Rural Financial Counselling Specialisation

Course Information Brochure



This specialisation will help you develop skills to work with rurally based clients to set goals and budgets. Using a client-focused financial counselling process you will explore ways to help clients achieve their financial goals and manage what at times can be difficult situations.

Delivery Mode

Online, Self-directed + Work Observation

2026 Enrolment Intakes

Anytime from 2 February – 30 November

Course Duration

Six months

Eva Burrows College Vocational Training RTO 0328 is registered with the Australian Skills Quality Authority (ASQA) under the National Vocational Education and Training Regulator Act 2011.

Thank you for your interest in undertaking the Rural Financial Counselling Specialisation with Eva Burrows College Vocational Training.

This specialisation will help you develop skills to work with rural based clients to set goals and budgets. Using a client-focused financial counselling process you will explore ways to help clients achieve their financial goals and manage what at times can be difficult situations.

Two important things you should know about this course.

1. **You have 6 months to complete this online course.**
   This is a self-directed, online course delivered via our online portal, Booth Online.
   You will have 6 months from enrolment to complete this course.

2. **Approximately 15 hours a week should be set aside for study.**
   We recommend students allocate a minimum of 15 hours per week to work through the Learner Guides, online activities and assessments.

You can find all the relevant course details including entry requirements, enrolment dates and course fees in this Course Information brochure.

Whether you are looking to start a career as a Rural Financial Counsellor, already work in the sector with no formal qualification or looking to specialise in this area, we are here to help and support you in achieving your goals.

For any further information email the Student Support Services team vtoenquiries@ebc.edu.au.

Course Overview

This course is for people who want to train to become a Rural Financial Counsellor or Small Business Financial Counsellor, supporting people in need. Throughout this course you will acquire specialist skills and knowledge required to adapt practice to a rural context, targeting the specific needs of rural based clients by using a structured strengths-based and client-focused financial counselling process.

Trainers and Assessors



Susan Kelley has a wealth of knowledge in the rural financial counselling sector with over 9+ years' experience. For the past 9 years, Susan has been a Rural Financial Counsellor/Team Leader for the Rural Financial Counselling Service NSW covering the Western division. Susan has completed a double Bachelor's Degree in Accounting and Agribusiness through Charles Sturt University as well as completing the Diploma of Financial Counselling through Eva Burrows College.



Heather Barclay began working in the financial counselling sector in 2009. She has a passion for helping people understand and overcome financial hardship, as well as educating and coaching aspiring Financial Counsellors. Heather's career as a Financial Counsellor is diverse. She has worked in rural, regional and central locations, while practicing as a generalist Financial Counsellor, gambler's help, family violence, small business, National Debt Helpline, prisons and in tenancy advocacy.



Course Coordinator

Kat Georgiadis
katerina.georgiadis@salvationarmy.org.au

Delivery Mode

Online, Self-directed + Work Observation

Duration

Six months

2026 Enrolment Intakes

Anytime from 2 February – 30 November

2026 Course Fees

The course fee is $927. Full payment of course fee is required prior to enrolment.

Course fees are correct at time of distribution. You can confirm the current Course Fee here.



Course Structure

This specialisation is a nationally recognised qualification which requires the successful completion of three units over a six-month period and can also be used as electives in the CHC51122 Diploma of Financial Counselling (Rural Specialisation).

The three units are:

- CHCFIN011 Provide rural financial counselling services
- AHCBUS516 Develop and review a business plan
- AHCBUS518 Prepare and monitor budgets and financial reports

Students will also be required to provide evidence they have competently managed the tasks and actions required for a Rural Financial Counsellor or Small Business Financial Counsellor, with at least five different rural clients via a Workplace Observation Report or Case Studies.

Competency-based training

Competency is the consistent application of knowledge and skill to the standard of performance required in the workplace. As this is a competency-based course, the assessments will involve the demonstration of skill, knowledge and the ability to work consistently to the standards required. The assessment tasks may include questions, case studies, third party feedback or workplace projects

Recognition of Prior Learning (RPL)

If you believe you have the skills and knowledge in some or all of the units, or you already hold a similar qualification and are looking to upgrade, then you may wish to consider Recognition of Prior Learning (RPL). Recognition for units may be granted based on previous learning, studies, work and/or life experiences. You may apply for RPL once you have enrolled in the course. Students are encouraged to apply for RPL within their first 12 weeks of enrolment. Please note, RPL is charged at the same rate as the course fee as it is still a form of assessment. Please discuss this with the Course Coordinator when you enrol.

Credit Transfers

A credit transfer provides automatic credit for equivalent units you have already completed in an accredited course with another training provider. There is no charge for credit transfers, and your course fees will be reduced if you are eligible. Please discuss this with the Course Coordinator when you enrol.

