

MoneyMates

A guide for facilitators



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Second Edition, July 2017
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ISBN: 978-0-947513-49-8 (print)
ISBN: 978-0-947513-50-4 (online)



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

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Resource modules

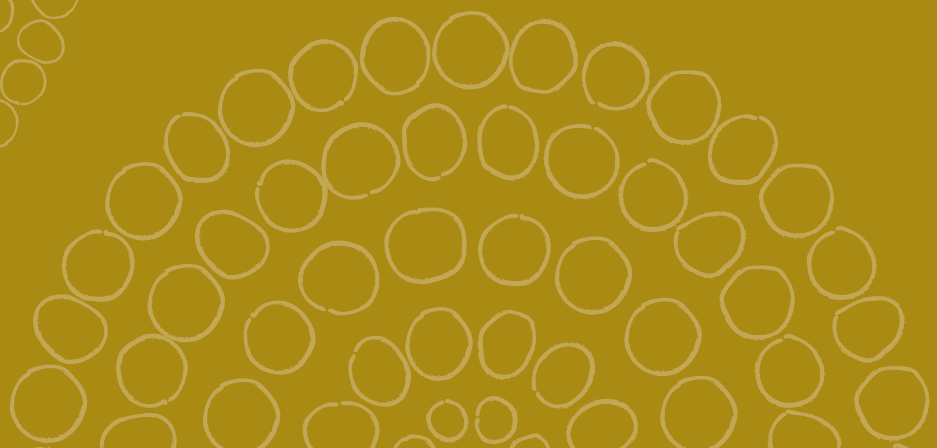
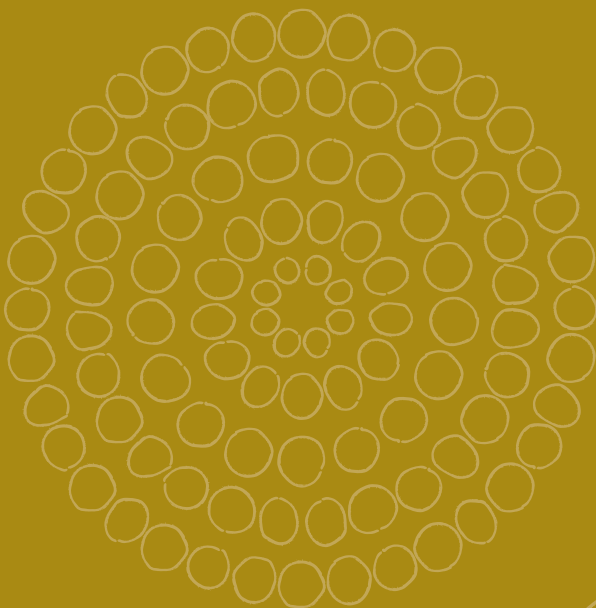
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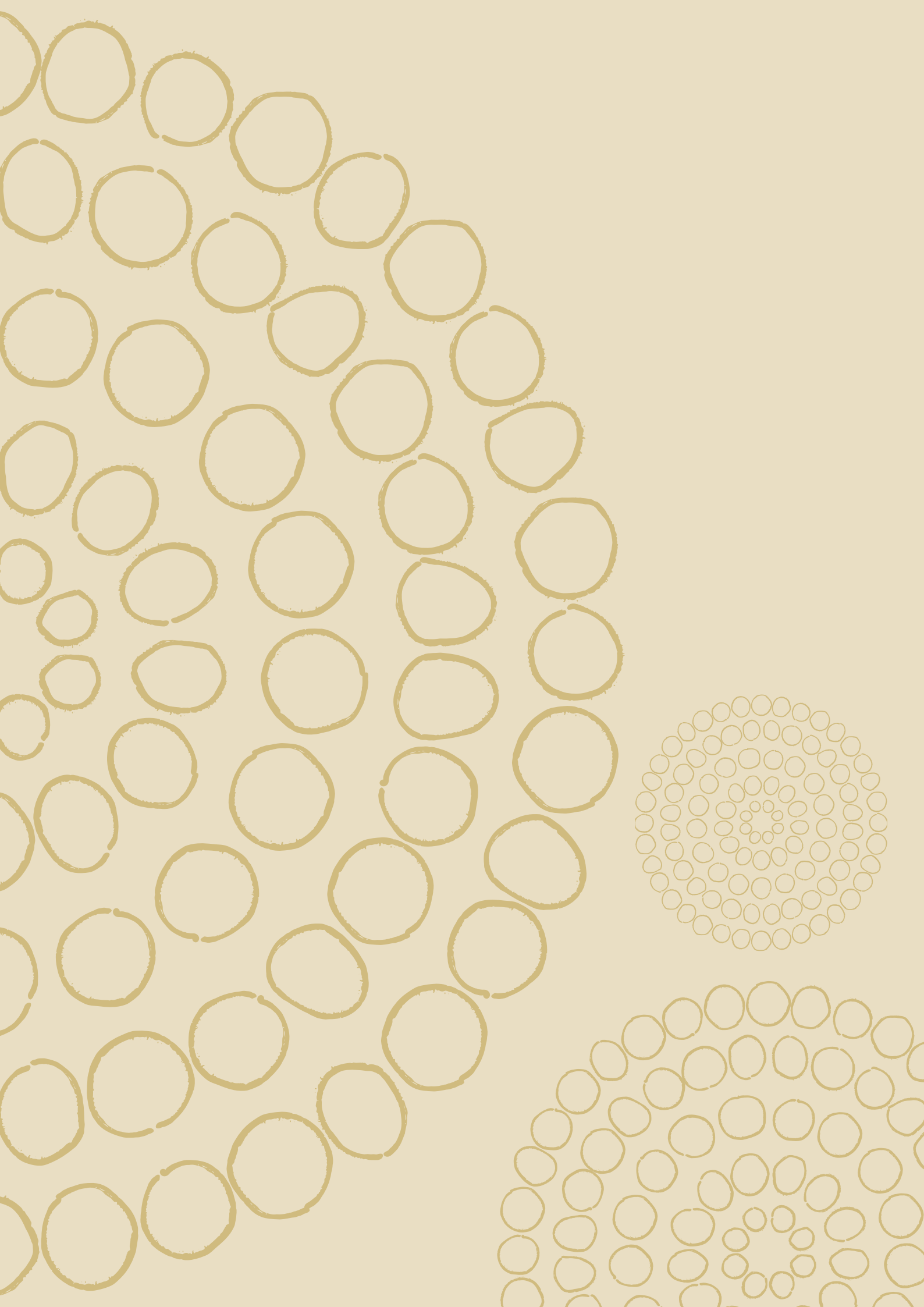
MoneyMates

MoneyMates is the new Building Financial Capability peer-led support option that incorporates structured group programmes.

