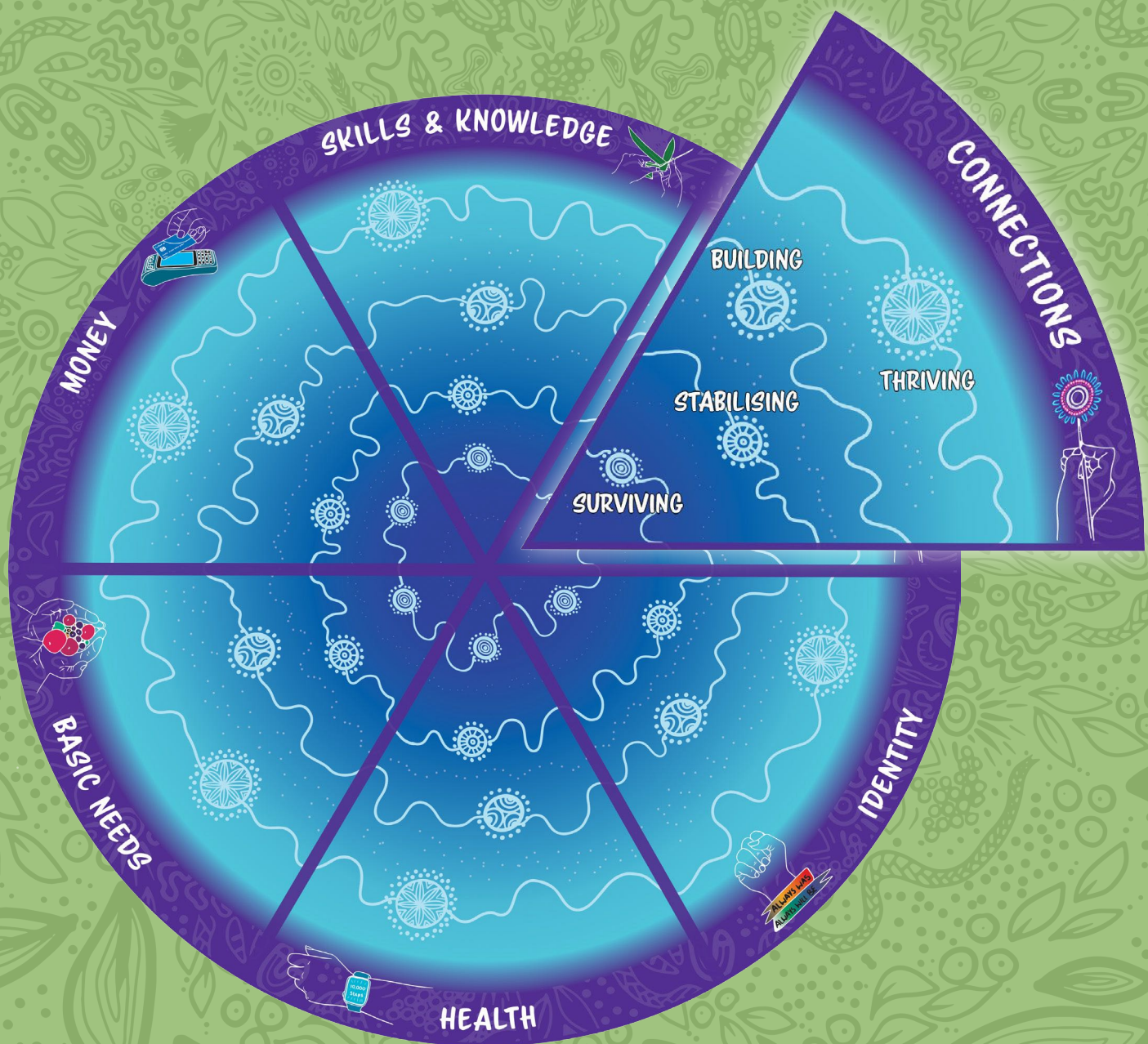
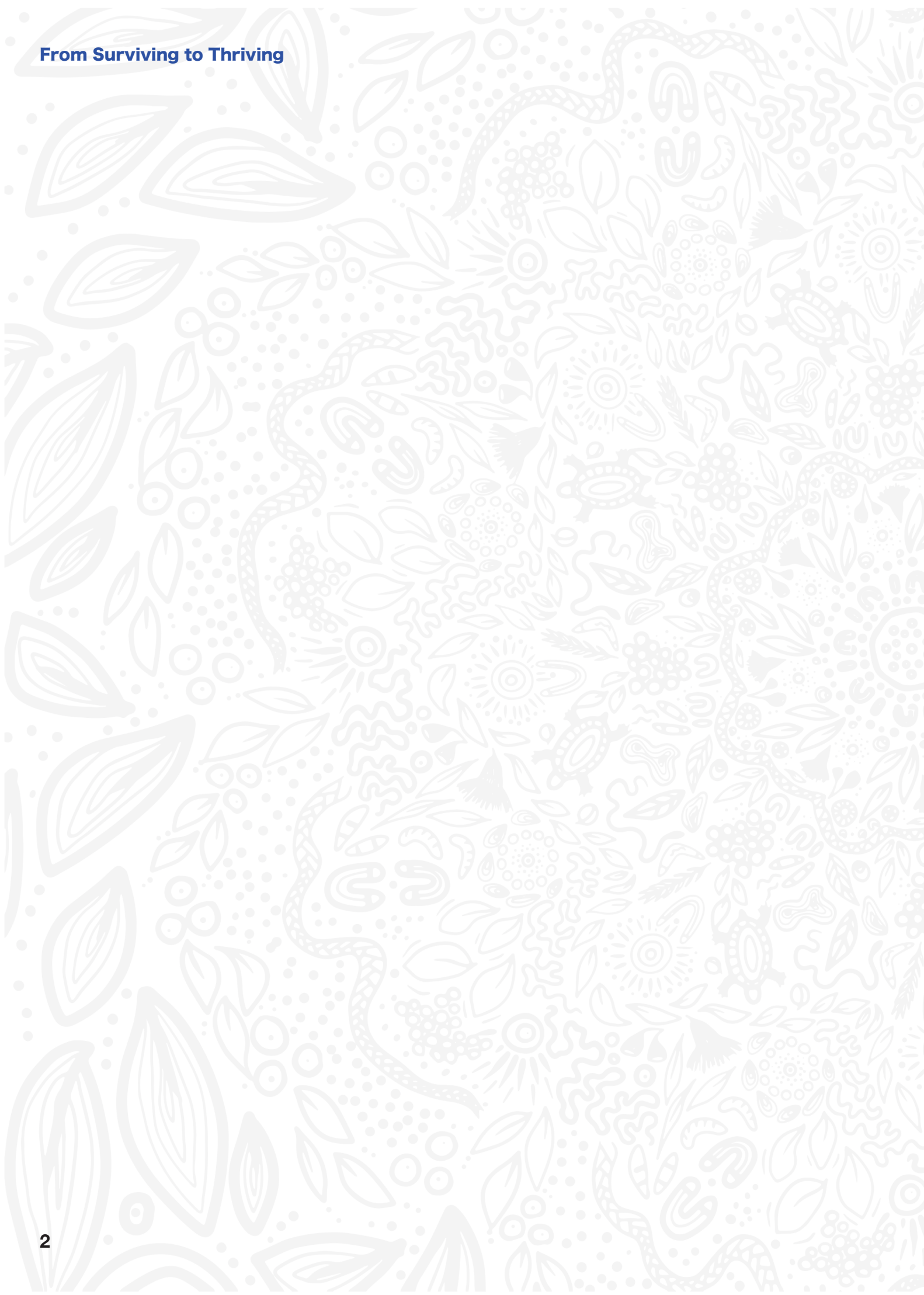


From Surviving to Thriving:

Embedding a well-being framework into financial counselling practice





About the Artist

Ayesha Woibo is a Binhdhi Warra woman and a descendant of the Dhuubi Warra, Dharrba Warra & Guugu Buyun clans of Guugu Yimidhirr people, with connections to Hope Vale & the surrounding area. Ayesha's artwork can be found at <https://www.gurrngulart.com>.

In 2022, ICAN commissioned First Nations artist Ayesha Woibo to redesign key components of our financial wellbeing practice framework. We commissioned new designs that conceptualised the First Nations financial wellbeing journey of our Yarnin' Money program.

Cover: ICAN Well-being Wheel is based on components of the Sustainable Livelihoods framework (based on the model developed by Janet Murray and Mary Ferguson) that takes a holistic view of a person's financial wellbeing and seeks to move people through a continuum from surviving, to stabilising, then building and ultimately thriving across six domains of a person's life.

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ICAN also extends special thanks to: Prosper Canada, SEED Winnipeg, Momentum (Calgary), Sustainable Livelihoods Canada for sharing your knowledge and practice with us.

Special acknowledgements: Professorial Research Fellow Janya McCalman, Dr Henry Boer, Professor Jerry Buckland, Professor Emeritus and Senior Scholar Chris Robinson, Caroline Henwood and Janet Murray for their contributions to this research study.

ICAN respectfully acknowledges the Traditional Owners of the lands, sea and water, that we are privileged to walk, to engage, to work on and to work with. We acknowledge the history, the resilience, and the continual contributions of Aboriginal and Torres Strait Islander peoples of their countries.

This report includes the case study of Aunty Betty Cashmere. This case study has been provided with her informed consent and written permission. The GIVIT organisation also provided written permission for inclusion of its Facebook post in this study. Informed consent and written permission for photos included in this study have also been provided.

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Key terms and acronyms

ACC	Aboriginal Co-ordinating Council
ACCC	Australian Competition and Consumer Commission
ASIC	Australian Securities and Investments Commission
ASQA	Australian Skills Quality Authority
DOGIT	Deed of Grant in Trust
DSS	Department of Social Services
FC	Financial counsellor
FCA	Financial Counselling Australia
FCW	Financial Capability Worker
First Nations / Indigenous	In line with currently accepted terminology, the study refers to Aboriginal and Torres Strait Islander peoples of Australia as 'First Nations' and the First Peoples of Canada as 'Indigenous' unless otherwise specified by clan group, tribe or nation.
ICAN	Indigenous Consumer Assistance Network
SLF	Sustainable Livelihoods Framework
Service User & Client	<p>The terms service user and client are used interchangeably throughout the report.</p> <p>Service user is used generally throughout the report to refer to a person who engaged with the ICAN financial counselling service.</p> <p>The term client is used more frequently when specifically discussing related casework.</p>
YM	Yarnin' Money
YMM	Yarnin' Money Mentor

Executive Summary

In 2020, the Indigenous Consumer Assistance Network (ICAN) embarked on a journey to embed a holistic model, the Sustainable Livelihoods Framework (SLF), into its financial counselling and capability services. While ICAN has traditionally taken a holistic approach to its work and with the people it works with, the organisation did not have a structured framework to support staff in working holistically with people. Furthermore, ICAN financial counsellors did not have tools to be able to move people beyond a surviving or stabilised state. Through adopting and adapting the Sustainable Livelihoods Framework to ICAN's financial counselling services, ICAN has now embedded a strengths-based well-being framework that supports people to move from crisis ('surviving') towards a 'thriving' position.

