HAVING A CONVERSATION ABOUT MONEY WITH A CLIENT

Key messages for starting a conversation about money
- Make sure you have privacy
- Avoid any judgement statements
- Offer information about available services and resources – do not give advice

Money can be seen as a taboo topic in our society so it can be difficult to approach a conversation about money with a client. Below are some things to consider, and some things you might say if you are wanting to talk to a client about money.

ASK – you can be general or specific

You could start by enquiring generally, but genuinely

I've noticed you seem more stressed lately, is everything ok?

How are you travelling at the moment?

Is there anything in particular worrying you lately?

Or, if you know the person is struggling financially you could be more specific

Last week you mentioned a big bill that was worrying you. Do you need any support around that?

I've been worried about you, can I tell you why?

I've heard you talk about not affording to buy food; can I ask if you need help with money?

RESPOND – you can dig a bit deeper, or let them know you are available to chat

I've just got a lot going on

Has something changed recently that causing you stress?

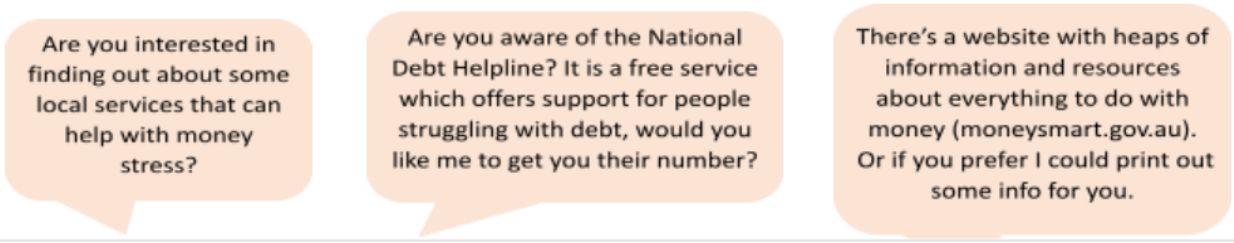
I'm fine

Ok, well I'm here if you want to chat about anything

Money is tight and it's stressful

Has something happened that's impacted on your income or expenses?

RESPECTFULLY REFER – let them know about available supports



IDENTIFYING FINANCIAL HARDSHIP

Key messages for identifying financial help
• Be aware of boundaries of your role and know your limits. Unless your role is a counsellor for someone in distress, refer them to a specialist support service
• Clients will not always tell you they are in financial hardship – look out for signs when it's not disclosed
• Be cusrious and show empathy
• People can move in and out of financial hardship at any time – there is available support so encourage clients to seek help

Financial hardship is when a person has the intention to pay their bills, but not the capacity to pay. Factors that can lead to financial hardship include:

- Lost job/reduced income
- Family obligations/ family overseas
- Family violence
- Physical or mental illness (of the person, or someone they are caring for)
- Death or illness of a family member
- Other change in family unit, e.g. new baby, relationship breakup

There are clues to identify financial hardship when it's not disclosed

- Contacting a service about the same issue multiple times (e.g. food relief)
- What they say:
  - Feeling based statements
  - Situation based statements
- What they do:
  - Show signs of anger, frustration, sadness, confusion etc.
  - Disengage

As a worker, what can you do?

- Practice active listening
- Be curious – ask gentle questions
- Show empathy

Making respectful referrals

- Provide information about available support services
- Be aware of boundaries of your role and know your limits. Unless your role is a counsellor for someone in distress, refer them to a specialist support service.