

# Money Check-Up

Stronger linkages between local mental health and wellbeing support services and local financial counselling agencies

Led by Financial Counselling Victoria

June 2023

## Acknowledgment of Country

Financial Counselling Victoria acknowledges the Wurundjeri Woi-wurrung people as 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.

We recognise the continuing connection that First Nations communities have to land, water and culture, and acknowledge that sovereignty was never ceded.

The 'Money Check-Up' program was supported by the Victorian Government.

Project team led by Dr Suzy Goldsmith and co-led by Julie Watson, with contributions from Katrina Barrett, Susan Boag, Mel Keenan, Julia Monsborough, Bella Walker and Sector Guidance Cathy McKenzie.

## Table of contents

Acknowledgment of Country .....	2
Table of contents .....	3
1 Executive summary .....	4
Purpose .....	4
Findings .....	4
Recommendations .....	4
2 Introduction .....	5
Contribution to overall program objectives .....	5
3 Design.....	6
Channel selection.....	6
Design considerations .....	8
Money Check Up .....	8
Find a Financial Counsellor .....	8
4 Implementation .....	10
Briefing.....	10
Delivery .....	10
Topics covered in informal discussion .....	11
Participant feedback .....	12
5 Follow Through .....	14
Dedicated webpage .....	14
Prospectus: How to host a financial counselling clinic .....	15
Additional cross-promotion opportunities .....	16

# 1 Executive summary

## Purpose

As part of the response to the Royal Commission into Victoria's Mental Health System, the Victorian Government committed to a new service stream known as Mental Health and Wellbeing Locals. These are currently being established and will be in place at around 60 locations across the state by the end of 2026. In the interim, a smaller number of Mental Health and Wellbeing Hubs were put in place, operated by the service providers currently delivering the Government's Early Intervention Psychosocial Support Response service, or EIPSR.

Recognising the complex inter-relationship between financial stress and mental health and wellbeing, the '*Money Check Up*' program is designed to complement these initiatives. As the 'first port of call' for someone experiencing new or exacerbated mental health and wellbeing issues as a result of the pandemic, '*Money Check Up*' encourages Hubs and Locals to listen for, and enquire about, their participants' financial concerns.

## Findings

Through the '*Money Check Up*' briefings, professionals working within the Mental Health and Wellbeing Hubs and Locals have been keen to gain a greater practical understanding of the work of financial counsellors. The session outcomes have been extremely positive, and the teams at Hubs and Locals have increased confidence in financial counselling as an appropriate referral pathway for their participants leading to a renewed enthusiasm to expand their work to include consideration of participants' financial concerns.

Program sustainability has been achieved through a dedicated webpage for Hubs and Locals to access sessions and resources, and an efficient process for local financial counsellors to attend sessions.

## Recommendations

We recommend that:

1. Funding is provided to support continued engagement, cross-referral and service co-development as the Mental Health and Wellbeing Locals and Family and Carer-Led Centres continue to establish.
2. A 'pilot' funding provision enables the first tranche of Mental Health and Wellbeing Locals (currently six locations) to host a financial counselling clinic, say one half day each week, at their location. The embedded clinic would lower the barrier for participant engagement with financial counselling. Separate funding would enable a greater emphasis to be placed on prevention and mitigation work as the clinic would not come under the existing, and heavily pressed, intake triage.
3. The clinic pilot be accompanied by a carefully designed and implemented evaluation exercise to inform the potential for a wider rollout as more Locals become established.

