

Q&A with the DA.

Virginia Noonan, in her own words



Each year, FCRC calls for nominations for the esteemed Virginia Noonan Award, named after long time consumer advocate and FCRC lifetime member, Virginia Noonan.

The award is there to recognise a full member of the FCRC who has demonstrated excellence in service to our profession, or their clients, over and above their normal duties as a Financial Counsellor.

Virginia is certainly a wonderful example of someone who lives a life of drive and commitment, with the an attitude that took her back to study when she was 30.

“From that time I have completed three diplomas, a degree and two post-graduate diplomas. All of which gave me the confidence to believe in myself and knocked off that old curse of feeling stupid”

While it is hard to believe that someone like Virginia could have ever felt that way, it is true that our society is one that constructs stereotypes, ideals and archetypes that can forever restrict people. But not Virginia.

Even after retirement, if we could call it that, she is as passionate as ever. We spoke to her about her work in the sector

DA: You are not currently working as an FC, but you still maintain your membership with FCRC and you are also an FCRC Supervisor. Why is this continued involvement important for you?

VN: I maintain my involvement in the sector because I believe I can pass on the knowledge that I have gained over 30 years. I think It is a loss to the community and its dedicated workers that long-term workers leave, and with them they take years of experience and learning and do not give back to the sector in some way.

DA: What has been a highlight of your career, or your favourite role so far and why?

VN: The most exciting time, and also challenging, was the day we took Household Financial Services (HFC) to the Tribunal regarding their Credit Licence. With the support of people like Paul Bingham, Dick Gross and Denis Nelthorpe we (including other financial counsellors) appeared at the tribunal and we successfully challenged HFC and its licence was cancelled. As a financial counsellor we learnt some big lessons, not to be afraid to stand up for the rights of consumers and the importance of keeping good file notes.

My favourite role was training Victorian financial counsellors over 6 years. It was the only training available and I was determined they would receive a thorough understanding of all aspects of financial counselling, especially those areas relating to debt recovery and credit contracts.

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DA: What about life before consumer advocacy. Was it what you always wanted to do, or was it a path you followed away from a completely different line of work or study?

I always had a social bent and remember being outraged about the treatment of women and low income disadvantaged people. However, my early life was one of a typist working mainly in law firms. I didn't find this challenging so I decided, at 30 years of age, to go back to school and do my VCE, I then went to university. This is when my world changed. I finished with a Diploma of Welfare Studies and my first job was that of a financial counsellor. I must say I had no knowledge of the work of a financial counsellor and like many of you had to learn on the job.

DA: When you first embarked on your career as a consumer advocate, what setbacks and barriers did you encounter, and why did you resolve to stay with the sector, despite the setbacks?

VN: I think the biggest challenge for me and the sector (and still is today) is funding and not knowing if you will have a job in 12 months time. But of course funding always came and I continued to get paid. I stayed because I felt I was doing something worthwhile and that I could make a difference. I could assist people to stand on their own two feet and fight for their rights.

The scariest part of my career was when I was a fledgling financial counsellor and had my first client who wanted to go bankrupt. They had a small farm and were in significant debt. I remember sitting up all night reading the Bankruptcy Act and the regulations, worrying about being sued and not providing the correct advice. My support at the time was the Financial Counsellors' Association of Victoria [now FCRC] and on the other end of the phone was Bev Klinger, her knowledge and experience provided me with enough information to comfortably tackle that first bankruptcy case.

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Ange Upton receives the Virginia Noonan Award in 2013

Q&A with the DA continued

Virginia Noonan, in her own words, continued

DA: The Virginia Noonan Award is bestowed alongside the Jan Pentland Award. What can you tell us about Jan?

VN: Jan had a passion for the financial counselling sector, which she imparted to everybody around her. She continually fought for the 'underdog', she was a politically astute thinker and was not intimidated by politicians or authority. She was very articulate and was able to get her thoughts conveyed in such a manner that brought about change. She was a beautiful woman and I still miss her.

DA: What attributes and qualities would you like to see in a recipient of the Virginia Noonan award?

VN: I believe such a financial counsellor is one who provides their clients with options and clearly explains the ramifications of those options, remembering miracles don't grow on trees.

The financial counsellor should also be an advocate for change. It is important that the information gained from casework is used to educate the community and bring about social/political change.

Financial counsellors can be very powerful if they use the knowledge gained from their client's case in a constructive way and not close the file when the client work has been completed.

DA: What would you say to FCs to encourage them to nominate their peers?



VN: If you know a financial counsellor who has dealt with complicated cases and has pulled out all stops to achieve a satisfactory outcome for their clients, then that person is a good candidate. However, I would like to see the candidate who has taken that next step and used the information gained from their case work to educate the community and raise the issues at a policy level so that systemic problems can be overcome.

If you would like to nominate a colleague please contact darcher@fcrc.org.au

The Devil's Advocate thanks Virginia Noonan for her kind support of the Virginia Noonan Award

Robyn Shepherd Murdoch, 2013 Virginia Noonan Award Recipient