



**MINISTRY OF SOCIAL
DEVELOPMENT**

TE MANATŪ WHAKAHIATO ORA

Building Financial Capability Service Guidelines

Financial mentors and MoneyMates

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1. About these Service Guidelines

Who and what are these Service Guidelines for?

These Service Guidelines (guidelines) give an overview and guidance of the service expectations for Building Financial Capability (Financial Mentors and MoneyMates) services.

These guidelines are for providers the Ministry of Social Development (MSD) contracts to deliver Building Financial Capability services.

These guidelines form part of the Outcome Agreements, and provide:

- a set of practice principles to guide service delivery
- a resource tool to help providers deliver services consistently
- a resource tool to assist providers to meet the desired service outcomes
- a way for MSD to improve its responsiveness to feedback regarding changes to the service delivery component of the Outcome Agreement.

How should these Guidelines be used?

These guidelines set the minimum standard for service delivery of Building Financial Capability services. Providers should use them to assist them to deliver the service according to the Outcome Agreement requirements. Each Provider can develop a service that reflects their philosophical base, incorporating local need and the culture within which they work.

Will these Guidelines be revised?

The guidelines are a living document. They will be updated over time to consider Provider feedback. MSD will keep Providers informed of any additions, updates, or changes.

Feedback on the Guidelines is welcomed at any time and can be sent to the BFC team at Financial_Capability@msd.govt.nz.

Where can you go for more information?

Providers can obtain further information from their MSD Relationship Manager (RM), as identified in the Outcome Agreement.

2. Relationships

Relationship principles

Both parties to the Outcome Agreement shall collaborate to ensure the services are effective and accessible. Both parties have a shared goal to achieve positive benefits for the Building Financial Capability (BFC) service's clients and recognise that the service is a joint endeavour.

The following principles guide all MSD's dealings under the Outcome Agreement. Both parties agree to:

- act honestly and in good faith
- communicate openly and in a timely manner
- work in a collaborative and constructive manner
- recognise each other's responsibilities
- encourage quality and innovation to achieve positive outcomes.

Both parties shall appoint contract managers to be responsible for managing the contract relationship between them, providing assistance and support as required. Details of the Relationship Managers nominated by both parties are set out in the Outcome Agreement.

The Outcome Agreement does not constitute a partnership in the legal sense, nor does it mean that the Provider is an employee or agent of MSD.

Cultural responsiveness

Both parties recognise the needs of all people, including Māori, Pasifika, ethnic communities, and all other communities, to have BFC services provided in a way that is consistent with their social, economic, political, cultural, and spiritual values.

Accessibility

Inclusive participation is supported by enhanced accessibility and recognises the diverse needs of all people through:

- ease of communication
- flow of information
- physical accessibility.

3. About Building Financial Capability

MSD funds the delivery of Building Financial Capability (BFC) services to build the financial wellbeing of all New Zealanders.

BFC services help people, families and whānau achieve their financial goals, and gain control of their lives to make positive changes to their financial wellbeing through mentoring, support, and education. BFC services take a strengths-based approach to empower people to gain control of their money, set goals and achieve long-term, sustainable change.

What are the Building Financial Capability services?

MSD aims to develop and maintain a consistent set of flexible services with the BFC sector. These services must be adaptable to reflect the needs of the clients accessing BFC services and support. These Guidelines are specifically for financial mentoring and MoneyMates which are covered under the BFC Core Service Description¹.

BFC services include:

- Financial mentoring – one-on-one service focused on helping people, families and whānau with their personal finances delivered by financial mentors².
- MoneyMates – peer-led support group programme that encourages people to learn from others as they talk about money and finances in a group situation delivered by MoneyMates facilitators.

Other BFC initiatives and interventions delivered separately to these guidelines include:

- BFC Plus³ – intensive service aimed at helping people with multiple and complex needs
- MoneyTalks – a helpline connecting people, free of charge, to existing BFC services via phone, webchat, email, or text
- Microfinance lending - provides safe, affordable credit to people, families and whānau on lower incomes
- The Generator – a community initiative aimed at generating prosperity through community action and enterprise in New Zealand communities that are most vulnerable to poverty.

¹ Building Financial Capability (Core) Service Description:

“The delivery of one to one financial mentoring and MoneyMates group support for clients and whānau, with the aim of enabling them to become more financially capable, gain control over their financial lives, and make long-term change. Financial mentoring supports and empowers clients to identify their goals and develop a strengths-based financial plan. MoneyMates enables clients to talk about and de-stigmatise financial hardship, while learning from others.”

² <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/financial-capability-aotearoa-newzealand-2021.pdf>

³ BFC Plus Service Guidelines <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/service-guidelines/bfc-plus-service-guidelines.pdf>

Significant and/or complex financial assistance

Providers may also offer assistance that could include:

- significant/complex financial issues.
- insolvency services (Debt Repayment Orders, No Asset Procedures, Bankruptcy)
- averting mortgagee sales, variations to complex contracts, etc.

Safety provisions

In providing significant and/or complex financial assistance the Provider should ensure three key safety provisions are in place. These are:

1. staff involved have had specific training and hold relevant qualifications (including those offered by FinCap⁴) where the specialist intervention requires these
2. robust governance and administration systems are in place to manage the higher risks involved
3. systems and processes are in place to ensure clients' financial wellbeing is not placed at risk.

If Providers delivering significant and/or complex financial assistance are unable to demonstrate these safety provisions are in place, they should refer clients to specialist providers.

Total Money Management is not an MSD funded service

Total Money Management (TMM) is not an MSD funded service and is not part of the scope of MSD funded BFC services.

⁴ FinCap is non-government organisation which supports financial mentoring services in their work

What do we want to achieve from BFC services?

BFC services aim to achieve the following vision, goals, and outcomes for people and their whānau.

BFC Vision

We believe that all people in New Zealand have the right to financial wellbeing

Our goals are for BFC services to be:

- client and whānau-centred, easy to access and trusted
- delivered by Māori for Māori, where appropriate
- culturally responsive and safe
- sustainably funded
- collaborative, with shared knowledge and resources
- delivered by a workforce that is appropriately trained, qualified, and has professional development opportunities
- coordinated and link people to other social services when appropriate.

BFC Outcomes

Short-term outcomes

- Increase people's understanding of their own finances
- More awareness of debt traps
- Reducing use of predatory lenders
- Increased awareness of safer alternatives to credit
- Plans negotiated with creditors to reduce debt faster
- More people know how to:
 - Budget to keep track and stabilise
 - Start a savings plan
 - Understand and reduce debt
- Improved access to appropriate financial services and complaints resolutions bodies.

Medium-term outcomes

- People in New Zealand are on the pathway to becoming financially capable and independent
- Improved ability to identify financial problems earlier and avoid problem debt
- Improved ability to manage finances and create savings
- People have better control of their finances
- Fewer people requiring support for mental health issues suffered as a result of financial stress.

Long-term outcomes

- People in New Zealand achieve their financial goals
- People in New Zealand have less reliance on government assistance
- Decrease in unproductive debt for BFC clients
- More people in New Zealand can start saving and planning for retirement
- Increased homeownership
- Reduced strain on the mental health system
- People in New Zealand notice an improvement in their wellbeing/hauora because of developing a better understanding of their finances.

Clients

BFC services are targeted to people, families and whānau in New Zealand who need help with their personal financial situation.

The BFC approach to delivery of services is underpinned by the belief that clients, families and their whānau are the experts in their own lives and have control over their own journey to financial wellbeing.

