



MINISTRY OF SOCIAL DEVELOPMENT

TE MANATŪ WHAKAHIATO ORA

Building Financial Capability

Client-led Outcomes Training

*The Measuring and Reporting Outcomes sections of the
BFC Services Guidelines in a handy shorter file*



Appendix Two – Measuring Outcomes

New tools to measure BFC client outcomes are being rolled out progressively.

These are:

- The Client-led Outcomes tool
- The Wellbeing - Hauora reflection, *comprising*
 - 1) Pre- and post- impact of the service intervention, *and*
 - 2) Client Satisfaction Net Promoter Score.

Examples of these tools as paper-based forms are shown overleaf.

Excerpts from the *Building Financial Capability Client-led Outcomes: background and technical guide* are also included to assist Providers using the tools.¹⁷

Reporting to the Ministry

Client Voices can be used to record results. The Ministry has also developed a way of recording results for BFC services that do not use Client Voices.

- see Appendix Three, **page 50**, for information on both methods.

¹⁷ Available at <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/training/resources-for-providers.html>

Client-led outcomes

Client name:

Date:

My Goal is:

Provider use only

Key financial capability target (✓ tick one):

- Immediate one-session need
- Budgeting to help keep track and stabilise
- Strategies to increase income
- Strategies to decrease spending
- Starting a savings plan
- Understanding and reducing debt
- Learning new money skills / updating knowledge
- Other

Client engagement (✓ tick one): 1 session 2-3 sessions 4+ sessions
 Kahukura Did not complete

How do you feel about your progress towards reaching your goal today?

Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session												
2												
3												
4												
5												
6												
7												
8												
9												
Final session												

Please tick (✓) how you feel about your progress towards reaching your goal today

Note: The scale is from dark to light (0 to 10). The darkest shade means you have only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

Client-led outcomes measurement

Purpose

The objective is for clients to set their own financial capability goals, and then to track their progress towards achieving these goals at subsequent sessions. A positive outcome is progress toward achieving goals.

Step 1: Creating and recording client goals

Create a minimum of one goal, and maximum of three goals, with your client. Each goal is recorded on a separate Client-led Outcomes page.

When to discuss goals with clients

Goals do not need to be discussed upfront at the first client visit.

Creating and tracking progress towards goals has been shown to improve motivation and engagement with making positive change. For financial mentors, goals may be discussed in the first session with clients, but more realistically they are developed after establishing a good working relationship and understanding of current financial situation (two-plus sessions). This will be longer for Kahukura.

The flexibility of timing to establish goals acknowledges that many clients are in an immediate financial or other crisis. Many clients have mental health challenges, anxieties, or are highly sensitized and feel shame by their inability to cope. Their first act of bravery is entering the service and asking for help. Therefore, the first step with the financial mentor or Kahukura is to establish a trusted relationship.

Setting goals

In strengths-based practice, goals are worked collaboratively between clients and Financial Mentors/Kahukura building on the strengths, opportunities and talents of the client, and empowering them to take the lead.

Most providers already work methodically with clients, families and whānau to establish short term (weeks/months) financial capability goals or longer term Kahukura client goals (months).

Examples of other approaches that can be used to work through options and establish goals include:

- The MSD Financial Plan of Action
- PATH (planning alternative tomorrows with hope)
- The GROW strengths-based approach: Goals; Realistic; Opportunities; Way Forward
- Pathway Plan to Financial Freedom: Now, Barriers, Staying on Track, People support, Actions, Steps to Goals/Dreams.

Regardless of goal-creation method, as a guide, goals should focus on behaviour that the client wants to change, using most or all of the key aspects of the SMART goal setting:

- **Specific:** e.g. “I want to reduce my debts”
- **Measurable:** e.g. “I want to pay off \$20 a fortnight”
- **Achievable:** e.g. “Looking at my budget if I can reduce spending, this is achievable”
- **Relevant:** e.g. “It’s important because it’s making me feel stressed; I can’t pay for food”
- **Time bound:** e.g. “After eight weeks my debt will be reduced by \$...”

Client name: *Sina*

Date: *1 July 2021*

Once a goal is agreed it’s important to write it down as expressed by the client.

My Goal is: *to pay \$200 off my debt in the next 3 months*

Step 2: Provider use only – targeting financial capability

Providers use their professional judgement to broadly categorise the goal into the area of financial capability that this goal is targeting. This supports reporting options for providers and the Ministry.