## 2 Introduction

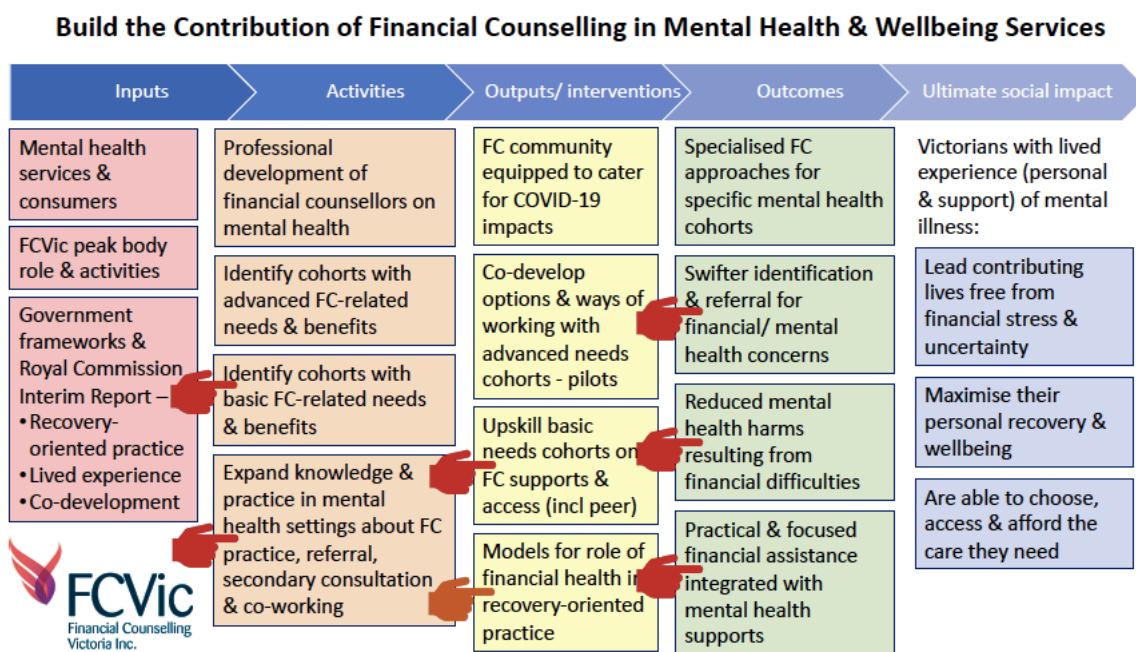
At the start of Financial Counselling Victoria’s COVID-19 response mental health program, it was apparent that community members experiencing heightened financial stress because of the pandemic, might experience an associated decline in their mental wellbeing. Indeed, an early survey of unpaid carers conducted during the first lockdown in May 2020 showed exactly this effect<sup>1</sup>. We therefore believed that an important component of our program should connect people experiencing exacerbated or new mental health and wellbeing concerns with financial counselling support.

‘Money Check-Up’ is our initiative to make and strengthen the connection between local mental health and wellbeing services and local financial counselling agencies.

### Contribution to overall program objectives

The program logic for ‘Financial Counselling and COVID-19 Response’ is shown in Figure 1. The figure also illustrates the elements of the program logic that ‘Money Check-Up’ is designed to address.

Figure 1 – Financial Counselling and COVID-19 Response – Program Logic



<sup>1</sup> Muir, G., Beasley, A., Shackleton, F., Davis, E., Armstrong, K., Hayes, L., (2020) Caring during Coronavirus: Results of the COVID-19 Carer Survey, Caring Fairly, Melbourne.

### 3 Design

In March 2021, the Royal Commission into Victoria’s Mental Health System tabled its final report. Recommendation 3 of that report called for the establishment of<sup>2</sup>:

*“a responsive and integrated mental health and wellbeing system, in which people receive most services locally and in the community throughout Victoria, close to their families, carers, supporters and networks.”*

The Victorian Department of Health responded to this recommendation by commencing a new service stream known as Mental Health and Wellbeing Locals. These are currently being established and will be in place at around 60 locations across the state by the end of 2026. In the interim, a smaller number of Mental Health and Wellbeing Hubs were put in place, operated by the service providers currently delivering the Government’s Early Intervention Psychosocial Support Response service, or EIPSR.