Eligibility

Any person or whānau is eligible to receive BFC services, regardless of their financial situation, provided the person or whānau leader is aged 18 or older and is lawfully in New Zealand.⁵

Providers must focus on clients' household/personal finances. BFC funding cannot be claimed for assistance with clients' business or commercial finances.

Providers can provide one or more of the BFC services. Clients may engage with more than one BFC service at any one time. Clients can choose to change from one BFC Provider to another at the client's discretion.

Tailoring services for clients' experiences

Providers should take into account the varying information and support needs of people as they experience their financial situation and should tailor their services appropriately. People can move in and out of hardship at different stages of their lives.

Clients may also be experiencing other significant life challenges that could impact their financial wellbeing. A fuller discussion of the range of clients' experiences with financial hardship and their pathways to seeking BFC assistance is available in *The Voices of People, Families and Whānau Experiencing Hardship*.⁶

Client complaints

BFC Providers must use an effective process to receive and resolve any complaints per Te Kāhui Kāhu Social Services Accreditation.

⁵ This is the most inclusive definition possible and includes New Zealand citizens, refugees or permanent or temporary residents, provided they hold current visas.

⁶ *The Voices of People, Families and Whānau Experiencing Hardship*,
<https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-voices-of-people.pdf>

BFC financial mentor and MoneyMates facilitator practice

Financial mentors

Financial mentor practice includes:

- developing supportive, trusting relationships with people, families and whānau which in turn will help to make positive change
- carrying out an initial assessment of people's needs and supporting them to remove pressures of immediate crises. For example, food security, eviction and/or disconnected power
- helping people identify their aspirations and encouraging them to develop a plan to achieve those goals
- working with people, families and whānau to develop a Financial Plan of Action⁷ or similar process, using a strengths-based approach⁸
- providing specialist interventions where applicable within the safety provisions (see [page 7](#)), or if the BFC Provider cannot offer a Specialist Intervention referring them appropriately to a Provider that does
- supporting and empowering people in negotiations with financial services (i.e., reduced repayment amounts or extended due dates)
- referring people to other social services depending on their needs. Examples might include mental health services, addiction programmes, family violence programmes etc
- supporting and empowering people to navigate local financial and social services as appropriate. For example, supporting them to get all their Work and Income entitlements
- recording client progress and reviewing results in Client Voices or an appropriate client management system
- delivering services at a frequency and for the duration needed to help people achieve their goals.

The financial mentor and client will work together to collectively agree when the client has built their financial capability to be independent. Closed client cases can become active again if there is a need for further BFC support.

MoneyMates

In addition to financial mentoring service, MoneyMates delivers building financial capability in a facilitated group setting and includes:

- marketing to and co-ordinating 'like-minded' people to form MoneyMates groups (e.g., sole parents of <18-year-olds, youth 18 – 24-year-olds, kaumatua etc.)
- creating trusting environments for MoneyMates participants to feel able to discuss topical financial issues affecting them and their community openly
- planning, coordinating and delivering MoneyMates programmes that respond to the needs of the group participants

⁷ Financial Plan of Action information, <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/the-financial-plan-of-action.html>

⁸ Building Financial Capability, Services for people, families and whānau experiencing hardship, <https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-services-for-people-experiencing-hardship.pdf> **page 10**

- encouraging participants to share knowledge and learn from each other, and building support networks with people going through the same experiences.

Ideal MoneyMates group sizes are four to eight people (with a minimum of four) attending. A suggested programme length is eight group meetings over eight weeks, but this can be longer if needed to meet the group's needs. MoneyMates is delivered by MoneyMates facilitators, who are financial mentors that have completed the FinCap MoneyMates training programme.

Referrals into BFC services

There are many ways a client can be referred to BFC services. This could include self-referral, via Whānau Ora navigators, Work and Income, MoneyTalks, word-of-mouth, social media groups, finance companies, banks, etc.

Note that some of these referrals will be driven by the Credit Contracts and Consumer Finance Act 2003 provisions which require lenders to provide "the name and contact details of a building financial capability service funded by MSD at the same time as a payment reminder or request for payment"⁹.

Reporting to the Financial Markets Authority

Responsibility for the Credit Contracts and Consumer Finance Act (CCCFA) moved from the Commerce Commission to the Financial Markets Authority (FMA) from 1 July 2026.

This edition of the *Guidelines* has been updated to reflect these changes to reporting misconduct by lenders, and the regulatory oversight of lending practices.

Where the Provider becomes aware of circumstances that indicate a person's rights may be breached under the Fair Trading Act 1986 or the Credit Contracts and Consumer Finance Act 2003 the Provider will:

- discuss this breach with the client,
- ask if they would like to have a report registered with the FMA.

A report may be made:

- by the client
- by the Provider on behalf of the client
- by the Provider, with the client being kept anonymous.

More information about red flags and a link to reporting is available on the FMA website:

<https://www.fma.govt.nz/business/services/consumer-credit/red-flags/>

Making a complaint to a dispute resolution service

There are four services which provide free, fair, and independent dispute resolution for complaints about financial services. Financial mentors are able to make complaints on their clients' behalf.

The dispute resolution services can help if something has gone wrong with a financial service provider and the provider has been unable to resolve the complaint. For example, they can help if:

⁹ 2021, *Responsible Lending Code* <https://www.consumerprotection.govt.nz/assets/PDFs/responsible-lending-code-2021.pdf>

- a lender has loaned money to someone who cannot afford to repay the loan
- a car has been repossessed or immobiliser turned on
- a KiwiSaver hardship application has been declined
- an insurance claim has been declined
- a customer has had transactions or withdrawals made from their account without their knowledge
- anything else that doesn't seem right.

All financial service providers are required to be registered with a dispute resolution service. Any of the below services can be contacted about a complaint, and they will direct you to the service responsible for the provider involved.

Banking Ombudsman Scheme www.bankomb.org.nz 0800 805 950

Financial Dispute Resolution Service www.fdrs.org.nz 0508 337 337

Financial Services Complaints www.fscl.org.nz 0800 347 257

Insurance & Financial Services Ombudsman Scheme www.ifso.nz 0800 888 202

Charging for services

MSD funded BFC services must be provided free to clients. Therefore, Providers will not charge clients for BFC services where the Providers claim funding from MSD for those same services. This includes receiving fees, commissions, donations, gifts or koha or tithes (or any other term referring to money received) from BFC service users. If clients attempt to make such payments, they should be returned in full to the client.

Related businesses

Any BFC Provider sharing its staff, premises or business ownership structure with an entity that charges for financial services should ensure the boundaries between free BFC services and any paid services are absolutely clear to all parties including clients, referrers, other providers and MSD.

If there is any possibility that clients will be charged fees, reimbursements, or commissions for any services outside of BFC advice, there must be full disclosure before the opening of a client file. Clients must have the ability to opt out of all additional charges and still receive the BFC services specified in these Guidelines.

Any BFC clients who agree to purchase non-BFC chargeable services must agree in writing to the terms of service including a clearly defined structure of fees and charges as part of the opening of a client file.

Waiting lists

It is accepted that from time to time clients may be placed on waiting lists after an assessment of their needs and the resources available. Information on Providers' waiting lists (if any) should be reported through the BFC quarterly questionnaire.

Receiving clients' gifts

Generally speaking, Providers should politely decline anything other than 'token' gifts from clients or their families/whānau. Token gifts are things such as chocolates or flowers, generally designed to be shared amongst a team. Cash gifts or anything of large value should never be accepted.

