



**MINISTRY OF SOCIAL  
DEVELOPMENT**  
TE MANATŪ WHAKAHIATO ORA



# Building Financial Capability Helpline: **MoneyTalks** **Service Specifications**

June 2021

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# 1. About these specifications

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## **What are these specifications for?**

These service specifications (specifications) are for the Provider that the Ministry of Social Development (MSD) contracts with to deliver the Financial Capability helpline: MoneyTalks (helpline).

Providers' Outcome Agreements require that the helpline is delivered in accordance with these specifications. These specifications form part of the Outcome Agreement.

What is the purpose of these specifications?

## **These specifications are to provide:**

- a set of practice principles to guide service delivery
- an outline of service delivery and practice
- a resource tool to help providers deliver services consistently
- a resource tool to assist providers in meeting 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 specifications be used?**

These specifications set the minimum standard for the service delivery of the helpline. You should use them to assist you to competently deliver the service according to the Outcome Agreement requirements.

## **Revisions to these specifications**

The specifications are a living document. It will be updated over time to take into account provider feedback. MSD will keep the provider informed of any editions, updates or changes. Feedback on the specifications is welcomed at any time and can be sent to the MSD's national office using the attached feedback form (see Appendix 2).

This June 2021 edition updates the 2018 edition.

## **Where can you get further information on these specifications?**

The Provider may obtain further information on the specifications from MSD's relationship manager, as identified in the Outcome Agreement.

## 2. Relationships

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### 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 seeking support accessing budgeting information.

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.

MSD will be guided by the Code of Funding Practice in its relationship with the Provider. The Code of Funding Practice aims to support government agencies and non-profit agencies when entering into funding arrangements. It also encourages greater collaboration between the parties.

The Code of Funding Practice can be found here:

[https://www.dia.govt.nz/Pubforms.nsf/URL/code-of-funding-practice.pdf/\\$file/code-of-funding-practice.pdf](https://www.dia.govt.nz/Pubforms.nsf/URL/code-of-funding-practice.pdf/$file/code-of-funding-practice.pdf)

### Purpose of the relationship

The helpline will provide financial capability information, support to access budgeting services and empathetic one-off support to people wishing to improve their financial capability.

### 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 for hard to reach communities can be found on the MSD's website.

## Good practice approach

- Both parties support the development of good practice in the delivery of the service. This includes:
- using current good practice approaches, taking into account the local context, community and the knowledge and skills relevant to the purpose and focus of this service
  - being client and whānau focused, including:
  - involving service users appropriately in decisions about the delivery of the support they receive
- recognising the importance of cultural responsiveness in service delivery
- designing services in a way that supports accessibility of services for service users
- providing services in environments that promote service user wellbeing and welfare
- using a collaborative approach across services and agencies where possible
- regularly reviewing, reflecting and monitoring of the effectiveness of the helpline service, including service user, staff and external feedback, and changing and modifying practice in response
- relevant training, professional development and supervision, and utilising appropriate resources and support
- engaging with a 'community of practice' to share ideas, information and build professional practice knowledge.

## 3. About Building Financial Capability Services

### **What is the purpose of BFC?**

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MSD funds the delivery of Building Financial Capability (BFC) services aimed at building the financial capability 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, 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 services with the BFC sector. These services must be adaptable to 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>

### **The role of the national helpline**

A national helpline should provide assistance to people who want to access to local services.

MoneyTalks recognises that people may wish to receive financial capability services using other than face-to-face meetings or via other communication channels and MoneyTalks staff should have the skills and capability to perform this as needed.

## 4. Service overview

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The helpline will provide specialist budgeting information and support to individuals, their families and whānau. 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.

Digital media (including social media) will be used to promote access to services and may be used as a channel to the helpline.

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

What services will the helpline provide?

