



## Advising

### RURAL FINANCIAL COUNSELLOR

#### ALSO CALLED

- Counsellor
- Financial counsellor
- Rural counsellor



#### WHAT'S THE JOB ABOUT?

- **Working with people in rural areas**  
Farmers and their families, business owners/managers, individuals
- **Providing financial options**  
Assessing financial positions and cash flows, weighing up business decisions, developing action plans, outlining future options
- **Providing information**  
Government/industry assistance schemes, Centrelink, client-based data
- **Assisting clients to complete applications**  
Centrelink entitlements, loan/refinancing applications, assistance schemes, exceptional circumstances relief, training grants, contracts
- **Facilitating meetings**  
Workshops, financial institutions, farm debt mediation, creditors, families
- **Referring clients to other professionals or agencies**  
Financial planners, accountants, succession planners, personal counsellors, doctors, psychologists





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### WORK CONDITIONS

- Rural financial counselling services are financed by state government departments and local community support and are managed by a committee of members elected from the community.
- Rural financial counsellors may work irregular hours and travel extensively throughout their region.
- Meetings with clients are scheduled to take place at a time and location that makes the client feel most comfortable.
- An office, vehicle, mobile phone and computer will be provided by the service.
- Administrative support may be provided by way of an office assistant.
- Good personal presentation, excellent communication and listening skills, considerable life skills and efficient record keeping are essential.
- All information given to the rural financial counsellor is treated in the strictest confidence.
- Service is by request and rural financial counsellors regularly attend farmer's meetings to raise the profile of their service.
- The workload increases substantially during droughts, industry restructures and when refinancing needs to be considered by clients.

### EXPERIENCE AND RELATED TRAINING

- To be employed as a rural financial counsellor you must have formal qualifications in agriculture, farm management or a related field.
- Rural financial counsellors must be conversant with the range of agricultural enterprises that exist in their region.
- Rural financial counsellors provide options only and should not give advice of a financial or personal nature unless specifically trained and qualified in those areas.

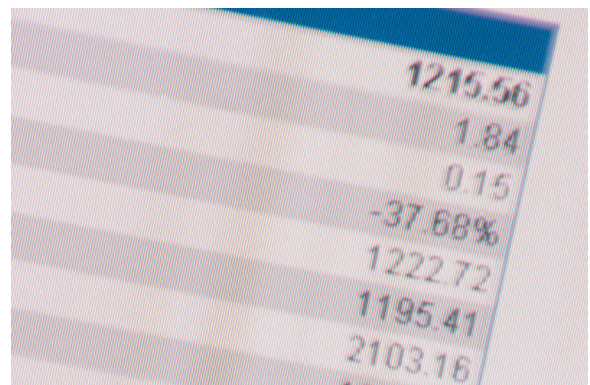


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Career path	Training Requirements
<ul style="list-style-type: none"> <li>Rural financial counsellor</li> </ul> <p>You help rural clients by providing financial options and the above services.</p>	<p>VOCATIONAL TRAINING</p> <ul style="list-style-type: none"> <li>Diploma in Agriculture</li> <li>Diploma in Rural Business Management</li> <li>Advanced Diploma in Rural Business Management</li> </ul> <p>TERTIARY EDUCATION</p> <ul style="list-style-type: none"> <li>Degree in Agriculture</li> <li>Degree in Rural Business Management (or equivalent)</li> </ul>
<ul style="list-style-type: none"> <li>Financial advisor</li> </ul> <p>You are employed by a financial planner and gain experience in the field whilst completing your studies.</p>	<p>Working towards a</p> <p>Diploma in Financial Planning</p>
<ul style="list-style-type: none"> <li>Financial planner</li> </ul> <p>You assist people to manage and plan their finances.</p>	<p>Diploma in Financial Planning</p> <p>Continuing Professional Development (CPD) requirements must be met to maintain accreditation as a financial planner</p>

### Related Jobs

- [Agriculture teacher](#)
- [Bookkeeper](#)
- [Extension officer](#)
- [Farm manager](#)
- [Farmer](#)
- [Rural business manager/owner](#)



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