Provider use only

Key financial capability target (tick one):

- Immediate one-session need
- Budgeting to help keep track and stabilise
- Strategies to increase income
- Strategies to decrease spending
- Starting a savings plan
- Understanding and reducing debt
- Learning new money skills/updating knowledge
- Other

Step 3: Client start point

Once the goal is established, clients rate how they feel in terms of initial progress towards their goal/s.

This rating is the first rating and base number from which to measure progress towards outcomes (goals). It is expected that the initial rating will be low. If you have more than one goal, use a separate sheet for each goal and rating.

Record this rating against their start goal.

How do you feel about your progress towards reaching your goal today?

Session	Date	0	1	2	3	4	5	6	7	8	9	10
		I've just started my journey					Halfway there					I've fully reached my goal
Start session	<i>1 July</i>	<i>X</i>										
2												

Note: the scale used to rate progress is purposely a 0-10 scale. It cannot be changed.

Step 4: Client check in - rating progress in subsequent sessions

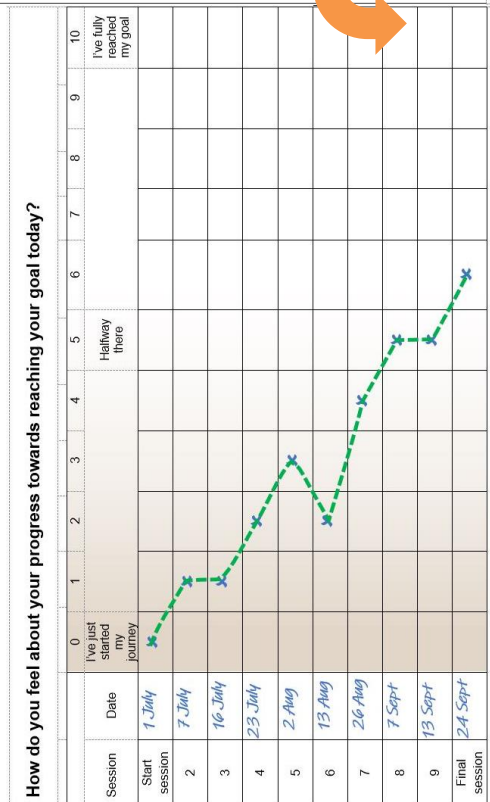
There must be a minimum of two points on the scale. Ideally, this is the start rating (baseline), and a near-final or final rating. However, client-led outcomes are designed to be used in every session. It serves as a visual guide as well as a way to monitor to ups and down of progress. As such there is room for up to 10 sessions. This is optional but recommended part of service delivery.

Client-led outcomes hope to support progress toward goals. Progress is any positive movement (regardless of number), and this is considered a positive outcome. A client does not have to score 10/10 to show "success."

The visual journey supports client engagement and becomes a way to reflect on and discuss barriers and roadblocks, as well as celebrate successes towards achieving their goal. The timing of identifying progress can be agreed between client and provider.

How do you feel about your progress towards reaching your goal today?												
Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session	1 July	✓										
2	7 July		✓									
3	16 July		✓									
4	23 July			✓								
5	2 Aug				✓							
6	13 Aug			✓								
7	26 Aug					✓						
8	7 Sept						✓					
9	13 Sept						✓					
Final session	24 Sept							✓				

Please tick (✓) how you feel about your progress towards reaching your goal today.
 Note: The scale is from dark to light (0 to 10). The darkest shade means you've only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

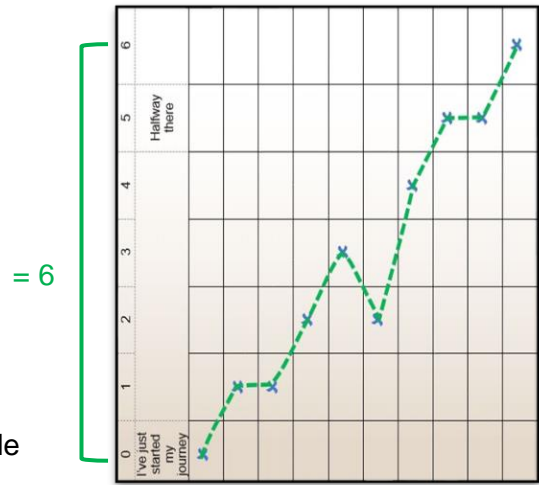


Step 5: Clients finalise goals and close engagement (or create new goals)

A client may feel satisfied with their work towards goals and not require further support from a financial mentor or Kahukura.

They may not necessarily have marked 10/10 but this is fine. As noted, success is defined by the client and a positive outcome is reflected in positive movement toward achieving goals.

