailored to different reading levels or languages. All client-facing or external content is reviewed by a financial counsellor for accuracy, tone and suitability. AI should not autonomously generate financial or legal advice without human review. Financial counsellors must review and verify the content, apply their professional judgement and take responsibility for the final communication. Legal advice must only be provided by an appropriately qualified legal professional. Client information is only entered into tools that have been specifically assessed and approved for this purpose. Where an AI tool records, transcribes or processes information about a client, the client is informed in plain language, and their consent is obtained before the tool is used. Clients may decline the use of AI without affecting the service they receive.

SUPPORTING EVIDENCE

Across the broader NFP sector, content creation, writing and editing is the most-cited AI benefit, named by 76% of AI-using organisations in the 2025 Digital Technology in the NFP Sector Report (section 5.2). For agencies that deliver financial counselling services, the expected gains are faster drafting, consistent tone across correspondence, and material matched to a client's reading level or language.

The Australian Securities and Investments Commission (ASIC)'s Moneysmart reinforces an important distinction in its 2026 consumer guidance: AI can be used as a learning tool for personal finance enquiries but should not be relied upon to make financial decisions.

Get Started

Build a small library of template prompts for common documents and make financial counsellor review and client consent an explicit step in the workflow rather than an assumption.

¹ Jarni Blakkarly, "Can you rely on AI for money advice?", CHOICE, 2 July 2024, <https://www.choice.com.au/money/financial-planning-and-investing/financial-planning/articles/ai-chatbots-financial-advice>





3.3 Summarising meetings and case notes

The Challenge

Financial counsellors spend a substantial share of their week writing up case notes, which reduces the time available for direct client engagement. Note quality can also vary under increasing time and workload pressures. Workshop participants consistently named administration as the biggest drain on financial counselling time.

The Opportunity

An approved AI assistant that converts financial counsellors' case notes, a recording made with informed consent and in accordance with applicable recording and privacy laws, or a transcript into a structured draft summary. The financial counsellor reviews, corrects and approves the draft before it becomes part of the formal client record. The same approach can be used to summarise team meetings and supervision sessions. Consent is obtained before any conversation is recorded. A financial counsellor must review and approve every record and retain responsibility for its accuracy. Client-identifying content can only be submitted into AI tools approved for client data and used only where the client has been appropriately informed and has freely agreed, with a non-AI pathway available.

SUPPORTING EVIDENCE

Several NFPs are running structured proofs of concept with AI transcription tools. These organisations have established working groups in their respective service areas, which includes financial counsellors, and have worked through the ethics, risks and controls necessary for adoption. Small pilots have been documented with small user groups.

In the workshop conducted with Victorian and NSW financial counselling agencies and financial counsellors, a financial counsellor in a structured note-taking pilot reported administration time roughly halving when using these tools. The expected benefits are consistent case-note drafts, records completed sooner after appointments, and more financial counselling time can be returned to clients.

Get Started

Update client consent processes, pick one program for a time-boxed pilot with a financial counsellor on the working group, and measure administration time before and after.





3.4 Triaging and routing enquiries

The Challenge

Intake and triage of financial counselling requests consume scarce resources. Enquiries vary in urgency and complexity, and people often describe their problems in their own words rather than service categories, and misrouted or incomplete enquiries end in delay or drop-off, often for the people who most need help (this occurs both in online and via phone services).

The Opportunity

Natural-language processing reads unstructured online intake forms, emails and web enquiries, identifies the issues described in everyday language and proposes a priority or service pathway for a staff member to review and confirm. A staff member reviews and confirms every routing and prioritisation recommendation before action is taken. Complex, urgent or ambiguous cases always escalate to a person. No online enquiry is auto routed without review, and routing outcomes are monitored for bias affecting client groups.

SUPPORTING EVIDENCE

Justice Connect, a national legal support organisation, spent several years developing a natural-language model that identifies the legal issues in a person's own plain-language description of their problem. The model was built with the University of Melbourne's School of Computing and Information Systems and trained on more than 11,000 de-identified statements from help seekers, each annotated by volunteer lawyers, and it now operates inside Justice Connect's online intake tool. The rollout was deliberately staged, first to 30% and then 50% of users, with the non-AI online pathway retained throughout so results could be compared.

Justice Connect reports 88% accuracy across 12 legal categories. "Something else" selections fell from 23% to 9% among users offered the model, more people completed online intake, and staff triage time reduced. The work received an Australian Financial Review AI Award in 2026, and Justice Connect has made the model available under a no-cost licence to eligible Australian NFPs, which puts a proven tool within reach of agencies that could never fund the build themselves.

Get Started

Map where online enquiries currently go wrong (misrouted, incomplete, abandoned) to establish a baseline, and talk to Justice Connect about the licensed model before considering any build.





3.5 Surfacing patterns and hardship indicators

The Challenge

Developing a clear picture of a client's financial position from large volumes of transaction and debt data is slow, and significant patterns can be missed under time pressure. Financial counsellor time spent on manual analysis is time not spent in the conversation.

The Opportunity

AI analyses transaction and debt data before an appointment to surface patterns that may warrant attention. This tool can expose (for example) repeated payday loans, escalating debt, or unusual changes in spending. The AI identifies patterns, it does not provide automated categorisations, or rank or assign risk scores to clients. Findings never trigger automated interventions and are never shared with funders as client risk ratings. Strict controls govern the collection, access and use of transaction and debt data, and a financial counsellor applies professional judgement before any action is taken.

SUPPORTING EVIDENCE

GreenPath Financial Wellness, one of the largest NFP credit and debt counselling agencies in the United States (a National Foundation for Credit Counselling member founded in 1961 that assisted more than 120,000 clients in 2025 through partnerships with over 550 credit unions), uses AI to identify spending patterns and flag potential cycles of predatory lending ahead of the credit and debt counselling conversation. It has also deployed a Virtual Financial Coach with technology partner eGain, drawing on the client's credit data and GreenPath's credit and debt counselling practices to guide people on strengthening credit, paying down debt and building savings. In each case the automated analysis handles preparation and routine guidance, while credit and debt counselling conversations remain with its certified credit and debt counsellors.

GreenPath's model frees credit and debt counsellor time for client interactions, rather than the arithmetic that precedes it. For Australian agencies delivering financial counselling services, the expected benefits are earlier identification of hardship indicators, better-prepared appointments and, at caseload level, de-identified trend analysis to inform service planning and design.

Get Started

Refer to section 4 below in the Adoption Roadmap. Ensure that necessary governance is in place, then begin with de-identified, caseload-level analysis before any client-level use.





3.6 Financial Counselling Use Case Risk Matrix

Use case and adoption risk	Main risk drivers	Required safeguards
 1. Governed everyday AI use <div>Low risk</div>	<ul style="list-style-type: none"> No client-identifying data involved "Shadow AI" and data leakage into public tools 	<ul style="list-style-type: none"> Sanctioned enterprise tool only Policy and approval pathway in place Work-owner reviews every output
 2. Plain-language rewrites and client communications <div>Low risk</div>	<ul style="list-style-type: none"> Output is client-facing or external facing Risk of inaccurate or inappropriate wording if released unchecked 	<ul style="list-style-type: none"> Financial counsellor reviews and approves every output before it reaches a client Template prompts No client identifiers
 3. Summarising meetings and case notes <div>Low-moderate risk</div>	<ul style="list-style-type: none"> Sensitive case content Risk of errors or omissions carried into the record 	<ul style="list-style-type: none"> Financial counsellor reviews all summaries Small piloted user groups Ethics and controls agreed before wider use
 4. Triaging and routing enquiries <div>Moderate risk</div>	<ul style="list-style-type: none"> Client intake data Risk of misrouting, bias affecting client groups 	<ul style="list-style-type: none"> Human review of every routing decision Clear escalation pathways Ongoing monitoring for bias and accuracy
 5. Surfacing patterns and hardship indicators <div>High risk</div>	<ul style="list-style-type: none"> Highly sensitive transaction and debt data Profiling and privacy concerns 	<ul style="list-style-type: none"> Governance foundations in place first. De-identified, caseload-level analysis No automated action or risk scoring Financial counsellor judgement

Figure 5: Deployment risk, main risk drivers and required safeguards for each use case. Ratings assume all listed safeguards are operating; without them, the residual risk may be higher.





3.7 Related AI use cases across the financial counselling sector

As part of the Financial Counselling Industry Fund (FCIF) 2025 Innovation Seed Grants, many funded projects tested some application of AI in financial counselling practice, and several were nearing completion as this report was prepared. Their findings were not public at the time of writing, so the descriptions below reflect the projects as announced by FCIF.

Administration, case notes and the Statement of Financial Position

Four projects targeted the administrative load identified throughout this report. Financial Counselling Queensland's **Vanguard Technical Financial Counselling Support** combines expert casework advice with an AI-powered tool to streamline case notes, with a particular focus on new, regional and remote workers. **South East Community Links' Tools for Faster, Fairer Financial Counselling** is developing and testing AI tools to automate debt summaries, financial statements and case notes, co-designed with sector input. Central Coast Region Financial Counselling Service's **Reinvention of the Statement of Financial Position** (SoFP) is rebuilding the Statement as a smart digital worksheet that tracks client finances over time and assists with drafting letters to creditors. **Financial Counselling Australia's Financial Counselling Open Banking Platform Prototype** takes a different route to the same problem, automating bank data retrieval to streamline SoFP preparation.