There may be situations where refusing a gift may be difficult, impolite, or appear culturally insensitive. The giving of gifts may be an expectation under certain circumstances or within some cultures. Providers should have a gifting policy in place to assist with such situations.¹⁰

Relevant legislation

It is important that Providers do not charge for services, as unregulated financial advice could be a breach of Financial Markets Conduct legislation.

Financial mentors or MoneyMates facilitators are able to provide limited information to their clients without providing a financial advice service as defined in the legislation. It is not intended that they will be making recommendations or giving opinions in relation to acquiring or disposing of a financial product. It is also not intended that they will be providing an investment planning service, once the client's financial situation has been analysed, to identify their investment goals and to make recommendations or give opinions on how to realise those goals.

Exemption for the advice provided by financial mentors is covered by clause 13 of new schedule 5 of the Financial Markets Conduct Act 2013¹¹ as follows:

13 Non-financial not-for-profit organisation

- (1) Financial advice is not regulated financial advice if it is given—
 - (a) in the ordinary course of the business of a non-financial not-for-profit organisation; and
 - (b) for no charge.
 - (2) In this clause, **non-financial not-for-profit organisation** means an organisation—
 - (a) that operates other than for the purposes of profit or gain to an owner, a member, or a shareholder; and
 - (b) that is not the product provider (or related to the product provider) of a financial advice product.
- Compare: 2008 No 91 s 14(1)(f)

Family Services Directory

Throughout the term of an Outcome Agreement with MSD, Providers must ensure that their organisation is listed in MSD's Family Services Directory (<http://www.familyservices.govt.nz/directory>) and that necessary information is updated when required.

Social Services Accreditation

Providers delivering financial mentoring and/or MoneyMates services are required to meet at least **Level Three** of the Social Sector Accreditation Standards¹². Providers are required to hold and maintain their Accreditation for the full duration of their contract according to Social Sector Accreditation Standards.

¹⁰ This advice is adapted from the Social Workers Registration Board Code of Conduct, <https://swrb.govt.nz/public-and-employers/code-of-conduct> and MSD recommends that BFC Providers follow the Board's approach (Principle 6.4) to client payments and gifts.

¹¹ <https://www.legislation.govt.nz/act/public/2019/0008/latest/DLM7386671.html>

¹² *Accreditation Standards*, <https://xn--tekhuihu-7bbe.govt.nz/accreditation/index.html>

4. Service delivery

The role of Providers

Providers are contracted by MSD to deliver BFC services. This includes employing financial mentors and/or MoneyMates facilitators, including volunteers, and managing BFC services in accordance with the Outcome Agreement and these Service Guidelines.

Providers are expected to work in collaboration with other community service providers, FinCap, and government agencies to ensure BFC services are delivered in a coordinated way.

Providers should:

- employ and support competent staff capable of delivering a quality service (see the employment requirements below)
- provide opportunities for on-going training and professional development
- ensure appropriate community collaboration and networking links are made to support staff and clients
- actively participate in any regional networking, information sharing and knowledge building activities to gain comprehensive understanding of the needs of the community
- develop and maintain effective collaborative working relationships with local Work and Income offices
- operate a viable service which supports all staff and provides professional development, in accordance with Te Kāhui Kāhu Accreditation Standards and these Guidelines
- participate in training and up-skilling activities to keep up to date with financial capability information
- measure the outcomes their clients are achieving through the services, and seek to continuously improve on these
- ensure systems and processes are in place to utilise and report on funds and outcomes in line with the Outcome Agreement and these Guidelines.

Employing and supporting financial mentors and MoneyMates facilitators

The Provider is responsible for employing appropriate staff.

Providers are expected to undertake employment processes including:

- recruitment, induction, and employment
- supervision and management
- training and ongoing professional development

When recruiting, Providers should ensure:

- vetting and employment processes conform to Social Sector Accreditation Standards Level 3
- interview process could include representatives from the community, ensuring appropriate community representation, reflecting the community's demographics, including Māori, Pasifika, ethnic communities, and all other communities
- remuneration for financial mentors and/or MoneyMates facilitators reflects their qualifications, experience, and skills.

Volunteer staff

Te Kāhui Kahui Social Service Accreditation Standards require organisations to include in its definition of staff anyone the organisation relies on to deliver its services.

Volunteering New Zealand's Best Practice Guidelines for volunteer-involving organisations¹³ offer further guidance about the use of volunteers.

Supervision and training

The Provider is responsible for the quality of supervision, the support the financial mentor and/or MoneyMates facilitator receives and their access to appropriate training and development opportunities. The Provider is responsible for having a Senior Financial Mentor available who can provide supervision to new staff. The Provider is also responsible for ensuring the supervision plan is appropriate and working with financial mentor and/or MoneyMates facilitator to create a professional development plan. The Supervisor must have completed Supervisor training with FinCap and be able to assess the learning outcomes of Financial Mentor Introductory Course (FMIC) and to verify that the learning outcomes have been achieved.

All Providers must:

- ensure that staff who deliver BFC services have completed the Financial Mentor Introductory Course (FMIC or the historical equivalent) as delivered by FinCap within six months of commencing employment AND the subsequent supervision period to become a fully qualified financial mentor within twelve months
- ensure all paid and volunteer Financial Mentors and MoneyMates facilitators have signed themselves on to the FinCap database of staff within six months of their employment commencing.

Service Support

The Provider will supply:

- appropriate office space and administrative support
- internet access and office supplies
- Client Voices access.

¹³ [Volunteer NZ - Best Practice Guidelines for volunteer-involving organisations](#)

What other organisations are involved?

The Ministry of Social Development as partners to this agreement

The role of MSD is to:

- ensure national coverage and quality of services through a fair and equitable funding allocation process
- procure and contract Providers
- manage the funding allocated to BFC services including invoicing and payments
- monitor the performance and contractual management of each Provider
- seek continuous improvement of service delivery
- report to Government on the delivery of BFC services and outcomes
- develop resources to support the service (in consultation with the BFC sector)
- work with BFC Providers to share knowledge and expertise
- monitor service delivery per these Guidelines.

FinCap

FinCap¹⁴ (also known as The National Building Financial Capability Charitable Trust) will:

- provide the key financial mentoring training, training resources and other workforce capability requirements for BFC Providers and their staff (financial mentors and/or MoneyMates facilitators)
- maintain a database of staff including their certifications, qualifications, training, and professional development. All staff employed as financial mentors need to be on this database
- provide and maintain the client management system Client Voices
- provide Communities of Practice for financial mentors.

How do Providers work with other agencies?

The Provider builds connections, networks, collaborates, and maintain effective relationships with other relevant services and stakeholders. This includes community and social service agencies that are able to provide complementary assistance to clients as appropriate to their needs. Referrals to and from these agencies are encouraged.

The Provider should use, where relevant, existing service coordination mechanisms such as Whānau Ora collectives, Strengthening Families, Iwi Authority social service arms and other social service networks.

Each Provider should have a referral process in place; this includes information to be distributed throughout their community so that other people, families and whānau and agencies know how to access the service, and so that people, families and whānau are able to self-refer to the service.

¹⁴ FinCap website, <https://www.fincap.org.nz/>

How do BFC Providers work with Work and Income?

Many BFC clients will be receiving some form of financial assistance from Work and Income.

Work and Income staff can provide a good source of client referrals by identifying people and whānau who would benefit from using BFC services. This could be in the form of a main benefit, hardship grant, or supplementary assistance.