MoneyMates clients learn from others, talk about and de-stigmatise financial hardship, and gain control over their financial lives to make longer-term behaviour changes for the better.

As a MoneyMates facilitator, you help clients as they meet together to talk openly about attitudes and behaviours around money and finances. It is not necessary for them to talk about specific details of their own financial position and debt (although they may wish to). Rather, it's an opportunity to examine choices, options and behaviours.





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Introduction

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This guide is for facilitators working with the MoneyMates groups
– this guide is a living document

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Who are the services targeted to?

Who is involved?

Why have services changed?

What is our approach to engaging with clients?

What are the outcomes we want to achieve?



Introduction

As a MoneyMates facilitator, you are participating in a journey, walking alongside your clients to help them develop their financial capability and resilience.

We know that people experiencing financial hardship are often living with stress, as families struggle on low incomes and lack the material resources to meet their basic needs in New Zealand. For families and whānau living in poverty, it can be time-consuming, demeaning and stressful.

MoneyMates peer-led support is an important component of the new Building Financial Capability ecosystem that works to improve this situation.

This guide is for facilitators working with the MoneyMates groups.

The four key aims of the guide are to:

1. Provide a brief introduction to the Building Financial Capability ecosystem, the reasons for change and our aspirations for the new programmes.
2. Cover the main principles and key concepts of MoneyMates and frameworks and give an overview of how a facilitator will work with people, their families and whānau, and to discuss the changes we want to see it spark.
3. Provide a foundation for the training and development of the community of MoneyMates facilitators, sharing principles and best practice.
4. Provide a library of resources for facilitators so they can respond to groups' direction and their information needs.

This guide is a living document

This is the second issue of the MoneyMates guide, and it is unlikely to be the last. As the Building Financial Capability sector develops we expect that further updates will follow.

MoneyMates groups and facilitators are the people best placed to identify the support and information that works for them and contribute to MoneyMates best practice. As a member of the MoneyMates community of practice, your observations and additions are welcome – please see the feedback information inside the back cover.

“Talking to other people who were in a similar situation really helped.”



Welcome to the Building Financial Capability services

A range of new Building Financial Capability services are now developing for New Zealanders in hardship.

These aim to provide support that is responsive, adaptive and consistent.

They include:

- MoneyMates peer-led support
- financial mentors – reframing and building on existing budget advisor services.

These services are supported by:

- a Financial Plan of Action
- a strengthened and consistent referral and communication practice with Work and Income.

The changes are focused on ensuring we have a consistent service that can be adapted to reflect the needs of clients accessing services and support.

Who are the services targeted to?

Services are targeted to people, their families and whānau in New Zealand who are experiencing financial hardship and need help with their financial situation. The focus is on household finances rather than business or commercial.

The services take into account the nature of financial hardship – that it is a situation in time, that people can slip in and out of hardship at different stages of their lives, and that they are part of a whole system of influences.

Who is involved?

The client

The client is at the centre of all services. The client is defined as a person within the context of their family, whānau and community.

We recognise that clients are the experts in their own lives and that their expertise should be recognised and valued to help make long-term sustainable behaviour change.

We aim to go where clients are, to engage and incentivise them, and inspire them to take leadership roles in future MoneyMates programmes.

The provider

The role of the provider is to:

- employ and support competent facilitators
- ensure appropriate community collaboration and networking links are made to support clients
- actively participate in any regional networking, information sharing, and knowledge-building activities
- consider sharing best practice and evidence with the MoneyMates development community
- develop and maintain effective collaborative working relationships with local Work and Income sites
- participate in training and upskilling activities to keep up to date with financial capability information
- operate a viable service that is able to support all staff and professional development, in line with Ministry of Social Development accreditation standards and guidelines.

Providers must use a strengths-based approach that is both client – and whānau-centred.

The Ministry of Social Development

The role of the Ministry is to:

- approve providers
- monitor the service delivery and financial management of the provider
- make referrals and provide information where the service is specifically contracted for referrals from the Ministry
- seek continuous improvement of service delivery, which includes updating this guide.

Why have services changed?

The Ministry previously funded services that were focused on budgeting which is only one component of financial capability.