Intake, triage and after-hours access

Three projects tested the triage and routing use case. Good Shepherd Australia New Zealand's **Efficiency Optimisation in Financial Counselling Leveraging Agentic AI** is developing an AI-assisted triage and referral tool using natural language processing to assess client needs and streamline intake. CatholicCare Wilcannia-Forbes' **Streamlining Remote and Rural Access to Financial Counselling Utilising AI** is building a chatbot and phone intake system for 24/7 triage in rural and remote areas. Tenants Victoria's project on live-chat and after-hours financial counselling for renters was discontinued in February 2026 after the grantee determined the approach was not viable with the technology, resources and time available.





Multilingual access

Two projects addressed language barriers, which workshop participants identified as one of the clearest client-side benefits of AI. South East Community Links' **BILLY (Bills Information, Loans & Language for You)** is piloting a multilingual AI tool to support high-volume Bring Your Bills events for Culturally and Linguistically Diverse (CALD) and First Nations clients, with a target of saving up to 20 minutes per client. FCAN's **Multilingual services to improve CALD communities' access to financial counselling** set out to test AI interpreter platforms and was discontinued in February 2026 after FCAN concluded that off-the-shelf AI products were not yet viable for the purpose.

That conclusion is itself a useful finding for the sector, and the project produced a practical resource. FCAN's **Guide to Using AI Interpreting Tools in Financial Counselling** (V1.0, July 2026) records that every AI interpreting tool FCAN evaluated had problems with word recognition, translation accuracy, turn-taking and appropriate vocabulary and tone, making them unsuitable for interpreting a full session. Its position is that a human interpreter remains the preferred option, and that AI interpreting should be limited to overcoming isolated language barriers within a conversation held primarily in English. Where an AI tool is used, the guide requires express informed consent recorded on file, and provides sample client disclaimers, including versions translated into other languages, and a legal and policy checklist for service managers prepared with pro bono support from Ashurst. Agencies working on language access should refer to FCAN's Guide to Using AI Interpreting Tools in Financial Counselling as a key source of information and guidance.

Governance and ethics

Two projects, including the project funding this report, focused on the conditions for safe adoption rather than a specific tool. Redgum Justice's **Financial Counselling Co-Pilot** is evaluating AI tools for booking, transcription and drafting, and developing a legal and ethical guide for the sector. This **Digital Transformation Roadmap** project, delivered by FCoV with FCAN and Infoxchange, will produce the AI Ethics Framework for Financial Counselling (2026), a review of client management systems, access to an AI readiness assessment and this report.

Observations

Two observations follow from the round as a whole. First, the discontinuation of two projects on the basis that off-the-shelf tools were not yet viable is a finding worth as much attention as the successes: it supports the measured approach the sector has taken and the emphasis in section 4 on small, evaluated pilots rather than broad rollouts. Second, that several agencies have independently built or tested tools addressing the same tasks. Coordinating that work and making the resulting tools and guidance available across the sector, is the most direct response to the capability divide raised by workshop participants.





4 Roadmap for AI Adoption

The Roadmap sets out a staged pathway for AI adoption across the financial counselling sector. It draws on the survey evidence in section 5.2, the sector discussions summarised in section 5.5, the AI Ethics Framework for Financial Counselling (2026) and the National AI Centre's (NAIC) Guidance for AI Adoption, which replaced the Voluntary AI Safety Standard in October 2025.

Note: The Roadmap stages are sequential recommendations that represent a broad outline for agencies, based on our broad assessment of their current adoption. Therefore, out of necessity, the guidelines are dependent on the status of any AI adoption stage of any organisation. For example, an agency that already holds an AI policy and an AI register, can enter at Stage 2, while an agency at the start of its AI journey should complete Stage 1 first. Timeframes are indicative.

4.1 Stage 1: Establishing the foundations

The financial counselling agency survey indicates that AI adoption is progressing faster than the development of governance. Stage 1 of the roadmap addresses this gap by establishing the governance foundations required to support the safe expansion of AI use.

Recommendations for agencies

- **Complete an AI readiness assessment** to baseline data governance, privacy and security controls and to identify the gaps to address before piloting.
- **Appoint an accountable AI owner.** This is the first of the NAIC's six essential practices and a critical first adoption step. The role does not need to be technical, but does need the authority to approve tools, respond to staff enquiries and address any governance issues.
- **Adopt a concise AI use policy,** recording approved tools, prohibited uses and approval pathways. The implementation guidance in the AI Ethics Framework for Financial Counselling, Infoxchange's AI Policy template and NAIC planning templates provide starting points.

Recommendations for the sector

- **Distribute sectoral policy and risk assessment templates** aligned with the AI Ethics Framework for Financial Counselling, Infoxchange templates and NAIC guidance, providing agencies with a consistent foundation they can adapt to their organisational context.





4.2 Stage 2: Building agency governance

With foundations in place, the second stage of the adoption process focuses on finalising the necessary governance for the first explorations of AI use.

Recommendations for agencies

- **Establish a register of AI tools** already in use, including AI features integrated within existing products.
- **Ensure the use of professional or enterprise grade AI tools, rather than relying on free alternatives:** Verification should cover data residency in Australia and the exclusion of agency data from model training. These terms frequently differ between free and enterprise tiers of the same product.
- **Adopt AI with reference to the new Ethics Framework for Financial Counselling.** The framework reflects section 2.5 of the Australian Financial Counselling Code of Ethical Practice (2026) and provides the ethical commitments and governance baseline on which this roadmap relies.

Recommendations for the sector

- **Publish and maintain a list of evaluated tools:** A list of evaluated and approved tools was the most requested form of support, identified by 25 of the 31 responding agencies. A shared resource would reduce duplicated vendor assessment efforts and support agencies with limited internal capacity.
- **Deliver sector-wide AI literacy programs** through existing channels, prioritising safe-use skills for financial counsellors and risk assessment skills for managers.





4.3 Stage 3: First pilots

A safe, low risk AI pilot can be approached in this stage. Pilots should be small-scale, low-risk and supported by clear measures of success before any broader rollout is considered.

Recommendations for agencies

- **Classify agency data before approving any further tools:** The Privacy Act 1988 distinction between personal and sensitive information, as explained in guidance from the Office of the Australian Information Commissioner (OAIC), gives agencies a practical basis for deciding what must never enter an AI tool and what may be used within approved environments.
- **Invest in structured AI staff training:** Around three-quarters of agencies identified workshops and self-paced learning as priority supports, while workshop participants emphasised that practical training, combined with clear guidance and boundaries, is more effective than policy alone in supporting safe and confident AI use.
- **Update client consent and disclosure processes** so AI use is addressed within existing informed consent practice, consistent with commitment 3 of the AI Ethics Framework for Financial Counselling and the NAIC guidance on sharing essential information.
- **Pilot one low risk, financial counsellor-reviewed AI solution:** Define success measures before starting, for example, time saved, output accuracy, staff confidence and any client impact.

Recommendations for the sector

- **Coordinate and fund small pilots and publish the results:** More than half of agencies identified curated case studies and pilot funding as priority supports. Sharing pilot findings would enable smaller agencies to benefit from evidence and lessons they may not have the resources to develop independently.





4.4 Stage 4: Embedding AI

The final quarter focuses on embedding the year's work into ongoing governance arrangements and establishing priorities for the next 12-month cycle.

Recommendations for agencies

- **Make AI a standing governance item:** Financial counsellors perceive that some AI use may be occurring even when formal governance arrangements are not yet in place, although most reported limited or no use themselves. Agencies should therefore take a proactive, organisation-wide level approach to AI oversight, policies and accountability as adoption develops
- **Review at 12 months:** Reassess tools, policy and this roadmap against the NAIC guidance and the state of the technology at that time and set the next 12-month plan. Decisions about higher-risk applications belong in that review, not in commitments made now.

Recommendations for the sector

- **Collate pilot results and refresh the sector survey** ahead of the next 12-month plan, so movement on policy adoption, budgets and support needs can be measured.



4.5 Proposed 12 Month AI Adoption Roadmap



Figure 6: A 12-month, four-stage pathway; each stage's outputs set the conditions to progress to the next.



5 Appendices

5.1 About Infoxchange

Infoxchange is a NFP social enterprise that has been delivering technology for social justice for 35 years. With over 140 staff across Australia and New Zealand, Infoxchange tackles the biggest social challenges through the smart and creative use of technology.

Infoxchange works with community, government and corporate partners to solve issues around homelessness, family violence, mental health and disability, as well as supporting First Nations communities, women, youth and families. Their products and services are used by over 37,000 government and community services. Infoxchange provides the right tools to improve efficiency and deliver greater impact from nationwide service coordination systems to IT advice for individual organisations.

