2027 6th Financial Inclusion Conference

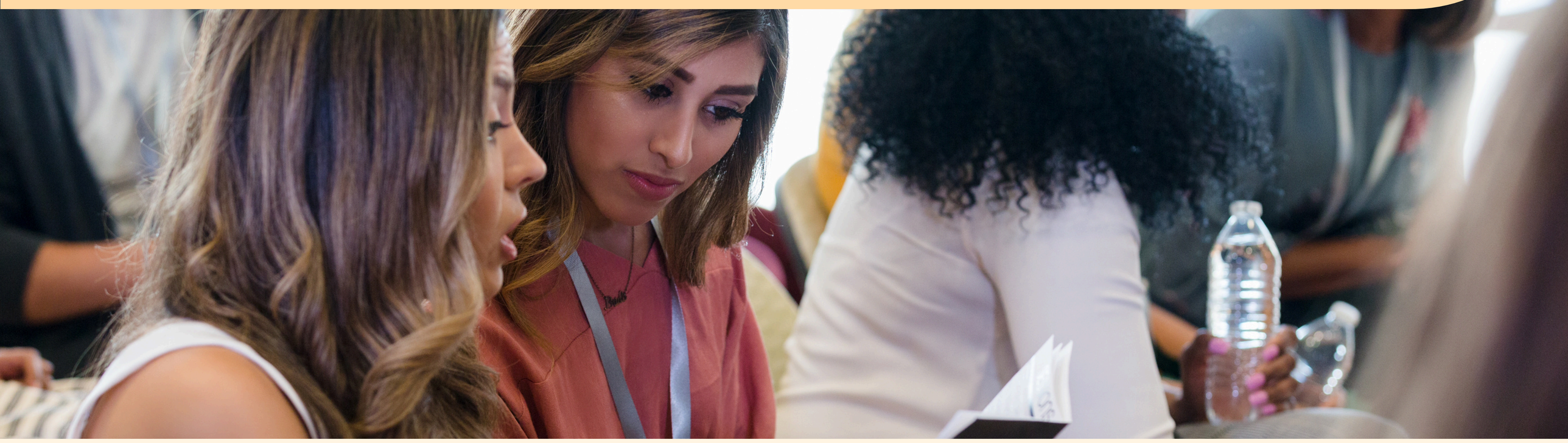
Submissions close
30th November
2026

Call for Abstracts

Bridging the Divide:
Advancing Financial Inclusion, Resilience and Wellbeing

5–6 May 2027

Waterview, Bicentennial Park, Sydney Olympic Park



We want to hear what is working, what communities are telling us, where the barriers remain, and what needs to change.

COMMUNITY GATEWAY

NSW FINANCIAL INCLUSION NETWORK

FCAN

01 BRIDGING THE DIVIDE

Call for Abstracts

The **6th Financial Inclusion Conference: Bridging the Divide** invites submissions from practitioners, community organisations, people with lived experience, researchers, policymakers, government, financial institutions, industry, advocates and community leaders who are working to advance financial inclusion, resilience and wellbeing.

The conference will respond directly to the growing financial pressures created by the **cost-of-living crisis** and explore what is needed to turn **grassroots practice and community knowledge into policy, investment and systemic action.**

Financial hardship rarely exists in isolation. It intersects with domestic and family violence, financial abuse, alcohol and drug dependence, homelessness, mental health, unemployment and generational disadvantage. Addressing financial exclusion therefore requires more diverse, coordinated and integrated responses.

We want to hear what is working, what communities are telling us, where the barriers remain, and what needs to change.



1. A Whole-of-Government Strategy



Financial wellbeing cuts across **housing, health, education, employment, justice, domestic violence and social services.** We welcome abstracts that explore how governments, sectors and communities can work together to create a more coordinated approach to financial inclusion, including:

- Whole-of-government approaches to financial inclusion, resilience and wellbeing
- Policy and regulatory reform
- Cross-government and cross-sector collaboration
- Prevention and early intervention
- Financial inclusion as a shared responsibility
- Governance, leadership and accountability
- Using evidence and community knowledge to influence policy
- Measuring financial inclusion, resilience and wellbeing

2. Place-Based Service Delivery



Where people live can significantly affect their access to financial services, information and support. The conference will explore how **earlier, coordinated and accessible support** can better meet the needs of regional, rural, remote and disadvantaged communities. We invite submissions exploring:

- Successful place-based and community-led approaches
- Examples of regional, rural and remote financial inclusion
- Local partnerships and integrated service delivery that have delivered inclusion
- First Nations community-led approaches that have addressed financial exclusion
- Digital exclusion and ways to improve access to digital financial services
- Bank branch and ATM closures and how the impact has been mitigated
- Transport and geographic barriers and how they have been successfully overcome
- Building trusted local service systems
- Examples of local solutions that have been translated into broader policy and investment

05 THEME 3

3. Breaking Down Barriers

Financial exclusion is shaped by **structural, geographic, social and economic barriers**. We are particularly interested in abstracts that demonstrate how any of the following can be addressed in the context of improving financial inclusion:

- Cost-of-living pressures and financial hardship
- Financial and economic abuse
- Domestic and family violence
- Homelessness and housing insecurity
- Mental health
- Alcohol and drug dependence
- Unemployment and insecure employment
- Disability and accessibility
- First Nations financial inclusion
- Culturally and linguistically diverse communities
- Older people and older women
- Young people
- Digital exclusion
- Financial literacy and financial capability
- Access to safe and affordable financial products and services

Submissions should explore how people can be better equipped with the **knowledge, skills and confidence to make informed financial decisions**, while recognising that financial literacy alone cannot overcome rising living costs, financial abuse, disadvantage or systemic barriers to financial wellbeing.