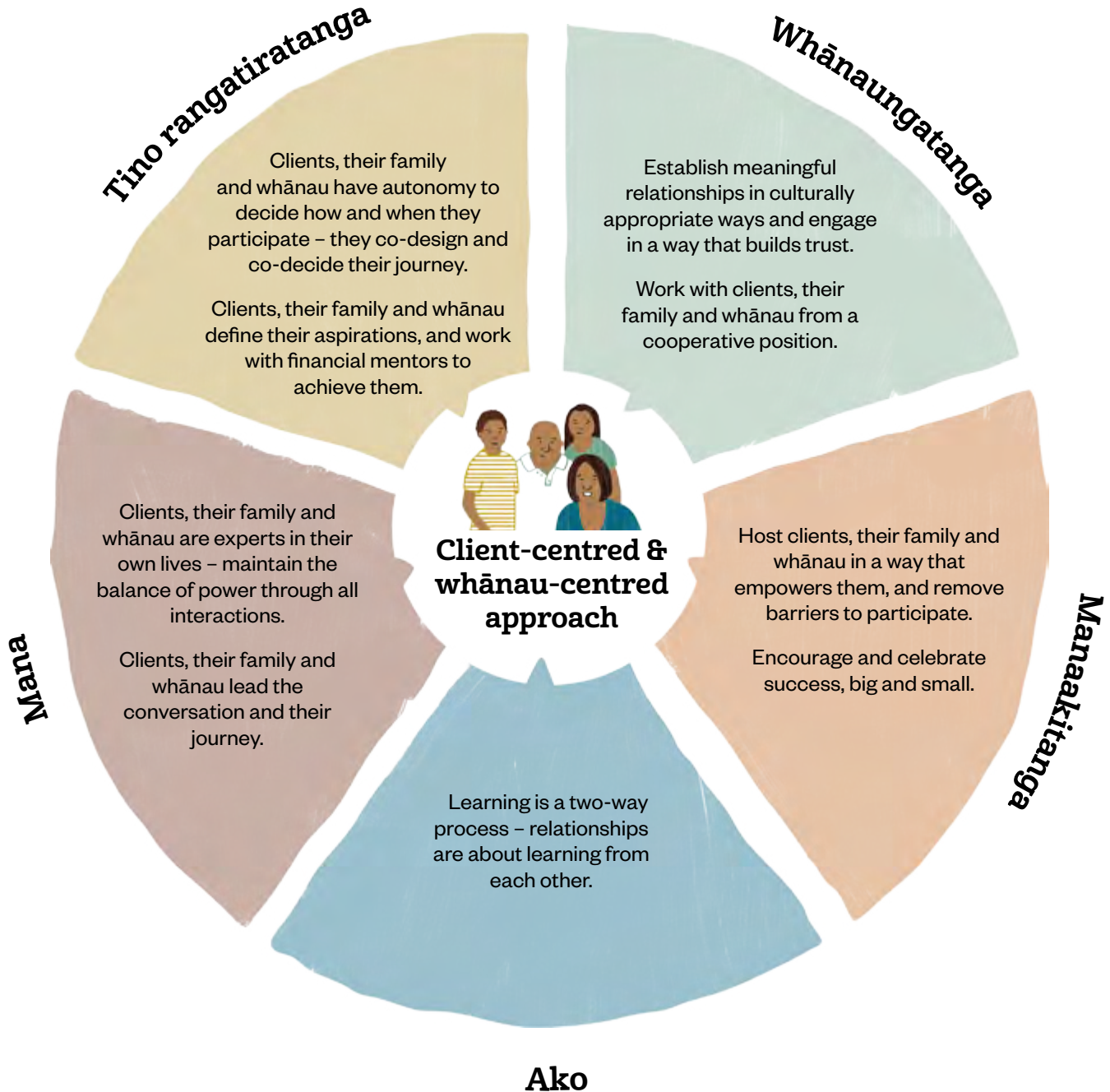
We received a clear message – from clients and providers – that services need to be more client-focused and flexible to take into account complex needs, and a client's place within their whānau and community.

We engaged with over 450 people, from clients to those providing services, to support us in developing the new services. From these conversations, we've developed a new way of working, and made the shift from budgeting services to Building Financial Capability.

Building Financial Capability in New Zealand is a priority for the Government. The *National Strategy for Financial Capability* (June 2015) aims to improve the wellbeing of people, their families and whānau, to reduce hardship, increase investment, and grow the economy. The Ministry supports this strategy by focusing on New Zealanders experiencing financial hardship.



What is our approach to engaging with clients?



What are the outcomes we want to achieve?

In funding the overall Building Financial Capability ecosystem, the Ministry wants to see the following outcomes.

- Clients, their family and whānau have their basic needs protected; for example, access to power, rent, and food.
- Clients, their family and whānau are connected to the right services and support that they need, when they need them.
- Clients' longer-term financial capability is improved. This includes:
 - the ability to set goals
 - increased confidence, competence, and coping skills
 - robust financial decision-making skills
 - effective management of finances including savings (within their income level)
 - smart use of debt and financial products
 - involvement in resource and/or income-generation activities
 - knowledge of the support that is available.
- Clients are enabled to access appropriate financial products and services when and how they need them.
- Clients in debt will be supported to reduce debt when they are able.

In turn, these outcomes will contribute to the longer-term outcomes for New Zealanders experiencing hardship, including:

- reduced unproductive debt
- reduced stress caused by financial problems
- increased short – and long-term savings
- improved financial confidence and capability
- improved resilience to cope with financial shocks
- improved financial and material wellbeing.

The ultimate goal is:

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

"It's important that I'm a strong role model for my tamariki. We've been through so much but we're moving forward together."





MoneyMates

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MoneyMates peer-led support

MoneyMates is aimed at specific groups of people who:

- are repeatedly experiencing financial hardship
- may be more likely to encounter financial difficulty
- simply want to learn good financial management and budgeting skills.

Some clients may be transitioning from a one-on-one service to building networks and better financial independence.

What happens in a MoneyMates session?

Clients talk openly about money and finances (not necessarily specific details of their own debt, rather choices, options and behaviours).

You will encourage people to learn from others, talk about and de-stigmatise financial hardship, and help them gain control over their financial lives to make longer-term behavioural changes.

With your support, clients participating in groups can:

- learn more about money, debt, financial products, loans, and developing their resources
- learn from other clients who are in similar situations to them, share their own insights and knowledge with others, and build support networks with people going through the same experiences
- build their networks with whānau and their community
- engage with activities that will suit them and their situation as they work towards financial capability, including brainstorming ways to generate additional income or resources
- access other information and support such as online forums, helplines, the Sorted website, or other tools that can help clients improve their knowledge and manage their finances.

Why MoneyMates?

The MoneyMates approach recognises that clients are more likely to gain control over their financial lives, and to make longer-term behaviour changes when working in a facilitated way with their peers, guided by a facilitator.