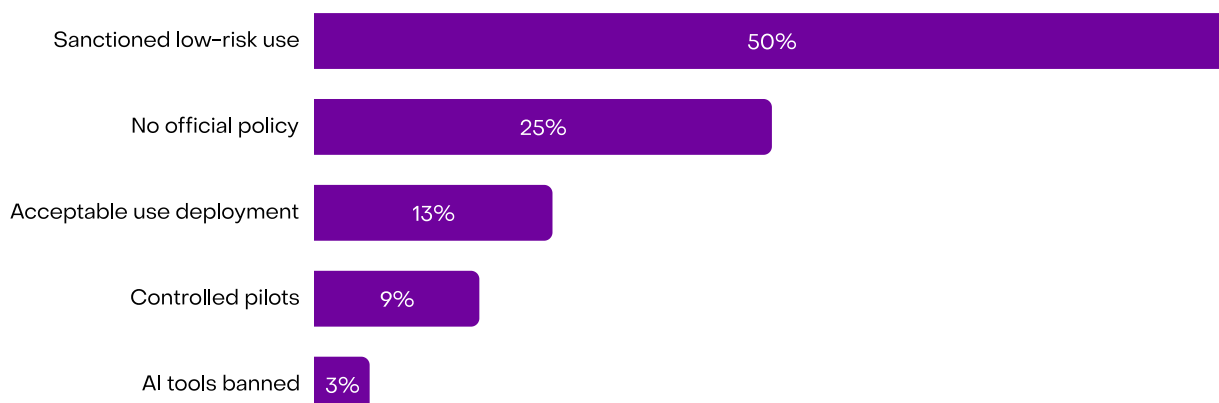
5.2 AI survey results from participating financial counselling agencies

Survey results

The AI questions from the sector-wide survey of agencies who deliver financial counselling services (in Victoria and NSW) in early 2026 are reproduced below with their response options and results. Figures are drawn from the 37 survey responses. The number answering each question is shown as n, and percentages are of that number, rounded to whole numbers. Multi-select questions allowed more than one response, so their percentages sum to more than 100.

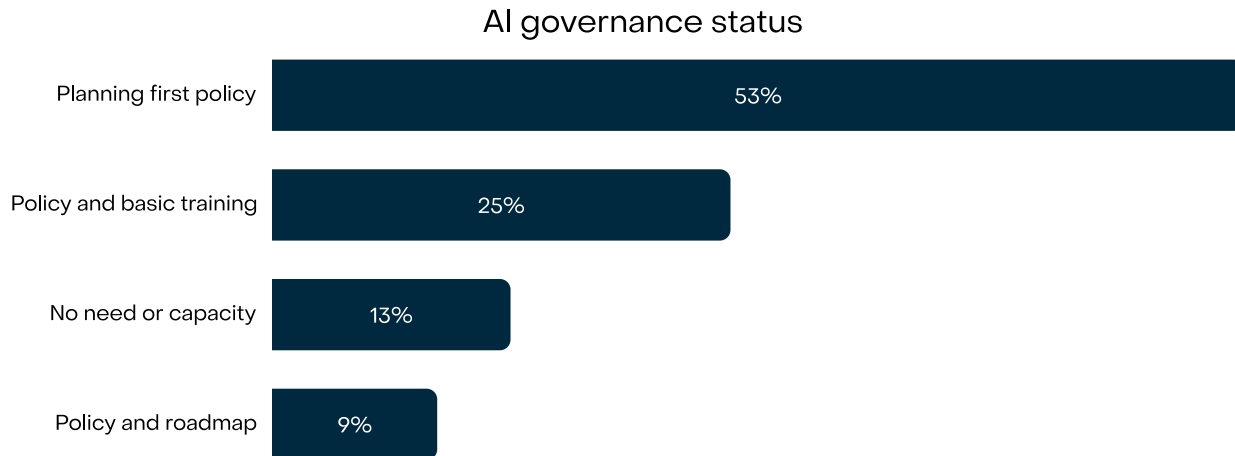
Which of the following best describes your agency's adoption and risk appetite of AI tools (e.g., ChatGPT, Copilot)? (n=37)

AI adoption and risk appetite

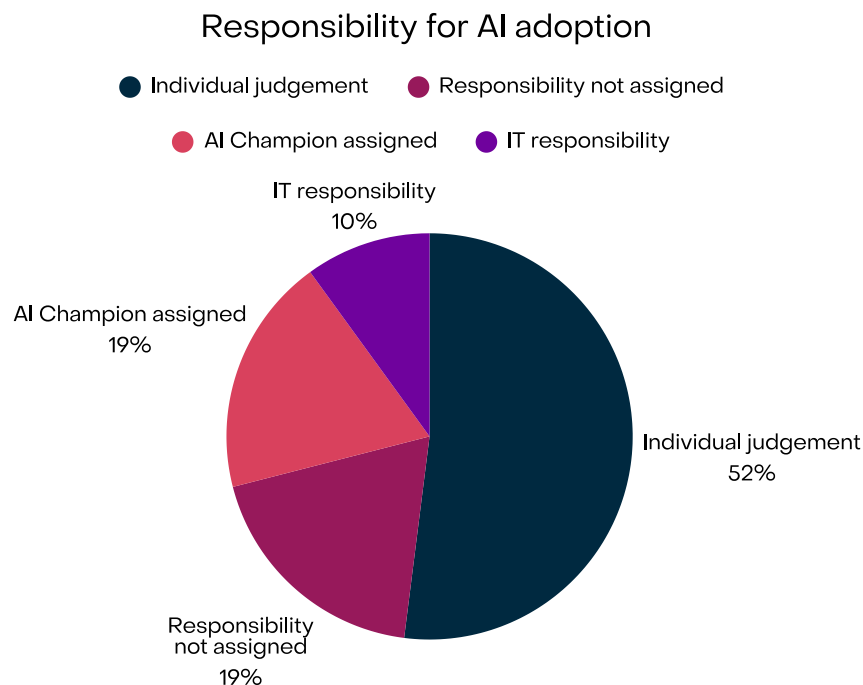




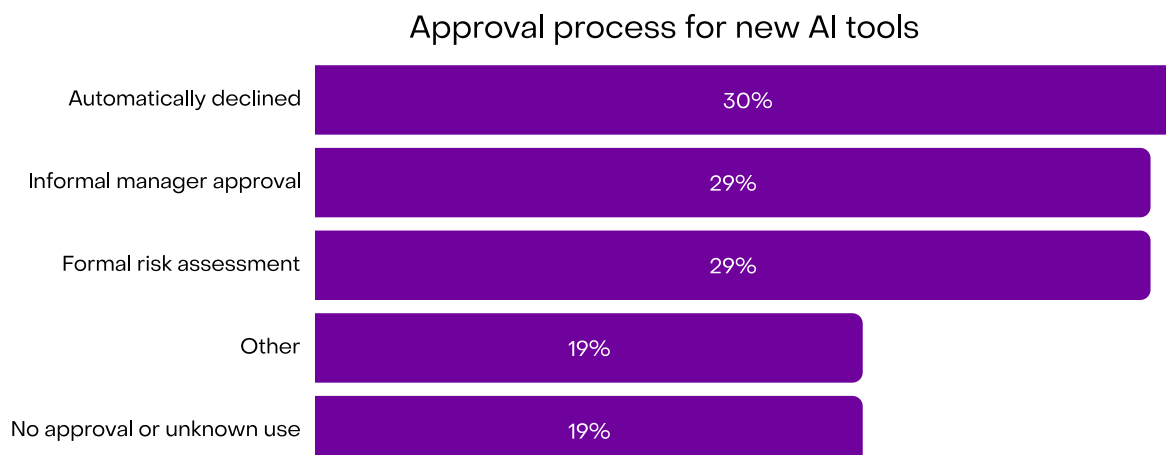
Which option best describes your agency's AI governance status? (n=32)



Have you assigned, or do you plan to assign, an "AI champion" to manage the adoption of AI within your organisation? (n=31)



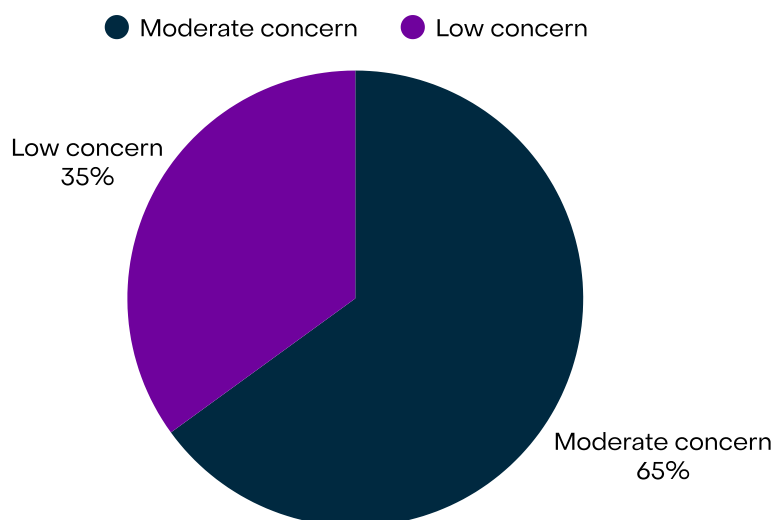
If a staff member wants to use a new AI tool, what is the approval process? (n=31)





Are you concerned about “Shadow AI” (staff using unauthorised AI tools without your knowledge) in your agency? (n=31)