#### Channel selection

We commenced ‘*Money Check-Up*’ with a comprehensive program of engagement with services who might be considered the ‘first port of call’ for someone experiencing new or exacerbated mental health and wellbeing issues as a result of the pandemic. These included:

- The Victorian Healthcare Association
- Eastern Mental Health and Wellbeing Service Coordination Alliance (EMHSCA)
- North-East Mental Health Service Coordination Alliance (NEMHSCA)
- Primary Health Network Alliance
- Mental health social workers (via AASW)
- Community health services
- Public health networks and general practitioners
- Psychologists
- Catchment-based mental health service consortia
- Mental Health and Wellbeing Hubs
- Partners in Wellbeing (a phone-based service set up as part of the COVID-19 response, also an entry point to the hubs)
- Beyond Blue.

In addition, we reviewed:

- *Final report: Carer awareness campaign for general practice* – phn North Western Melbourne and Carers Victoria 2018
- *Think patient, think carer: Supporting and involving carers – a guide for general practitioners and primary care teams* – North Sydney Local Health District, NSW Health 2019
- *Community health reform plan* – Victorian Government 2020-2024

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<sup>2</sup> State of Victoria, Royal Commission into Victoria’s Mental Health System, Final Report, Summary and recommendations, Parl Paper No. 202, Session 2018-2021 (document 1 of 6).

- *Community health taskforce: report to government* – September 2019
- *Review of the Primary Care Partnerships program* – KPMG for Department of Health and Human Services February 2020
- *Royal Commission into Victoria's Mental Health System: Final report* – February 2021 <https://finalreport.rcvmhs.vic.gov.au/>
- *GPs to prescribe financial advice to patients with long-term conditions* – The Guardian April 2021 <https://www.theguardian.com/society/2021/apr/18/gps-to-prescribe-financial-advice-to-patients-with-long-term-conditions>.

We also prepared a series of vignettes to explore the common or distinctive features of people presenting at different entry points for mental health and wellbeing support and who experienced significant financial hardship at the same time. The entry points we explored were: headspace, maternal child health centre, parentline, GP private practice, GP stepped care, Mens Line, Lifeline and GP Medicare health assessment for older persons (75+).

From this research and enquiry we learnt that:

- Initial presentations (from the vignettes) have a great deal in common from a financial counselling perspective – the guiding issue should therefore be the ease of making the connection between the health and financial interventions
- Initiatives such as social prescribing/warm referral in general practice would be difficult to establish and would take time; however, creating resources for display in waiting areas could be fruitful
- For similar reasons, initiatives focused on community health or psychology services would be slow to establish, noting about 10-15% of Victorian community health organisations currently embed financial counselling services – increasing this penetration and providing resources and training to promote fuller integration could be effective given sufficient funding and lead time
- Beyond Blue has recently established a partnership with Financial Counselling Australia and is open to including our 'Money Check Up' resources in future staff training. The service is phone/web-based and encourages people experiencing new or exacerbated mental health issues to contact their general practitioner in the first instance
- The newly established and establishing Mental Health and Wellbeing Hubs and Locals are best placed and have the greatest appetite for local collaboration.

We therefore decided to focus our outreach efforts on the Mental Health and Wellbeing Hubs and newly established Locals as:

- Hubs and Locals mostly offer walk-in and face-to-face support – which is compatible with the face-to-face individualised support available from local financial counselling agencies
- Collaboration with Hubs and Locals creates two-way referral opportunities – just as mental health and wellbeing clinicians can identify financial concerns and warm refer to financial counselling, financial counsellors can identify wellbeing issues and warm refer to Hubs or Locals

- There is scope to improve the ‘continuity of care’ for clients as the Locals and Hubs are better placed to follow through with case management, and can reconnect clients with financial counselling on an ‘as needs’ basis
- Efficiency gains may be possible through co-working – where the two services develop protocols about who is best placed to address specific issues, and issue resolution can be made smoother and more effective for the client
- The support professionals are relieved of the pressure they may otherwise feel to step outside the boundaries of their roles.

