MINISTRY OF SOCIAL DEVELOPMENT
TE MANATŪ WHAKAHIATO ORA

Financial Capability Helpline Service Guidelines

F2023

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1. About these Guidelines

Purpose and audience of guidelines

These service guidelines (guidelines) are for Providers with Ministry of Social Development (MSD) contracts to deliver a financial capability helpline.
Provider Outcome Agreements require that the helpline is delivered in accordance with these guidelines. These guidelines form part of the Outcome Agreement.
These guidelines 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 to use these guidelines

These guidelines set the minimum standard for helpline service delivery. They should be used to assist providers to competently deliver the service according to the Outcome Agreement requirements.

Guideline revision

These specifications are a living document. They will be updated over time to take into account provider feedback. MSD will keep providers informed of any editions, updates or changes.

Feedback on the specifications is welcomed at any time and can be sent to MSD’s national office using the attached feedback form (**Appendix 1**).

More information

Providers may obtain further information on the specifications from MSD’s Relationship Manager, as identified in the Outcome Agreement.

2. Relationships

Relationship principles

Both parties to the Outcome Agreement shall collaborate to ensure the services provided by the helpline are effective and accessible.

Both parties recognise the service is a joint endeavour, in which both parties have a shared goal to achieve positive outcomes for people in financial distress.

The following principles guide all our 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 relationship managers who will be responsible for effectively managing the contract relationship. Details of the relationship managers nominated by both parties are set out in the Outcome Agreement.

Both parties must acknowledge Te Tiriti o Waitangi and will continuously work towards ensuring tangata whenua are reflected in our practices.

Purpose of the relationship

The helpline will conduct a preliminary assessment for clients to determine the urgency of their need and the nature of the service required for people wishing to improve their financial capability.

The helpline will provide general advice on money matters and financial hardship, referrals to Building Financial Capability (BFC) services, referrals to community services such as foodbanks, and advocacy services with creditors.

Inclusive practice

Both parties recognise the needs of all people seeking financial capability services, and that services are to be culturally responsive and inclusive.

The helpline service is to be provided in a way that is consistent with people's social, economic, political, cultural and spiritual values. Research and guidance on making the helpline accessible can be found on the MSD's website https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/index.html

Good practice approach

Both parties support the development of best practice in the delivery of the service. This includes:

- using current best practice approaches, considering local context, community and the knowledge and skills relevant to the purpose and focus of this service
- being client and whānau focused, including involving clients appropriately in decisions about the delivery of the support they receive
- providing timely follow-up calls or texts to clients who have been referred by the helpline to a BFC provider, to provide further assistance as required
- recognising the importance of cultural responsiveness in service delivery
- designing services to support accessibility of services for clients, tailoring referrals to meet client needs (e.g., referring clients to local services where possible)
- designing services to support clients' circumstances (e.g., improving the use of translation services, and accounting for any disclosed client disabilities)
- providing services that promote client engagement and partnership
- using a collaborative approach across services and agencies where possible
- regularly reviewing, reflecting and monitoring of the effectiveness of the helpline, including client, staff and external feedback, and changing and modifying practice in response
- relevant training, professional development and supervision, and utilising appropriate resources and support
- strengthening relationships with the wider BFC sector, including regular communication regarding BFC provider service capacity.

3. Financial Capability helpline within the Building Financial Capability Sector

A financial capability helpline is the National Helpline for BFC

The helpline provides frontline support and triages callers to the financial capability service(s) they need most, such as BFC services as well as other social and health services.

The helpline provides a front door to BFC services and providers should be able to see a client's whole situation, assess what immediate care is necessary and co-ordinate resources accordingly.

The helpline provides effective and early intervention, and human-centred service design that is impartial and free of charge, enabling the helpline to reach clients early in their debt cycle and ensure access to the right support and services.

The helpline connects clients with local BFC services so clients can get relevant and appropriate support face-to-face if they so wish, or via other communication channels.

The role of a financial capability helpline within the wider BFC sector

MSD funds the delivery of BFC services aimed at improving the financial wellbeing of New Zealanders.

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

MSD aims to develop and maintain a consistent set of BFC services. These services need to be adaptable and reflect the needs of the clients accessing BFC services and support.

More information about BFC and the suite of services can be found at: https://www.msd.govt.nz/what-we-can-do/Providers/building-financial-capability/index.html

As a requirement of the Credit Contracts and Consumer Finance Act (CCCFA), many credit providers include the details of a financial capability helpline (name and contact details) as an avenue for further assistance. Referrals to the helpline may also come from other services such as banks, debt collectors and/or MSD.