Concern about Shadow AI

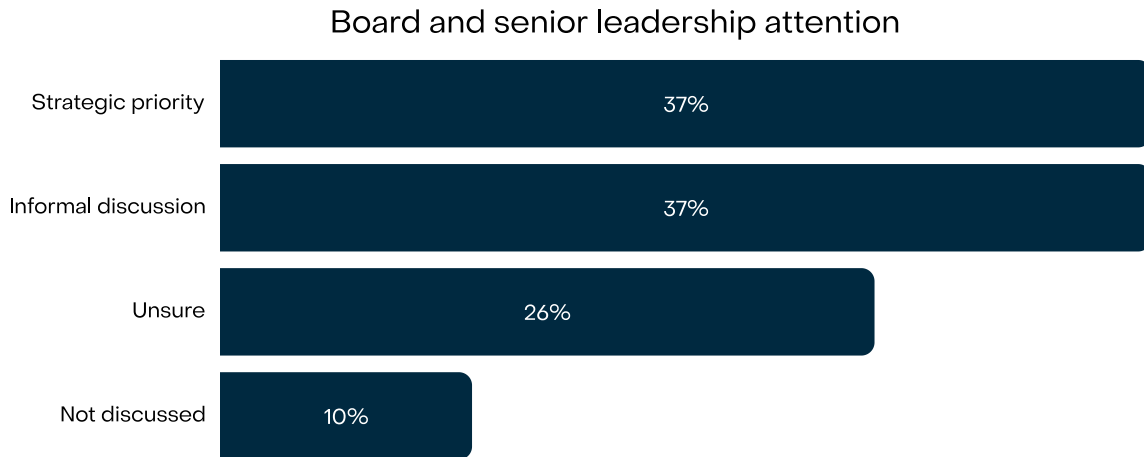


Which of the following best describes your agency’s current position or primary challenges regarding the adoption of AI? (multi-select, n=31)

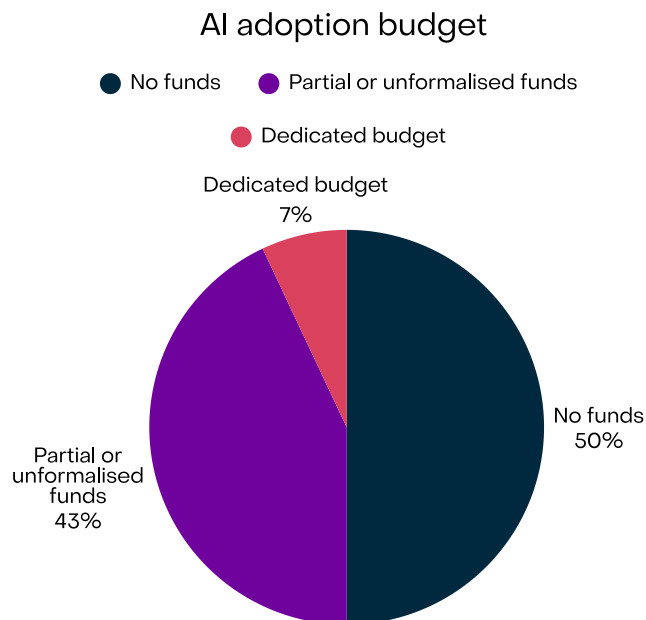
Response option	n	%
We are watching the use of AI in the sector closely, learning as much as possible and taking a measured approach to adoption	22	71%
We have concerns about data security, sovereignty, privacy, data leaks or breaches	14	45%
We are concerned about providing incorrect financial and/or legal advice and therefore potentially harming our clients	8	26%
Our staff are concerned about the environmental impact of AI use	4	13%
Adoption of AI is not part of our current strategic plan	4	13%
We do not have the time or resources to research and adopt AI safely	4	13%
We are concerned about the costs of AI systems	3	10%
At this stage, we don’t see how AI systems could help our organisation	2	6%
We don’t have the internal skills to implement or manage new AI systems	1	3%
We have received confusing or contradictory advice on AI usage from our different funding bodies (e.g., State vs. Federal)	1	3%
We do not have any issues or concerns, and we are actively using AI tools	1	3%
Other (write-in)	1	3%



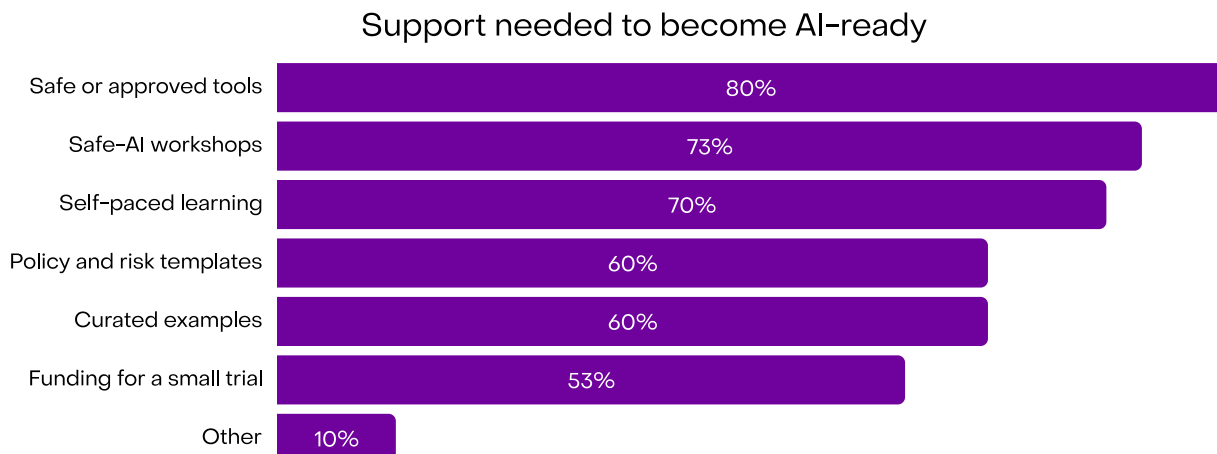
Have your board or senior leadership discussed the adoption of AI in the last 12 months? (n=31)



Do you have a budget allocated for AI adoption (licences, training, or integration) for the coming financial year? (n=30)



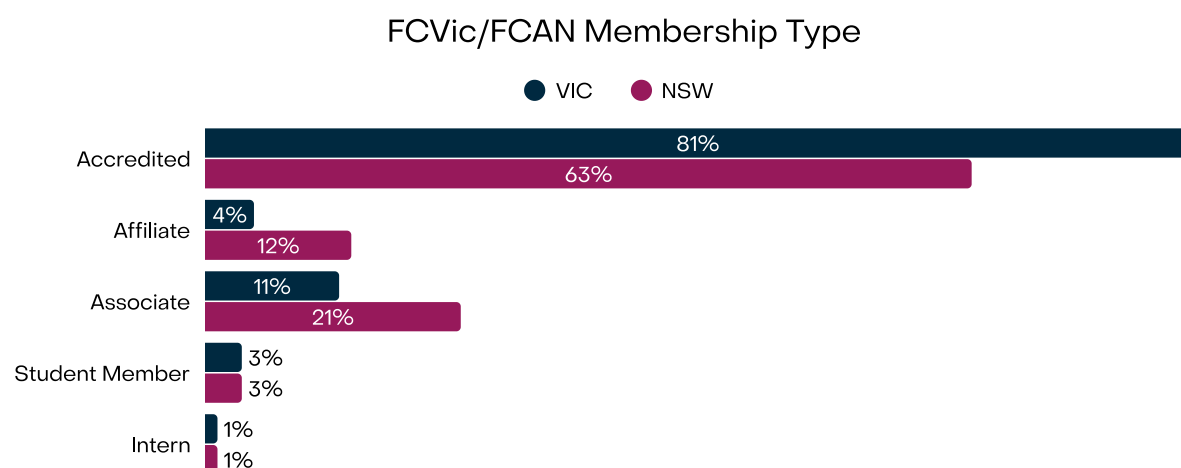
What support do you feel you need most from FCVic/FCAN/Infoxchange to become "AI-ready"? (multi-select, n=31)





5.3 Financial Counselling Member Survey for Victoria and NSW

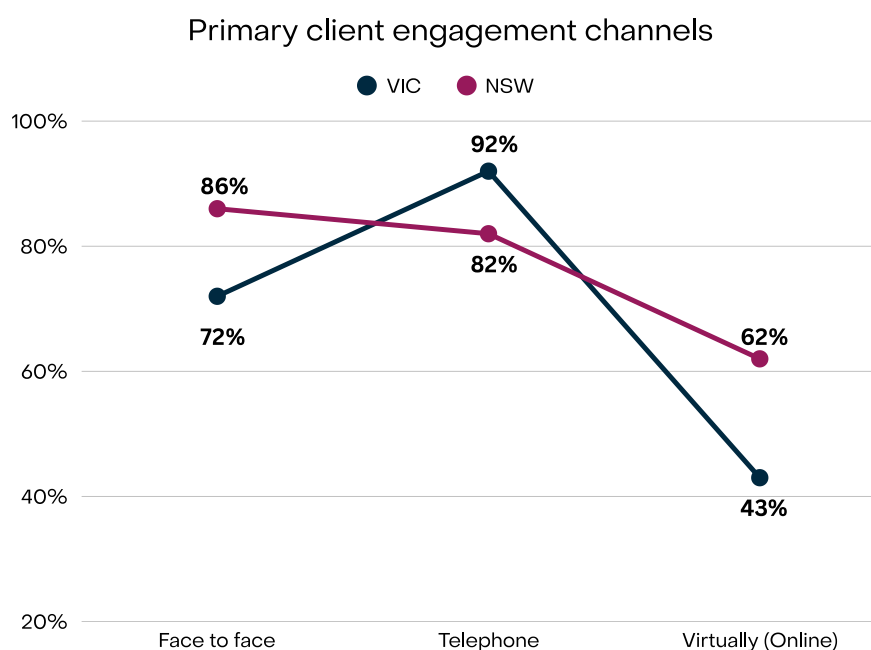
What is your current membership type?