We conceived the ‘*Money Check Up*’ program to encourage staff at the Mental Health and Wellbeing Hubs and Locals to listen out for, and gently enquire of their participants to establish whether they have financial concerns that may be impacting on their mental health and wellbeing. The program also seeks to strengthen the local engagement between Hubs and Locals and local financial counselling agencies and support cross-referral.

## Design considerations

### Money Check Up

We developed guiding principles for the ‘Money Check Up’ program, as follows:

- Place emphasis on ‘local’ engagement and the opportunity for face-to-face support
- Plan simple briefings for teams working at Hubs and Locals – including:
  - Brief outline
  - Indicators (red flags) for possible financial concerns
  - An example of how co-working between hubs and financial counsellors can achieve positive outcomes
  - Your local financial counselling agencies, what they do and how to refer
  - Emphasise potential for co-working, secondary consultation and referral in both directions
  - Meet your local financial counsellors, Q&A
- Provide resources for ongoing use
- Pre- and post- session evaluation.

Accordingly, we developed a briefing pack, including a recording of Jenny Elvey, General Manager of Bendigo Family and Financial Services, speaking about their productive co-working relationship with the Mind Australia Mental Health and Wellbeing Hub which is also co-located in the same building.

### Find a Financial Counsellor

A critical component of our ‘*Money Check Up*’ program was creating local connections between mental health and wellbeing entry points and financial counselling agencies. The single source of information on local financial counselling services – for professionals and community members alike – is the ‘Find a financial counsellor’ map and list view hosted by the Australian Securities and Investments Commission (ASIC) at <https://moneysmart.gov.au/managing-debt/financial-counselling>. This interactive map is mirrored on the FCVic website and also the National Debt Helpline website. Unfortunately,



the information on this site proved to be unreliable for our purpose in running the *'Money Check Up'* briefing sessions. We also needed the information to be 'fit for purpose' for professionals from other community sectors, and for members of the public to use. Indeed, we had learnt in focus group discussions with carer support advisers and coaches (for the purpose of a separate program for unpaid carers) that they had "given up" on making local referrals because this information was so often incorrect.

The current form of the 'Find a financial counsellor' map has additional limitations, for example:

- It requires someone to have access to a computer or smartphone to conduct a search
- A search brings up records on the basis of geographic proximity; however, services are generally restricted by local government area – the two are often not synonymous
- The information displayed is often inappropriate – for example, providing personal email contacts rather than intake details
- The information displayed is often incorrect, for example, the geolocations may mis-identify a service location
- A person cannot search easily for the support they require.

The 'Find a financial counsellor' information is maintained by ASIC with input from Financial Counselling Australia. We initiated discussions with ASIC about an improved search platform, to be co-designed with representative user groups and found them receptive. However, a redesign, with extensive user input, lay beyond the scope and timeframe of this program.

In the interim, to enable our outreach activities to continue, we undertook a comprehensive update of the information utilising the existing fields available on the ASIC site in a consistent way according to a template we developed. We contacted every agency by phone and email and assembled a bulk update instruction for ASIC to implement. Part of the update involved recalculating some of the geolocation information to ensure that a location search returned useful results. Every location required changes to be made, and agency managers expressed their appreciation of our review process.

Our comprehensive review, completed in July 2022, was a vital component of our successful roll out of the *'Money Check Up'* program through late 2022 to mid 2023. To sustain the benefit of this work, we have developed an ongoing update process. Update instructions have been developed and agency managers provided with a briefing on the process. Each six months, FCVic will circulate these instructions, collate updates via an online form and submit them to ASIC for bulk upload.

We have also developed a further report to the National Executive setting out the need for, and benefits of, a refresh of the ASIC tool for greater user accessibility.

## 4 Implementation

### Briefing

We contacted each Mental Health and Wellbeing Hub and Local and invited them to include a ‘*Money Check Up*’ briefing in one of their regular team meetings. We then continued to liaise on appropriate dates and times – always fitting in with their established meeting schedules. Some organisations chose to arrange a special meeting of staff for the ‘*Money Check Up*’ session.