The purpose of a financial capability helpline is to provide a national entry point to wider BFC services. The helpline provides guidance to clients in financial need, and referrals to services for more intensive support and assistance. The helpline should be uniquely placed in the sector to perform a collaborative and connecting role within the BFC sector.

We want to achieve the following outcomes

BFC Vision

Our vision is that all New Zealanders have the right to financial wellbeing.

BFC Outcomes

- Improved well-being of people, families and whānau
- Improved opportunities and life outcomes for tamariki
- Improved social and economic inclusion.

BFC Results

- reduced bad debt
- reduced financial stress
- improved capability to cope with financial shocks
- improved financial confidence and capability
- increased short- and long-term savings
- improved financial and material well-being
- increased confidence, competence and coping skills
- the ability to set financial goals
- improved financial decision-making skills
- people have their basic needs protected, such as a warm home and food
- people are connected to the right supports when they need them
- people's longer-term financial capability is improved
- knowledge of the support that is available
- people have access to appropriate financial products and services when and how they need them
- involvement in resource and/or income generation activities
- smart use of debt and financial products

4. Service overview

About the helpline

The helpline is available to everybody. However, clients are often female, Māori or Pacific peoples, receiving a benefit and in some form of debt.

The helpline will provide free specialist financial capability information and support to individuals, their families and whānau.

Providers will promote digital media (including social media) as a way to access services which may also be used as a channel to the helpline.

Further information on access modes can be found at Section 5 – Service Delivery.

The helpline will provide free specialist financial capability information that is culturally responsive and based on established principles of good practice. The Provider will be contracted to provide:

- financial capability advice about available services and other related appropriate guidance
- referral to appropriate BFC providers, and/or social organisations/services where required
- referral to a local MSD funded BFC provider where face to face support is requested
- follow-up services (via call/ text back) to ensure uptake of referrals and to further assist as needed
- impartial support for people that are experiencing hardship at the point of contact.

Financial Capability Helpline providers

Provider/s will have expertise in providing helplines and support the maintenance and development of the associated infrastructure (e.g., phone lines and websites).

Provider/s will provide helpline staff with relevant expertise in financial capability.

Provider/s will have access to translation and language services either through own staff or a third-party provider.

Staffing requirements and skill sets for the helpline workforce are documented below and should be in place when the helpline goes live:

- specialist training and knowledge regarding financial capability
- staffed by professionals in the field (membership accreditation to a relevant body) or staff who have received relevant, recognised training applicable to financial capability services and financial capability
- safe and high-quality responses to service users.

In addition, helpline operators should also:

- be flexible – respond to all modes of communication and are trained to support callers
- undergo regular supervision, peer-review, and quality assurance processes
- be empathetic, responsive and adjust to client need
- work to normalise the situation for clients and provide practical support.

All staff should work within the Building Financial Capability Services Guidelines.

https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/service-guidelines/msd-bfc-service-guidelines.pdf

Te Kāhui Kāhu – Social Sector Accreditation Standards

The Provider who delivers the helpline are required to meet Level 3, Ministry of Social Development Te Kāhui Kāhu Social Sector Accreditation Standards.

Providers are required to maintain their Approval Level according to the Ministry's relevant Approval and Accreditation Standards.

As part of these standards, the Provider must comply with the following broad service accountability obligations:

Consent and information management

The Provider must obtain the consent of the service participant in accordance with the Privacy Act 2020 for collection of their personal information before delivering services. The Provider must also tell the service participant how they can access and make changes to any of their personal information.

Complaints policy

The Provider must have a documented and available complaints policy. Service participants will be told how they can make a complaint and what to expect if they do make a complaint.

As part of this complaints process:

- Complaints must be able to be made verbally or in writing
- Managing complaints must be a dedicated part of a specific staff member(s) role (unless the complaint is about that specific staff member).
- Complaints must be recorded along with any information related to the complaint.
- There must be an appropriate escalation process for a complaint, with any large risks or issues being passed on to MSD.

Incident reporting

The Provider must advise MSD (through its relationship manager) of any changes, problems, significant risks or issues that may, or are likely to, materially reduce or affect its ability to deliver the helpline.

Client feedback

The Provider must have a client feedback process in place (e.g., a service exit questionnaire). Clients will be informed about how they can provide feedback should they choose to and how that feedback will be used. The Provider will maintain a record of the feedback received to evaluate the impact of their service in meeting client needs at the time of engagement and inform on-going improvements in service delivery. Client feedback will be reported on annually to MSD.

Stakeholders

The client

The client is at the centre of all services. A client is defined as an individual, their families or whānau.

The client will be actively informed and consulted regarding the support that is available to meet their needs. Decision making is directed by the client.