This implementation research study was driven by the organisation seeking to understand the methods and processes undertaken by ICAN financial counsellors when they're working with service users in each of the stages of the four-stage SLF continuum of *surviving*, *stabilising*, *building* and *thriving*. The organisation successfully adapted the Sustainable Livelihoods Framework for First Nations cultural and Australian financial counselling contexts and found that implementation of its holistic framework relied on organisational leadership and ensuring flexibility in delivery both to meet the financial counsellors' approach to service delivery and service user needs.

The use of framework saw benefits to an individual's overall well-being across the six domains of the Well-being Wheel: *basic needs*, *connections*, *identity*, *money*, *health* and *skills*, *knowledge & employability*. The organisation further sought to understand the connection between the financial counselling work and the continuum from *surviving* to *thriving*, and at what stage an empowerment process developed for the service user. By undertaking this examination, the organisation developed its understanding

of how the holistic financial counselling process enables short-term outcomes and longer-term impacts for its service users.

ICAN was funded by a private trust and The Ian Potter Foundation to develop its organisational capacity to deliver a holistic financial counselling framework that could better meet the financial and well-being needs of its service users. ICAN is the first organisation to receive organisational capacity building funding from The Ian Potter Foundation.

Methods

The implementation research study was based on participatory research with eighteen ICAN staff, including managers, financial counsellors, and financial capability workers. Data were collected iteratively through workshops and interviews between 2020 and 2022, with analysis conducted using grounded theory and co-design methods. Ethics approval was provided by CQUniversity (No 21960).

Key Findings

Figure 1 Graph of the three elements of holistic financial counselling

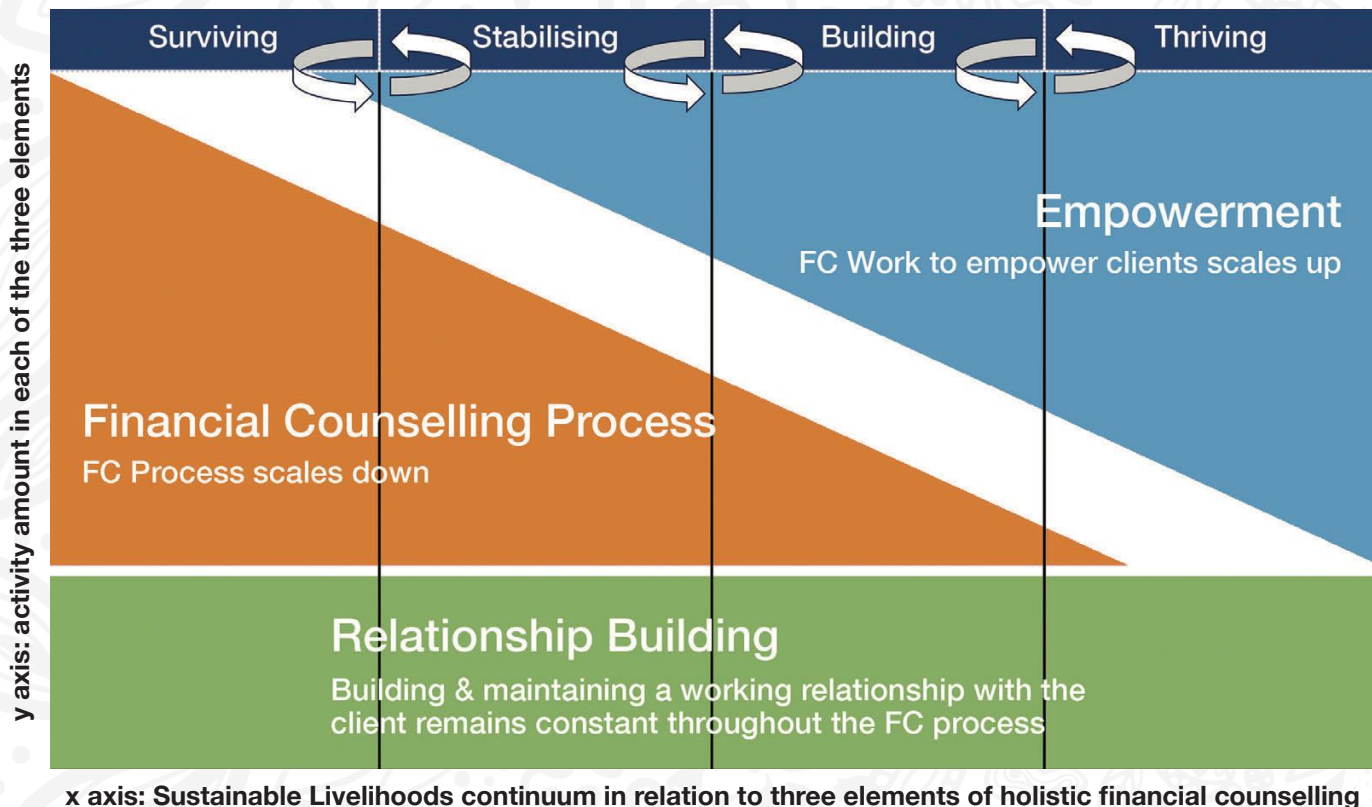


Figure 2.1 above provides an overview of the ICAN model of holistic financial counselling process using the SFL framework. Briefly, ICAN's framework has an organisation-led, three-pronged approach to holistic, outcomes-based financial counselling:

1. The methods of the financial counselling process.
2. Building & maintaining trusting relationships between clients and counsellors, and;
3. Developing the empowerment of service users to manage their own financial affairs.

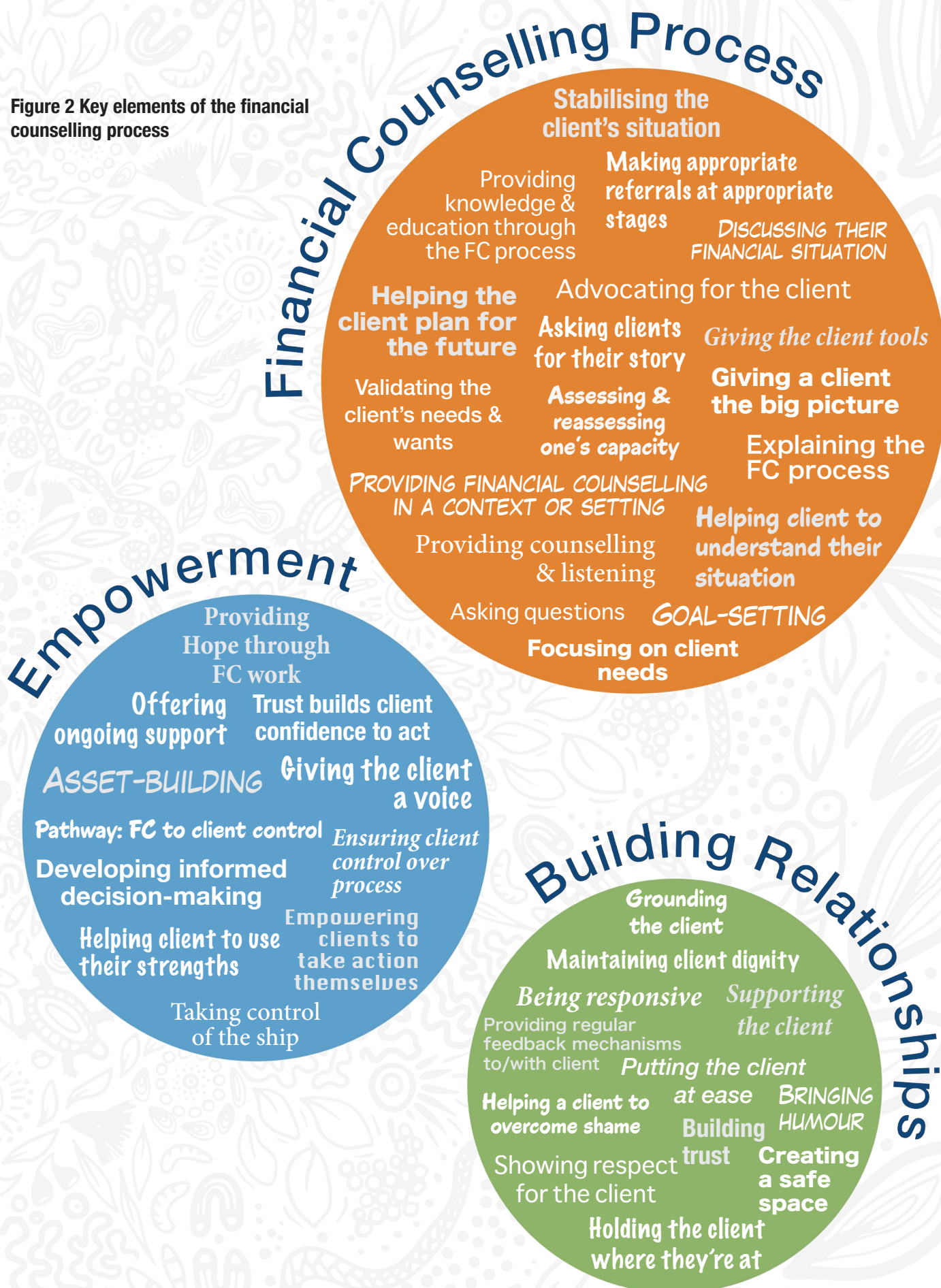
In this graph, the x axis of the graphic above refers to the Sustainable Livelihoods continuum in relation to three elements of holistic financial counselling: the financial counselling process, building & maintaining relationships and the work financial counsellors carry out with service users to empower them.