MoneyMates recognises that social supports often influence behaviour and decision-making, particularly around money (Arnold and Rhyne, 2016). It also draws on evidence from the health and wellbeing sector that peer support can “help people feel more knowledgeable, confident and happy and less isolated and alone” (Nesta-National Voices, date unknown, p.2).

“Peer support is a well-tested part of social care, mental health, physical health and, at an everyday level, it forms the basic structures of our families, friendships and communities.” (Temperley et al., 2013, p.6).

The concept of sharing and learning together at a group level has proven successful in both large and small communities, as seen with group programmes such as Weight Watchers.

MoneyMates builds on other approaches

Previously, group programmes offered through the budgeting advice system used a variety of approaches; many were focused on the provision of structured group financial education.

We are now wanting to work with the sector to incorporate support from peers facing similar financial and personal situations with financial education – the result being improved financial decision making.

The Families Commission (2012) advise that for “those living in a state of severe hardship, which is often paired with emotional instability, low self-worth and living with a high level of unpredictability ... [the result can be their] feeling powerless to ‘make decisions’ any other way than what they ‘need’ in their immediate circumstances.”

The Families Commission also notes that an individual cannot be empowered to improve their outcomes through education and guidance, if their opportunity to do so is constrained by broader conditions.

Building for the future

Over time, our aim is to build the capability of clients to work as the next generation of peer-led facilitators.



See the Section *Know your Clients* for more information on your clients and their journeys.

“I thought I was on my own then I met people on my MoneyMates group who know what I’m going through. We talk about our challenges and they are helping me make plans.”



MoneyMates service specifications

In the Building Financial Capability co-design we received a clear message – from clients and providers – that services need to be more client-focused and flexible. We’ve responded with a framework for a flexible MoneyMates service across the country, underpinned by core principles. MoneyMates specifications and funding are designed to be enabling and open, to encourage innovation as we develop peer-led services together.

MoneyMates features

	Must have	Optional	Number
Trained facilitator	✓		One or two, decided by provider
Peer facilitator		✓	
Work and Income referral		✓	
Self-referral		✓	
Group size, clients per facilitator			Average of four to eight clients – whatever works for you
Group duration			Average of eight sessions*

* Group programme with one facilitator running for 8 weeks = 8 sessions


MoneyMates funding

MoneyMates is funded with a ‘session’ as the purchase unit.

A session is made up of approximately three hours of staff time applied to MoneyMates. These three hours can be split between face-to-face group meetings and non-contact time for research, preparation, or recruiting participants. The ratio will be around one-third contact time to two-thirds non-contact time – whatever works for you.

Each MoneyMates meeting is counted as one session.

If the number of clients in the group grows so that two facilitators are needed, this can be counted as two sessions.

 Additional information about MoneyMates funding will be added to the Building Financial Capability section of our website as it comes available: www.msd.govt.nz/what-we-can-do/providers/building-financial-capability

How you support and work with your clients

MoneyMates peer-led support sessions are led by the providers or volunteers (eg financial mentors) who have been trained as facilitators.

Over time, this facilitation role may include building up the capability of clients to work as peer facilitators.

Peer-led support sessions encourage clients to talk openly about money and finances, particularly options and behaviours, not necessarily specific details of their own debt.

Content delivered in the sessions may include, for example: identifying goals, sorting needs and wants, budgeting, managing debt and savings, future planning, credit and consumer rights, opportunities to increase income or resources, and community support.

The Financial Plan of Action

MoneyMates clients may ask for assistance developing a Financial Plan of Action to achieve their goals. Or they may share their experience of using a Financial Plan of Action and discuss options and solutions for difficulties they have experienced.

The Financial Plan of Action is an easy-to-use resource to help clients, their families and whānau to build their financial capability and resilience to changing economic circumstances.

The Financial Plan of Action is developed with a financial mentor and is easy for a client to use and update as needed. The Financial Plan of Action is client-owned and used to support and record strengths-based conversations with their financial mentor. These conversations might cover a range of topics, including the broader support the client may need to achieve their goals.

Clients without a Financial Plan of Action may be inspired to develop one of their own, or work with a financial mentor to do so.

How people access MoneyMates

Clients can self-refer or be referred – clients may be encouraged to come with their friends or family. Referrals may come from other community organisations, government agencies, or anywhere else.

Work and Income will play a role as they will discuss financial mentoring and MoneyMates opportunities with clients, particularly those being asked to do budgeting activities.



Incentivising clients

It's important that providers and facilitators also think about strategies to recruit additional MoneyMates clients. While referrals will play a part, communicating with clients and encouraging them to refer themselves onto the programme should be part of your planning.

Cast your net widely for potential clients. Evidence has shown that people facing extreme hardship, social exclusion and other challenges derive particular benefit from peer-led support.

Consider the barriers to attending MoneyMates that clients may face, and how you can help overcome these. We have received feedback that a range of incentives can provide effective responses:

Barrier	Incentive
Inflexible work	Evening courses or flexible meeting times
Childcare responsibilities	Free childcare
Language difficulty	Special instruction
Extreme hardship; social exclusion	Provide refreshments or 'care packs'
	Assist with transport

Forming successful groups

Recruiting existing 'natural groups' united by kinship, common interests or friendship can be a win-win strategy: you fill a course quickly, the existing group can work together to achieve the change they seek, and in the way they want.

It is important to tell them that they do not have to share any personal financial information with their group – it's about learning and sharing knowledge.

You may want to consider customising the course to suit their preferred learning styles, needs and the time they have available.

Recruiting 'natural groups'

Groups of clients who already know each other will require fewer group formation and icebreaker activities and may be ready for financial capability building work sooner.

Providers should form links with community groups and organisations that are likely to have concerns about some of their members' financial welfare. These can include:

- church groups
- workplace social clubs, especially diverse or low-wage workplaces
- iwi and hapū
- ethnic and cultural associations
- sports clubs
- support groups
- trades unions.

MoneyMates Fund

A supporting fund will be available, providing small grants to community groups and providers. It will be aimed at innovative and exciting new ideas targeted at the most vulnerable communities and delivered through MoneyMates.