Corresponding Membership Types

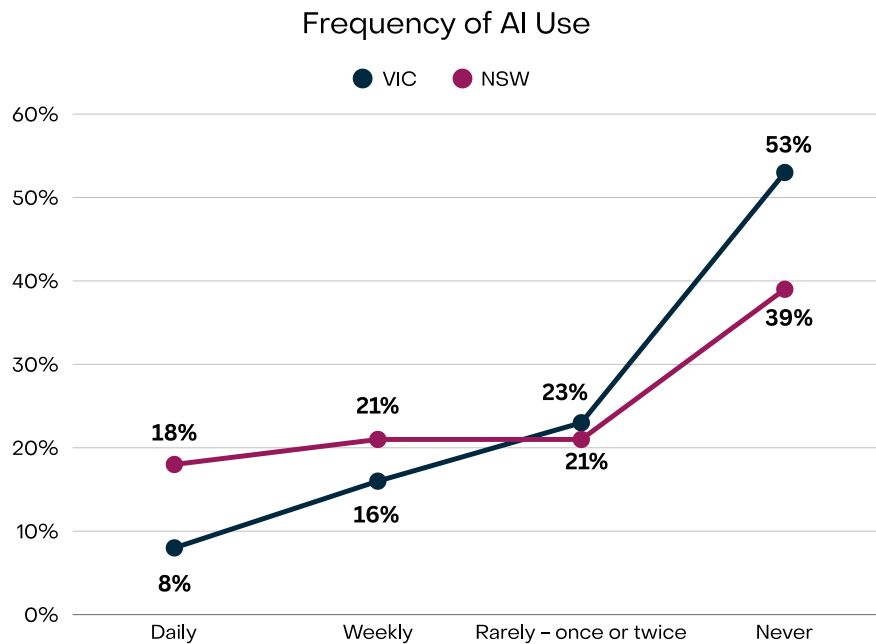
Chart	FCVic	FCAN
Accredited	Accredited/Full/Life Member	Accredited
Affiliate	Affiliate Member	Affiliate
Associate	Associate Member	Associate
Student Member	Student Member	Student
Intern	Student (Intern)Member	Student Financial Counsellor

How do you engage with your clients? (select all that apply)

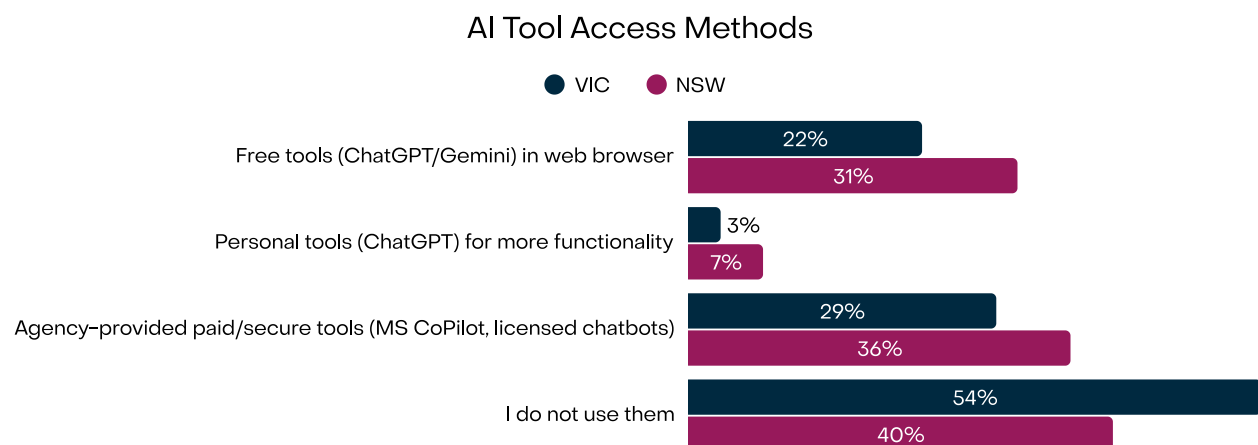




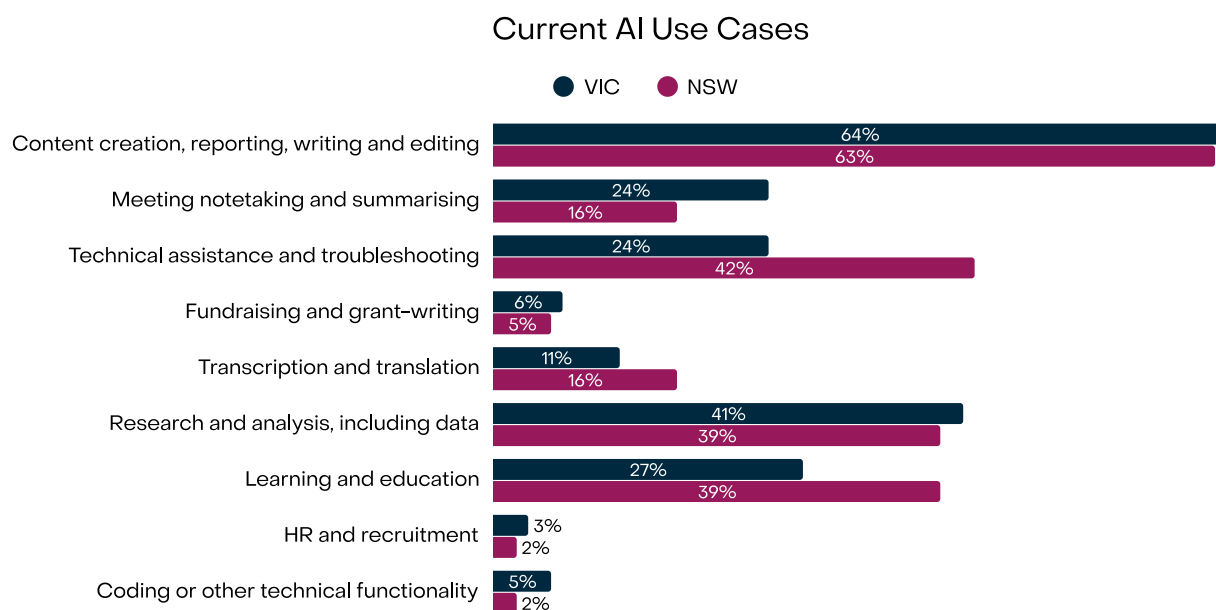
How frequently do you use, if ever, AI tools (like ChatGPT, Copilot, or automated note-takers) for work purposes?



How do you access these tools? (select all that apply)



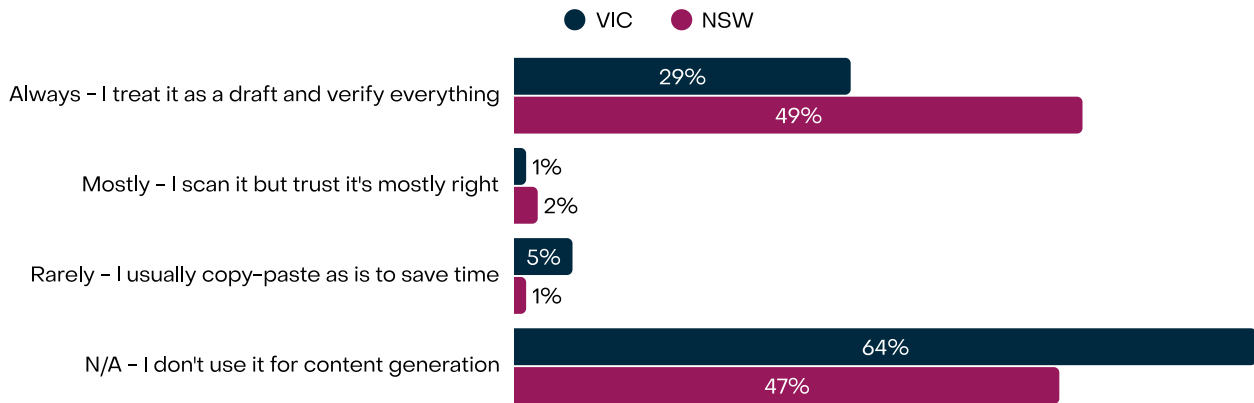
What are you currently using AI for? (select all that apply)





If you use AI to generate content (e.g., drafting emails, case notes), how often do you review or edit the output?