The y axis refers to the measure of activity in each of the three elements, noting that as a financial counsellor works with a service user towards a thriving state:

1. Elements of the FC process scale down
2. Elements of the Empowerment process. scale up, and;
3. Building and maintaining working relationships with clients remains constant throughout the holistic financial counselling process.

Developing this model helped ICAN to understand that it could deliver its holistic financial well-being services in this manner and subsequently arranged its services to work across all elements of the continuum. Development of this model was underpinned by six key findings from the research and investigation.

Figure 2 Key elements of the financial counselling process



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Key Finding 1

The key finding from embedding the financial well-being framework into its financial counselling service, is that ICAN excels at supporting clients in a *surviving* state and *stabilising* a client but recognised a need to move people into a *building* and ultimately *thriving* state.

Key Finding 2

The implementation of the SLF demonstrates that there are opportunities to expand the scope of financial counselling practice beyond a crisis response that is moving from a *surviving* to *stabilising* stage.

Key Finding 3

The holistic practice framework with embedded elements of the SLF approach [the practice framework] enables greater engagement between the financial counsellor and the service user (client) and engages both parties in the process.

Key Finding 4

Suitable training is required to support financial counsellors to implement holistic models and practice frameworks, including data collection, performance measurement and reporting of wellbeing outcomes.

Key Finding 5

Client-led practice is at the heart of the framework, with greater motivation to participate in the holistic process when broader well-being outcome discussions are embedded early in the process. By having a deeper understanding of the person financial counsellors are working with, client and service user ability to lead the process is enhanced.

Key Finding 6

Building a method of practice that facilitates outcomes measurement takes time and requires enabling factors including organisational

leadership, appropriate resourcing, a multifaceted approach and scaffolding to develop and embed practice.

Recommendations

Recommendation #1

There is a need to consider application of holistic models and practice frameworks more widely in the financial counselling sector in order to promote end user empowerment and financial thriving.

Recommendation #2

Initial investment is required from government in the short term to support organisations to develop their outcomes approach to financial counselling.

Recommendation #3

Organisations need appropriate resources to lead, develop and deliver all three areas of the practice framework in order to achieve greater well-being outcomes for their service users.

Recommendation #4

Where outcome measurement reporting is a financial counselling requirement staff need to be appropriately resourced and trained to implement the frameworks and supporting data collection systems to support the reporting requirements.

Background

ICAN is a not-for-profit organisation servicing both Indigenous and non-Indigenous peoples. ICAN was registered as a public company limited by guarantee in October 2007. It is a not-for-profit charity with five directors and thirty-six employees nationally and across four offices located in Cairns, Townsville, Atherton, and Bendigo. It is registered as a large charity with the Australian Charities and Not-for-Profits Commission (2024).

With the vision of “Empowering Indigenous Consumers”, the organisation provides financial counselling, accredited (and non-accredited) training and consumer advocacy services to First Nations peoples and the wider community (ICAN, 2019). From 2000-2004, ICAN’s (2019) initial service offering was direct Indigenous consumer education support to remote Aboriginal communities across Queensland, constituted under the Deed of Grant in Trust (D.O.G.I.T.) legislation. The ICAN service was formerly known as the Consumer Affairs Unit, a special project that was housed within the Aboriginal Co-ordinating Council (ACC), the peak statutory body for the D.O.G.I.T. Aboriginal communities at the time (ICAN, 2019; Howes, 2024a; 2024b; Queensland Government, 2024). After closure of the ACC on September 30th, 2004, the ACC elected council sought to preserve the consumer affairs unit as a necessary service to the D.O.G.I.T. communities and was established as part of the Kowanyama Aboriginal Shire Council’s Cairns office before becoming a company limited by guarantee in October 2007 (ICAN, 2019).

Due to its history, ICAN operated through a community development model and was able to respond to community need. It became known as the community’s ‘money service’, ‘the mob that helps with money’, in response to the high amount of consumer detriment and exploitation occurring in the remote Aboriginal communities that it provided services to (ICAN, 2019; Loban, 2010). As a result, the organisation held close

relationships with community members and councils and was able to provide insight to government and the financial services industry into the scale of Indigenous consumer and financial detriment that was largely unknown at that time (ICAN, 2019).

ICAN’s early practice focused on providing a telephone financial counselling service for the D.O.G.I.T. communities. In 2005, ICAN expanded its service delivery to financial counselling and consumer advocacy services in response to remote community requests for assistance to advocate and mitigate on behalf of Indigenous consumer and financial detriment. The service soon developed into a Cairns-based walk-in service with a drop-in centre for community residents who were visiting Cairns and needed on-site assistance with issues such as car purchases and associated finance matters (ICAN, 2008; 2009). Today, ICAN provides financial counselling and capability services across North Queensland, including the Torres Strait, and specialises in developing First Nations financial counsellors and financial capability workers, to both develop its own workforce and the financial counselling sector more broadly.

ICAN’s leadership is founded upon this history which has shaped the philosophy it continues to operate under. In 2024, the organisation continues to operate under a community development model where First Nations peoples are co-creators of its current programs and services, in both design and delivery. In 2017, the organisation created ICAN Learn, its in-house Registered Training Organisation (RTO) to support the development of First Nations financial counsellors nationally (ICAN, 2017a). ICAN (2014) is the only Australian organisation with a mandate to deliver diploma-level training for First Nations peoples seeking to become qualified financial counsellors, through its

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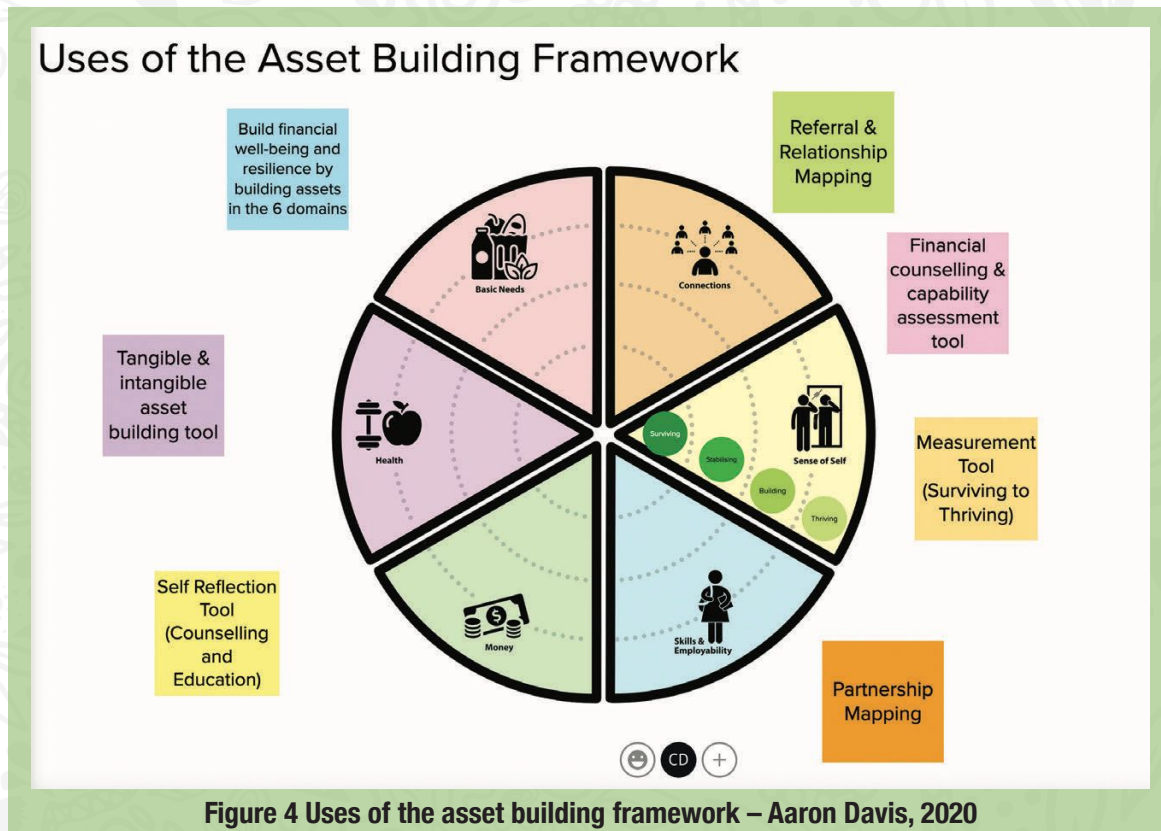
Indigenous Financial Counselling Mentorship Program (the 'Mentorship Program'), a Diploma of Financial Counselling program. ICAN Learn (2023) is an accredited RTO under the Australian Skills Quality Authority (ASQA), to provide the Diploma of Financial Counselling (CHC5115), Certificate IV Community Services (Financial Capability) and a range of accredited education programs designed to provide professional development for the Australian financial counselling and capability sector. It is a social enterprise registered with Supply Nation (2024), a clearinghouse of verified First Nations businesses, and provides ethical education to the broader financial counselling sector (ICAN Learn, 2024; Mahadevan et al., 2023).

Financial Counselling practice

Financial counselling is defined as the provision of "information, advice and advocacy to people in financial difficulty", where services are free, confidential, and independent (Financial Counselling Australia, 2024a; 2022). Financial counsellors provide assistance and support to people who may be in receipt of low incomes, experiencing financial stress, or experiencing difficulties coping with their financial situations (Bowman et al., 2017; Brackertz, 2012). In Australia, the practice of financial counselling is commonly associated with one-to-one service provision by qualified practitioners situated within not-for-profit community services organisations, charities, community centres and some local



Figure 3 Fred Savage and Sharon Edwards, discuss the Well-being Wheel



government agencies (Brackertz, 2012; Financial Counselling Australia, 2024a; Livingstone et al., 2008).

Australian agencies offering financial counselling services are exempt from holding a credit licence if they meet several conditions (Federal Register of Legislation, 2024). The approaches and methods for financial counselling practice in Australia adhere to several regulations, guidelines, standards, and a code of ethics which prescribe the conditions and ethos of practice in line with legislative frameworks (Australian Securities and Investments Commission, 2017; Durband et al., 2019; Federal Register of Legislation, 2024; Financial Counselling Australia, 2022; 2024b). However, there is no singular theory or model by which financial counselling practice is organised or applied within the current delivery of community services.