It's important Providers build and maintain good relationships with local Work and Income offices.

Providers can do this by:

- Getting to know the Work and Income Service Centre Managers and their BFC Champions
- Understanding the role of the different Case Managers (e.g., Integrated Case Managers and Social Housing Case Managers)
- Timely feedback to Work and Income on the outcomes of their referrals
- Collaborating with local Work and Income offices to tailor a referral process that suits all parties involved
- Setting up regular meetings with Work and Income to build a presence in the offices This could include but is not limited to presenting at the Work and Income Weekly Brief and meeting with the Work and Income BFC Champions
- Discussing with the Work and Income managers about having rostered time in the office to meet clients on-site (dependent on-site policies and desk availability)
- Ensuring Work and Income staff have knowledge and resources about BFC services to be able to talk about them with clients
- Promoting BFC services to Work and Income staff in various ways on a regular basis.

Promotion of BFC services

Promotion of BFC services is important. Promotion is the joint responsibility of financial mentors, MoneyMates facilitators, BFC Providers, MoneyTalks and MSD.

All BFC Providers should maintain an up-to-date online identity. This can be through a standalone website or regularly updated social media presence.

Editable marketing material is available on the MSD website:

<https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html>

5. Measuring results and reporting

How do we know if BFC services are working?

MSD needs to understand who is using BFC services. We must also demonstrate that the BFC services have a positive impact on people, families and whānau.

MSD relies on Providers collecting consistent and standardised data to build the evidence base about BFC services' effectiveness.

Reporting to MSD

Reporting is important to providers and MSD to:

- Create feedback loops which ensure continuous learning and applying these learnings to improve practice
- Be accountable to stakeholders
- Create evidence about what works and what doesn't work
- Meet contractual obligations set out in the Outcome Agreement. These contribute to the ultimate outcomes of ensuring our work achieves the best outcomes for individuals, whānau and communities.

What reporting is required?

For providers delivering this service, the following reporting required is:

- Statistical report (refer to Outcome Agreement for reporting frequency)
- Narrative report/questionnaire (refer to Outcome Agreement for reporting frequency).

Refer to [Appendix Two](#) for specific reporting measures for these services.

Collecting service data

MSD collects quantitative and qualitative BFC service data through the reporting methods summarised in Table One, overleaf.

Table One: Mandatory BFC service data collection methods

Method	How it works
<u>Quantitative:</u> Electronic Reporting OR:	Anonymised data is transcribed from Client Voices to MSD's provider portal by the Provider's reporting officer at least quarterly (refer to your Outcome Agreement for reporting frequency) OR:
Reporting using an approved data collection system (required for non-users of Client Voices)	Providers data from an approved data collection system is transcribed to MSD's provider portal by the Provider's reporting officer at least quarterly (refer to your Outcome Agreement for reporting frequency)
<u>Narrative:</u> Report	All BFC Providers should report on their situations at least quarterly using MSD's provider portal (refer to your Outcome Agreement for reporting frequency)

Reporting using Client Voices

Client Voices is an electronic client management system (CMS) hosted by FinCap for BFC providers to use as:

- a client management system
- intelligent budget worksheet and debt organisation functionality
- service oversight for service managers.

MSD will not receive any individual client data

The reporting produced by Client Voices includes performance measures, referrals, and client measures. Anonymised information is derived from Client Voices and submitted to MSD no later than 10 working days after each quarter's end. Providers should ensure that their Client Voices information is always up-to-date.

The information to be collected is shown in [Appendix One](#).

All Providers using Automatic Reporting will be sent a quarterly feedback report so they can see how their Contract Reporting is being recorded.

Reporting using an approved data collection system

All Providers will report quarterly.

Reporting using Client Voices data is the default reporting method. Providers may also submit quantitative reports using an approved data collection system. Any Providers wanting to use this opt-out should send an email request to financial_capability@msd.govt.nz

The information to be collected is shown in [Appendix One](#).

Narrative reporting

The information provided to MSD should reflect the Provider's activities of the previous quarter.

Measuring client outcomes

All BFC Providers are required to use the client outcomes measurement methods:

- The Client-led Outcomes tool
- The Wellbeing - Hauora reflection, *comprising*
 - 1) Pre- and post- impact of the service intervention, *and*
 - 2) Client Satisfaction Net Promoter Score.

These tools are summarised in **Table Two**.

Their use is mandatory for all BFC Providers. The only non-mandatory client outcomes component is the Client Satisfaction Net Promoter Score in the Wellbeing - Hauora reflection, as this is primarily for Providers' use.

See [Appendix Two](#) for detailed information on client work using the tools.

Table Two: BFC Client Outcomes tools	
Method	How it works
Client-led Outcomes tool	Clients set their own financial capability goal/s and then track their progress towards achieving this/these. Once the goal is established, clients rate initial progress towards their goal/s on a 0 to 10 scale. Closed goals are recorded as finalised and the difference between the first and last score is recorded for each client. This is the client progress measure. Mandatory as part of Providers' quarterly data transfer to MSD.
Wellbeing - Hauora reflection 1) <i>Pre- and post- impact of the service intervention</i>	Administered in one meeting (preferably the near-final or final meeting) Clients are asked how they felt on a 1 to 5 scale before and then after engaging with the financial mentor. Mandatory (for multi-meeting clients).
Wellbeing - Hauora reflection 2) <i>Client Satisfaction Net Promoter Score</i>	An opportunity for the client to rate their satisfaction with the service they received. Clients must be given the opportunity to complete the net promoter score question alone, if possible. However, if a client prefers to be supported to complete it, then they should be. No reporting to MSD is required.

Reporting client outcomes

See [Appendix Three](#) for detailed information on reporting client outcomes.

Recording the data in Client Voices

- Only the goal, financial capability target, and score will be collected by MSD
- No client specific information should be sent to MSD.

Recording data without using Client Voices

- For Providers who do not use Client Voices, the data collection process is discussed on [page 19](#).

Reporting the Wellbeing - Hauora reflection scores

See [Appendix Three](#) for detailed information on reporting client wellbeing.

- The scores for the four before-and-after questions are calculated by Client Voices
- For Providers who do not use Client Voices, the manual score collection process is shown on [page 40](#).
- The second component of the Wellbeing - Hauora reflection, the Client Satisfaction Net Promoter Score, does not need to be reported, but key observations or trends should be communicated with MSD.

Full-time equivalent (FTE) funding model

MSD is working towards improved funding and contracting to enable organisational sustainability and better support for frontline staff.

Providers informed us that FTE is their preferred method of funding as it will improve current salary conditions, allow better working conditions, and help with the retention of staff. It also enables flexibility so that financial mentors can respond to the needs of their clients, rather than working to a specified number of financial mentor sessions or MoneyMates programmes.

An FTE model means paying Providers an FTE rate for a specified number of FTEs to deliver the contracted service.

The FTE rate represents the fair cost of delivering the service.

The FTE volume determines the capacity of service that will be delivered.

All BFC Providers are contracted by the number of FTE. This means Providers' funding is determined by how many FTE they are contracted for. This also means Providers must regularly report on their actual number of FTE.

Reporting on FTE

Providers should be able to approximately account for this level of capacity.

We recognise there will be a familiarisation period when Providers recruit new staff and use the FTE model.

Providers' Relationship Managers or Te Kāhui Kāhu Assessors may ask for evidence of FTE availability. If providers cannot demonstrate that this capacity of service delivery is available or in development at their service, then the Relationship Managers and/or contract manager will work with the provider to determine if any support or action is required.