How often are AI outputs reviewed



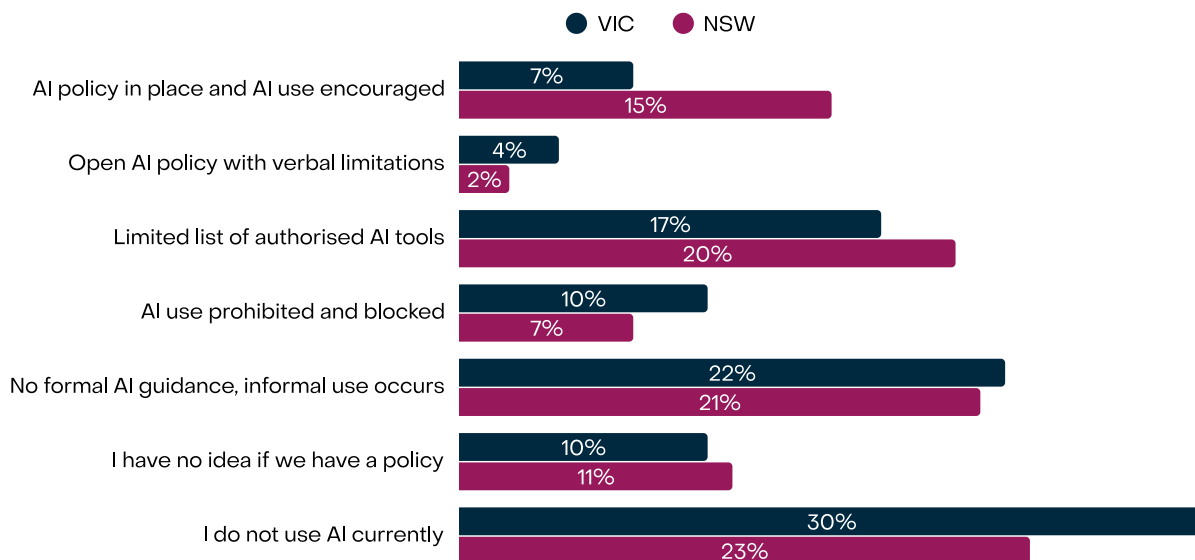
When you are fact-checking your AI output, how often do you think you find errors or 'hallucinations' (invented facts) in the context of financial counselling advice?

Reported Frequency of Errors in AI Outputs



To your knowledge, what is your Agency's current policy on AI?

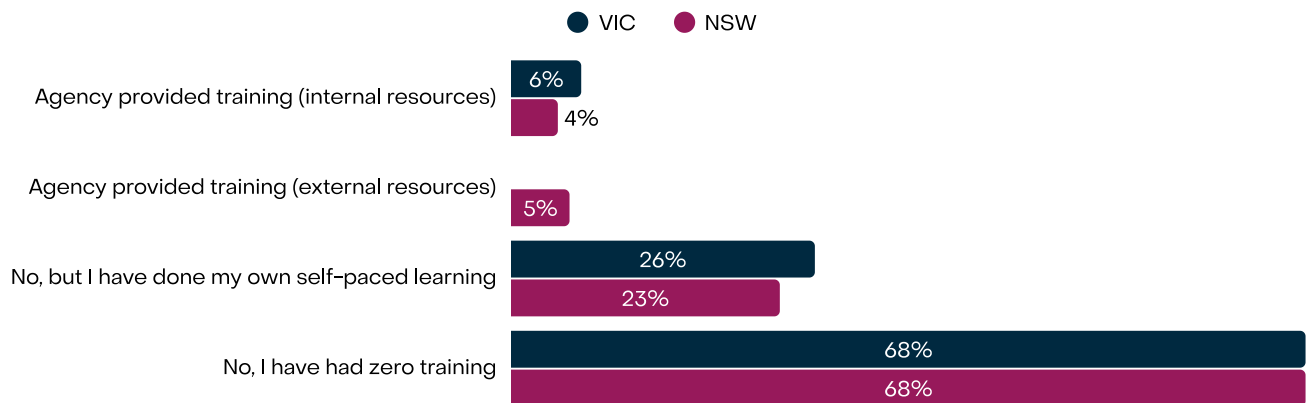
Presence of Agency AI Policy





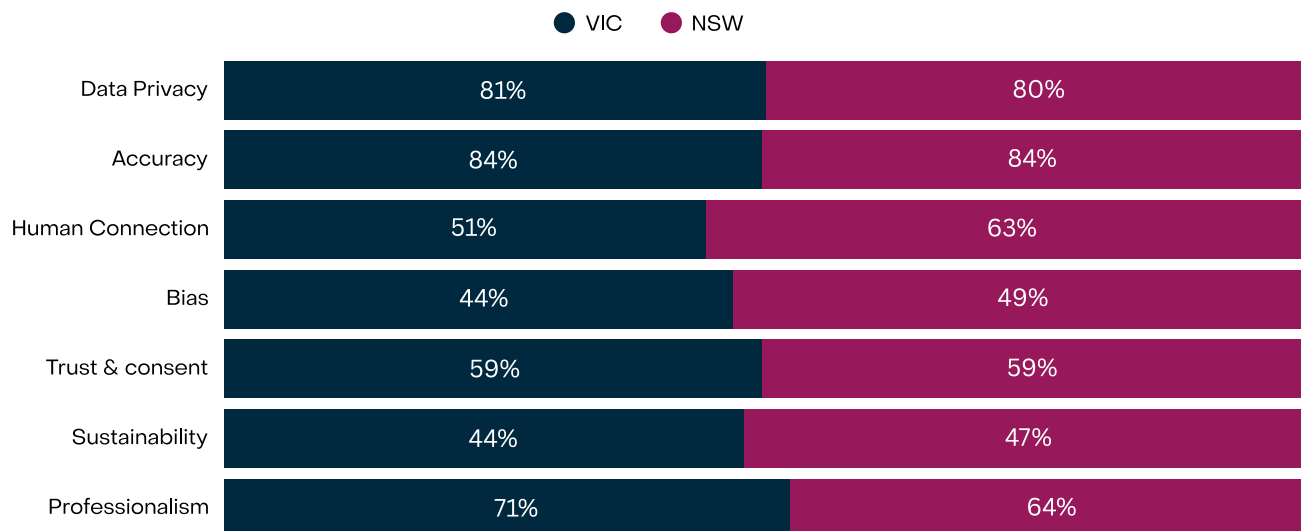
Have you received any formal training on how to use AI safely in a financial counselling context, either provided internally or externally by your organisation?

Have you received formal training?



Do you have any ethical concerns regarding AI use in the sector? (select all that apply)

Ethical concerns about AI in the sector

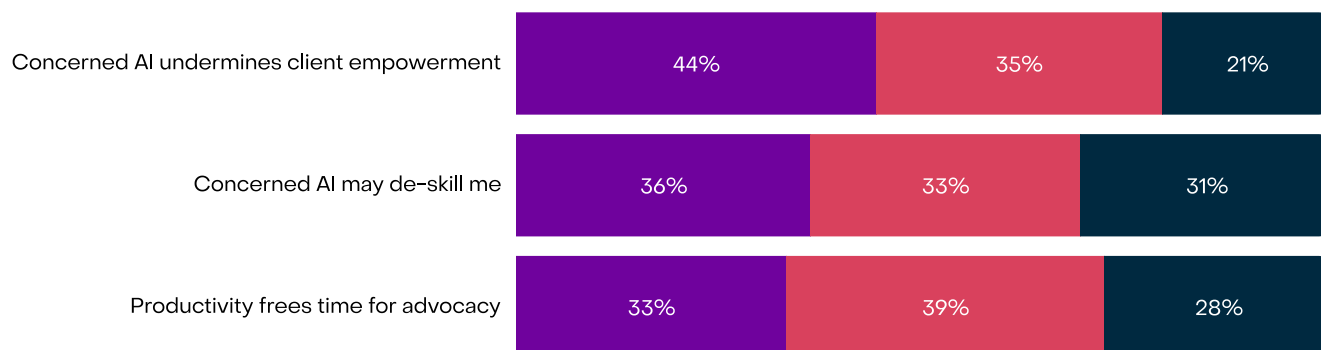




To what extent do you agree with the following statements regarding AI and professional ethics?