Financial mentors and MoneyMates

Clients may transition to a financial mentor service after they have participated in MoneyMates, or vice versa.

Providers can provide one or both of the financial mentor and MoneyMates services.

Clients can receive both services simultaneously. Depending on which service best meets a client's needs, either a financial mentor and/or MoneyMates will be provided.

For clients receiving both services, providers (if more than one) delivering the two services are expected to work closely together.

MoneyMates and other products

Within the overarching MoneyMates service, facilitators are free to use a range of approaches and financial education products, or select components from these products (subject to the products being open-source, or providers having appropriate agreements).

In short, if you have a facilitation approach or product that you have found effective, continue using it while we work to develop MoneyMates – and consider sharing your best practice and evidence with the MoneyMates development community.

Community resources

Facilitators need to understand the resources in their communities that are available to support the group. Over time they should build links with these resource providers. Ultimately, group members may be ready to add their support to further build up these resources.

Community groups and resources which may assist the growth of financial capability and resilience can include:

- co-operatives (for buying, resource sharing or car pooling)
- community gardens
- time banks
- social enterprises; small business development support
- savings schemes (iwi, community, workplace etc.)
- interest-free loans, and ethical lending / microfinance providers (eg google Community Finance; Kingdom Resources; Ngā Tāngata Microfinance)
- SuperGrans, elders, kaumatua and kuia
- marae and churches
- general cultural, sport, support, and recreation groups.



Use the Family Services Directory to research resources in your community:
www.familyservices.govt.nz

Requirements

The Ministry of Social Development will continue to work with MoneyMates providers to create a flexible but consistent MoneyMates service across the country.

Providers should be guided by this *Facilitators Guide*. Training for facilitators will be available as part of the MoneyMates development.

Providing facilitators support

Providers will ensure all facilitators hold essential core skills and knowledge relevant to their clients and provide mentoring, supervision and training to people leading peer-led support sessions.

Charging for services or materials

Providers will not charge MoneyMates clients fees or expenses.





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Key elements of practice

Underpinning the approach to delivering services is the belief that clients, their family and whānau are the experts in their own lives and have control over their own journey to becoming financially capable.

This approach to service delivery includes:

- evidence-based, good-practice approaches
- the social and cultural context of the community
- engaging in a client-led and whānau-focused way, including:
 - people, families and whānau co-deciding the delivery of the support they receive
 - recognising the importance of cultural responsiveness in service delivery
 - designing accessible services.
- working with other services and agencies for a collaborative, integrated and holistic approach
- regular review, reflection and monitoring of practice and service, including client, facilitators and external feedback, and changing and modifying practice in response
- formal feedback processes for reporting purposes and so that clients know how information they provide will be used
- relevant training, professional development and (where appropriate) supervision, and appropriate resources and support
- encouraging a 'community of practice' to share ideas, information, and build professional practice knowledge.

Case study

W is a great example of how budgeting can transform lives. She first visited us in January 2014 looking for help. At that stage W and her two pre-teen boys were in a house that had no power supply. Alcohol-fuelled violence often drove them out, so they would go and sleep under a local bridge.

She had no car or furniture and a lot of debt. She had been in the budgeting advice system for many years but advisers hadn't connected her with any education to learn better habits. Putting them on Total Money Management – again with no education – had kept them surviving but without building any money skills.

W was basically camping out at the ATM machine every Tuesday night to withdraw all her money as soon as it hit the bank, leaving all her direct debits to bounce. She was averaging over \$60 a week in bank fees and all her debts were escalating while she and her children were barely surviving.

High intensity engagement with twice-weekly appointments and proactive work with her financial mentor helped W learn what she needed to know. She got stable housing, furniture from an opportunity shop, and started working through the mountain of debt (much of which was actually the result of illegal contracts).

When she left our service, she was down to one \$1600 debt left to pay. More importantly she could now prioritise the basics, say no to the retail trucks and to save for the things she needed.

Today's clients can be the next generation of peer facilitators

She rang me last week to ask if she could come see me again. I was worried: what would I find? How much trouble was she in?

In fact, I was pleasantly surprised. W's financial habits have been completely transformed and her life is very different now. She has accumulated no new truck or loan shark debt and reduced existing debt to almost nothing. She has stuck to the plan, using all the financial capability techniques she had learnt. Both her boys are in school regularly and she has a zero tolerance for violence policy in her home – her older kids have learned to expect a visit from the police if they break that rule!

When I talked to her about coming on board as a peer facilitator she was really surprised as she doesn't see her achievement as being that great – I am totally blown away by what she has learned and how she has turned her life around.

We are hoping that W will take a leadership role in our MoneyMates programme. If she can also recruit her whānau and friends and get them talking about money issues it could be a really positive cultural change. This family is quite large and very influential locally so the flow-on effect could be awesome.

I'm really looking forward to the new services rolling out – there is so much potential in having more flexibility around what we deliver.

Thank you to Kathryn Burton, a Senior Adviser at the Waahi Whaanui Trust in Huntly, for providing this case study*.

* Client W's story is published with her full involvement and permission. Her details have been lightly disguised.

Know your client

Everyone is an individual and will bring their unique contribution to the group.

However, a broad understanding of the differing ranges of experience, vulnerabilities and financial capability that clients bring with them will contribute to group dynamics and facilitators' understanding, so that appropriate support and resources can be offered.

Grouping clients into broadly similar types of shared experience is one way for facilitators to begin getting to know their clients.

The financial capability continuum

The approaches and services our clients may need is different according to where they sit along a continuum that ranges from low financial capability and literacy towards higher levels of financial capability.

Through our research we identified that a client's position on this continuum has implications for their likelihood of falling into financial hardship, their ability to escape from it, the severity of that hardship, and how long they will experience it.