06 THEME 4

4. From Lived Experience to Action



Bridging the Divide aims to connect **grassroots practice and lived experience with government, industry and decision-makers.** We welcome submissions that demonstrate how lived and living experience and frontline knowledge can drive meaningful change, including:

- Lived-experience leadership and co-design
- Community-led solutions that improve financial inclusion, resilience and wellbeing
- Frontline practice and innovation
- Translating lived experience into policy
- Consumer-centred service and product design
- Partnerships between communities and decision-makers
- Grassroots innovation that can be scaled or replicated
- Using lived experience to challenge and improve systems

07 THEME 5

5. Responding to Cost-of-Living Pressures and Financial Exclusion

Addressing the structural pressures driving financial hardship and moving beyond crisis resilience toward prevention, inclusion and long-term financial wellbeing. We want to explore practical and systemic responses to rising living costs and financial exclusion, including:

- **Debt, arrears and escalating financial stress** – preventing small debts from becoming crises through early, coordinated intervention.
- **High-cost credit and harmful financial products** – reducing reliance on payday loans, buy now pay later services and other unaffordable credit.
- **Housing stress and financial wellbeing** – responses to rising rents, mortgage pressure, homelessness risk and insecure housing.
- **Energy affordability and hardship** – improving access to concessions, hardship programs, energy efficiency and fair retail practices.
- **Fair access to essential services** – ensuring people can afford and maintain energy, telecommunications, transport, insurance and banking.
- **Making concessions and supports easier to access** – simplifying eligibility, improving take-up and reducing administrative barriers.
- **Unequal impacts of the cost-of-living crisis** – understanding the experiences of single parents, renters, older people, young people and communities facing disadvantage.
- **Community responses that build resilience** – showcasing local partnerships, mutual support and service models that reduce financial exclusion.
- **From emergency relief to prevention** – redesigning systems to address hardship before people reach crisis point.



What are we looking for?

We are looking for **practical, thought-provoking and evidence-informed contributions** that can help move financial inclusion from discussion to action.

Submissions might present research, policy initiatives, innovative programs, case studies, evaluations, lived-experience perspectives, partnerships, emerging practice or proposals for systemic reform.

The conference itself is designed to bring together government and policymakers, financial institutions and industry, financial counsellors, capability workers and NILS providers, community and place-based organisations, researchers, funders, consumer advocates and people with lived experience.

Importantly, you do not need to present a perfect success story.

We also want to hear about challenges, lessons learned, emerging ideas, gaps in the current system and approaches that demonstrate why change is needed.

Submission requirements and selection criteria

Abstracts should be up to 300 words and include:

- the presentation title
- presenter name/s and organisation/s
- nominated conference theme
- preferred presentation format
- a description of the issue or initiative
- key findings or lessons
- what participants will take away from the session
- a short biography of each presenter

Submissions will be considered according to their:

01

Relevance

Clear connection to **Bridging the Divide** and one or more conference themes.

02

Impact

Potential to improve financial inclusion, resilience and wellbeing.

03

Evidence and insight

Contribution of practice knowledge, research, data or lived experience.

04

Practical value

Lessons, ideas or approaches that others can apply.

05

Equity and inclusion

Recognition of the different experiences of financial exclusion across communities.

06

Systemic potential

Capacity to influence policy, practice, investment, collaboration or broader change.

Call for Abstracts

The ambition of the 6th Financial Inclusion Conference is to turn grassroots practice, community knowledge and lived experience into policy, investment and systemic action, creating a more financially inclusive society where everyone has access to the services, supports, knowledge and opportunities they need to achieve financial security and wellbeing.

If you have an idea, initiative, experience or evidence that can help bridge the divide, we want to hear from you.

SUBMIT YOUR ABSTRACT

Submit: financialinclusion@nrcg.org.au

KEY DATES:

Call for Abstracts opens: 16th October 2026

Submissions close: 30th November 2026

Presenters notified: 15th December 2026

Conference: 5–6 May 2027

Venue: Waterview, Bicentennial Park, Sydney Olympic Park

Enquiries: Financial Inclusion Team · Northern Rivers Community Gateway

financialinclusion@nrcg.org.au · 02 6621 7397 · financialinclusionnetwork.com.au



We acknowledge the traditional custodians of the lands on which we work and meet, and offer our respect to their Elders past, present and future.