Australian practice recognises a wide range of methodological approaches to financial counselling (Durband et al., 2019). Methods of practice may depend on organisational frameworks and individual approaches derived from a range of disciplines. In some cases, funding structures may also dictate variance in practice; for example: when funding is tied to a specialised field of practice such as gambling financial counselling, rural financial counselling or small business financial counselling. Studies indicate that variance in practice is standard for financial counselling across several countries, where it is still considered a young profession, in its early stages of development (American Financial Counselling Practice & Education, 2024; Durband et al., 2019). Financial counselling practice is a complex intervention with components that may include (but is not limited to):

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- Direct financial counselling support services,
- Advocating and negotiating on behalf of a client while working within several legislative frameworks,
- Ensuring people understand their rights and responsibilities in relation to their financial and consumer matters,
- Build confidence and self-advocacy skills of service users/clients,
- Providing education across a number of systems,
- Providing immediate crisis response and or longer-term support that may involve primary health care, mental health or other responsive services,
- Linking people into community resources to improve their overall well-being.

This is not meant to be a definitive list of the wide range of services or supports that a financial counsellor may provide but attempts to cover the foundational supports that a financial counsellor may provide in an Australian context. Financial counselling is understood as a complex intervention due to its ability to provide responsive crisis support but to also link people with targeted individual, primary care and community level resources to aid a greater sense of well-being and “help them live well in their communities” (Craig et al., 2008; Skivington et al., 2021). The breadth of linking services that a financial counsellor supports, means that its function does not exist only at an individual level of addressing one’s financial situation (Skivington et al., 2021). As a complex intervention, financial counselling takes into “account the complexity that arises both from the intervention’s components and from its interaction with the context in which it is being implemented” (Skivington et al., 2021, p.2). This positions financial counselling as an intervention that operates at a macro level, vitally intersecting with health, economic, social and political systems.

ICAN’s (2019) provision of financial counselling and financial capability services lie within First Nations methodological and community development approaches. These include its developed holistic financial counselling practice framework, contextualised for First Nations cultural contexts and creating the Yarnin’ Money financial capability program, wholly developed by and for Aboriginal and Torres Strait Islander peoples. When ICAN created the Yarnin’ Money program, the organisation wanted to create the space for Aboriginal and Torres Strait Islander peoples in Australia to develop meaningful financial capability knowledge and skills that “align with Aboriginal concepts of wellbeing and ‘lives lived well’” in recognition that financial capability education needed to align “within one’s own cultural understanding of self and financial wellbeing” (Daniels et al., 2019, p. 7, Graveline, 1998; Grieves, 2009, p. 3). Additionally, the organisation specialises in developing First Nations financial counsellors and financial capability workers, in order to develop its own workforce and the financial counselling sector more broadly.

Funding from Ian Potter Foundation

In 2019, The Ian Potter Foundation provided ICAN funding to expand its financial counselling service practice and service delivery footprint. Under the Community Well-being funding initiative, ICAN services would assist families to improve financial skills, and to support persons in – and transitioning from – detention under the justice system.

Funding from a private trust

In 2021, ICAN received funding from a private trust to continue its development of its holistic financial counselling practice framework. Its funding agreement highlighted the expected outcome: to test a new approach to financial counselling that considers the whole individual and their needs in pursuit of financial security.

Introduction

Introducing a new way of thinking and working in an organisation required a significant change management process, where ICAN sought to re-think traditional methods of delivering financial counselling service, to incorporate holistic support mechanisms into its financial counselling service provision. 'From surviving to thriving: Embedding a well-being framework into financial counselling practice' report, is a record of this service delivery and organisational transformation. Motivated by the success and learnings of the Yarnin' Money program, ICAN sought to re-think its delivery of its financial counselling services, to understand how it could widen the scope of its financial counselling service provision to be able to move its service users beyond only surviving or stabilised stages.

Sponsorship from The Ian Potter Foundation provided ICAN's program development team with the opportunity to learn about the incorporation of Community Economic Development (CED) principles with financial capability programs from Canadian CED organisations. ICAN learned from SEED Winnipeg and Momentum (Calgary) how they use the Sustainable Livelihoods Framework (SLF) in the design and delivery of initiatives that supported their clients to increase their financial wellbeing through asset building. Specifically, ICAN wanted to learn how these organisations were building the income side of the budget equation for their participants.

From the study tour, ICAN learned how holistic service delivery approaches could be established and witnessed how financial capability approaches were supporting Indigenous economic development initiatives. The SLF asset map immediately stood out as a tool ICAN could use to broaden the scope of its financial counselling and capability services and possibly measure service impact beyond the number of clients supported and the direct financial benefit

received. When ICAN started this journey, the organisation wanted to understand how it could support its service users out of a crisis stage and into a stage where they felt empowered to take control of their lives. In order to do so, ICAN had to unpack its financial counselling processes and methods, to be able to understand what work takes place for a service user, in stages. The SLF and the learnings from Canadian community economic development organisations gave ICAN the framework to be able to start this work. In this body of work, the four-stage continuum of *surviving, stabilising, building (or taking action) and thriving* was used to isolate the financial counselling work that takes place in each stage, in order to commence understanding of how financial counselling as a practice moves both moves people into a better position and how it empowers people to be able to take control of their own lives.

The Sustainable Livelihoods Framework

The origins of the SLF process lie in the general notion of sustainable development and sustainable livelihoods advanced by the Report of the World Commission on Environment and Development in 1987 (“the Brundtland Report”) (United Nations, 1987). Chambers and Conway (1991) and Kollmair and Gamper (2002) discuss the application of the SLF as a mechanism for understanding and creating community economic development and livelihood opportunities in countries facing extreme poverty, such as countries in South Asia and Africa (Chambers and Conway, 1991; Serrat, 2017). Chambers and Conway (1991) promoted participatory community-based strategies, incorporating the physical environment as one of the key asset areas, where Sustainable Livelihoods emerged in response to economic development strategies that were extractive and devastating to the environment (Chambers and Conway, 1991; Serrat, 2017). Kollmair and Gamper (2002) noted six core characteristics of the Sustainable Livelihoods framework: people-centred; holistic; dynamic; builds on strengths; considers both macro and micro factors; and sustainability. They further define ‘sustainability’:

“A livelihood can be classified as sustainable, when it is resilient in the face of external shocks and stresses, when it is not dependent upon external support, when it is able to maintain the long-term productivity of natural resources and when it does not undermine the livelihood options of others” (Kollmair & Gamper, 2002).

The approach was developed by the Department for International Development (1999) in the UK, and derives theory from Sen’s ‘Capability Approach’, Nussbaum’s ‘Capabilities Approach’ and Sherridan’s (2018) asset-building focus (Buckland in ICAN, 2017b; Schreiner et al., 2003; Solesbury, 2003). Sen’s (1999) Capability Approach outlines the process for developing individual capabilities through choosing sets of

internal and external resources and using these to develop sets of functionings to achieve quality of life (Brown & Noone, 2021). Nussbaum’s (2011) Capabilities Approach assesses comparative quality of life with a social justice lens and, in contrast to Sen’s approach, is concerned about equitable choice for individuals to be able to access the resources they need to define and develop their own capabilities and thus, quality of life. The conditions that create freedoms and opportunities, termed ‘capabilities’, arise when “a combination of personal abilities” interact with the “political, social and economic environment” (Nussbaum, 2011, loc. 213, 230, 246). The SLF uses the language of ‘assets’ to define such capabilities, similar to Sherridan’s (2018) work of developing asset-based approaches and policies to address poverty in marginalised communities (Chambers & Conway, 1991; Cooper et al., 2011; May et al., 2009; Schreiner et al., 2003; Sustainable Livelihoods Canada, 2021). Murray and Ferguson (in Sustainable Livelihoods Canada, 2021, p. 2) define assets as “building blocks of a sustainable livelihood at the individual level and community level.”

Used at an individual level, the SLF is “based on the notion that in order for a person to build a sustainable livelihood and stay resilient, they need to build strength in different asset areas”, both tangible and intangible, across different domains of their lives (May et al., 2009, p. 8; Mo in ICAN, 2017b). In the Oxfam SLF, May et al. (2009, p. 8) discuss the combination of these assets as the composition of personal livelihood strategies, where individuals “draw upon a combination of different assets that are available to them” when making decisions. The Oxfam framework includes a livelihood ladder as benchmarks for moving from different livelihood positions of surviving to thriving (May et al., 2009).

In 2008, Canadians Janet Murray and Mary Ferguson adapted the Sustainable Livelihoods model from a community context to an individual