Figure 2 provides the introduction we provided to participating organisations.

*Figure 2 – Money Check-Up introduction*

*The Money Check Up briefing takes about 30 minutes to deliver as an interactive online session. It includes a question-and-answer discussion with financial counsellors who work in the same region/area as the participants.*

*The session covers:*

- *Connection between financial and mental health challenges*
- *Financial counsellors and how they can help*
- *An example of co-working in practice*
- *How to make warm referrals to local financial counsellors*
- *Q&A opportunity*

*Following the session useful resources are distributed to the participants.*

*After this session we hope participants will be able to:*

- ✓ *Understand more about the connection between money and mental health and how financial counsellors can assist*
- ✓ *Know when, why and how to have financial conversations with their client*
- ✓ *Identify any concerns (red flags) about their client’s financial situation*
- ✓ *Consult with a financial counsellor without breaching client confidentiality*
- ✓ *Seek the client’s permission to refer make a warm referral to a financial counsellor*
- ✓ *Introduce the financial counsellor to their client and continue to co-consult if appropriate.*

### Delivery

During the period November 2022 to March 2023, FCVic presented the ‘*Money Check-Up*’ session to ten mental health and wellbeing teams; this included seven Hubs and three of the new Locals. The session was presented to a total of 87 staff in mental health and wellbeing services. We included 26 local financial counsellors across these sessions. The sessions were presented virtually across the state in the following geographic areas:

- South-East Melbourne
- Geelong/Barwon
- Western Melbourne
- Grampians Region
- Inner South Melbourne
- Outer South Melbourne
- Whittlesea
- Gippsland
- Wimmera.

### Topics covered in informal discussion

The participating team members from local mental health and wellbeing services were highly engaged during the interactive part of the session. Teams raised a range of issues, including about:

- What qualifications financial counsellors have
- Whether financial counsellors are able to work with clients experiencing complex issues, for example, alcohol and drug use, significant mental health issues or family violence
- Whether assistance would be available for a range of common issues, for example, fines, utility bills and phone plans, rent or mortgage waivers and medication costs
- What financial counsellors think about buy now pay later, no interest loans and emergency relief and material aid and how they can help
- What options might be available in cases where there is simply not enough money
- What could be done if money had been transferred to the wrong account
- Whether financial counsellors can assist in cases where an enduring power of attorney, or a medical treatment order, are being abused
- What the current wait times for service are
- Whether a client needs to have a Health Care Card or other eligibility restrictions
- Whether there are limits placed on the number of times a client can be seen.

*'Money Check Up'* provided a valuable and efficient opportunity to close these important gaps in information and understanding. Points that could be emphasized included:

- The person-centred approach of financial counselling, e.g. providing options and working on the client's priority, not necessarily the issue considered most important by the financial counsellor
- How it can take time for a client to feel comfortable to share all the concerns they have
- How the licence exemptions applying to financial counsellors' work enable them to, with a client's permission, explore their issues and negotiate on their behalf
- Financial counsellors' knowledge of consumer and financial rights, for example, identify irresponsible lending or other reasons why a debt is not legitimate
- The systemic advocacy undertaken by financial counsellors so that common problems arising through individual casework can be spotted and dealt with so that they are prevented or mitigated for all

- Some clients are not aware of the grants and concessions they might be eligible for, or might require assistance in applying for them
- The limits of financial counsellors' work and when financial counsellors will refer to other services, e.g. emergency relief
- The value of a secondary consultation, and how this can work
- How to make a warm referral, and support a client to engage with financial counselling
- How triage processes and wait times may vary between agencies, and urgent issues are given priority
- How work will continue with a client until their issues are resolved, but a client can return and their case be reopened should this be needed
- The complementarity between financial counselling and the Hubs and Locals – whereby the latter can provide the case management role and local financial counsellors can refer their clients to the Hubs or Locals for assistance
- Information about the various specialisations within financial counselling, for example, Gamblers' Help.

