

## 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 is generally 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



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



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



### 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 curious 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.