The Provider

In addition to carrying out all requirements and responsibilities outlined in the Outcome Agreement and these specifications, the role of the Provider is to:

- employ and support specialist and appropriate staff
- participate in training and up-skilling activities to keep up to date with development, innovations and good practice in the delivery and continuous improvement
- provide and enable staff access to training and development opportunities as well as regular supervision
- ensure staff are trained to accurately capture and protect client data
- provide infrastructure for data collection purposes
- operate a viable service that supports all staff and professional development, in accordance with Social Sector Accreditation Standards and these specifications
- provide a robust infrastructure capable of effectively delivering support services through a number of technology modes (including phone, website/online chat, email and text/SMS)
- provide secure and confidential information and communication technology (ICT) systems and processes
- ensure appropriate community collaboration and networking links are made to support service users
- actively participate in any regional/national networking, information sharing and knowledge building activities.

The Ministry of Social Development

The role of the MSD is to:

- review the Provider for accreditation
- monitor the performance and contractual management of the Provider
- seek and support continuous improvement of service delivery, including updating of these specifications
- enable providers to support their clients.

5. Service delivery

Client access

The Provider will use digital media to promote access to services which may also be used as a channel to the helpline (including social media such as Facebook, or others as appropriate).

The Provider should advertise the helpline on their website as an avenue to online chat. The Provider should emphasise that the helpline is an impartial service which is free, confidential, and available to anyone. The Provider should clearly describe the support that the helpline offers.

The Provider will also use different and emerging media as appropriate to deliver the services to improve client access to the services.

The helpline will provide information about BFC services and refer people to appropriate local services if this is something the client wants.

The helpline will:

- provide appropriate and relevant information
- undertake safe referrals to local service providers, including warm transfers where appropriate
- make timely follow-up calls/texts to ensure the success of the referral, and provide any further assistance that they can
- make call-backs to missed calls
- make contact via text/SMS or social media to clients who do not respond to voice calls.

Provider Engagement

The Provider will operate a helpline to facilitate the service provision via:

- online chat
- email
- text/SMS.

Delivery method

The helpline will be:

- operated from a physical base in New Zealand
- staffed by appropriate numbers of specialist staff to effectively respond to demand.

The helpline will operate a multimodal platform that:

- adapts to meet demand and changing technologies
- can queue service users to appropriately qualified staff
- has the ability give priority to urgent categories of calls
- reminds staff to contact service users (i.e. call backs), where appropriate
- has the capability to record calls, and the capability to turn off call recording if the informed consent of the service user is not obtained

- has a documented process to manage high risk, silent, and hoax calls
- uses hold music and wait times.

The helpline will operate a platform that can be configured to:

- provide specific messages during emergency events
- use a queuing message appropriately in times of high demand.

The helpline will deliver the services by using information technology systems that:

- reflect the needs of service users
- consistently structures and codes data (as appropriate)
- are responsive to the needs of staff members
- make data available for reporting and analysis purposes
- can be used to collect client information, including ethnicity, age and gender
- can be used to collect call information, including time of missed calls and reason for call
- are scalable to support increased demand.

The helpline will be accessible:

- 8am to 8pm Monday to Friday
- Saturday 9am to 4pm
- Sunday 10am to 2pm.

The helpline will not be accessible on public holidays. Any changes to these hours can be agreed between the Helpline and MSD.

Website and digital media content

For any digital media the Provider will:

- provide contact information for the helpline, and promote research and evidence-based information about BFC in New Zealand
- create engaging content to be published through a range of digital platforms
- promote helpline engagement.

Marketing/Promotion

The Provider will develop and implement a marketing/promotion strategy.

The marketing/promotion strategy will reflect the following vision and objectives:

- increasing awareness of the helpline and clearly communicate its full service offering among clients
- improving understanding of the helpline among the wider BFC sector, in particular banks, debt collection agencies and other parties who refer clients to the helpline (to improve client engagement numbers)
- building trust in the helpline and the services it provides
- integration with local BFC providers and wider financial capability providers.

Brand management

The Provider will effectively brand the helpline, in keeping with its purpose as a Financial Capability Helpline. The following should be clear from the branding:

- The service that is being offered is a helpline
- The helpline is focused on finances, money, and financial capability
- The helpline is free
- The helpline number.

The brand will be reviewed as required to determine its effectiveness and relevance, or as otherwise agreed between the Parties in writing.

Charging for services

The services provided by the Provider will:

- be free of charge to service users
- accept, free of charge, all phone calls from landline and mobile phones in New Zealand.

Service user engagement

The staff members at the helpline will:

- be non-judgemental and sensitive to a client's state of mind and sense of wellbeing ('being with' rather than 'doing to')
- be client-centred and whānau centric
- give autonomy, control and choice back to the client and 'pace' the response in a manageable way, including the use of their own language, supporting their immediate needs and goals
- take a strengths-based, mana-enhancing approach.