The topics raised during the *'Money Check Up'* briefing sessions demonstrated to us the value in sharing additional information and resources with participants, for example, the Hubs and Locals were interested in providing group sessions on financial literacy so we included our factsheet *'Building your financial capability'* – an accessible directory of free financial literacy programs – on the Resources Page we created to complement the briefings (see later this section).

## Participant feedback

Following the sessions, the feedback from team leaders has been very positive. Figure 3 provides some of the comments received.

*Figure 3 – Feedback received from team leaders*

It was an absolute pleasure and really great content! The team had a lot to talk about afterwards. Please pass on our thanks and appreciation to all involved. **Restart**

Thank you for organising this for our team. I think they got a lot out of it and found it very beneficial to their work. **Uniting VT – Grampians MH&WB Hub**

Thank you so much for meeting with us this morning for the Money Check Up session. Despite our tech issues we thoroughly benefitted from it. I have forwarded the slides and resources to the team, who also pass on their thanks. **Star Health – Inner South MH&WB Hub**

Fantastic, thanks for the prep & input today FCVic. What you have sent through looks like great resources & the warm intro to Duong will be very helpful for our team. **Brimbank Local**

A pre-session survey was distributed to mental health and wellness workers ahead of their participation in a *'Money Check Up'* session. The five questions were designed to gauge respondents' confidence and knowledge when engaging in financial conversations.

When asked how confident they felt to explore their clients' financial concerns, respondents indicated their confidence as a score out of 100, with 0 denoting 'not at all confident' and 100 denoting 'very confident'. The average score given was 54, while one quarter of respondents gave themselves a score lower than 30.

Respondents were next asked how well they understood the kinds of assistance that a financial counsellor could provide to a client; again, respondents indicated their understanding as a score out of 100, with 0 denoting 'little understanding' and 100 denoting 'very good understanding'. The average score given here was only 45, indicating a relatively low understanding of the financial counselling role across participants.

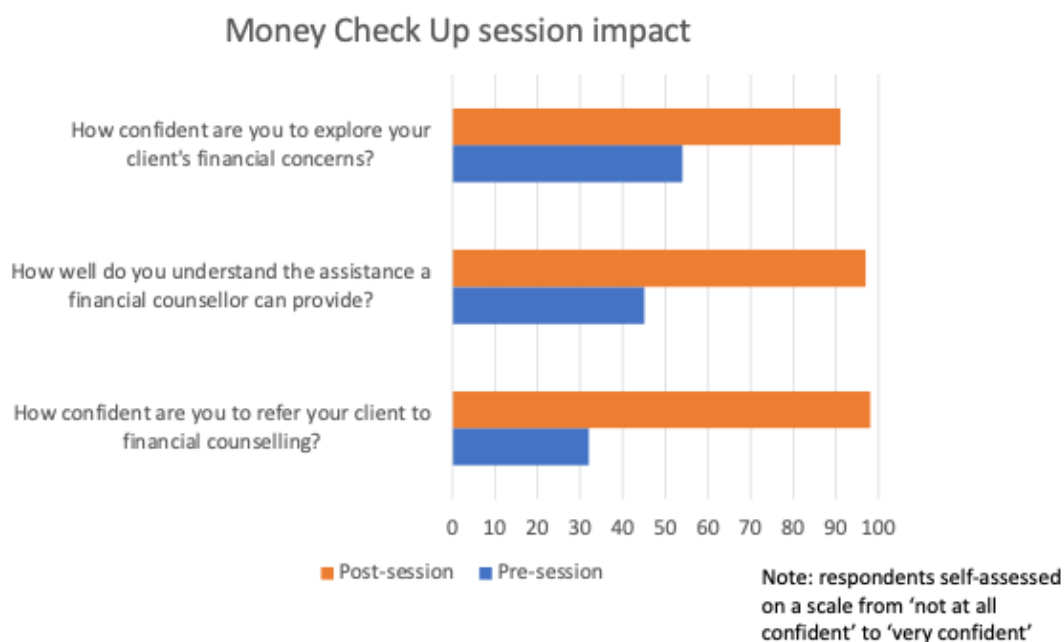
Respondents were also asked what percentage of their clients, in the month preceding the pre-session survey, had expressed financial concerns. Respondents estimated that, on average, 58% of their clients had done so. However, of those clients who expressed financial concerns, only 32% were referred to a financial counsellor by the survey respondents. Further, respondents indicated that their clients found it difficult to access financial counselling when they needed it: when asked to score the ease of access of financial counselling from 0 (very difficult) to 100 (very easy), respondents gave an average score of 40, with 30% of respondents giving a score lower than 10.