The helpline will provide specialist financial and budgeting information that is culturally responsive and based on established principles of good practice. The Provider will be contracted to provide an empathetic approach to service provision, which includes providing:

- financial capability advice about available services and other related appropriate guidance
- follow-up services (via call/ text back) as appropriate
- referral to appropriate BFC providers, and organisations/services where required
- empathetic support for people that are experiencing hardship at the point of contact.

If a person requires face to face support, they should be referred to a local MSD funded BFC Provider.

### **Who are the services targeted to?**

As outlined in the preceding section, information and referral services are available for individuals, their families and whānau.

This includes:

- those who would like to complete a budget and are not able/willing to engage with local services
- those who have general inquiries
- anyone who wants advice or information about improving their financial capability.

### **Who will staff the helpline?**

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

- services will be delivered by a Provider that has specialist training and knowledge regarding financial capability
- staff members operating the helpline are either professionals in the field (membership accreditation to a relevant body) or who have received relevant recognised training applicable to budgeting services and financial capability



- the Provider must be able to deliver safe and high-quality responses to service users

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>

## **Who is involved?**

The service user

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

More information on the voice of services users can be found at [bfc-voices-of-people.pdf](#) (msd.govt.nz)

The Provider will recognise the diversity of service users and understand the aspects of the hard-to-reach communities thus ensuring services are responsive to the needs of the service user. The service user will be actively informed and consulted regarding the support that is available to meet their needs. The service user's needs are the most important determinant of what happens.

## **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
- operate a viable service that is able to support 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

## **Social Sector Accreditation standards**

The Provider who delivers the helpline is required to meet Level Three of Social Sector Accreditation Standards. The Provider is required to maintain their Accreditation according to the relevant Approval and Accreditation Standards.

## 5. Service delivery

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### How will people access services?

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

The Provider should advertise MoneyTalks on their website as an avenue to online chat. MSD will retain ownership of the MoneyTalks domain but may transfer custodian rights to the Provider.

The Provider will also use different and emerging media as appropriate to deliver the services in order to improve service user's access to the services.

### What services will be available?

The helpline will provide information about Building Financial Capability 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.

### Helpline functionality

The Provider will operate a helpline that will facilitate the provision of services via:

- online chat
- email
- text/SMS.

The helpline will:

- be operated from a physical base in New Zealand
- be 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
- has the ability to 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, where appropriate
- are scalable to support increased demand.

## **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 the services it offers
- building trust in the helpline and the services it provides
- integration with local BFC providers and wider financial capability providers.

## **Brand management**



The Provider is required to use this brand (including the name and logo) on:

- any digital media presence
- any printed marketing/promotional material.

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 service user's state and sense of wellbeing ('being with' rather than 'doing to')
- be service user-centred and whānau centric

- give autonomy, control and choice back to the service user and 'pace' the response in a manageable way, including the use of persons own language, and supporting their immediate needs and goals
- take a strengths-based, mana-enhancing approach.

## **Continuous improvement**

The Provider will:

- 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.

## **Quality assurance**

The Provider will ensure that staff members provide professional services by:

- having robust supervision processes in place
- monitoring information and support given to service users

providing and updating operational policies as appropriate. These policies will include, but are not limited to:

- i. quality assurance and improvement
  - ii. consent and confidentiality
  - iii. internal quality assurance standards
  - iv. standard operating procedures or training manual.
- Provide data for analysis and reporting, where appropriate

## **Evaluation**

MSD will be undertaking an outcome evaluation of the helpline. The MSD will work with the Provider to understand what data is readily available to inform the evaluation, and what supplementary data (both qualitative and quantitative) may need to be collected.

## **Integrated service approach**

The Provider will develop relationships and links with a wide range of local, regional and national financial capability service providers.

## **Service accountability**

In delivering the helpline, the Provider is required to meet Level Three of the Social Sector 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 user in accordance with the Privacy Act 2020 for collection of their personal information before delivering services. The Provider must also tell the service user 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 users 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.