Quality assurance

The Provider will ensure staff members provide professional services by:

- having robust supervision processes in place
- monitoring information and support given to clients
- providing and updating operational policies as appropriate. These policies will include, but are not limited to:
  - quality assurance and improvement
  - consent and confidentiality
  - internal quality assurance standards
  - standard operating procedures or training manual.

Integrated service approach

The Provider will:

- develop relationships with a wide range of local, regional and national financial capability service providers
- ensure clients receive referrals to appropriate services such as other financial capability service providers or other social and health services
- ensure that client referral to another service is in their best interests and encourages ongoing engagement with the referred service
- provide a 'warm handover' by connecting the client directly to the provider, (first ensuring that the provider has capacity)

- follow-up with clients (via call or automated text/SMS) who have been referred on to other services, to ensure no further assistance is required from the helpline.
- engage with lenders as part of the Credit Contracts and Consumer Finance Act to clarify service descriptions of the helpline used by creditors and referring parties.

Complaint's policy

The Provider must have a documented and available complaints policy. Clients will be told how they can make a complaint and what to expect if they do make a complaint.

Incident reporting

The Provider must advise MSD (through its relationship manager) of any changes, problems, significant risks or issues that may, or are likely to, materially reduce or affect its ability to deliver the helpline.

Client feedback

The Provider must have a client feedback process in place (e.g., a service exit questionnaire). Clients will be informed about how they can provide feedback should they choose to and how that feedback will be used. The Provider will maintain a record of feedback received to evaluate the impact of their service in meeting client needs at the time of engagement and inform on-going improvements in service delivery. Client feedback will be reported on annually to MSD.

6. Workforce capability and support

Professional development

The Provider will:

- provide relevant and timely professional development opportunities for its staff
- provide reflective practice for all staff, including time for staff to debrief on calls taken and peer feedback
- provide cultural responsiveness training and tools for all staff (e.g., using templates to respond to common cultural issues that staff identify)
- collect high quality data to identify opportunities for continuous improvement of the services
- carry out appropriate monitoring and review of service delivery and use the review processes (including call recording) to promote continuous service improvement and professional development.
- complete the financial mentoring course.

7. Measuring results and reporting

Data analysis and recording

The provider will:

- provide data for analysis and reporting, where appropriate, as per the provider return report in **Appendix 1**.
- staff will be appropriately trained and knowledgeable in data recording on calls.

Evaluation

The Provider agrees to co-operate with, and participate in, any evaluation of the services that is undertaken by MSD or by a third party appointed by MSD to facilitate such an evaluation.

Appendix One – Provider Reporting Template Form

Description of Service	Performance Measures (during the reporting period)	Quantity of Service	01 July 2021 to 30 September 2021	01 July 2021 to 30 November 2021	01 July 2021 to 31 March 2022	01 July 2021 to 30 June 2022
The helpline will provide information on key indicators relating to financial wellbeing of their clients.	Total and average debt amount of callers during the period	**Report actual**				
		Report actual				
	Phone calls					
Provision of a helpline to provide specialist financial capability information, referral and support to individuals, family and whānau. This service relates to the service specification 'Building Financial Capability Helpline: A financial capability helpline	Total number of inbound calls (calls offered)	**Report actual**				
	Times of missed calls					
	Total number of contacts via other modes (chat/SMS/email)	**Report actual**				
	Of the inbound calls, total number of calls answered (target is 94%)	**Report actual**				
	Of the calls answered, total number of calls answered within 20 seconds	**Report actual**				
	Of the calls answered, total number of calls answered within 120 seconds (target is 90%)	**Report actual**				
	Of the calls answered, total number of calls quality checked (target is 5%)	**Report actual**				
	Of the call's quality checked, total that met the specified quality standard (scored over 80%)	**Report actual**				

	Client demographics					
	Caller gender					
	Caller ethnicity					
	Caller’s preferred language					
	Reason for call to A financial capability helpline					
	Outcome of call including category of referral					
	Number of referrals made to other services					
	Number of follow-ups performed by A financial capability helpline					
	Change in financial situation of client post referral (if the client is willing to disclose)					
	Caller location					
	Other contact					
	Number of online chats	**Report actual**				
	Number of SMS	**Report actual**				
	Number of emails	**Report actual**				
	Website activity					
	How many visits to your website have you recorded?	**Report actual**				
	Of website visits, how many have viewed the “resource” pages?	**Report actual**				
	Of website visits, how many have viewed the “articles” pages?	**Report actual**				
	Social Media activity					
	A financial capability helpline page likes	**Report actual**				
	A financial capability helpline Active Engagements (posts, comments, reactions)	**Report actual**				