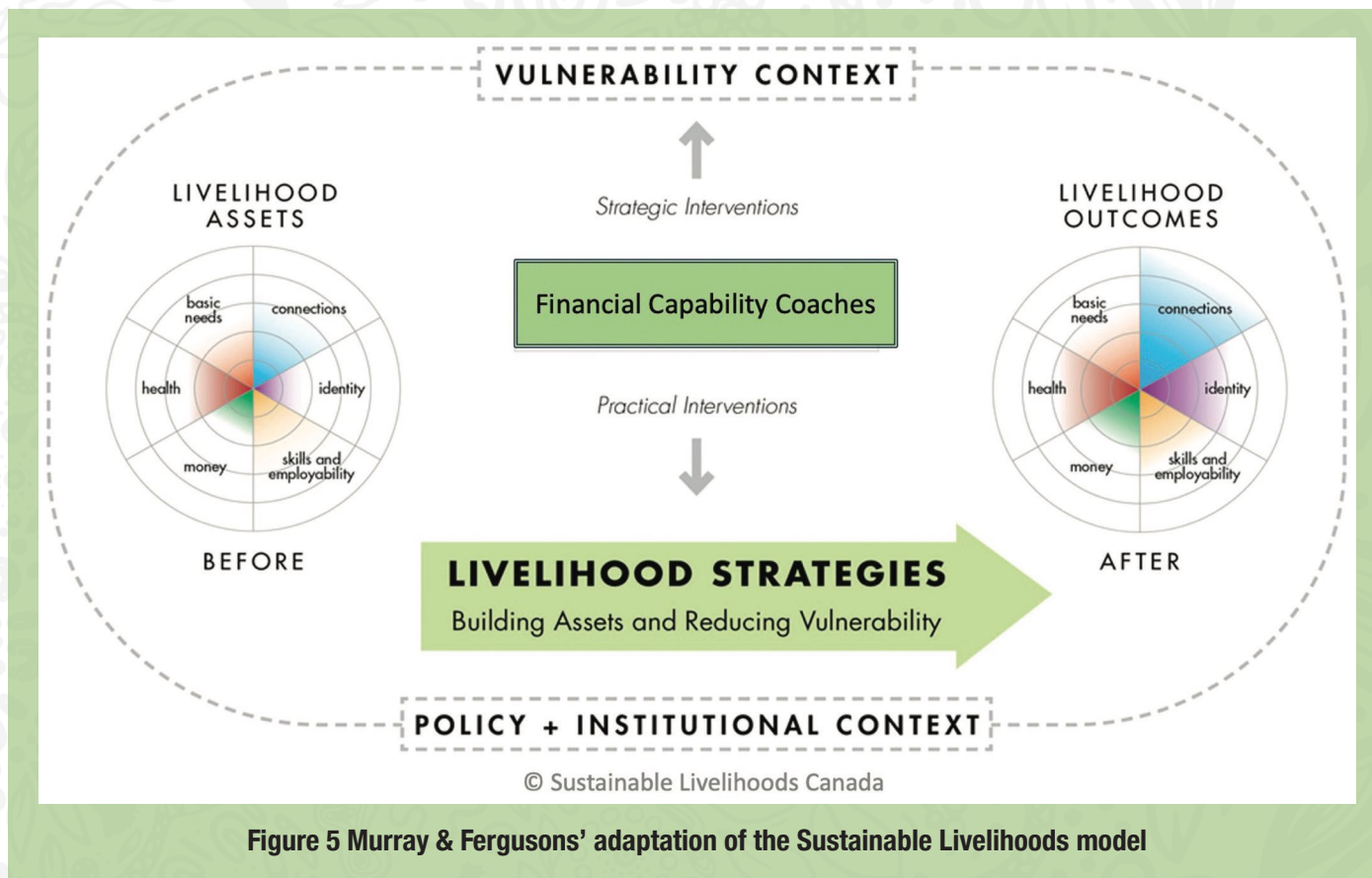


Figure 5 Murray & Ferguson's adaptation of the Sustainable Livelihoods model

one, and expanded the five asset areas to six, adapting the environmental asset area to *basic needs*, and adding *identity* and *health* as new concepts that reflect individual's assets (J. Murray, personal communication, February 11, 2024). The community-focused, asset-based approach was seen as a promising way of evaluating and articulating the outcomes of front-line poverty reduction programming that engaged individuals through counselling and training (J. Murray, personal communication, February 11, 2024). The model was adapted to the Canadian context as a part of a 5-year evaluation of women's self-employment and social enterprise initiatives, as a part of the Canadian Women's Foundations' Economic Development fund (Murray et al., 2010).

Their approach uses the model to:

“capture the many effects of social and economic exclusion on people's lives, and to learn how they can be supported to move out of poverty towards resilience and livelihoods” (Sustainable Livelihoods Canada, 2021, p. 1).

Murray (personal communication, February 11, 2024) and Ferguson facilitated the adaptation of the Sustainable Livelihoods model in cooperation with 15 community-based leaders in the women's sector across Canada as a part of the evaluation of 10-year Canadian Women's Foundation Economic Development Fund (Murray et al., 2010). The international model was revised, and new Canadian innovations were added, based on community-based learning and expertise relating to the individualised approach to poverty

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reduction common in Canada (J. Murray, personal communication, February 11, 2024).

The Canadian adaptation is grounded in the IDS model of livelihood development: the vulnerability context, asset-building, and policy and institutional contexts (Sustainable Livelihoods Canada, 2021). These combined elements create tools “for practitioners to explore contextual dimensions of people’s lives” and places the development of one’s livelihood within the context of their environment (Sustainable Livelihoods Canada, 2021, p. 1; Serrat, 2017, pp. 22). The adapted model further identifies livelihood stages and related asset development as the foundation for participant engagement: “1) Destabilized; 2) Engaging; 3) Foundation Building; 4) Transition; 5) Consolidation & 6) Sustainable Livelihood” (Sustainable Livelihoods Canada, 2021, p. 4). It uses a six-domain asset map as a tool for participant progress towards developing sustainable livelihood strategies (Sustainable Livelihoods Canada, 2021).

Another innovation is the notion that in the foundation building and transition stages of livelihood development, as people shift from a coping mode towards asset building, the focus must be on creating the conditions and capacity to participate. The conditions focus on “external conditions such as housing, income security, food security and safety” and provide the context for the environment in which one builds their livelihood strategy (Sustainable Livelihoods Canada, 2021, p. 4). The capacity to participate focuses on developing “a set of skills and behaviours that promote empowerment, sustain resilience and asset building” (Sustainable Livelihoods Canada, 2021, p. 4).

Similar to the Oxfam Sustainable Livelihoods framework described by May et al. (2009), Murray and Ferguson’s adapted model also promotes intentional coaching and asset-building to enable people to make progress through the livelihood

stages of the continuum (Sustainable Livelihoods Canada, 2021). Murray (personal communication, February 11, 2024) notes the model’s acceptance in Canada is due to its adaptability to local poverty contexts. In Canada, the model has been applied across a range of disciplines, including providing a framework for financial empowerment programs, to address Indigenous food self-determination and to evaluate women’s economic development programs (Contini et al., 2021; Momentum, 2023; Murray et al., 2010). Collaboratively developed and community-driven from the beginning, the Canadian-adapted SLF approach is highly accessible to community organisations. Across Canada, SLF tools and practices have been taken up by frontline workers, and they have been widely adopted as a practical grounding for outcomes evaluation (J. Murray, personal communication, February 11, 2024).

ICAN uses the Canadian adaptation of the SLF as it positions individuals and their asset-building work within the ‘vulnerability context’, the context that “creates and perpetuates people’s vulnerability to poverty” and how much control one has to overcome challenges within this context (Sustainable Livelihoods Canada, 2024, p. 2). This positioning aligns well with the First Nations and Australian contexts in which ICAN delivers financial counselling, where Sustainable Livelihoods provides a useful framework for financial counsellors to assist service users to navigate and make sense of their financial situations, within broader policy and institutional contexts.

The ICAN Thrive program

The goal of the ICAN Thrive program is to introduce and implement a new way of working with service users by developing a new approach to financial counselling and financial capability methods of practice that considers the whole individual and their needs in pursuit of financial well-being. Key to the project was ICAN's commitment to support community members to build financial well-being towards enabling sustainable livelihoods.

In mid-2019, ICAN Management staff undertook a Canadian study tour to meet with key financial empowerment organisations in Toronto (Ontario), Winnipeg (Manitoba) and Calgary (Alberta). The tour was organised to learn from community organisations that were using the Sustainable Livelihoods Framework in financial empowerment service delivery. ICAN had four key objectives for its Canadian study tour:

- To learn how to use the Sustainable Livelihoods Framework (SLF) & asset-building framework in financial empowerment practice;
- For ICAN Management to undertake the "Applying the behaviour change framework to financial empowerment" workshop, with a view to applying behavioural economics principles to ICAN's daily financial counselling practice;
- For ICAN Management to undertake the asset-building workshop delivered by Momentum's (Calgary) financial empowerment team.
- To understand how Canadian financial empowerment organisations are supporting participants to employment outcomes.

Over the three-week period, ICAN met with twelve organisations and undertook twenty-three activities to learn about the Community Economic Development (CED) framework, the Sustainable Livelihoods Framework, asset-building, applying a behaviour change matrix and the intersection of financial empowerment work and employment outcomes.

Key Learning from SEED Winnipeg & Winnipeg stakeholders:

- Money management & financial empowerment interventions are clearly identified and positioned along the Sustainable Livelihoods continuum.
- Asset-building is a useful personal development tool in SEED's small business development program.
- How Indigenous women's small business workshops, based on Cree teachings of *manâihcikêwin (how we take care of, living respectfully and humbly; in harmony with everything; Benson, M. & Benson, C., personal communication, February 19, 2024; Chisan et al., 2016, p. 4)* and teachings of the Medicine Wheel were integrated with asset-building.
- SEED provides financial empowerment training support to Indigenous employment trainees in first two months of eight-month training program.

The learnings gained from the Canadian study tour led to ICAN establishing holistic service delivery approaches and creating new ways of measuring the impact of its services. The holistic approach provided by the SLF integrated well with ICAN's Yarnin' Money methodology and provided a framework for understanding the interconnectedness of self, and Self in relation to Others (Daniels et al., 2019; Graveline, 1999). Since 2020, ICAN has been integrating the SLF into its financial counselling and capability service delivery.

Research Questions

This ICAN research was designed to answer three research questions:

1. How was the SLF modified for First Nations and Australian financial counselling contexts?
2. What is the process underpinning the successful implementation of a holistic financial counselling service?
3. Is there a benefit to an individual's overall wellbeing by providing financial counselling and capability services in a holistic way? If so... What kind of benefits were procured from delivering this type of holistic financial counselling service?

Methods

The research draws upon implementation research principles and grounded theory methods to understand how an evidence-based holistic framework has been adopted and adapted into financial counselling practice at a First Nations financial counselling organisation located in Far North Queensland, and its outcomes.

Implementation research is utilised in the field of health research to understand a wide range of factors and context for implementing health programs and practices (Peters et al., 2013; O’Cathain et al., 2019). It facilitates “a way to understand and address implementation challenges” to interventions aiming to positively affect people’s health, “by contributing to building more responsive... systems within specific contexts” (Peters et al., 2013; Theobald et al., 2018, p. 2215). Implementation research uses “systematic research methods to improve programme delivery and knowledge translation” by applying working knowledge “gained through real-world programmatic change” (Theobald et al., 2018, p. 2215).

In the context of financial counselling research in Australia, theory construction of financial counselling practice in the Australian context

is still in its infancy, where practice is informing theory (Daniels et al., 2021). To construct theory from data collected on holistic financial counselling methods employed by ICAN, grounded theory methods were employed for the study (Charmaz, 2014).

Grounded theory methods were used to analyse qualitative and quantitative data including interviews, focus groups, organisational documents and database records collected between 2020-2022. Grounded theory, first introduced by Glaser and Strauss (1967), involves generating theory from inductive and systematic data analyses (Redman-MacLaren & Mills, 2015). It is a method of “conducting inquiry that shapes data collection and emphasizes analysis”, where methods for data collection flow from the research question to provide the theoretical development of data analyses (Charmaz, 2014, p 26; Glaser & Strauss, 1967). Grounded theory methods involve “simultaneous data collection and analysis” where an iterative process takes place between data and analysis to shape theory (Charmaz, 2014, pp. 34, 118).

