

Money Check Up

Conversation guide

Use this guide to find out if a participant has money worries, to listen to their concerns and to set them on the most productive path forward that is possible.

Listen out for these financial red flags...

- ▶ Fears and worries related to being short of money
- ▶ Debt problems - unpaid bills, rent or mortgage arrears, fines
- ▶ Avoidant behaviour - fear of debt - not answering phone, unopened mail
- ▶ Trouble with Centrelink
- ▶ Change in circumstances - business worries, lost job, partner lost job, illness
- ▶ Unexpected expenses - family medical, car
- ▶ Financial abuse - family violence, elder abuse, small business
- ▶ Scams
- ▶ Gambling

If money troubles are identified, suggest free and confidential financial counselling to your participant. The **Money Check Up Finding a local financial counsellor** sheet explains how to look up and discuss the most suitable local service with your participant.

You can offer to make a warm referral (with your participant's consent). Or, if your participant wishes to self-refer, you can write the local financial counselling service contact details into the white space on the Money Check Up flyer and hand it to your participant.

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Useful phrases for reference

Conversation starters:

- A lot of people we hear from will say they find it tough financially and feel financially disadvantaged.
- We hear from the people who come to see us that their Centrelink payments just doesn't cover everything, or they are not able to work as much as they need to
- It's not about knowing how much money you have, rather making sure you're accessing all the help that's available to you
- These conversations are confidential and won't be shared with anyone, including Centrelink.

Gentle questions to explore directly:

- Do you ever have difficulty keeping up with rent or mortgage repayments?
- Do you ever have difficulty paying bills on time?
- Do you have any problematic debts? Are you being pursued by a debt collector?
- Are you in paid work at the moment? Have your work hours changed recently?
- Do you have any unpaid fines?
- Do you ever find you don't have enough money for day-to-day stuff – food, clothing, petrol?
- Are you receiving a Centrelink payment or allowance?

Introducing or explaining what financial counsellors do:

- A financial counsellor can help you deal with debts and other money pressures – they know a lot of options you may not be aware of; options that can help you get your finances back on track or perhaps relieve some financial pressure
- Financial counsellors are trained professionals who will work with you as an individual – listen to your concerns and help you understand what options are available to you
- Their assistance is always free and confidential – no one will know what you talk about
- They are completely independent, and help you to figure out what you want to do – they do not judge your situation or your choices.