Workplace Observation

Successful completion of this course will require evidence that you have competently managed the tasks and actions required of a Rural Financial Counsellor with at least five (5) different clients, via a Workplace Observation Report or completion of Case Studies.

Entry Requirements

There are no entry requirements for this qualification, however, prior agricultural experience or currently working in the industry is preferred, as the rural units require initial understanding of the industry.

To ensure you are enrolled in the most suitable and appropriate course of study, all applicants will be required to complete a Pre-Enrolment Evaluation as part of the online enrolment application.

Residential Status

This course is open to Australian residents. Unfortunately, we are not registered to accept international students. The eligibility of students will be confirmed during enrolment.

IT Requirements

Students will require access to a computer and the internet to allow them to study using our online learning portal, Booth Online. To participate and engage in any online courses and tutorials, it is recommended students are competent in using a computer and have:

- a laptop or desktop computer (PC or Mac) with at least 2GB of RAM.
- a stable internet connection (ADSL2 equivalent or higher)
- a USB microphone headset or iPhone headset with built-in microphone.
- a current version of a modern web browser (Chrome, Firefox or Safari).
- Microsoft Office Suite installed on your computer. MS Word is required for most of the assessment tasks.

Course Materials and Resources

Trainer and Assessor To support and guide you in your learning.	Eva Burrows College has trainers and assessors who are qualified and currently working in their industry, thereby providing you with the most up to date knowledge and skills to support and guide your learning. Each topic of your learning journey commences with an introduction to the subject matter, followed by forums, quizzes, and online facilitation. At any stage of your learning, you can contact your trainer by email, who is available to help you with your query.
Booth Online The login instructions for the online portal will be provided after enrolment.	Access to all learning materials and assessment tasks will be available through our online portal, Booth Online. Our Online Support Team is available Monday to Friday to assist you to navigate the system and can be contacted via email at online@ebc.edu.au.
Learner Guides Learner Guides will be made available to you after enrolment.	Eva Burrows College will provide you with a Learner Guide for each unit, to enable you to advance your knowledge of each topic. To progress through your course, simply work through the Learner Guide and online resources to complete each unit's online assessment tasks, and then upload your completed assessments through Booth Online.
Eva Burrows Library Can provide additional resource material on request.	The Eva Burrows Library offers both onsite and online access to resources that help meet the study, research and leisure reading needs of our students. To become a member of the library, please complete the Library Registration Form.

Pathways

One qualification – three pathways

Pathway 1 – New	Pathway 2 – RPL	Pathway 3 – Upgrade
New to rural financial counselling	Currently in the role with no formal qualification	Needing to upgrade your qualification
For all aspiring and new Rural Financial Counsellors	You are currently working as a Rural Financial Counsellor who has the experience but not the qualification.	You already hold a qualification but want to upgrade.

Upon successful completion of all assessment tasks, and being deemed competent in all units, you will be awarded a Statement of Attainment for the Rural Financial Counselling Specialisation units.



“Eva Burrows College was so supportive and encouraging throughout the entire study process – from enrolment to studying and assessment tasks.

Their admin staff was always happy to help with anything I required, and my Trainer was incredible, going above and beyond to assist me with any questions or concerns I had. Any assessment tasks that required resubmission were kindly handled with care and knowledge to assist me to learn and understand the concepts of the questions.

The Trainers have lived experience in the role, and I think that makes such a big difference in such a niche field. I have studied with other online training institutes and would highly recommend Eva Burrows College above the others - their care and knowledge are second to none!”

Bonnie

Graduate of the Rural Financial Counselling Specialisation units

FAQs

Why should I study at Eva Burrows College?

Eva Burrows College is the national education and learning centre of The Salvation Army Australia. Drawing from our cutting-edge Salvation Army experience, Eva Burrows College Vocational Training (RTO ID 0328), exists to encourage and empower you through our nationally recognised and accredited courses. We provide a comprehensive learning pathway that integrates practical experience with formal qualifications. We also offer a range of study options to suit your lifestyle needs and can help schedule your learning to empower you to graduate successfully. All learning options for this course can be discussed with your Course Coordinator.

What does a Rural Financial Counsellor do?

A Rural Financial Counsellor has a deep understanding of the unique challenges facing primary producers and rural small businesses, and is equipped to provide tailored, confidential and professional advice on a range of issues, including debt relief, budgeting, business planning, and accessing government assistance.

What are some possible career opportunities after successful completion of the course?

Rural Financial Counsellors can be employed in a range of organisations including non-government agencies in community settings across regional and rural sectors.

How many hours a week will I need to spend studying?

This course is delivered online, which means you can complete it at your own pace, in your own time. As a guide, we recommend students allocate a minimum of 15 hours per week to their studies.

Is the qualification recognised nationally?

