

# Having a financial conversation

As a conversation leader, you can play an important role in our community. You can help people to discuss financial issues and give them information they can use to help themselves.

**A conversation leader is someone who:**

- Respects others' boundaries
- Ensures privacy & confidentiality
- Uses listening & communication strategies
- Encourages people to seek out information & make their own choices
- Understands & respects cultural differences

**A conversation leader is not:**

- An expert in financial issues and money
- Someone who offers advice or guidance
- Someone who has any or all of the answers
- Someone who tries to solve others' problems
- Nosy
- Pushy
- Judgmental
- Indiscreet

If something you hear makes you concerned or uncomfortable, you don't have to deal with it alone.

**For debrief**

If you work in an organisation that has debrief procedures, you can arrange a confidential meeting to discuss your concerns.

**For secondary consultation and referral**

If you have questions about the best course of action to suggest to someone you are speaking with (secondary consultation), or if they would like professional assistance (referral), call or online chat with the National Debt Helpline:

**1800 007 007 | [ndh.org.au](https://ndh.org.au)**

Interpreter services are available

The National Debt Helpline offers a free, independent and confidential service.

# Having a financial conversation

## Financial conversation leader dos and don'ts

### Understanding boundaries – dos and don'ts



- I know the limits of my knowledge & when to refer someone elsewhere
- I encourage someone to make their own decisions & self-advocate
- I am patient & allow someone to make their decisions in their own time
- I respect someone's choices and their judgment about what is appropriate for them right now
- I respect cultural differences
- I ensure someone sets their own passwords & do not watch them
- I know when I need to take a break



- I do not give advice
- I do not provide information or guidance beyond the factsheets
- I do not advocate for someone, but guide them to a professional
- I do not push people to share more of their story than they are ready to
- I do not accept abusive behaviour

### Ensuring privacy & confidentiality – dos and don'ts



- I explain why privacy is important & to be respected
- I set ground rules for financial conversations so everyone understands others' rights to privacy
- I respect someone else's decision about what they want to keep private
- I make sure people do not share anything that could make them unsafe



- I do not share others' stories with anyone else
- I do not listen to others' private conversations
- I do not speak about private matters in a place where I could be overheard
- I do not push someone to share more than they are comfortable with
- I do not let someone share their passwords with me

### Listening & communication strategies – dos and don'ts



- Everyone who wants to has a chance to speak
- I give people the time & space to tell their story
- I understand someone is the expert in their own life & experience
- I understand that it is valuable for someone to have space to think
- I understand people may need time to reflect & consider their options
- I acknowledge someone's experience
- I respect others' relationships & how they choose to navigate them



- I do not make judgments, whether spoken or not, about someone else's experience or choices
- I do not offer advice
- I do not push people for additional information
- I do not bring my own issues & emotions to the conversation
- I do not expect someone to update me
- I do not expect neat solutions