If a provider and client decide to close a goal this will be recorded as finalised and the difference between the first and last score will be recorded for this client. This will be the client progress measure [6 in the example shown].



If the client has more than one goal and closes all goals, then the average difference will be calculated across the total number of goals for this client. This will be the client progress measure (average).

Step 6: Provider use only – session engagement

Providers categorise the number of sessions that the client has engaged.

Being able to report outcomes against session engagement is important. Five options are available for providers to mark:

- 1 session only clients who enter service with specific needs. For example, a budget for housing arrears or a food parcel.
- 2 - 3 sessions clients enter a service for a specific need but may continue for a short period.
- 4 plus sessions clients who are engaging longer term to build financial capability. For example, working on debt reduction, or minimising expenses.
- Kahukura longer term clients of Kahukura
- DNC (did not complete) clients who may not come back or unexpectedly drop out without noting final progress marker.

Client engagement (tick one): 1 session 2-3 sessions 4+ sessions
 Kahukura Did not complete

This enables analysis of data by mode of engagement which is useful to understanding how clients progress against engagement.

Wellbeing - Hauora reflection

1) Thinking about your time with us ...

These four questions ask you how you felt BEFORE working with your Financial Mentor or Kahukura, and then how you felt AFTER working with your Financial Mentor or Kahukura.

For each question, please tick (✓) how you felt before and how you felt after. There is no right or wrong answer.

How do I feel	BEFORE					AFTER				
	seeing the Financial Mentor or Kahukura					seeing the Financial Mentor or Kahukura				
	1	2	3	4	5	1	2	3	4	5
	not at all	a little	moderately	very	absolutely	not at all	a little	moderately	very	absolutely
I feel hopeful for the future										
I feel supported and empowered to make good decisions with money										
I feel positive about how money impacts my relationships										
I am confident I can achieve my money goals										

2) Would you recommend us to friends or whānau if they need support?

0 1 2 3 4 5 6 7 8 9 10

☹️ ☺️

Not likely to recommend Very likely to recommend

We'd love to hear why you gave this feedback:

Using the Wellbeing-Hauora reflection

The Wellbeing-Hauora reflection is a way to celebrate success, and allow clients to reflect any positive changes they have experienced as a result of engaging with BFC services. It is also an efficient way to assess perceived short term changes for clients who have engaged with financial mentors/Kahukura.

Note: Only one form needs to be completed per client regardless of the number of their goals.

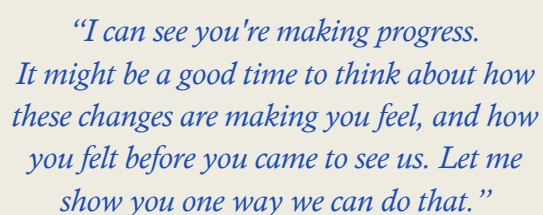
Step 1: Introducing Wellbeing-Hauora reflection

As clients progress towards achieving goals, it's helpful to purposefully reflect on changes to their emotional wellbeing. Most providers note changes to the way clients feel stress, hope for the future, empowerment, mana, confidence, and connection as they shift their financial capabilities.

The approach is for clients to think about how they were feeling before they engaged with the financial mentor and Kahukura, and then think about the now, or after, and to subjectively rate the change. Once again change is defined from the client's perspective.

Providers may like to introduce the survey as clients start seeing solid progress towards their goals. The survey can be introduced as part of service delivery so clients have an opportunity to reflect on their success.

For example —



“I can see you're making progress. It might be a good time to think about how these changes are making you feel, and how you felt before you came to see us. Let me show you one way we can do that.”

Step 2: Wording on the wellbeing-hauora reflection

There are four categories of questions on the reflection tool. The concepts underpinning these questions are:

- Hope for the future
- Mana-enhancing/empowered
- Support and connectedness / relationships
- Confidence

We have provided some options for wording. Depending on your clients, you may like to translate these questions to meet the needs of your community. Care must be taken to ensure the underlying concept remains the same.

Step 3: How to complete

The tool is very simple to administer and complete, the Wellbeing-Hauora reflection is administered in one session (preferably the near-final or final session) but assesses two points at the same time. That is, clients are asked:

- how they felt BEFORE engaging with the Financial Mentor or Kahukura, then
- how they felt AFTER engaging with the Financial Mentor or Kahukura.

The difference between the scores reflects the perceived impact of the service intervention.