Refer to [Appendix Four](#) for more information on the FTE Model.

Evaluation

The Provider agrees to cooperate with, and participate in, any evaluation of BFC services undertaken by MSD (or by a third party appointed by MSD) to facilitate such an evaluation.

More information on BFC Evaluation can be found on MSD's website:

<https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/evaluation-of-bfc-services.html>

Provider obligations under the Privacy Act

The Provider must obtain the consent of the client in accordance with the Privacy Act 2020¹⁵. for collection of their personal information before delivering services. The Provider must also tell the client how they can access and make changes to any of their personal information.

¹⁵ <https://www.privacy.org.nz/assets/New-order/Resources-/Publications/Guidance-resources/Privacy-Act-2020-information-sheets-full-set.pdf>

6. Definitions

Client

An eligible person, family or whānau who agree to engage with the Provider's BFC services. Eligibility requirements are shown on [page 9](#).

The term 'client' can encompass family and whānau, or others deemed by that person as relevant to that person's financial situation.

Closed clients

A client case should be recorded as 'closed' when:

- they have completed their plan/achieved the goals they set with their financial mentor, and they no longer require support
- they have completed a MoneyMates group and no longer require further support
- they have not initiated contact or responded to contact requests for a period of time, and the Provider considers it appropriate to close their file (see No show clients for further information).

Financial capability

The ability to make informed judgements and effective decisions about the use and management of money. It includes financial planning and budgeting, dealing with debt, informed use of financial services, saving and investing.

Financial hardship

Having insufficient resources to meet basic needs and being excluded from a minimum acceptable way of life in one's own society.

Financial resilience

The ability to access and draw on inherent capabilities and appropriate, acceptable and accessible external resources and support in times of financial adversity. This enables people to bounce back after adverse events and experiences, adapt to changing circumstances and deal with environmental stress.

Financial Wellbeing

Financial capability leads to financial wellbeing. Financial capability services take a holistic approach that recognises that finances are inextricably linked with a person's individual and social wellbeing. This approach recognises the relationship between financial knowledge and financial behaviours. The main elements of financial wellbeing are:

- the ability to meet financial commitments, such as bills and loan payments
- the extent to which people feel comfortable with their current and future financial situation, and the extent to which their finances enable them to enjoy life
- resilience for the future, including coping with a significant unexpected expense or a fall in income.

Hard to reach communities

These are communities that do not connect to the existing support services under the BFC framework.

Net Promoter Score (NPS)

A metric used worldwide in customer experience programs to measure the loyalty of users to a company/organisation. NPS scores are measured by survey and reported with a number on a scale 0 to 10 (a higher score is desirable) and a supplementary open text question.

No show clients

A no show client (also known as Failed to Engage) is defined as:

- a client who does not arrive for a financial mentoring within the specified appointment time
- when a client cancels a financial mentoring meeting within 24 hours of the specified appointment time
- when all clients do not arrive for a MoneyMates group meeting within the specified appointment time
- when all clients cancel for a MoneyMates group meeting within 24 hours of the specified appointment time.

Strengths-based approach

This approach values the capacity, skills, knowledge, connections and potential in people and communities by emphasising their determination and strengths. It also views people as resourceful and resilient in the face of adversity, and as the experts in their own lives.

Third tier lenders

Lenders defined by the Ministry of Consumer Affairs as finance companies (other than those who offer finance exclusively to businesses), pawn brokers and mobile lending trucks that provide consumer credit. It excludes building societies and credit unions (defined as second tier lenders) and registered banks (first tier lenders).

7. More information and useful web links

Weka MSD reporting: Navigating the Supplier Portal	https://www.msd.govt.nz/documents/about-msd-and-our-work/about-msd/suppliers/navigating-the-supplier-portal.pdf
Client outcomes reporting input (Survey Monkey)	https://www.surveymonkey.com/r/N8WL2XL
Services for people, families and whānau experiencing hardship (key elements of practice)	https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-services-for-people-experiencing-hardship.pdf
The Voices of People, Families and Whānau Experiencing Hardship (understanding those who use BFC services)	https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/bfc-voices-of-people.pdf
The Voices of People in Hard-to- Reach Communities (how to tailor BFC services to meet the needs of hard-to-reach)	https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/cultural-and-social-inclusion/the-voices-of-people-in-hard-to-reach-communities.pdf
Editable marketing material on the MSD website	https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html
MoneyMates guide for facilitators	https://www.msd.govt.nz/documents/what-we-can-do/providers/building-financial-capability/moneymates-2017-guide-for-facilitators.pdf
Financial mentoring resources	https://tepapahou.co.nz/resources/
FinCap's repository of policies that meet Social Services Accreditation requirements	https://tepapahou.co.nz/policies/
FinCap BFC staff listing	https://www.fincap.org.nz/financial-mentor-registration/
Health and Safety information	https://worksafe.govt.nz/
Privacy Act 2020 information	https://www.privacy.org.nz/privacy-act-2020/privacy-act-2020/

Appendix One – Provider Report and Performance Measures

Information that MSD requires

If your organisation uses Client Voices, the table below shows a breakdown of the information MSD requires.

As this is a regular transfer, **no action is required from you**, aside from ensuring client records are up to date by the 10th of each month.

If you do NOT use Client Voices, you will be reporting using an approved data collection system (see [page 19](#)).

Performance Measure	How are we [MSD] collecting this?	Why are we collecting this?
FTE	Data will be derived from the CMS. No manual collection will be required.	
Number of FTEs directly employed	<i>Actual number of FTE available for clients</i>	Agreed the best and most flexible payment mechanism and measure of a Provider's ability to respond to client need.
Other indicators	How are we [MSD] collecting these?	Why are we collecting these?
Client interactions	All data is derived from the CMS. No manual collection is required.	
Number of new clients in the reporting period	<i>A total count of clients who had a case file opened and had at least one interaction since the first day of the quarter, regardless of whether they were referred by another service or self-referred (inclusive).</i>	To know the full number of clients who started, returned and are active. RESULT: ✓ We are able to compare against previous reporting periods, to understand trends and progression of service. To compare the number of clients who closed the service within the same period. RESULT: ✓ We will be able to identify the "exit rate" of the service. The trends identified will help further
Number of clients with open case files at end of the reporting period	<i>A total count of clients who had at least one interaction since the first day of the quarter and had not had their case files closed by the last day of the quarter.</i>	
Number of clients who ended service in the reporting period	<i>A total count of clients whose case files were closed between the first and last day of the quarter.</i>	

		understand the demand for the service.
Number of clients who attend no more than one interaction/ meeting	<i>A total count of clients who attended no more than one interaction/meeting in the reporting period</i>	To understand the frequency that clients access the BFC service. RESULT: ✓ We are able to analyse the most frequent level of use by clients, which will help inform future service development.
Number of clients who have attended 2-3 interactions/ meetings	<i>A total count of clients who attended more than one but fewer than four interactions/meetings since the first, and up to the last day of the quarter (inclusive).</i>	
Number of clients who have attended 4 or more interactions/meetings	<i>A total count of clients who attended four or more interactions/meetings since the first, and up to the last day of the quarter (inclusive).</i>	
Client situation		
Number of cases with Goals Number of cases without Goals Average shift in score per goal category Number of cases per goal category Average shift in goal rating by case length/type Average shift in score per Hauora-Wellbeing category	<i>The objective is for clients to set their own financial capability goals, and then to track their progress towards achieving these goals at subsequent meetings.</i> <i>A positive outcome is progress toward achieving goals.</i>	RESULT: ✓ These contribute to the ultimate outcomes of ensuring our work achieves the best outcomes for individuals, whānau and communities.
Client referrals	All data is derived from the CMS. No manual collection is required.	
Total number of new clients referred	<i>A total count of new clients who attended at least one interaction/meeting since the first day of the quarter, who were referred by another organisation.</i>	To know the number of new clients referred by other services/businesses. To know the number of clients referred to communities / other providers.
Who clients are referred by i.e., the services/organisations referring clients to BFC	<i>A total count of each organisation/service which referred the client.</i>	