Eva Burrows College Vocational Training has been a Registered Training Organisation (RTO) for over 30 years. Registered by ASQA, we deliver nationally recognised and accredited courses and conduct our operations in accordance with the Australian Quality Training Framework.

Our qualifications are nationally recognised and developed to meet industry needs. Our accreditation within the vocational training sector means that whatever level of study is right for you, we have an entry point that can match your current needs.

How much does the course cost and what does this include?

This course is open to all Australian residents and costs $927. Full payment of the course fee is required prior to enrolment.

This fee includes all learning and assessment resources, online support and assessment services for a period of six months.

Course fees are correct at time of distribution. You can confirm the current Course Fee here.

Is there financial assistance available for Salvation Army Officers or employees?

Officers may apply for up to 90% of the course fee. Employees may apply for up to 60% of their course fee.

For further information on the policy and how to apply see the Personnel Development Policy.

Does the course fee include GST?

Nationally recognised training delivered by Eva Burrows College is not subject to GST.

Would a VET Student Loan be available for this course?

Eva Burrows College is not registered to provide VET Student Loans.

Can I access a government subsidy?

Government subsidies are not available for this course.

If I withdraw from the course, do I get my money back?

If the student withdraws from a course after confirmation of enrolment, the Enrolment fee will be retained as per the conditions below:

Withdrawal Condition	Fee
Withdrawal **within 30 days** after confirmation of enrolment	30% of course fee retained
Withdrawal **between 31 and 60 days** after confirmation of enrolment	50% of course fee retained
Withdrawal **more than 60 days** after confirmation of enrolment	100% of course fee retained

How to Apply

Applying for a course is a simple process.

Step 1	**Contact Us** To register your interest email vtoenquiries@ebc.edu.au. The 2026 Enrolment Intakes for this course are: • Anytime from 2 February – 30 November An online enrolment application link will be emailed to you
Step 2	**Complete the Online Enrolment Application** and upload the requested information including: • A Unique Student Identifier (USI). Applying for a USI is cost free. It is a requirement of the federal government that when you enrol in a nationally accredited vocational training program a USI is recorded on your application. Apply for a USI at usi.gov.au. • Photo identification documents (VIC and NSW residents applying for government funded training must provide certified copies). • To ensure that you are enrolled in the most suitable and appropriate course a Pre-Enrolment Evaluation will be completed during the online enrolment application.
Step 3	**We will be in contact** Your enrolment application will be reviewed, and you will be advised of the outcome via email which will include an invoice for Course Fees.
Step 4	**Finalise Your Application** Confirm that you wish to proceed with your enrolment by paying the full course fees. Note that enrolment is not confirmed until course fees have been paid.
Step 5	**Begin to Study** When the enrolment process is complete, final confirmation of your enrolment will be emailed to you, and we will: • Advise the Trainer and Assessor who will support you through your studies and answer any queries regarding the course content or assessments. • Provide you with a login to the Booth Online portal via a separate email with instructions on how to access the portal. • Start your learning journey with access to the interactive online orientation, available via Student Central.

Other Courses

available through Eva Burrows College Vocational Training

Certificate IV

CHC43215	Certificate IV in Alcohol and Other Drugs
11237NAT	Certificate IV in Christian Ministry and Theology
CHC42021	Certificate IV in Community Services
BSB40520	Certificate IV in Leadership and Management

Diploma

11070NAT	Diploma of Chaplaincy
CHC53215	Diploma of Alcohol and Other Drugs
CHC52025	Diploma of Community Services (Case Management)
CHC51122	Diploma of Financial Counselling (Generalist)
CHC51122	Diploma of Financial Counselling (Rural Specialisation)
BSB50420	Diploma of Leadership and Management

Skill Sets

CHCSS00093	Alcohol and Other Drugs Skill Set
CHCSS00077	Financial Literacy Education Skill Set
CHCSS00111	Problem Gambling Skill Set
CF	Chaplaincy Foundations
CHCFIN010	Small Business Unit

Short Courses

View a full list of accredited and non-accredited Short Courses now available.

NATIONALLY RECOGNISED TRAINING

Eva Burrows College Vocational Training RTO 0328 is registered with the Australian Skills Quality Authority (ASQA) under the National Vocational Education and Training Regulator Act 2011. Accreditation meets an established industry, enterprise, educational, legislative or community need. We have been providing quality training to equip people with work-specific skills for more than 30 years.

This version 2026 publication outlines courses and services offered by Eva Burrows College. Every effort has been made by the college to ensure the information provided is accurate and current at the time of publication. Eva Burrow College reserves the right to change the contents without prior notice, including the method of delivery, or to withdraw any course offered. To make an informed decision about your study, we recommend you contact us.

Office Hours:

Monday to Friday 8.30am – 4.30pm

W | evaburrowscollege.edu.au P | (03) 9847 5400 E | vtoenquiries@ebc.edu.au