

JAN PENTLAND



Jan was born in Mt Gambier on 24th April 1946.

In her early years of schooling in Silverton, a remote small town about an hour by bus from Broken Hill, Jan had mainly Aboriginal classmates. This helps to explain her life-long interest in helping and supporting Indigenous Australians.

Later, in Mt Gambier, Jan was the only student from “the wrong side of the tracks” to finish high school - and she was dux of the school (in 1962). Several decades later she added a Graduate Diploma in Community Development, a Masters in Social Science (Community Development) and a Diploma of Community Services (Financial Counselling) to her list of qualifications.

Jan’s early career included stints as a journalist, working as a training and facilitation consultant and as a group facilitator.

In the early 1980s, Jan saw a need for a place for people to meet in her local community, particularly disadvantaged mothers with young children. She was one of the founders of the Hampton Park Community House, where, once it had been established, she worked as a group facilitator.

In 1985, she took her first financial counselling role. Financial counselling was to be core to the rest of her life. Financial counsellors provide information, support and advocacy to help people in financial difficulty. Jan excelled as a financial counsellor. She literally helped hundreds of people through her direct casework to get back on top of their financial situation. She mentored new people joining the profession, and she played an active role in both the state and national financial counselling associations.

For Jan, it was never enough just to help people one by one. She could always see the need to change the system. This is where her determination and her ability to bring people together and to continue to fight, even when others might give up, shone through. She argued for the reform of bankruptcy laws, fair debt collection practices, responsible lending and better hardship practices in financial institutions, to name just a few of the issues with which she was involved.

In one of Jan's CVs, she wrote that "for more than 30 years, I have always been a member of at least one committee." In reality she was generally on a number of committees at any one time. She was a member of the board of the Banking and Financial Services Ombudsman, the Consumer Advisory Panel of the Australian Securities and Investments Commission, the Consumer Consultative Committee of the Australian Competition and Consumer Commission, the Bankruptcy Reform Consultative Forum and the Community Response Taskforce. And this list is just from the last few years of Jan's life.

She was the Chair of a number of community organisations. These include the Consumer Credit Legal Service and later the Consumer Action Law Centre, and the Financial and Consumer Rights Council. She was the chair of the Australian Financial Counselling and Credit Reform Association for almost a decade.

It is Jan's involvement and commitment to financial counselling however, and through this to helping low income and vulnerable consumers, that is the hallmark of her legacy to us. She was tireless in her campaigning and lobbying work on behalf of her beloved AFCCRA - the Australian Financial Counselling and Credit Reform Association.

AFCCRA is the peak body for financial counsellors in Australia. AFCCRA lost its peak body funding in 1996 when the Federal Government changed. That AFCCRA continued to exist is in large measure due to Jan's energy and huge voluntary efforts in the years since.

In 1999, Jan opened her home, bringing together the then members of the AFCCRA Council to decide the future of the organisation. AFCCRA was at a turning point and there was a real danger that it would fold. The group however decided to continue, albeit in a different way to the past. It was too important to the future of the profession, and to the clients of financial counsellors, to see the peak body fade away. Jan remained on the executive of AFCCRA until her death, including eight years in total as its Chair.

That AFCCRA and financial counselling is where it is today is in large measure because of Jan. In the 2008 budget, the Treasurer Wayne Swan announced that funding for the Commonwealth Financial Counselling Program would be doubled, from the then \$2.5 million per year (unchanged since the program began in 1990) to \$5 million. What Jan wrote then encapsulates the story behind this beautifully:

"This is a great outcome for the financial counselling sector. How was it achieved? How easy is this? Well, not that easy actually. Like many an 'overnight success', this came off the back of a lot of hard work, strategic thinking and action, and support from a range of stakeholders."

(There is more information about AFCCRA, now Financial Counselling Australia and financial counselling here.)

Jan never sought the limelight, and much of her work was behind the scenes. She would also want us therefore to acknowledge the significant effort of some other long serving members of AFCCRA Council, particularly David Tennant, Tricia Ross and Phil Powell.

Jan suffered from Bipolar Mood Disorder all of her life, although her condition was only formally diagnosed in the last three years of her life. Initially it was a great relief to her to know more about the illness that had dogged her for so long.

Sadly, on 15 August 2009 Jan took her own life. In so many ways, she had everything to live for, but her deep, dark, tormenting bipolar depression, at that particular time, was overpowering. She was in great pain.

Jan leaves behind her partner of 20 years, David, her children Liz, Cathy and Chris and her six beautiful grandchildren, Tamsyn, Rebecca, Ryley, Amber, Taj and Isla. Jan's family were the centre of her life and for all of her busy work and voluntary commitments, they always came first. She was a loving and proud grandparent and all of us saw pictures of her grandchildren. Her most recent curriculum vitae, proudly lists them all!

Jan also leaves behind a significant legacy. The Jan Pentland Foundation will continue this.