Site and Context

The context for the study is examining how ICAN financial counsellors adopted and adapted the Sustainable Livelihoods Framework into their financial counselling practice to create a holistic method of practice unique to services delivered at the Indigenous Consumer Assistance Network (ICAN) offices located in Cairns and Townsville in north Queensland.

Participants – Sample characteristics and sample size

Participants of the study were employees of the Indigenous Consumer Assistance Network (ICAN), including: thirteen (n=13) financial counsellors, two (n=2) financial capability workers, three (n=3) managers, totalling eighteen (n=18) participants.

The financial counsellors and two financial capability workers were full-time employees of ICAN who delivered financial counselling or financial capability services to the wider community. At the time of data collection, the level of experience of financial counselling practice ranged from 1-10 years. Eight financial counsellors held senior financial counselling positions and three were undertaking the *Diploma of Financial Counselling* while concurrently

delivering services. While some of the financial counsellors interviewed were newer to the financial counselling sector at the time of data collection, they were experienced in other areas within the broader community services sector (for example: tenant rights and advocacy). Three people participated in an interview only, three people participated in a focus group only, and twelve people participated in both an interview and a focus group. Of the financial counselling and capability staff, seven identify as Aboriginal and/or Torres Strait Islander, where ages ranged between 22 and 58 years, with 40 being the median age. Participants also included three managers of ICAN.

PARTICIPANTS IN THE STUDY	IDENTIFIES AS ABORIGINAL, TORRES STRAIT ISLANDER, OR BOTH	SENIOR FINANCIAL COUNSELLING (OR RELATED) EXPERIENCE	UNDERTAKING THE DIPLOMA OF FINANCIAL COUNSELLING AT THE TIME OF DATA COLLECTION	PARTICIPATED IN INTERVIEW ONLY	PARTICIPATED IN FOCUS GROUP ONLY	PARTICIPATED IN BOTH INTERVIEW & FOCUS GROUP
FCC-01	✓	✓				✓
FCC-02	✓			✓		
FCC-03		✓		✓		
FCC-04	✓		✓			✓
FCC-05		✓				✓
FCC-06		✓				✓
FCC-07		✓				✓
FCC-08	✓				✓	
FCC-09					✓	
FCT-01		✓				✓
FCT-02	✓	✓				✓
FCT-03		✓	✓			✓
FCT-04			✓			✓
FCWC-1	✓					✓
FCWC-2	✓				✓	
MCC-01		✓				✓
MCC-02		✓				✓
MCC-03		✓		✓		

Table 1 Characteristics of participants in the study

Data collection and analysis

The methods used were: document analysis, interviews, focus groups and co-design processes. Data were collected over the period of 1st February 2020 to 31st December 2022.

Consistent with grounded theory methods, there was an iterative process between the data collection and the analysis of the data about the holistic financial counselling processes, including a co-design aspect to the analysis. The flow of data collection and analysis was as follows:

1. Document analysis was used for examining archival organisational documents.
2. The analysis of interviews informed the formatting for the focus groups.
3. Focus group 1 analysis informed focus group 2.
4. Co-design processes & methods were used in focus groups 1, 2 and 3 where financial counsellors constructed their own practice methods using aspects of the Sustainable Livelihoods Framework.
5. Nvivo – Grounded theory techniques and open coding methods were used to code the data from the focus groups (Charmaz, 2014). The initial analysis produced 40 different codes, some of which were in vivo codes, (words direct from a participant), for example: ‘validating clients’ needs and wants’.
6. Member-checking.

Purposive and theoretical sampling - Interviews:

Purposive sampling was used first to interview three key information-rich participants (FCC-01, FCC-06, FCC-07) to understand how they had adapted elements of the SLF and further developed these for use in their financial counselling practice. Theoretical sampling was then used to conduct seven further interviews, conducted in three-time intervals (due to the availability of participants). Focusing on the *how* of their financial counselling practice, each financial counsellor was asked to bring a case study based on client work to the interview, and

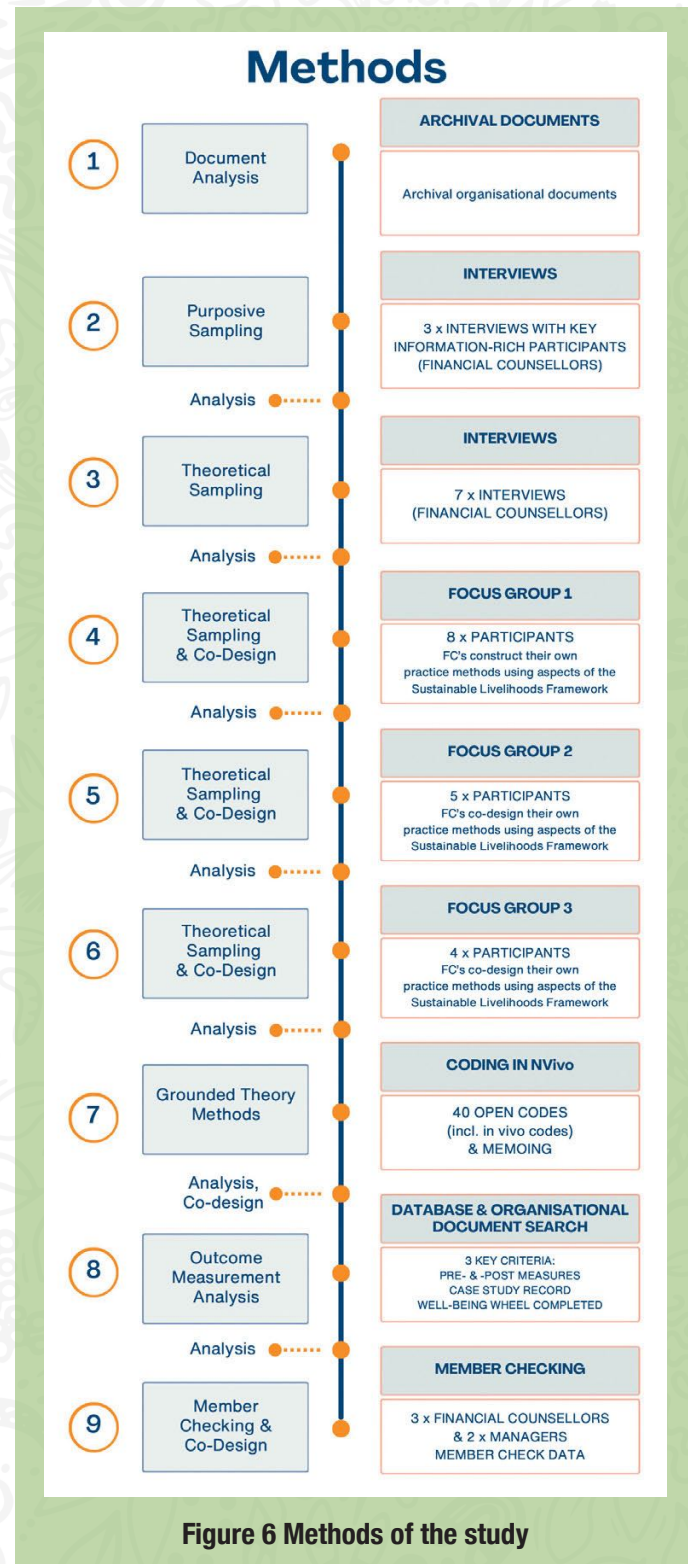


Figure 6 Methods of the study

to unpack their methods of delivering financial counselling using the holistic framework. The ten interviews were coded iteratively using NVivo 12 software.

Table 1 & the practice framework

From the transcripts of interviews and focus groups, Forty open codes were generated using the Nvivo software. Using a grounded theory approach, the interview data and codes were reviewed again to identify the following themes:

1. The holistic financial counselling practice methods ICAN financial counsellors were using in practice.
2. The connection between goal setting and holding a greater outcomes conversation with a client.
3. Stages in the financial counselling process that ICAN financial counsellors employed a key holistic practice method.
4. The use of the *surviving to thriving* continuum in the financial counselling process.

Theoretical sampling and co-design processes for developing the practice framework

Focus Groups

As part of the theoretical sampling process, three consecutive focus groups were then conducted between August 2021 and November 2022. Two focus groups were held in Cairns (Focus Group 1 & 2), and one was held in Townsville, Queensland (Focus Group 3). Twelve people participated in the three focus groups (two managers attended twice). The focus groups were carried out in a face-to-face setting and were audio recorded. The focus groups had four guiding areas of questions that participants discussed:

1) How does your work:

1. Move people into a better position (along the *surviving to thriving* continuum)?

2. Empower or enable a person to be able to things for themselves?

2) What work do ICAN financial counsellors carry out when someone presents in a:

1. *Surviving* stage?
2. *Stabilising* stage?
3. *Building (taking action)* stage?
4. *Thriving* stage?

3) How do you understand the outcomes that your work creates for your clients? What proxies help you to understand these outcomes?

4) How have you been implementing the Sustainable Livelihoods Framework into your financial counselling work with clients?

While facilitating the focus groups, answers were written on a whiteboard and a table created with four sections of a continuum labelled: *surviving*, *stabilising*, *building* and *thriving*, with discussion of the work they carried out in each stage of the continuum recorded.

Using the content produced in Focus Group 1, the results were presented to Focus Group 2, who built upon that content and expanded it. The same process was carried out with Focus Group 3. Hence, construction of the analysis was carried out by the financial counsellors who participated.

The credibility of the results was then checked with one manager and three financial counsellors. Again, this process was co-designed. The 40 codes that had been established in the grounded theory open coding process were arranged within the SLF continuum, with the resonance of the analysis checked. All participants authenticated the analysis. A more in-depth description of the analysis and co-design processes in this stage is included in Appendix B.

Outcomes measurement analysis

To understand the outcomes of the Sustainable Livelihoods approach for clients, a separate search was carried out for records of clients who had experienced the Sustainable Livelihoods Framework in the ICAN ActionStep client database, where both the ICAN Thrive data tab

and the case study tabs were used as the search criteria.