How do I feel	BEFORE					AFTER				
	seeing the Financial Mentor/Kahukura					seeing the Financial Mentor/Kahukura				
	1	2	3	4	5	1	2	3	4	5
	not at all	A little	moderately	very	absolutely	not at all	A little	moderately	very	absolutely
I feel hopeful for the future (hope)	✓							✓		
I feel supported and empowered to make good decisions with money (my mana is nurtured and enhanced)	✓								✓	
I feel positive about how money impacts my relationships (positive connections)		✓					✓			
I am confident I can achieve my money goals (confidence)	✓								✓	

Component 2 of the Hauora – Reflection:

Net Promoter Score - Client Satisfaction with services

The Wellbeing-Hauora Reflection includes an opportunity for the client to rate their satisfaction of the service they have received.

This is a quality improvement tool that is used to enhance client engagement and support service improvement opportunities.

The Client Satisfaction Net Promoter Score consists of one question, and open feedback. It operates on a 0-10 scale and clients circle a number between 0-10 to indicate their level of satisfaction with the service. Clients are also asked to provide any further information on why they chose their score to help add meaning and context behind the rating.

2) Would you recommend us to friends or whānau if they needed similar support?



This will not be used as a performance measure by MSD

We'd love to hear why you gave this feedback:

*Very warm and knowledgeable at the same time.
You treated me like a human not just another number.*

Appendix Three – Reporting Outcomes

Reporting Client-led Outcomes to the Ministry

Reporting by Client Voices users

Anonymised information is derived from Client Voices and submitted to the Ministry automatically using a secure method, 10 working days after each month’s end. Providers should ensure that their Client Voices information is always up-to-date.

Reporting by non-Client Voices users

The reporting process for Providers who do not use Client Voices is basically the same as above, with the variations outlined below:

Recording client goals and scores

1. Complete the paper-based goal scoring chart during each client meeting. Complete one form for each goal.

How do you feel about your progress towards reaching your goal today?												
Session	Date	0 I've just started my journey	1	2	3	4	5 Halfway there	6	7	8	9	10 I've fully reached my goal
Start session	1 July	x										
2	7 July		x									
3	16 July		x									
4	23 July			x								
5	2 Aug				x							
6	13 Aug			x								
7	26 Aug					x						
8	7 Sept						x					
9	13 Sept							x				
Final session	24 Sept								x			

Please tick (✓) how you feel about your progress towards reaching your goal today
Note: The scale is from dark to light (0 to 10). The darkest shade means you have only just begun your journey, a medium shade means you're making progress, and the lightest shade means you feel you've achieved your goal.

= 6

2. After your client’s final session, use the SurveyMonkey link ([click here](#)) to complete the electronic form. Like the paper-based forms, Providers should complete an electronic form for each goal.

To simplify reporting, the SurveyMonkey form only requires the first and final visit scores. This report needs to be completed within the same reporting period (quarter) as the client’s final visit. This form can also be used to complete the Hauora Reflection scores.

3. Once you’ve completed the Client-Led Outcome Goals page, click the button at the bottom of the page:

CLICK HERE TO GO TO THE NEXT SECTION

That will take you to the next page, Hauora Reflection.

- 4. Store your paper-based forms as you normally would (there is no requirement to store them beyond a Regional Relationship Manager's acceptance of your next quarterly report).

Reporting Wellbeing - Hauora reflection results to the Ministry

Reporting by Client Voices users

- The scores for the four before-and-after questions are calculated by Client Voices

How do I feel	BEFORE					AFTER					Score
	seeing the Financial Mentor/Kahukura					seeing the Financial Mentor/Kahukura					
	1	2	3	4	5	1	2	3	4	5	
	not at all	A little	moderately	very	absolutely	not at all	A little	moderately	very	absolutely	
I feel hopeful for the future (hope)	✓							✓			= +2
I feel supported and empowered to make good decisions with money (my mana is nurtured and enhanced)	✓									✓	= +4
I feel positive about how money impacts my relationships (positive connections)		✓					✓				= 0
I am confident I can achieve my money goals (confidence)					✓				✓		= -1

- The second component of the Wellbeing - Hauora reflection, the Client Satisfaction Net Promoter Score, does not need to be reported, but key observations or trends should be communicated with the Ministry.

Reporting by non-Client Voices users

Use the same SurveyMonkey link ([click here](#)) as the one used to record Goal scores to complete the electronic form.

1. Are you entering the Client-led Outcome Goal scores, Hauora Reflection scores or both?

Client-led outcome goals

Hauora Reflection

Both

If you are entering Hauora Reflection data without using the Client-Led Outcome Goals page, click the "Hauora Reflection" option on question one – this will bypass the Goals entirely.

Once you've completed and submitted the form correctly, you will see this message:

Thank you for taking this survey.

That completes the form submission.