## **Service user feedback**

The Provider must have a service user feedback process in place. Service users 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 service user needs at the time of engagement and inform on-going improvements in service delivery.

## 6. Measuring results and reporting

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The primary outcomes we want to achieve through the helpline are:

- people are aware of and are accessing the helpline
- people accessing the service feel that their needs were met, and they experience a supportive and respectful response
- increased nationwide coverage of services and responsiveness
- improved sector capability and capacity
- people are linked with other services they need.

In turn, these outcomes will contribute to the longer-term outcomes of:

- people, their family and whānau who are in debt are supported to reduce debt
- people, their family and whānau are supported to improve their financial confidence and capability
- people, their family and whānau are empowered and supported to achieve their financial goals.

With the ultimate goal of:

- improved well-being of people, their family and whānau
- improved opportunities and life outcomes for tamariki
- improved social and economic inclusion.

The reporting measures template for providers can be seen in Appendix Two.

## 7. Definitions

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In these specifications, unless the context specifies otherwise, the following definitions apply:

### **Contact**

A contact is when a service user accesses the national helpline via any of the available contact modes. A service user can contact the national helpline on multiple occasions.

### **Contact Outcome**

A contact outcome is the result of a service user contact (i.e. information was provided, the service user was referred, crisis counselling was given).

### **Outbound referral**

An outbound referral is when a staff member of the helpline refers a service user to an organisation outside of the helpline.

### **Service User**

A service user is any individual their families and whānau that makes contact with the helpline for any reason.

### **Specialist staff**

Specialist staff is the terms used to describe a person delivering the helpline services. Staff members operating the helpline are either professionals in the field (membership accreditation to a relevant body) or who have received relevant recognised training applicable to budgeting services and financial capability.

### **Warm handover**

A warm handover is when a staff member of the national helpline makes an outbound referral and speaks with a staff member of the organisation being referred to before the call is transferred.



## **8. Appendix One – Service Pathway**

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### **MoneyTalks Service Pathway**

#### **Aim**

The aim of BFC Helpline is to provide free, confidential information and support to anyone wherever they are in New Zealand.

#### **The Service**

The service provides budgeting advice or referral through to front line BFC providers or other budgeting/financial mentoring services.

#### **Underlying intervention logic**

The service assumes that accessible and immediate budgeting services, or access to local services, for people will help reduce people's debt and therefore contribute to an improved social and economic inclusion.

#### **Local service capacity**

It is critical that local service capacity is monitored to ensure MoneyTalks does not increase workload to an unmanageable level to local providers.

#### **Service User**

The MoneyTalks service user is any individual, their families or whānau, someone enquiring on behalf of another, general enquiries or those that would like information.

#### **MoneyTalks operators**

Helpline operators are trained financial mentors.

#### **Regional Providers**

Local BFC providers based in communities throughout New Zealand.

## 9. Appendix Two – 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 National Building Financial Capability Charitable Trust will maintain stocks of printed resources and a national ordering system to distribute nine core BFC resources to the sector from 2020 to 2021 (subject to review)	Provide an update detailing: What resources are in stock, number of orders received and number resources distributed	Report actual				
	Provide a summary report of expenditure for the funding included in this Outcome Agreement	Report actual				
	<b>Phone calls</b>					
Provision of a helpline to provide specialist budgeting information, referral and support to individuals, family and whānau. This service related to the service specification 'Building Financial Capability Helpline: MoneyTalks	Total number of inbound calls (calls offered)	Report actual				
	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				
	<b>Other contact</b>					
	Number of online chats	Report actual				
	Number of SMS	Report actual				
	Number of emails	Report actual				
	<b>Website activity</b>					
	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				
	<b>Social Media activity</b>					
	Cheaper Living NZ members	Report actual				
	CLNZ engaged users (daily individual users totalled)	Report actual				
	MoneyTalks page likes	Report actual				
	MoneyTalks Active Engagements (posts, comments, reactions)	Report actual				