From a baseline population of 1660 ICAN financial counselling clients (from 1st January 2021 to 31st December 2022), 175 clients had received the holistic financial counselling service. Of these, three criteria were applied to define the study

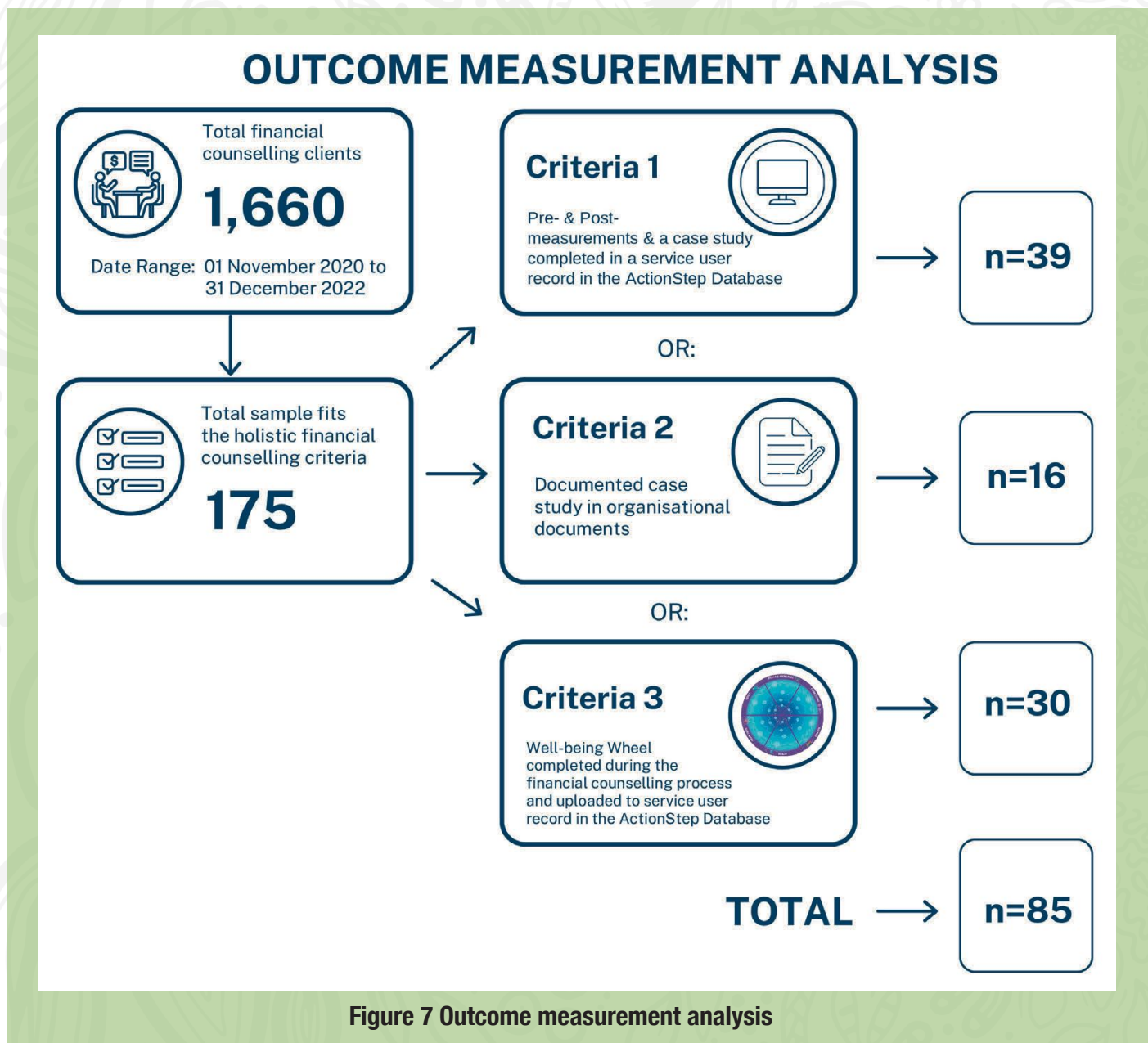


Figure 7 Outcome measurement analysis

Figure 8 Elise Deemal, Yarnin' Money Mentor fills out the Well-being Wheel



sample. The criteria for the search included ICAN clients who:

1. Received holistic financial counselling.
2. Had a database record that contained a pre- and a -post tab filled out (Tab titled: ICAN Thrive) and a database record that contained a completed case study record or was a case study recorded in transcripts from interviews with financial counsellors, and
3. Had a Well-being Wheel completed during the financial counselling process and uploaded to a corresponding service user record in the ActionStep database.

The total search yielded 85 service users.

Of these, 39 service user records, had both a *surviving to thriving* measure (measuring the progress a client makes along the *surviving to thriving* continuum) and a corresponding case study written up. Sixteen case studies were

identified in organisational documents dated January 2021 to December 2022. A further search, producing 30 additional client records, was conducted in the ActionStep database for clients who had a Well-being Wheel uploaded to the record, indicating evidence of the holistic practice being carried out.

Client outcomes were analysed from the database and written records and case studies by deciphering the key pre- and -post elements of the financial counselling process and the client's journey through the process. For example, the database record fields for: primary and secondary reasons for seeking assistance, outcomes, practitioner insights, and client quotes were included in the analysis process to understand the pre- and post-counselling situations for each client, and how the outcomes were achieved (see Appendix A, pp. 60-69 for a detailed example of this analysis).

1) Early adaptation of the SLF to ICAN's existing financial counselling practice and developing tools for financial counsellors.

In the development phase, a working group consisting of four staff came together weekly to examine and tailor the SLF to a First Nations and Australian financial counselling context. The working group utilised Murray and Ferguson's (2021) adaptation of the SLF model to develop tools for financial counsellors to use in financial counselling practice, adjusting for the context in which the organisation works. One key adjustment was reframing the Asset Mapping tool, to become known as the Well-being Wheel. It was felt by the working group that using the language of well-being would be more helpful in client casework, than the language of assets which in a financial counselling context, could be construed as placing importance on the accumulation of physical assets such as money, a vehicle or a house. The working group felt that it would be better to soften the language so that when a financial counsellor conducted asset mapping activities with service users, the broader well-being context was made more explicit. Thus, the asset mapping tool became known as the Well-being Wheel tool.

The working group provided financial counsellors with a number of tools to use in financial counselling sessions with clients:

- The Well-being Wheel based on Murray and Ferguson's (2021) asset map.
- Wall visuals of the Well-being Wheel placed in each office: to be used when working face-to-face with clients, as either a reference point to the practice framework, and also as an interactive tool for service users to plot their pre-and post- entry and exit points with the financial counselling service.
- Well-being Wheel notepad to capture well-being conversations with service users: A notepad featuring the Well-being Wheel

and the continuum stages were provided to financial counsellors to capture well-being conversations across the six domains of the wheel when working with service users.

- Goal setting and case planning tools for financial counsellors to use when working with clients: the working group developed a case planning tool that incorporates a mental contrasting goal setting tool. The mental contrasting tool G.R.O.W. was modelled from the WOOP tool, based on the Woop My Life framework (Oettingen, 2024).

WOOP stands for wish, outcome, obstacle, plan and is a "self-regulation strategy, also known as mental contrasting with implementation intentions" (Oettingen, 2014; Saddawi-Konefka, et al., 2017, p. 451). Sevincer & Oettingen (2020) discuss mental contrasting as a method to help people achieve clarity on the feasibility of pursuing one's goals based on the obstacles that might hold them back, and how they may push through the obstacles once faced with them. It involves holding conversations where the goal and the outcome are placed side by side to enable the service user to visualise and articulate the outcome(s) of the goal and are being recorded in the database (Oettingen, 2024). The working group looked at how these goal setting techniques would fit into service user case plans. The working group settled on a case plan that would capture elements of: *goal, outcome, reality, obstacle* and *what will be done about it?* or GOROW (which later became GROW: *goal, result, obstacle* and *what will be done about it?*), informed by information gathered at the intake and assessment stages by using the Well-being Wheel as the basis for holding well-being and goal setting conversations.

2) Delivery of training to staff

ICAN developed a three-day workshop titled: *Envisioning empowerment & well-being in practice*, to introduce the Sustainable Livelihoods

From Surviving to Thriving

Framework to the staff and connect the well-being framework to ICAN's (2020) existing ethos and financial counselling practice. The workshop covered a history of the Sustainable Livelihoods Framework, its wide application across contexts and how elements of the framework provide a useful approach for organising financial counselling casework around well-being conversations. One workshop activity asked financial counsellors to map existing casework on the SLF surviving to thriving continuum. The activity highlighted that financial counsellors are already working with people at different stages of *surviving, stabilising, building and thriving*. Introducing the framework provided them with a shared language to describe the existing work they do with their clients and raised their awareness around how the work moves people through these stages of the continuum as well as how life events can move people backwards.

Over the course of three days, financial counsellors were provided the tools developed by the working group and provided instructional and First Nations and narrative methodological approaches for how the tools could be integrated into practice in cultural and financial counselling contexts.

3) Customised a database to enable workflow & outcomes measurement data capture

Prior to 2021, ICAN had a customised database that provided for data capture but did not enable electronic workflow capture. In early 2021, ICAN customised the ActionStep database to provide a workflow tool for service staff and also enable data capture aligned with its funding requirements. To enable data capture across the *surviving to thriving* continuum and across the six domains of the Well-being Wheel, one manager and two financial counsellors developed a data tab titled ICAN Thrive in the ActionStep database. This data tab provided a pre- and post- data measure for capturing where a service

user sits on the 4-stage continuum in each of the six domains, at entry to the service, and after the financial counselling outcomes have been achieved. Importantly, the GROW goal sits in this tab, with one financial counsellor creating a data field to add the question: *What would it mean for you?* to be able to capture both the service user's goal and expected outcome. The intention of the ICAN Thrive tab was to replicate and capture a holistic conversation with a service user using the visual Well-being Wheel, where the financial counsellor would systematically move across each of the six domains during the conversation, move into goal-setting and then have the ability to capture not only the outcome of the financial counselling case work, but the greater well-being outcomes achieved for the service user.

4) Created an internal community of practice to enable shared learning among ICAN financial counsellors

In efforts to further embed the practice framework into organisational practice, the Operations Manager created a community of practice for ICAN financial counsellors to come together to discuss how they were using elements of the SLF in their financial counselling practice. Financial counsellors came together weekly to discuss greater well-being outcomes achieved when working with service users and shared learning about how each financial counsellor used the holistic framework in practice. Financial counsellors were asked to unpack their processes of using the holistic framework including how the client responded (ICAN, 2021a). They were further asked to discuss the shifts in their client's well-being across the six domains of the Well-being Wheel (ICAN, 2021a). The community of practice continues to meet weekly and is a useful instrument for scaffolding (Ciarocco et al., 2013).