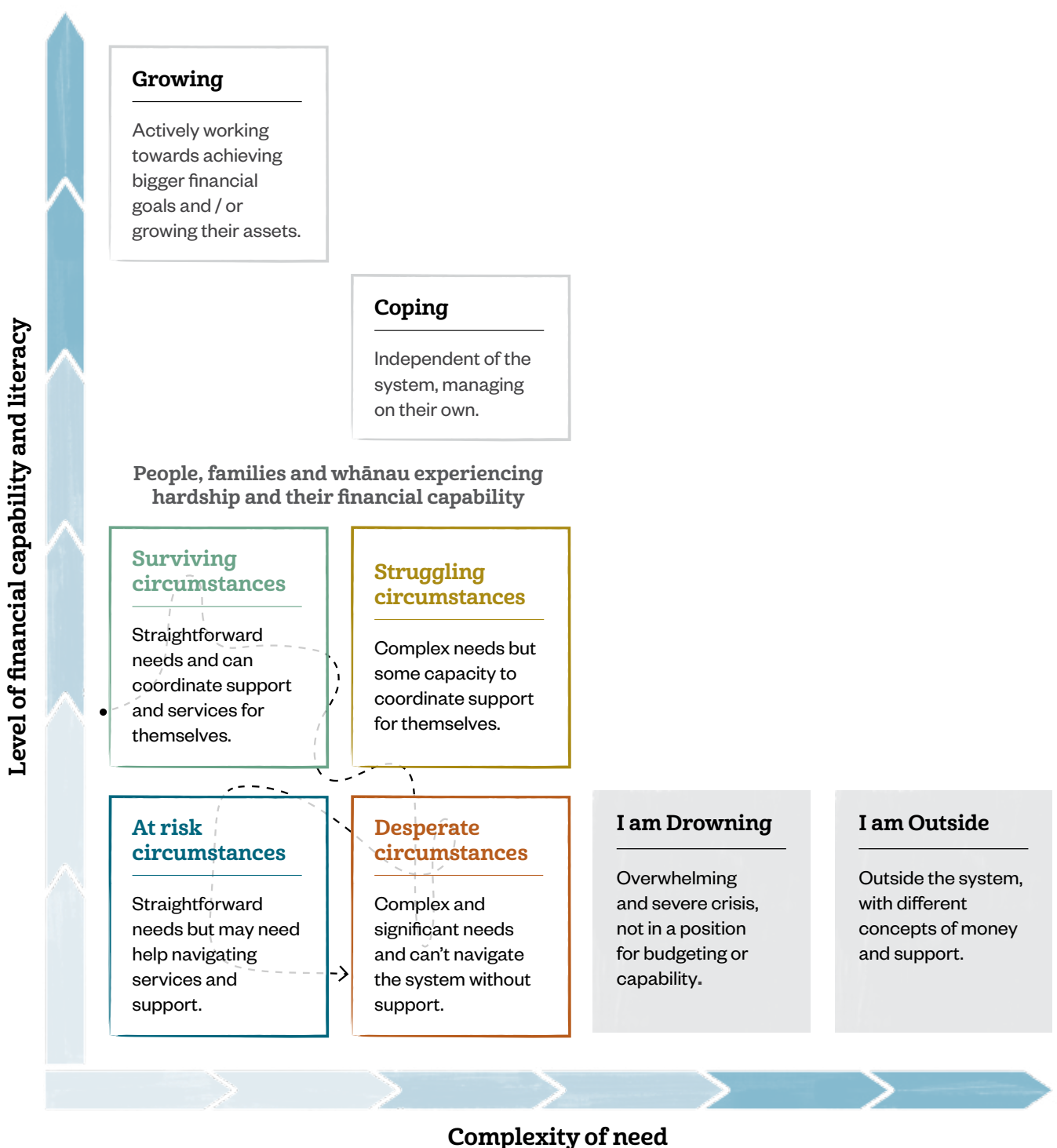
The ability for clients to move up the financial continuum, by changing behaviours and recognising their own financial truth, is the challenge that facilitators face.

When we identify that clients also have varying complexity of need and ability to navigate through the financial capability system themselves, clients can often be broadly identified and supported.



Our companion publication *The Voices of People – families and whānau experiencing hardship* offers more detailed information on this model, including client journeys experienced by a range of people using Building Financial Capability services.