We also requested that participants complete a post-session survey in the days following their attendance at a '*Money Check Up*' session. Here, the respondents indicated their confidence to explore a client's financial concerns had improved markedly – in comparison to the average score of 54 given in the pre-session survey, the post-session average was now 91 (i.e. very confident). Respondents also indicated that their understanding of financial counselling had increased enormously: in comparison to a score of 45 in the pre-session survey, the post-session average was 97 (i.e. a strong understanding of financial counselling). Finally, when asked how confident they were to refer a client to a local financial counselling service, respondents gave extremely positive responses: asked to score their increased confidence between 0 (not at all) to 100 (to a great extent), the average score was 98, with two-thirds of respondents scoring 100.

These results are represented in Figure 4 overleaf.

The comparison of pre- and post-session survey results demonstrates '*Money Check Up*' sessions were highly effective in raising the mental health and wellbeing workers' confidence when engaged in a financial conversation, their understanding of the support a financial counsellor can provide, and their ability to refer clients to a financial counsellor.

Figure 4 – Pre- and post-session survey



## 5 Follow Through

### Dedicated webpage

We recognised that the teams at the Hubs and Locals would benefit from a dedicated webpage curated to meet their needs, including:

- Requesting future '*Money Check Up*' sessions for their teams (Locals will be continue to be established over the next few years)
- Having a single, easy access point for all team members to use for relevant resources and reference materials
- Resources being kept up to date without the need to distribute a new access link.

The '*Money Check Up*' [webpage](#) meets these requirements and enables value to continue to be developed beyond the end date of this funded program.

The webpage includes:

- A request form for organisations to express interest in a '*Money Check Up*' session (an automated function supports efficient follow-through by FCVic once a request has been made)
- Money Check Up Conversation Guide – a checklist and useful phrases to help identify whether your participant may be experiencing money problems

- Money Check Up Find a Financial Counsellor - How to use web resources to make the best match between your participant and the available local financial counselling services
- Money Check Up Flyer - A simple flyer explaining financial counselling to your participant, including space for you to enter contact details for their preferred local service
- My Financial Health Check - A handy tool for your participant to (if they wish) check whether they feel 'on top of' their financial arrangements
- Quick Guides – A collection of 10 factsheets, each of which provides a brief and practical overview of a financial service or support. Every factsheet is also accompanied by a short video, which has been translated into 10 languages
- Prospectus: How to host a financial counselling clinic - Guidance for organisations who would like to establish a financial counselling clinic within their setting
- Build Your Financial Capability - Free programs to help you learn more about managing the household finances – this guide helps you choose a program that best suits your needs and preferred learning style
- Money Check Up Slide Pack - Presentation slides on recognising and responding to co-occurring financial problems and mental distress. Please book a Money Check Up session using the above booking button so we can help connect your team to your local financial counsellors. The briefing session is highly interactive, with most of the time allocated to a question-and-answer component to supplement this presentation.

A seven minute video (also continued within the slide pack) provides information about how financial counsellors can work collaboratively with mental health and wellbeing services drawing on the experience of Bendigo Family and Financial Services and their work with Mind Australia.