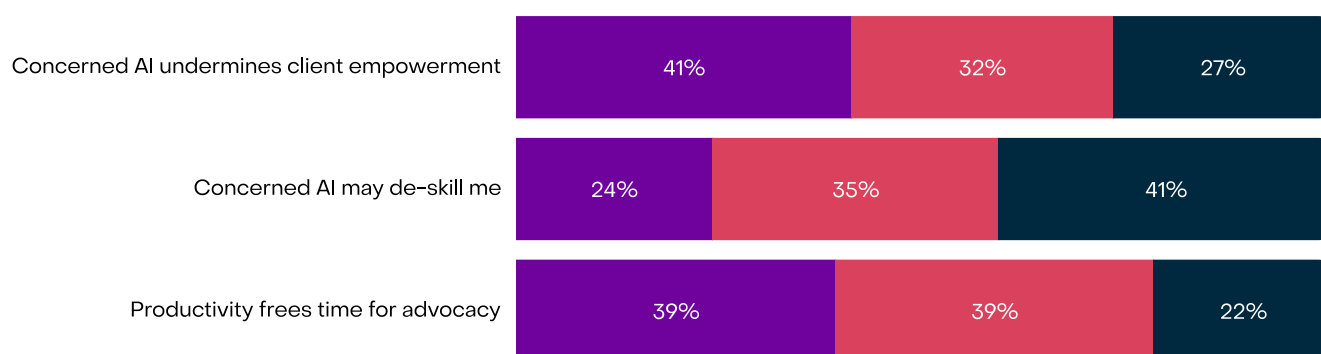
Perceived Impacts of AI: VIC

● Agree ● Partially Agree ● Disagree



Perceived Impacts of AI: NSW

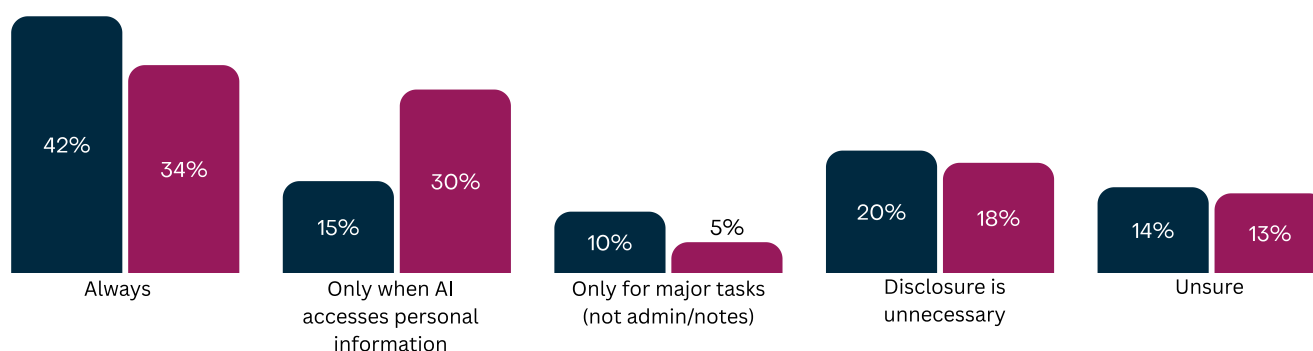
● Agree ● Partially Agree ● Disagree



Regardless of your current use, do you believe Financial Counsellors should be required to disclose AI use to clients?

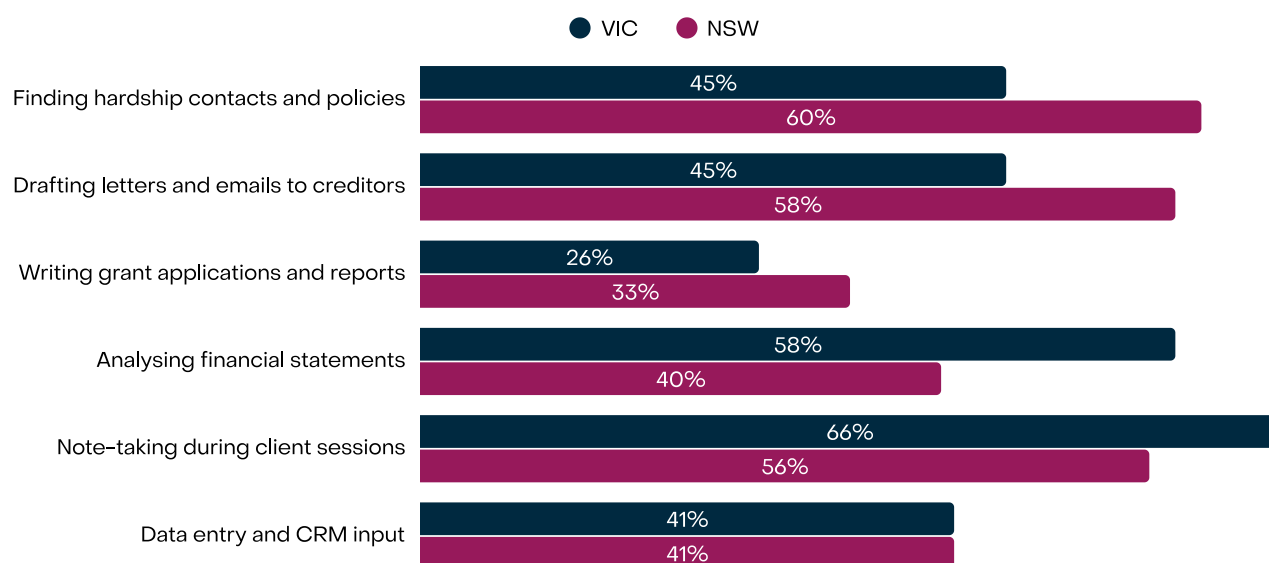
Disclosure of AI Use

● VIC ● NSW



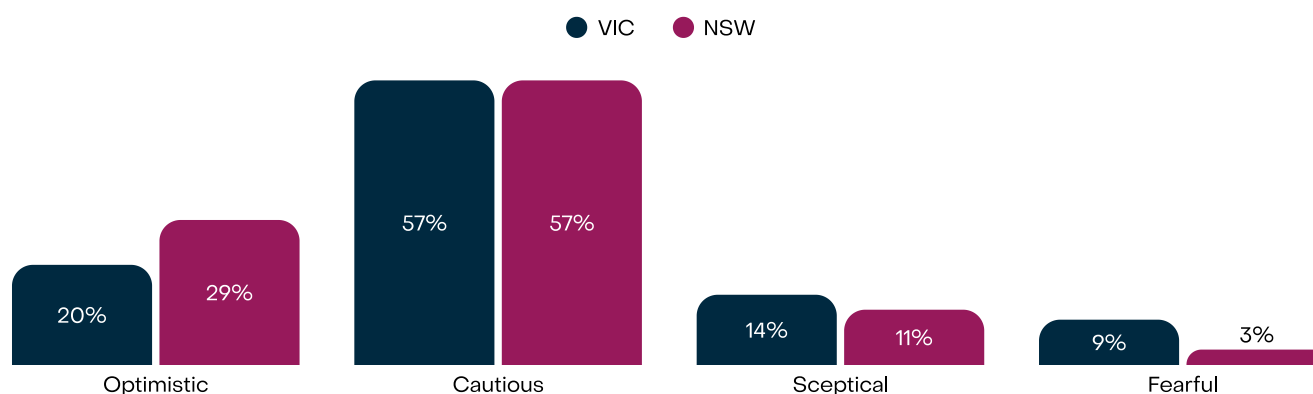
Do you have any ideas for how you would want AI to improve any of your existing work?

Potential AI Opportunities identified by financial counsellors



Tell us about your perspectives on the future of AI in Financial Counselling.

Attitudes Towards the Future of AI



Do you have any further concerns, issues, or would like to explore AI opportunities that haven't been covered elsewhere? And where do you envisage the value of practitioners lie in a world driven by AI?

Overall, the themes were highly consistent across Victoria and NSW. Respondents in both states recognised the potential for AI to reduce administrative burden and support more efficient practice, while consistently emphasising the need to protect privacy, maintain human oversight and preserve the relational and professional elements of financial counselling. Differences were largely in emphasis: Victorian respondents more often reflected uncertainty, current governance gaps and practical data-security concerns, while NSW respondents more explicitly considered regulatory alignment and how AI may reshape the future role of financial counsellors.



5.4 2025 Digital Technology in the NFP Sector Report

Inboxchange's annual Digital Technology in the NFP Sector Report is the most comprehensive benchmark of NFP technology capability in Australia and New Zealand. Now in its tenth year, the 2025 edition surveyed 824 organisations across both countries, covering IT planning, technology foundations, NFP applications, data and analytics, cyber security, digital marketing, AI adoption, and IT expenditure. It provides the sector-wide benchmark used throughout this report. The full report is available at [Digital Technology in the Not-For-Profit Sector | Inboxchange \(AU\)](#)

The AI questions from the 2025 Tech Report survey are reproduced below in the same format as the financial counselling survey results in section 5.2. Figures are drawn from up to 702 completed responses; the number answering each question is shown as n, and percentages are of that number, rounded to whole numbers. Multi-select questions allowed more than one response, so their percentages sum to more than 100.

What is your organisation's appetite for utilising AI? (n=658)

Response option	n	%
Exploring	253	37%
Interested	203	31%
Sceptical	141	21%
Fearful	33	5%
Investing	28	4%

Which option best describes your organisation's AI policy/framework and roadmap status? (n=701)

Response option	n	%
Not yet, but we are planning to	378	53%
No, we don't see a need or don't have capacity	225	33%
Yes, we have a policy or guideline in place, with basic generative AI training in place	83	12%
Yes, we have an AI policy and roadmap in place. Staff are actively leveraging AI to increase their productivity	15	2%

What type of AI-integrated applications is your organisation currently using? (multi-select, n=452)

Response option	n	%
Generative AI (ChatGPT, CoPilot, Gemini and similar)	410	91%
Applications and products with AI built in (Otter.ai, Salesforce, Xero and similar)	155	34%
Custom-built AI applications	21	5%
AI for data analytics and insights (machine learning)	15	3%
Other (write-in)	33	7%



**How are you or your organisation benefiting from AI? (multi-select, n=467)**

Response option	n	%
Content creation, reporting, writing and editing	355	76%
Meeting notetaking and summarising	225	48%
Technical assistance and troubleshooting	197	42%
Fundraising and grant-writing	144	31%
Research and analysis, including data	140	30%
Transcription and translation	137	30%
Learning and education	125	27%
HR and recruitment	45	10%
Finance and forecasting	14	3%
Other (write-in)	40	9%

Considering the AI you have already implemented in your organisation, have you witnessed an improvement in your productivity and ability to deliver impact? (n=463)

Response option	n	%
Partially	226	49%
Yes	144	31%
No	93	20%

Do you have any concerns or barriers preventing your plans to adopt AI into your organisation? (multi-select, n=473)

Response option	n	%
We have concerns about data security, sovereignty or privacy	255	54%
Implementation cost	180	37%
Lack of capacity	173	37%
We don't know enough about AI	152	37%
Lack of time	145	31%
Lack of talent	125	26%
Concerns around energy use and climate impacts	116	25%
It's not part of our current strategic plan	89	19%
We do not have any issues or concerns	50	11%
We don't see how it will help our organisation	19	4%
Other (write-in)	34	7%





