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Client Service Charter

Service Charter

Our Service Charter sets out the role of ICAN, the services we provide to our clients and the standard of service you can expect to receive from our organisation.

Role of ICAN

ICAN is a not for profit community organisation that provides free financial counselling and capability services to Aboriginal and Torres Strait Islander people living in North Queensland. ICAN also provides these services to all people who are experiencing financial stress and who have no alternative sources of impartial assistance, to manage the challenges of change and adjustment. ICAN is the consumer voice for Aboriginal and Torres Strait Islander peoples and is the lead agency to advocate systemic issues affecting consumers living in North Queensland.

What you can expect from us

ICAN believes that to create positive change, our financial counsellors have a human-centred approach to delivering quality financial counselling in line with the national standards of practice. ICAN financial counsellors meet people where they are at, respecting existing human assets and cultural diversity in delivery.

Financial Counselling Objectives

The objectives of the Financial Counselling Program are to:

- provide clients with access to financial information, options, decision support and referrals to other sources of industry, professional and government assistance
- empower clients to make their own decisions on how to most effectively manage change and adjustment issues
- deliver effective, flexible and responsive services to those in need of assistance.

ICAN financial counsellors

Our financial counsellors are qualified and experienced in working with clients to achieve positive outcomes. Financial counsellors aim to:

- help clients understand their financial position
- help clients understand their financial options
- advocate on behalf of clients and assist in complaint processes
- help clients complete money plans and assess their financial position
- negotiate with creditors
- connect clients to information about government and industry assistance
- refer clients to essential services outside of ICAN's service charter
- report any behaviour or business practice that is concerning
- assist clients to identify their advice and training needs
- apply a case management approach to provide clients with an holistic outcome.

Financial Capability Objectives

Yarnin' Money is an innovative financial capability program that uses a narrative approach to discuss money and explore financial options. The Yarnin' Money financial literacy outreach program focuses on the following areas:

1. Financial capability education for Aboriginal and Torres Strait Islander people;
2. Train-the-trainer financial literacy training for community service providers using a combination of face-to-face and follow up online support;
3. Online financial literacy training support to Aboriginal and Torres Strait Islander financial counsellors and financial capability workers across the country.

The Yarnin' Money program has two key deliverables:

1. Yarnin' Money With Community Service Providers; training for workers who have clients presenting with complex financial problems;

We work with a variety of service providers in your community to share information about financial problems, rights and solutions and give information about ways to identify and address some of the urgent problems through contacting the relevant government and non-government agencies that can assist your clients.

2. Yarnin' Money with the Mob Training (Community Residents, Community Groups, Clients, Job Seekers, Trainees, Apprenticeships, Students, etc). The training aims to assist Aboriginal and Torres Strait Islander community residents to:

Identify and understand their financial situation from (& within) an historical, cultural, personal and community contexts;

1. Provide a safe environment through the Yarnin' Money training style delivery methods to openly discuss financial and consumer issues;
2. Create choices about their money through the Yarnin' Money Wheel (budgeting tools/ techniques);
3. Generate thoughts and yarns surrounding Indigenous people and money in today's society.

If you:

- problems paying your debts as they fall due
- being harassed by debt collectors and creditors for payment
- need to know more about your superannuation
- need to find lost super
- feel you have been ripped off
- want to learn how to budget
- need assistance to enter into a financial hardship arrangement
- need assistance in understanding a contract
- need assistance to lodge a complaint
- need assistance in setting up a My Gov account
- want to know more about bankruptcy

Then you should:

Phone us:
1800 369 878 (Local call cost Australia wide)

Cairns office: (07) 4031 1073
Townsville office: (07) 4417 1900

Email us: info@ican.org.au

Web: <http://ican.org.au>





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