

31st March, 2017

Australian Government
Department of Social Services
GPO Box 9820
Canberra ACT 2601

To Whom It May Concern,

Re: Submission in response to the Financial Wellbeing and Capability Discussion Paper D17/528

On behalf of the Board of Directors of the Financial Counsellors' Association of NSW Inc please find enclosed our submission in response to the discussion topics and questions.

The Financial Counsellors' Association of NSW Inc is the peak body that represents Financial Counsellors in NSW and advocates for consumers in financial hardship. Established in 1980 our role is to ensure that:

- Financial Counsellors in NSW are supported to comply with best practice;
- the financial counselling sector has secure, stable and sustainable funding;
- financial counselling has a high profile;
- vulnerable consumers have an effective voice; and
- the Association is a strong, adaptive organisation that is valued by members, government and stakeholders.

Yours faithfully,



Graham R. Smith
Chair
Financial Counsellors' Association of NSW Inc
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