Total number of clients referred to other community services e.g., specialist services, family violence providers	<i>A total count of all clients referred to another community service, since the first day of the quarter.</i>	RESULT: ✓ We have better visibility of partnerships being formed, and therefore will be able to better support these partnerships.
Who the clients are referred to i.e., the services /organisations that BFC providers refer clients to	<i>A total count of each organisation/service which clients are referred to.</i>	
Number of clients waitlisted Of the waitlisted clients, number referred to different BFC provider	<i>A total count of clients who requested an appointment but had not yet had a meeting scheduled due to limited capacity.</i> <i>Have been noted by the Provider as on a "waitlist".</i>	To understand the waitlist and strain on the service. RESULT: ✓ We are able to show demand for the service, and influence future funding. We are able to identify areas where improvement in support provided by MSD is required.

Client satisfaction		
Outcome Measure	How are we [MSD] collecting this?	Why are we collecting this?
Client Progress Measure • Number of cases with Goals • Number of cases without Goals • Average shift in score per goal category • Number of cases per goal category • Average shift in goal rating by case length/type	<i>Using the Client-led Outcomes tool.</i> <i>Clients set their own financial capability goal/s and then track their progress towards achieving this/these.</i> <i>Once the goal is established, clients rate initial progress towards their goal/s on a 0 to 10 scale.</i> <i>Closed goals are recorded as finalised and the difference between the first and last score is recorded for each client. This is the Client Progress Measure.</i>	To know the process used by each provider to follow up clients who don't attend booked appointments. RESULT: ✓ By cross referencing this information against the measure "number of clients who reengage the service after one or more no shows", we will be able to assess the effectiveness of follow ups. This can also help inform future evaluations, as we can then delve further into why clients miss appointments.
Outcome Measure Wellbeing - Hauora reflection		
1. Pre- and post- impact of the service intervention ("how do I feel")	<i>Clients' self-assessed wellbeing scores across four 'before' and four 'after' questions, using a 1 to 5 scale (a higher score is desirable).</i> <i>Scores are calculated by Client Voices.</i>	To provide a way for clients to feed back to the Provider (and MSD) the pre- and post- impact of the service intervention on their lives.
Average shift in score per Hauora-Wellbeing category		
2. Net Promoter Score (NPS)	<i>The second component of the Wellbeing - Hauora reflection, the NPS score is measured by survey and reported with a number from 0 to 10 (a higher score is desirable) and a supplementary open text question.</i> <i>Does not need to be reported to MSD.</i>	To provide a way for clients to feed back to the Provider their experience using the service.

Appendix Two – Measuring Outcomes

The tools to measure BFC client outcomes are:

- The Client-led Outcomes tool
- The Wellbeing - Hauora reflection, *comprising*
 - 1) Pre- and post- impact of the service intervention, *and*
 - 2) Client Satisfaction Net Promoter Score.

Examples of these tools as paper-based forms are shown overleaf.

Excerpts from the *Building Financial Capability Client-led Outcomes: background and technical guide* are also included to assist Providers using the tools.¹⁶

Reporting to MSD

Client Voices can be used to record results. MSD has also developed a way of recording outcomes results for BFC services that do not use Client Voices.

- see [Appendix Three](#) for information on both methods.

¹⁶ Available at <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html>

Client-led outcomes

Client name:

Date:

My Goal is:

Provider use only

Key financial capability target (✓ tick one):

- ☐ Immediate one-session need
- ☐ Budgeting to help keep track and stabilise
- ☐ Strategies to increase income
- ☐ Strategies to decrease spending
- ☐ Starting a savings plan
- ☐ Understanding and reducing debt
- ☐ Learning new money skills / updating knowledge
- ☐ Other

Client engagement (✓ tick one): ☐ 1 session ☐ 2-3 sessions ☐ 4+ sessions
☐ Kahukura ☐ Did not complete

How do you feel about your progress towards reaching your goal today?

Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session												
2												
3												
4												
5												
6												
7												
8												
9												
Final session												

Please tick (✓) how you feel about your progress towards reaching your goal today

Note: The scale is from dark to light (0 to 10). The darkest shade means you have only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

Client-led outcomes measurement

Purpose

The objective is for clients to set their own financial capability goals, and then to track their progress towards achieving these goals at subsequent meetings. A positive outcome is progress toward achieving goals.

Step 1: Creating and recording client goals

Create a minimum of one goal, and maximum of three goals, with your client. Each goal is recorded on a separate Client-led Outcomes page.

When to discuss goals with clients

Goals do not need to be discussed upfront at the first client visit.

Creating and tracking progress towards goals has been shown to improve motivation and engagement with making positive change. For financial mentors, goals may be discussed in the first meeting with clients, but more realistically they are developed after establishing a good working relationship and understanding of current financial situation (two-plus meetings).

The flexibility of timing to establish goals acknowledges that many clients are in an immediate financial or other crisis. Many clients have mental health challenges, anxieties, or are highly sensitized and feel shame by their inability to cope. Their first act of bravery is entering the service and asking for help. Therefore, the first step with the financial mentor is to establish a trusted relationship.

Setting goals

In strengths-based practice, goals are worked collaboratively between clients and financial mentors building on the strengths, opportunities, and talents of the client, and empowering them to take the lead.

Most providers already work methodically with clients, families and whānau to establish short term (weeks/months) financial capability goals or longer-term client goals (months).

Examples of other approaches that can be used to work through options and establish goals include:

- The MSD Financial Plan of Action
- PATH (planning alternative tomorrows with hope)
- The GROW strengths-based approach: Goals; Realistic; Opportunities; Way Forward
- Pathway Plan to Financial Freedom: Now, Barriers, Staying on Track, People support, Actions, Steps to Goals/Dreams.

Regardless of goal-creation method, as a guide, goals should focus on behaviour that the client wants to change, using most or all of the key aspects of the SMART goal setting:

- **Specific:** e.g. "I want to reduce my debts"
- **Measurable:** e.g. "I want to pay off \$20 a fortnight"

- **Achievable:** e.g. "Looking at my budget if I can reduce spending, this is achievable"
- **Relevant:** e.g. "It's important because it's making me feel stressed; I can't pay for food"
- **Time bound:** e.g. "After eight weeks my debt will be reduced by \$..."

Once a goal is agreed it's important to write it down as expressed by the client.

Client name: *Sina*

Date: *1 July 2026*

My Goal is: *to pay \$200 off my debt in the next 3 months*

Step 2: Provider use only – targeting financial capability

Providers use their professional judgement to broadly categorise the goal into the area of financial capability that this goal is targeting. This supports reporting options for providers and MSD.