There is also a 'contact us' button for general enquiries and a 'subscribe' button for visitors who may wish to subscribe to FCVic's monthly newsletter, Devil's Advocate.

The webpage facility has enabled us to share a range of resources developed within other programs which we believe may be of interest to staff working in the Locals and Hubs. For example, the Quick Guides were developed in a separate program addressed to the needs of older unpaid carers. In this way, we can drive greater benefit from the collaboration channel we have developed.

At July 2023, two requests for 'Money Check Up' sessions have been lodged in the past few weeks – evidence that the webpage is proving successful in providing for ongoing engagement with the Hubs and Locals.

### Prospectus: How to host a financial counselling clinic

The Prospectus: How to host a financial counselling clinic has been developed in response to observed need during our interactions with a range of other community sectors through our funded programs. Figure 5 provides the rationale for this initiative, as reported in the June 2023 issue of Devil's Advocate.

Figure 5 – Rationale for FCVic Prospectus

*Dr Suzy Goldsmith, Lead – Special Projects*

Co-design has provided us with the opportunity to engage deeply with professionals from other sectors – mental health, unpaid carers and library professionals, for example. This engagement has shone light on the challenges these professionals experience when community members experience and/or share their concerns about money. Carer professionals, for example, are embarrassed and worried when they are required to assess a carers’ financial situation in order to waive their fee to attend an activity. Library professionals are (not too strong a word) traumatised by library users’ need for help with banking, MyGov and even withdrawing superannuation! We have heard that Centrelink often directs community members to the library to seek assistance with MyGov, for example. Public libraries are increasingly relied upon to provide digital literacy sessions for vulnerable community members, and for many, the library is their only means of accessing online services and information.

These professionals feel, and indeed they are, inadequate for the task of providing the financial support that is more appropriately provided by a qualified financial counsellor. Not only does the demand create unreasonable stress, it also undermines the trusted relationships they have so carefully built to fulfil their proper work role, *and* a valuable opportunity to prevent, avert or mitigate a vulnerable person’s financial distress is missed.

Unfortunately, the answer is not as simple as writing 1800... on the palm of the hand and holding it up. For many people making that phone call, or following through on an extra service has its own challenges. Even with a warm, facilitated introduction, our own sector is heaving with the weight of the demand placed on its limited funded capacity – we cannot promise that, once passed through, people will receive timely help.

The newly launched *Prospectus – How to host a financial counselling clinic*, aims to relieve some of this pressure. The Prospectus sets out some initial considerations, and the first steps to take, for an organisation who is thinking about the benefits of having a financial counsellor available for simple consultations or casework located in their setting on a regular schedule. FCVic would, at least while the concept is getting matured, help to broker an outpost-type arrangement with a willing local financial counselling agency. The arrangement would need to be separately funded, including covering the costs of agency support for the outpost arrangement. First steps are always somewhat experimental – let’s see how it goes, and over time, FCVic will be able to co-develop and assemble relevant example forms of agreement, checklists, etc to support it.

All we can say at this early stage is that our copies of the Prospectus flew off our table at the Festival of Ideas within the first 5 minutes!

## Additional cross-promotion opportunities

Throughout the ‘*Money Check Up*’ program, we have responded to opportunities to share information about financial counselling and, if appropriate, the agencies local to the event. Major networking events were hosted by the North-East Mental Health Service Coordination Alliance (NEMHSCA) in May 2022 and Mental Health Victoria in July 2022.

We also contacted the Mental Health and Wellbeing Hubs and Locals and the newly announced Family and Carer-Led Centres to invite them to our Festival of Ideas, held on 21 June 2023. This was a valuable opportunity to share our work and resources with other



community sectors. Several of the Hubs, Locals and Centres were represented at the event, as well as Partners in Wellbeing, the contact point for the Hubs.

Finally, we developed an [article](#) for Devil's Advocate to introduce our members and stakeholders to the work of the Mental Health and Wellbeing Hubs.