



**ADF FINANCIAL SERVICES
CONSUMER CENTRE**

Leadership Training Checklist

Do you supervise or leader other ADF members? Be able to support your subordinates and colleagues if they experience financial difficulties whilst avoiding the pitfall of inadvertently and maybe illegally providing financial advice.

Your role

- You can play an important role in increasing the rates of financial literacy within your group. The ADF is best served by people who are financially sound, and financial peace of mind allows everyone in the ADF to get on with their jobs and have a happy family life.
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Illegal financial advice

- When dealing with problems brought to your attention, make sure you don't give personal financial advice. If you make a recommendation or give an opinion about a person's particular financial circumstances, it's likely that will constitute financial advice, which is illegal without a licence. It may also accrue significant liability to you and the ADF.
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Debt problems

- Encourage your people to not ignore debt problems. If not attended to promptly, their ADF security clearances and credit ratings could be affected.
See: www.mycreditfile.com.au
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Financial guidance

- If you are responsible for someone who needs personal assistance, you should consider referring them to the [Financial Information Service](#) or suggesting they find a [licensed financial adviser or planner](#), or if they are in serious difficulty, referring them to a [Financial Counsellor](#).
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Financial discipline

- Encourage your people to exercise discipline with their finances by using the [ADF Online Budget Planner](#).
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Legal documents

- Reinforce the messages about keeping wills and powers of attorney up to date and valid.