The financial capability continuum



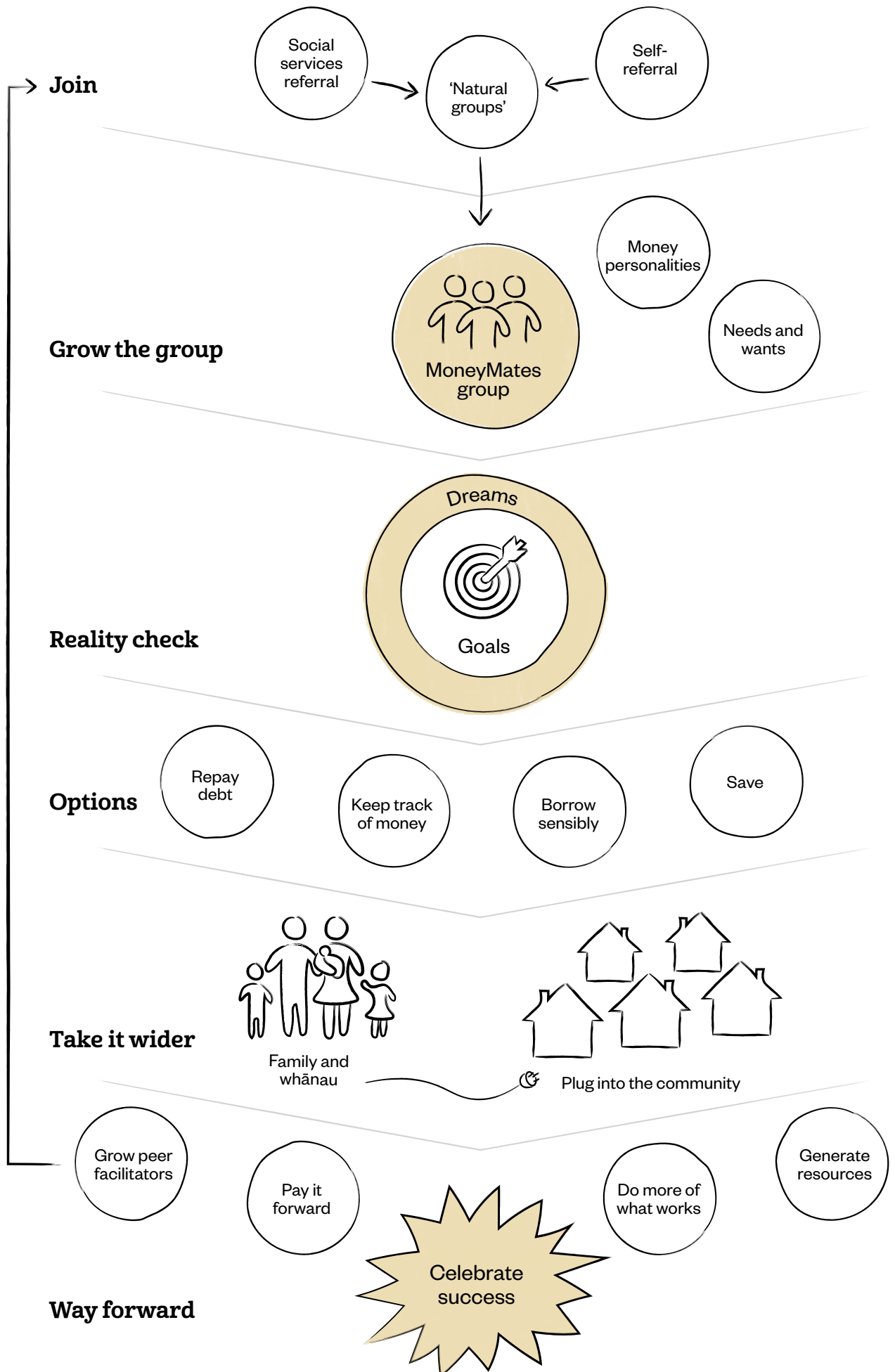
A group's journey

The expectations for MoneyMates facilitators working with clients, families and whānau are similar to those for financial mentors.

MoneyMates facilitators will:

1. receive referrals from different channels
2. build relationships over time, starting from session one and building on that foundation over the sessions
3. help to reduce immediate pressure as a priority and introduce planning in follow – up sessions
4. work with clients and their families and whānau
5. help clients identify their aspirations and develop plans for change
6. think widely about community resources and opportunities for clients to improve their connection with their communities and income-generating opportunities
7. encourage the celebration of success
8. grow the next generation of peer facilitators.





Building Financial Capability principles

Building Financial Capability services, including MoneyMates, are underpinned by a set of principles to deliver the optimum client experience. The principles are:



Client-centric and embedded with learning

Empowering clients works best when processes and services are meaningful and actively help clients connect to what they need to build their own financial capability and resilience.



Integrated and connected

Services are integrated across the social sector, easy to navigate, continuously improved, and focused on client outcomes. Clients get the right support, when and how they need it.



Culturally responsive and relevant

Services and initiatives recognise that there are differing approaches and understandings of financial capability and resilience. Delivery is meaningful across a range of cultures.

**Accessible when needed**

Services are easily accessible, appropriate, and can respond to clients' cultural context, language, diversity, and personal situation, including any impairments or disabilities

**Strengths-based and aspirational**

Clients are inherently capable and resourceful. We value skills, knowledge, connections, and potential in people and communities. Our language and approaches are future-focused and support clients to focus on their strengths to build financial capability and resilience.

**Whānau-centred**

We work with clients' natural supports including family, whānau, peers, local communities, and social and health navigators for behaviour change through and with these relationships.

Whānau-centred approach

Facilitators work with people's natural supports including family, whānau, peers, local communities, and social and health navigators for behaviour change through and with these relationships.

Client-centred and whānau-centred approaches

Aligned with strengths-based approaches, Building Financial Capability services are client- and whānau-centred. This means that the needs of clients, their family and whānau are at the centre of services to ensure they receive the right support.

Being client-centred allows clients to drive their journey, learning and change. This recognises that clients are capable and responsible for determining their own lives.

A whānau-centred approach refers to a culturally grounded, holistic approach in which providers are focused on improving the wellbeing of whānau and address individual needs within a whānau context. It recognises the complexities of families and whānau and the importance of creating an environment where whānau strengths are endorsed, whānau ownership of solutions and actions are encouraged, and authentic relationships between whānau and providers are the norm. Whānau should have the opportunity to extend their own resources and expertise while also addressing the needs of individual members.

By placing clients, their family and whānau at the centre of services, and building on the strengths and capabilities already present, whānau will build the capability to prevent crises, be resilient, respond to challenges, and invest in their futures.

Strengths-based practice

Strengths-based practice focuses on working collaboratively with people to exercise choice and control over any support they may need. Relationships and rapport are the cornerstone of this approach.

The facilitator's role is to co-facilitate solutions through strengths-based conversations. This recognises that facilitators do not always have the answers, but focus on the things that are working well to create positive experiences driven by the client's intrinsic goals and aspirations. These conversations will help people develop and drive their strengths-based financial plan.

The approach

A strengths-based approach values the capacity, skills, knowledge, connections, and potential in people and communities, emphasising people's determination and strengths. This approach views people as resourceful and resilient in the face of adversity, and as the experts of their own lives. It is client-led and client-owned with a focus on future outcomes and strengths that people bring to overcome their challenges.

Acknowledging the client's strengths and working with these is the starting point for positive change. It also reminds the client that they have the inherent capability, and helps to build on their strengths. It allows the client the opportunity to see solutions rather than just problems. It builds the client's capability and resilience to respond to on-going changes and challenges.

A strengths-based approach offers genuine support for clients to control their own lives by:

- building a positive and collaborative relationship, recognising that the client is the expert in their own life
- empowering them to take a lead in their achievements in ways that work for them
- working collaboratively to achieve their goals.

