Financial Counsellor interview questions

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What to expect

Interviews for financial counselling roles focus on how you handle sensitive conversations, whether you can stay methodical under emotional pressure, and how well you understand the practical side of debt and hardship work. Panels usually include someone from a community or government service background, and they're listening for judgement as much as technical knowledge.

- **Behavioural:** Questions about past experience supporting people through difficult financial or personal situations, assessed using specific examples rather than general statements.
- **Scenario / judgement:** Hypothetical client situations, often involving disclosure of family violence, mental health crisis or creditor conflict, used to test decision-making and boundaries.
- **Process / technical:** Walk-through questions on how you'd actually run an assessment, build a budget, or negotiate with a creditor.
- **Client-facing / communication:** Questions on building trust and managing shame, denial or resistance from clients.
- **Values / motivation:** Why you want to work with vulnerable clients specifically, and how you sustain that work without burning out.

Most services run a single panel interview of around 45 to 60 minutes, sometimes preceded by a short phone screen. Expect a mix of past-experience questions and at least one detailed scenario, often followed by questions about referral pathways and legal or welfare documentation. A police check and working with children check are standard, and some services ask for a short written or role-play task.

1. Tell me about a time you helped a client who was reluctant to change their spending habits or engage with a repayment plan.

Why they ask

This tests whether you can build rapport and get genuine buy-in rather than just giving advice that gets ignored.

How to structure your answer

Use STAR: describe the client's situation, the specific approach you took to build trust, the action you took to move things forward, and the outcome for the client.

> **Example answer**
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> *“I worked with a client who kept missing appointments and avoided talking about a growing pile of unpaid bills. Rather than pushing straight into a budget, I spent the first session just listening to what was going on for them and acknowledged how overwhelming it must feel. Once they trusted that I wasn't going to lecture them, we went through their income and expenses together and found some easy wins, like consolidating a couple of small debts. They started turning up to sessions on their own and eventually stuck to the repayment plan we built.”*

2. A client tells you during a session that their partner controls all their finances and they're afraid to leave. How would you handle this?

Why they ask

Financial counsellors regularly encounter disclosures of family violence and financial abuse, and panels want to see you know your boundaries and referral pathways.

How to structure your answer

Judgement under pressure: state your immediate priority (safety and rapport), what you would and wouldn't try to do yourself, and who you'd bring in.

Example answer

"My first priority would be the client's safety, not the finances. I'd let them lead the conversation, avoid pushing for details they're not ready to share, and make clear that what they've told me won't be shared without their consent unless there's a serious safety risk. I'd flag that financial abuse is something I take seriously and explain that I can work with them on a financial plan alongside a referral to a specialist family violence service, since that's outside what I can address alone. I wouldn't rush them into decisions about leaving; that has to be their call, on their timeline."

3. Walk me through how you'd run an initial assessment session with a new client.

Why they ask

This checks whether you have a genuine, structured process rather than an ad hoc approach to financial counselling.

How to structure your answer

Step-by-step walk-through: what happens first, what information you gather, and how you close the session.

Example answer

"I'd start by explaining what financial counselling is and isn't, since a lot of clients arrive expecting something closer to financial advice or legal help. Then I'd go through their income, expenses, debts and any legal or welfare deadlines they're facing, using a standard budget and debt review template. I'd flag anything urgent, like an upcoming disconnection notice or court date, and prioritise that. I'd close by agreeing on immediate next steps, whether that's a follow-up session, a referral, or starting to draft a repayment proposal, so the client leaves with something concrete rather than just a list of problems."

4. How would you approach negotiating with a creditor who refuses to reduce a client's debt or offer hardship terms?

Why they ask

Creditor negotiation is a core, practical skill for this role and panels want to see persistence without unrealistic promises to the client.

How to structure your answer

Process-focused answer: outline your preparation, the negotiation approach, and your fallback if it doesn't work.

Example answer

"I'd make sure I had a clear, documented picture of the client's financial position before contacting the creditor, since hardship requests land better with evidence behind them. I'd reference the creditor's own hardship policy and relevant obligations under the National Credit Code where relevant. If the first person I spoke with refused, I'd ask to escalate to their hardship team rather than accepting a flat no. If that still didn't work, I'd be honest with the client about the outcome and look at other options, like a debt agreement or referral to a legal service, rather than overstating what I could achieve."

5. How do you build trust with a client who seems ashamed or defensive about their financial situation?

Why they ask

Client-facing work depends on getting people to open up, which is hard when shame is involved.

How to structure your answer

Direct explanation supported by a brief concrete example, focusing on tone and technique rather than abstract values.

Example answer

“I try to normalise the situation early on, mentioning that most clients I see are dealing with something similar and that my role isn't to judge decisions they've already made. I keep my language plain and avoid financial jargon, and I let them set the pace on what they share. With one client who kept apologising for their spending, I told them straight out that we weren't there to go over past mistakes, just to work out where things stood now and what we could do next. That shifted the tone of the whole session.”

6. Why do you want to work with clients experiencing financial hardship, and how do you look after yourself doing this kind of work?

Why they ask

Panels want genuine motivation for a demanding, low-margin-for-error role, plus evidence you have some awareness of burnout risk.

How to structure your answer

Direct, personal answer: your reason for choosing this work, followed by a specific self-management practice, not a vague reference to 'resilience'.

Example answer

“I like that this work has a visible, practical impact: a client goes from being unable to open their mail to having an actual plan. That's a different kind of satisfaction to more transactional finance roles. On the sustainability side, I keep clear boundaries around case notes and debriefing, use supervision sessions properly rather than treating them as a formality, and I'm deliberate about not taking cases home with me mentally at the end of the day.”