Provider use only

Key financial capability target (tick one):

- ☐ Immediate one-session need
- ☐ Budgeting to help keep track and stabilise
- ☐ Strategies to increase income
- ☐ Strategies to decrease spending
- ☐ Starting a savings plan
- ☒ Understanding and reducing debt
- ☐ Learning new money skills/updates knowledge
- ☐ Other

Step 3: Client start point

Once the goal is established, clients rate how they feel in terms of initial progress towards their goal/s.

This rating is the first rating and base number from which to measure progress towards outcomes (goals). It is expected that the initial rating will be low. If you have more than one goal, use a separate sheet for each goal and rating.

Record this rating against their start goal.

How do you feel about your progress towards reaching your goal today?												
Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session												
2	1 July											

Note: the scale used to rate progress is purposely a 0-10 scale. It cannot be changed.

Step 4: Client check in - rating progress in subsequent meetings

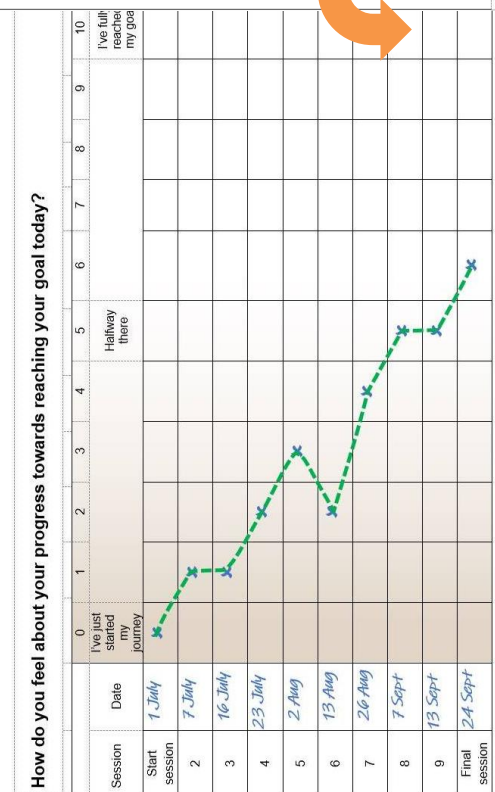
There must be a minimum of two points on the scale. Ideally, this is the start rating (baseline), and a near-final or final rating. However, client-led outcomes are designed to be used in every meeting. It serves as a visual guide as well as a way to monitor to ups and down of progress. As such there is room for up to 10 meetings. This is optional but recommended part of service delivery.

Client-led outcomes hope to support progress toward goals. Progress is any positive movement (regardless of number), and this is considered a positive outcome. A client does not have to score 10/10 to show "success."

The visual journey supports client engagement and becomes a way to reflect on and discuss barriers and roadblocks, as well as celebrate successes towards achieving their goal. The timing of identifying progress can be agreed between client and provider.

How do you feel about your progress towards reaching your goal today?												
Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session	1 July	✓										
2	7 July		✓									
3	16 July		✓									
4	23 July			✓								
5	2 Aug				✓							
6	13 Aug			✓								
7	26 Aug					✓						
8	7 Sept						✓					
9	13 Sept						✓					
Final session	24 Sept							✓				

Please tick (✓) how you feel about your progress towards reaching your goal today.
 Note: The scale is from dark to light (0 to 10). The darkest shade means you've only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.



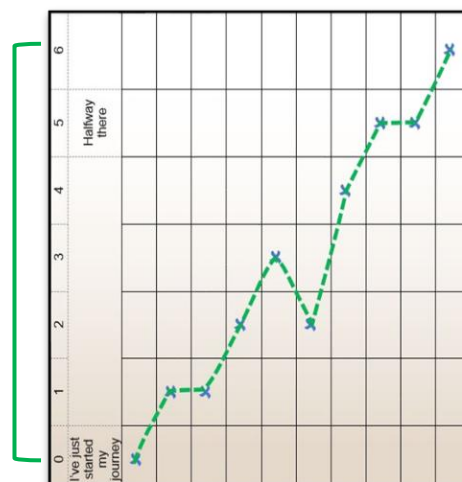
Step 5: Clients finalise goals and close engagement (or create new goals)

A client may feel satisfied with their work towards goals and not require further support from a financial mentor.

They may not necessarily have marked 10/10 but this is fine. As noted, success is defined by the client and a positive outcome is reflected in positive movement toward achieving goals.

If a provider and client decide to close a goal this will be recorded as finalised and the difference between the first and last score will be recorded for this client. This will be the client progress measure [6 in the example shown].

= 6



If the client has more than one goal and closes all goals, then the average difference will be calculated across the total number of goals for this client. This will be the client progress measure (average).

Step 6: Provider use only – meeting engagement

Providers categorise the number of meetings that the client has engaged.

Being able to report outcomes against meeting engagement is important. Five options are available for providers to mark:

- 1 meeting only clients who enter service with specific needs. For example, a budget for housing arrears or a food parcel.
- 2 - 3 meetings clients enter a service for a specific need but may continue for a short period.
- 4 plus meetings clients who are engaging longer term to build financial capability. For example, working on debt reduction, or minimising expenses.
- Kahukura longer term clients of Kahukura¹⁷
- DNC (did not complete) clients who may not come back or unexpectedly drop out without noting final progress marker.

Client engagement (tick one):	☐ 1 session	☒ 2-3 sessions	☐ 4+ sessions
	☐ Kahukura	☐ Did not complete	

This enables analysis of data by mode of engagement which is useful to understanding how clients progress against engagement.

¹⁷ Kahukura deliver under the [BFC Plus service guidelines](#)

Wellbeing - Hauora reflection

1) Thinking about your time with us ...

These four questions ask you how you felt BEFORE working with your Financial Mentor or Kahukura, and then how you felt AFTER working with your Financial Mentor or Kahukura.

For each question, please tick (✓) how you felt before and how you felt after. There is no right or wrong answer.

How do I feel	BEFORE					AFTER				
	seeing the					seeing the				
	Financial Mentor or Kahukura					Financial Mentor or Kahukura				
	1	2	3	4	5	1	2	3	4	5
	not at all	a little	moderately	very	absolutely	not at all	a little	moderately	very	absolutely
I feel hopeful for the future										
I feel supported and empowered to make good decisions with money										
I feel positive about how money impacts my relationships										
I am confident I can achieve my money goals										

2) Would you recommend us to friends or whānau if they need support?

012345678910



Not likely to recommendVery likely to recommend

We'd love to hear why you gave this feedback:

Using the Wellbeing-Hauora reflection

The Wellbeing-Hauora reflection is a way to celebrate success, and allow clients to reflect any positive changes they have experienced as a result of engaging with BFC services. It is also an efficient way to assess perceived short-term changes for clients who have engaged with financial mentors.

Note: Only one form needs to be completed per client regardless of the number of their goals.

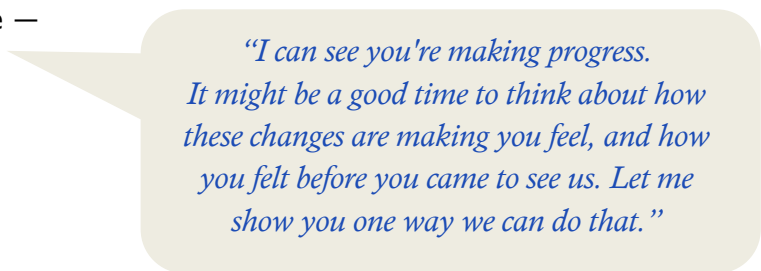
Step 1: Introducing Wellbeing-Hauora reflection

As clients progress towards achieving goals, it's helpful to purposefully reflect on changes to their emotional wellbeing. Most providers note changes to the way clients feel stress, hope for the future, empowerment, mana, confidence, and connection as they shift their financial capabilities.