Principles of a strengths-based approach

1. Every client has potential and it is their unique strengths and capabilities that determine their journey, not their limitations.
2. Focus on strengths and abilities, not labels – see challenges as opportunities.
3. Change is inevitable – everyone wants to succeed in some way.
4. Positive change occurs through trusted and authentic relationships. All clients need to feel and be appreciated – it is a transactional and facilitating process of supporting change and capability-building.
5. A client's perspective of their reality is central. Valuing and starting the change process with what's important to that person is integral.
6. Clients will have more confidence to achieve their goals when they start with things they are familiar with, and ways that have already worked for them.
7. Capability-building is a dynamic, life-long journey so it takes time.



04

Resource modules

36 Resources for facilitators

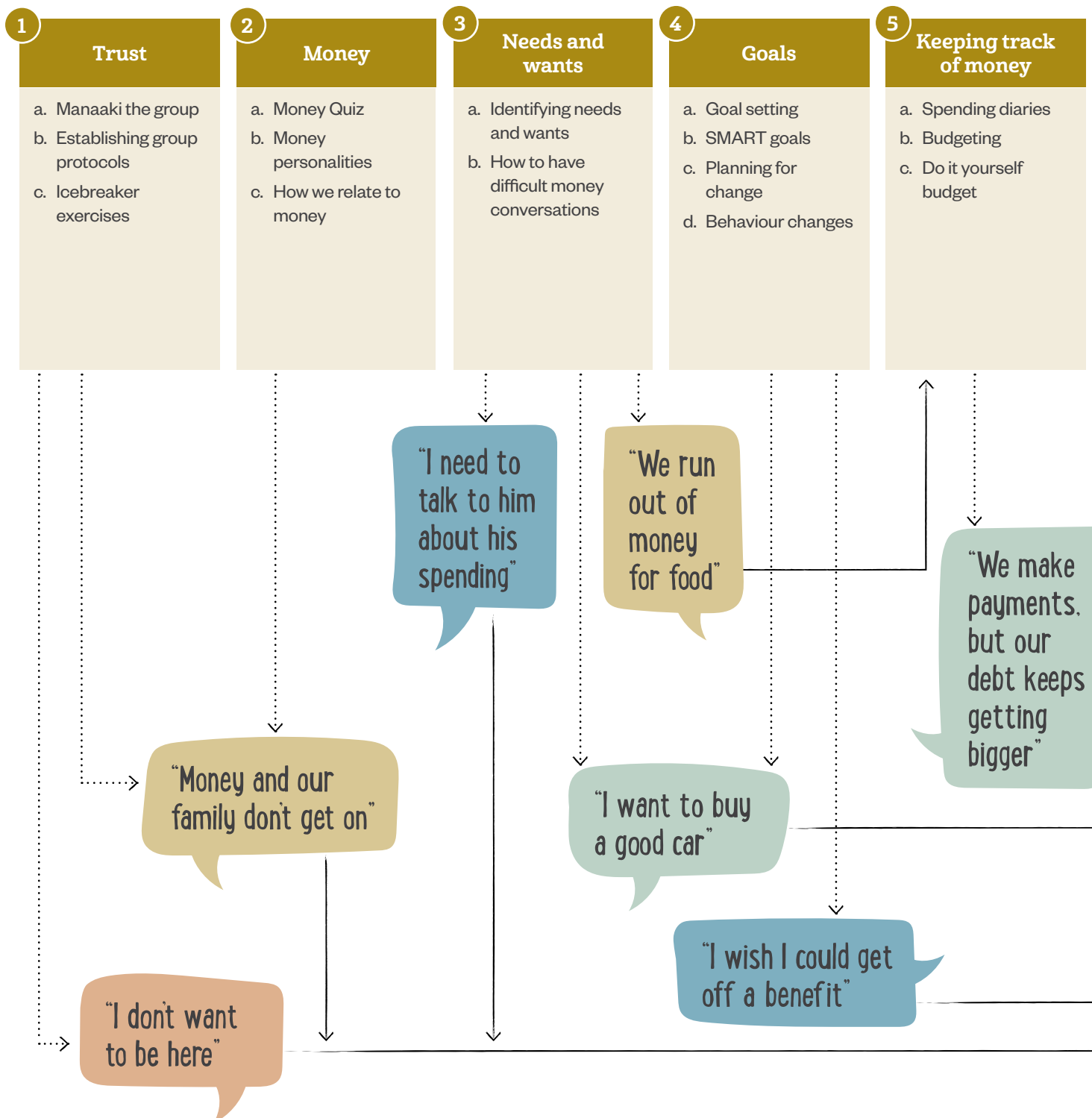
- 01 Trust
- 02 Money
- 03 Needs and wants
- 04 Goals
- 05 Keeping track of money
- 06 Paying off your debt
- 07 Borrowing sensibly
- 08 Save
- 09 Get a fair share
- 10 Pay it forward



MoneyMates resource modules 1–8 are adapted from material developed by the Westpac Massey Fin-Ed Centre.

Resources for facilitators

- The group decides what they need – listen to what they're saying
- These ten modules contain resources you can use to inform the discussion
- The group influences when these modules are used.
- Not everything needs to be covered.



You should also

- add local resources (expert speakers, local champions)
- build on the community
- tap into the 'gold of the group'

6

Paying off your debt

- What debt really is
- Understanding the costs (money and emotional) of debt
- Managing debt

7

Borrowing sensibly

- Credit cards
- Credit rights
- Credit contracts
- Your credit rating – what it is and how to improve it

8

Save

- How to save
- Compound interest
- Kiwisaver

9

Get a fair share

- Taxes
- Entitlements
- Know what's available in your community
- Helping the group to create its own learnings, sharing advice and opportunities

10

Pay it forward

- Ways to share what we've learned across our whānau and community
- Becoming a MoneyMates facilitator

"I don't understand what I just signed"

"This deal looks really good but..."

"We've got a big family event coming up"

"We've got a great idea!"

"Aha! I get it now"