What would most help your organisation adopt AI into your operations? (multi-select, n=465)

Response option	n	%
Further exploration to identify potential AI use cases	207	45%
AI staff training to improve adoption	196	42%
Support with AI ethics and governance	142	31%
AI leadership training for NFP leaders	123	26%
AI implementation support	82	18%
Support with AI vendor selection and management	48	10%
Other (write-in)	21	5%

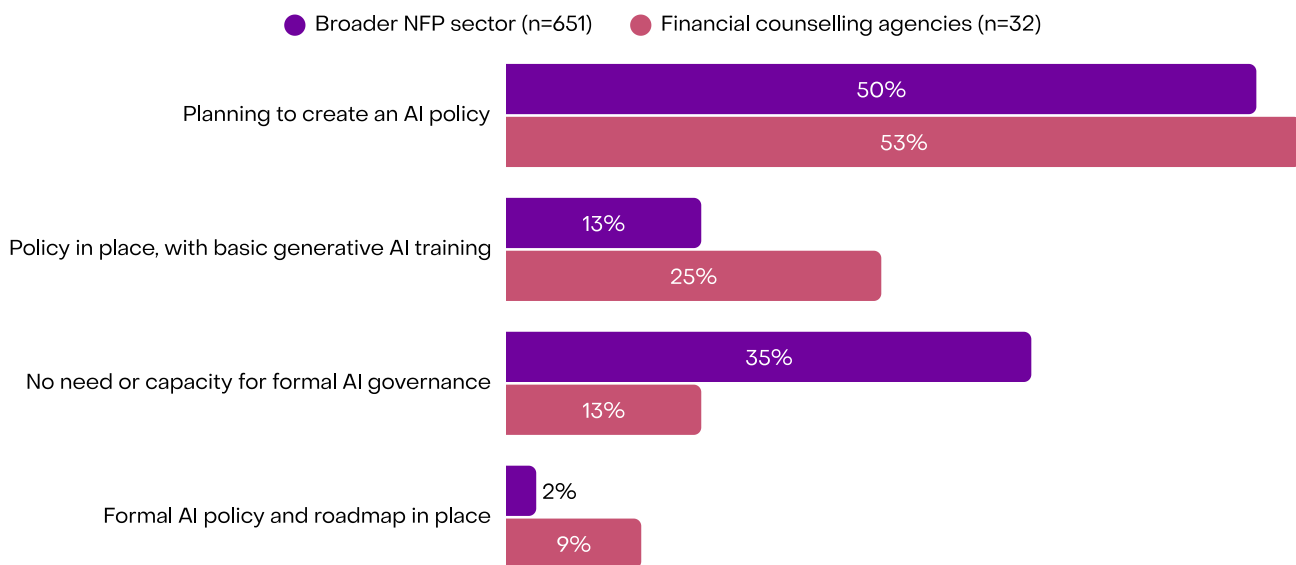
What type of generative AI tool/s do you use and would recommend to other not-for-profits? (multi-select, n=454)

Response option	n	%
ChatGPT	334	74%
CoPilot	243	54%
Gemini	66	15%
Claude	39	9%
Perplexity	28	6%
DeepSeek	16	4%
Other (write-in)	59	13%

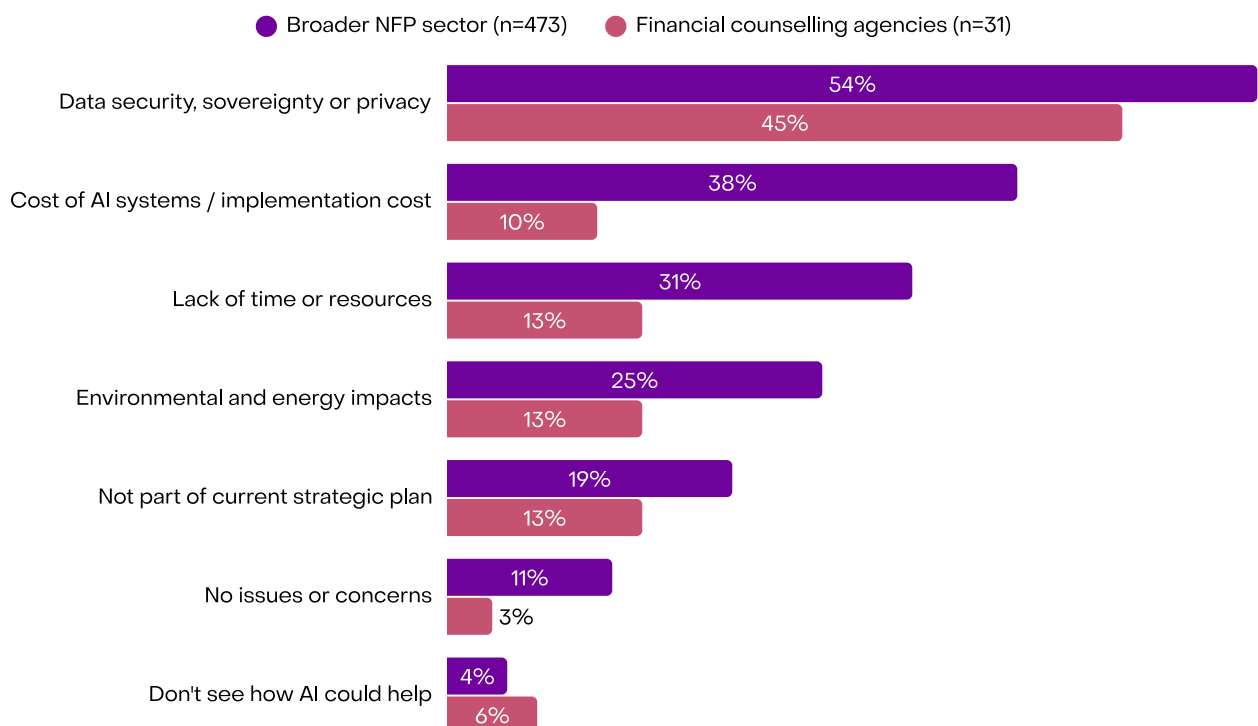
5.5 Comparison with the broader NFP sector

The financial counselling survey and the 2025 Tech Report asked several questions in a near-identical form, which allows a direct comparison between the financial counselling sector and the broader NFP sector. *Note: The financial counselling sample is small (37 completed responses against 702), so differences should be read as indicative rather than precise.*

AI Policy and Governance Status



Barriers to Adoption





5.6 AI in Financial Counselling Workshop

Workshop Summary

Infoxchange, FCVic and FCAN held an online workshop on **artificial intelligence in financial counselling** on 27 May 2026, attended by approximately 25 sector representatives from Victoria and New South Wales, including financial counsellors, agency managers, technology leads and peak body staff. The session presented the survey findings and real-world use cases, then moved through three facilitated breakout discussions, covering current AI use and experiences, boundaries on AI use, and opportunities for the sector. The summary below is generalised and intentionally does not attribute comments to individuals or agencies.

Current use and experiences

Adoption varies widely across the sector. Some agencies have completed structured pilots of AI note-taking tools, with one financial counsellor reporting that administration time roughly halved, and others operating enterprise environments with organisation wide AI assistants. One large multi-service agency has deployed an internal financial counselling assistant grounded in an approved set of source documents and is preparing a public facing version, supported by a dedicated AI program, a standing policy working group and planned external testing. Other agencies paused AI use while they developed policy or have only recently finalised their first AI policies. A consistent observation was that financial counsellor uptake lags organisational rollout.

Boundaries on AI use

Participants drew a consistent primary boundary between client identifying information and other data. Several agencies enforce this ring-fence by automatically redacting identifying details or restricting inputs to non-identifying questions. Beyond that line, participants treated most questions as matters of judgement rather than blanket rules, including the recording of meetings where sensitive matters are discussed, storage of client related material in cloud services, and staff requests to use new tools, with agencies advising staff to hold off when in doubt. There were also two other strict boundaries highlighted: AI should not make decisions on behalf of clients or creditors, and outputs that no one in the agency can verify, such as data analysis produced through code that staff cannot read, should not be relied upon.



Opportunities

Discussion of opportunities centred on productivity at the individual financial counsellor level, including drafting letters and correspondence without client information, plain language rewrites and reducing administrative load to release time for client facing work. Participants also saw value in carefully governed information chatbots that could extend reach outside service hours and serve people reluctant to telephone. It was agreed that AI use must be disclosed in every interaction, that crisis detection and escalation to a person are built in, and the service adds a pathway to help rather than a barrier in front of it. Multilingual access was raised as a distinctive benefit for clients who cannot easily hold a phone conversation in English. Participants balanced this against the risk that online chat interfaces may alienate clients with low digital or English literacy, or with well-founded reasons to distrust systems that record information about them and expressed interest in client co-design where feasible.

Equity across the sector

The strongest structural theme was equity between agencies. Participants and peak body representatives identified the risk of a divided sector in which large, well-resourced agencies build effective tools while smaller agencies repeat the same work or miss out. Proposed responses included sharing tested approaches, guardrails and co-design findings across the sector; pursuing Financial Counselling Industry Fund and creditor support for pilots whose results are shared; and peak-led work towards policy standardisation and practitioner networks.