The approach is for clients to think about how they were feeling before they engaged with the financial mentor, and then think about the now, or after, and to subjectively rate the change. Once again change is defined from the client's perspective.

Providers may like to introduce the survey as clients start seeing solid progress towards their goals. The survey can be introduced as part of service delivery so clients have an opportunity to reflect on their success.

For example —



“I can see you're making progress. It might be a good time to think about how these changes are making you feel, and how you felt before you came to see us. Let me show you one way we can do that.”

Step 2: Wording on the wellbeing-hauora reflection

There are four categories of questions on the reflection tool. The concepts underpinning these questions are:

- Hope for the future
- Mana-enhancing/empowered
- Support and connectedness / relationships
- Confidence

We have provided some options for wording. Depending on your clients, you may like to translate these questions to meet the needs of your community. Care must be taken to ensure the underlying concept remains the same.

Step 3: How to complete

The tool is very simple to administer and complete, the Wellbeing-Hauora reflection is administered in one meeting (preferably the near-final or final meeting) but assesses two points at the same time. That is, clients are asked:

- how they felt BEFORE engaging with the financial mentor, then
- how they felt AFTER engaging with the financial mentor.

The difference between the scores reflects the perceived impact of the service intervention.

How do I feel	BEFORE					AFTER				
	seeing the Financial Mentor/Kahukura					seeing the Financial Mentor/Kahukura				
	1	2	3	4	5	1	2	3	4	5
	not at all	A little	moderately	very	absolutely	not at all	A little	moderately	very	absolutely
I feel hopeful for the future (hope)	✓							✓		
I feel supported and empowered to make good decisions with money (my mana is nurtured and enhanced)	✓								✓	
I feel positive about how money impacts my relationships (positive connections)		✓					✓			
I am confident I can achieve my money goals (confidence)	✓								✓	

Component 2 of the Hauora – Reflection:

Net Promoter Score - Client Satisfaction with services

The Wellbeing-Hauora Reflection includes an opportunity for the client to rate their satisfaction of the service they have received.

This is a quality improvement tool that is used to enhance client engagement and support service improvement opportunities.

The Client Satisfaction Net Promoter Score consists of one question, and open feedback. It operates on a 0-10 scale and clients circle a number between 0-10 to indicate their level of satisfaction with the service. Clients are also asked to provide any further information on why they chose their score to help add meaning and context behind the rating.

2) Would you recommend us to friends or whānau if they needed similar support?

0	1	2	3	4	5	6	7	8	9	10
☹					😊					😊
Not likely to recommend					Very likely to recommend					

This will not be used as a performance measure by MSD

We'd love to hear why you gave this feedback:

*Very warm and knowledgeable too.
You treated me like a human not just another number.*

Appendix Three – Reporting Outcomes

Reporting Client-led Outcomes to MSD

Reporting by Client Voices users

Anonymised information is derived from Client Voices and submitted to MSD automatically using a secure method, 10 working days after each month's end. Providers should ensure that their Client Voices information is always up-to-date.

Reporting by non-Client Voices users

The reporting process for Providers who do not use Client Voices is basically the same as above, with the variations outlined below:

Recording client goals and scores

1. Complete the paper-based goal scoring chart during each client meeting. Complete one form for each goal.

How do you feel about your progress towards reaching your goal today?												
		0	1	2	3	4	5	6	7	8	9	10
Session	Date	I've just started my journey					Halfway there					I've fully reached my goal
Start session	1 July	x										
2	7 July		x									
3	16 July		x									
4	23 July			x								
5	2 Aug				x							
6	13 Aug			x								
7	26 Aug					x						
8	7 Sept						x					
9	13 Sept						x					
Final session	24 Sept							x				

Please tick (✓) how you feel about your progress towards reaching your goal today
Note: The scale is from dark to light (0 to 10). The darkest shade means you have only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

= 6

2. After your client's final meeting, use the SurveyMonkey link ([click here](#)) to complete the electronic form. Like the paper-based forms, Providers should complete an electronic form for each goal.

To simplify reporting, the SurveyMonkey form only requires the first and final visit scores. This report needs to be completed within the same reporting period (quarter) as the client's final visit. This form can also be used to complete the Hauora Reflection scores.

- Once you've completed the Client-Led Outcome Goals page, click the button at the bottom of the page:

CLICK HERE TO GO TO THE NEXT SECTION

That will take you to the next page, Hauora Reflection.

- Store your paper-based forms as you normally would (there is no requirement to store them beyond a Relationship Manager's acceptance of your next quarterly report).

Reporting Wellbeing - Hauora reflection results to MSD

Reporting by Client Voices users

- The scores for the four before-and-after questions are calculated by Client Voices

How do I feel	BEFORE seeing the Financial Mentor/Kahukura					AFTER seeing the Financial Mentor/Kahukura					Score
	1	2	3	4	5	1	2	3	4	5	
	not at all	A little	moderately	very	absolutely	not at all	A little	moderately	very	absolutely	
I feel hopeful for the future (hope)	✓							✓			1 → 3 = +2
I feel supported and empowered to make good decisions with money (my mana is nurtured and enhanced)	✓									✓	1 → 5 = +4
I feel positive about how money impacts my relationships (positive connections)		✓					✓				2 → 2 = 0
I am confident I can achieve my money goals (confidence)					✓				✓		5 → 4 = -1

- The second component of the Wellbeing - Hauora reflection, the Client Satisfaction Net Promoter Score, does not need to be reported, but key observations or trends should be communicated with MSD.

Reporting by non-Client Voices users

Use the same SurveyMonkey link ([click here](#)) as the one used to record Goal scores to complete the electronic form.

1. Are you entering the Client-led Outcome Goal scores, Hauora Reflection scores or both?

☐ Client-led outcome goals

☒ Hauora Reflection

☐ Both

If you are entering Hauora Reflection data without using the Client-Led Outcome Goals page, click the "Hauora Reflection" option on question one – this will bypass the Goals entirely.

Once you've completed and submitted the form correctly, you will see this message:


Thank you for taking this survey.

That completes the form submission.

Appendix Four – the FTE Model

What defines a Full Time Equivalent (FTE)?

One FTE is based on one employee or worker working on a full-time basis (approx. 40 hours per week). This person(s) is a frontline financial mentor, MoneyMates facilitator, or Manager who is delivering the service for this contract.

This FTE can be made up of one full-time employee, multiple part-time employees, or contracted support. For example, if a frontline worker works for 20 hours per week, this equates to 0.5 FTE.

Therefore, one FTE can be made up of two frontline workers who are employed part-time at 0.5 FTE each.

Managers or administrators who do not have a caseload are not counted as FTE, however management and administration costs are apportioned to each FTE to acknowledge their roles.

What is the FTE Rate?

The FTE rate represents all associated costs with delivering the service, including staffing costs, support and supervision, direct costs such as vehicle expenses, IT, as well as overheads such as administration, management, rent and utilities.

What is the FTE Volume?

Contracted Providers are responsible for employing or contracting their FTE, as well as the continuous management and support of these staff.

The contracted number of FTE shows the capacity of service delivery which is being contracted.

Reporting on the number of clients

Whilst Providers are contracted for FTE, they are still required to report on the number of clients supported by their service. This will help MSD measure, evidence and estimate demand.