5) Contextualising a holistic practice framework to First Nations and financial counselling practice

ICAN held a two-day cultural workshop with its First Nations staff to align the practice framework with its financial counselling service delivery within a First Nations context and a financial counselling context. The working group first discussed whether *culture* in a First Nations context should sit in its own domain and if the wheel needed to be expanded to include a

seventh domain. In consultation with First Nations staff at ICAN, it was felt that culture overlaid all six domains of someone's life and therefore should be overlaid across the entire Well-being Wheel. This prompted discussions on how the Wheel could be redesigned to reflect this.

It was also identified early that staff wanted to see the practice framework reflect a First Nations visual representation that they related to, and that they could use when working with First Nations service users. An internal First Nations committee of four staff was formed to work with Binhdhi Warra artist Ayesha Woibo over a six-month period to redesign the practice framework tools (Gurrngul Art, 2024). Additionally, First Nations methodological and narrative therapy training was also provided to staff to aid service delivery within First Nations cultural contexts.

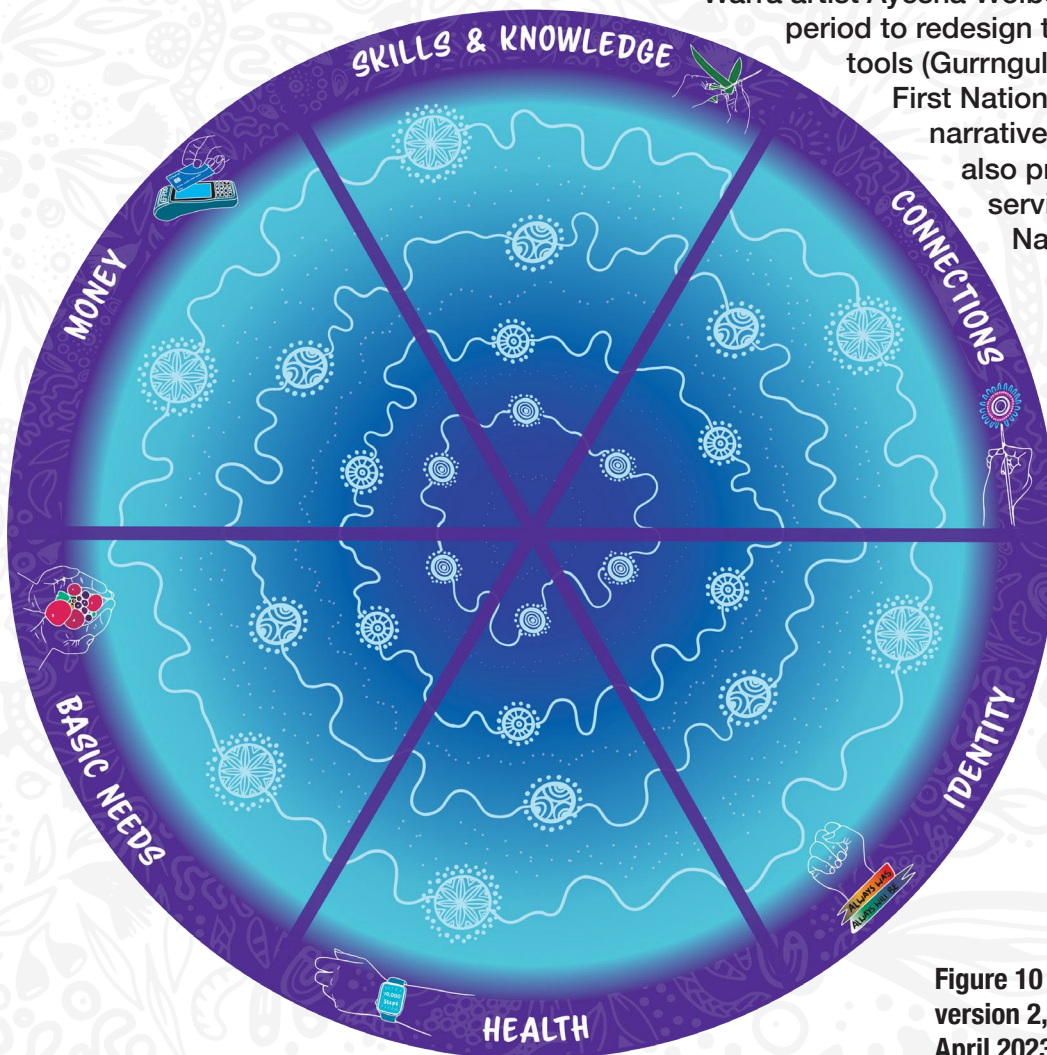


Figure 10 ICAN Well-being Wheel, version 2, designed by Ayesha Woibo, April 2023

Enabling Factors

Certain organisational conditions and external conditions were enabling factors for ICAN to be able to develop and implement a holistic practice framework into its service delivery. At the organisational level, leadership from ICAN management and the board of directors was needed to drive the development process. Funding was also needed to be able to innovate ICAN's financial counselling and capability services and the methods of delivery. Initially started as a small project to widen the scope of ICAN's financial counselling methods of practice, the management team quickly came to understand that the process of embedding the holistic practice required a parallel process of organisational change to be able to embed the ethos of the practice.

Two important conditions aided the development process. Financial Counselling Victoria (2020) had released a report on financial counsellor stress and work overload that highlighted the high frequency of burn out experienced by financial counsellors in the sector. This prompted ICAN to conduct a survey with the financial counselling staff about their well-being needs. It further used a human-centred design approach to understand how the organisation could support their well-being more broadly. As it happened, the process occurred during the COVID-19 period, where there was a period of light client load on the organisation and allowed the whole of the organisation time to develop the holistic practice framework and associated policies, procedures and initiatives that supported staff well-being more broadly (Clayton, 2020). To aid the process, ICAN management:

1. Reviewed concepts developed by Allen (2018), to redesign the corporate structure by flipping it from a hierarchal corporate structure to an ecological Human Resource framework represented by a tree with

organisational photosynthesis derived from three components: the roots representing the Board of Directors, the trunk representing management and the crown of the tree representing services staff.

2. Embedded the well-being framework into its HR practices, to promote employee well-being. It dispensed with annual staff performance reviews, and instead used the Well-being Wheel as part of early staff check-ins during this period, to see how the organisation could support its staff on a more regular basis. Human resource well-being process enhancements were also made to existing policies and procedures, implemented with a well-being communications strategy.
3. Implemented a staff well-being program that brought together staff for exercise and group activities.

Thus, elements of the well-being framework were implemented into the organisation's human resource practices and through the organisational business units.

Results 2 – Building the holistic practice framework

The Practice Framework

In recognition of the fact that we all need money to put a roof over our heads, maintain our connections to those we love, gain skills, and maintain a healthy lifestyle, we aim to not only relieve financial pressure, but to support positive change across all aspects of people's lives (ICAN, 2021b).

ICAN's adaptation of the Sustainable Livelihoods Framework provides a framework for creating intentional conversations and greater financial and well-being outcomes with service users across six domains of the Well-being Wheel, beyond only financial ones. In a reflective practitioner model, the SLF was the theoretical basis for commencing development of the practice, but the co-design process with financial counsellors (termed 'FCs' in the Results sections) created a holistic practice that went beyond only embedding SLF elements into existing practice. The technical understanding of financial counselling processes, the knowledge and expertise of working with First Nations peoples in cultural contexts and the methods FCs all bring to their practice are the foundations for building the practice framework.

Additionally, the practice framework also functions as a measurement tool, where the data are captured in the ActionStep database. The framework allows for pre- and post- data to be gathered, by having the service user identify a starting point for where they feel they sit on the *surviving to thriving* continuum in each of the six domains on the Well-being Wheel, checking in with the service user in intervals during the financial counselling service provision and then measuring the distance travelled along the continuum at service closure. The work is intensive and FCs must identify service users who both fit the use of the holistic model of practice and will benefit by the work.

The practice framework starts with the broader understanding of the experiences of people's lives in the contexts in which they live them, what assets, strengths or resources people already possess, how they create livelihood strategies when they combine or develop their assets to make decisions about their lives (May et al., 2009; Sustainable Livelihoods Canada, 2021). It comprises the combined experience of thirteen financial counsellors who tested and refined elements in their practice of the SLF, the GROW mental contrasting tool and the tools created by the working group. As financial counsellors all have their own methods of working with clients, each FC utilised the tools in numerous ways and approaches. The purpose of doing so was to allow financial counsellors the freedom to trial, test and refine how they used the tools, provide feedback mechanisms and develop shared learning in the community of practice. While the tools were used in numerous ways by different financial counsellors, the overall effect was to assist the service user to identify the assets, strengths, or resources they already possessed and be able to utilise these to build assets or strengths in other areas of their lives, identified through the Well-being Wheel. To the extent that the service was able to assist them, these intentional conversations around the Well-being Wheel and the continuum allowed service users to interact with broader aspects of their lives in addition to the financial aspects, producing richer conversations and at times, broadening the casework and related outcomes in surprising ways.

ICAN FCs started their work with service users by first introducing the holistic nature of the work. The financial counsellors used the Well-being Wheel to hold discussions with the client about what tangible and intangible assets, strengths, or resources they already possess and structure their work around the client's needs across the six domains of the wheel. This included introducing the Well-being Wheel as an integral tool to hold

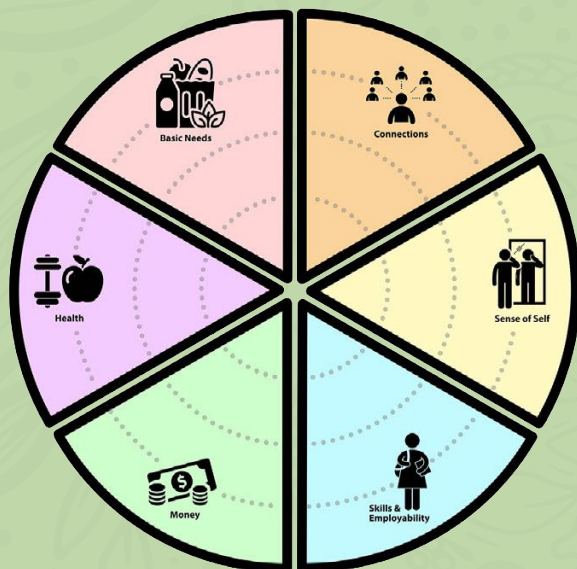


Figure 11 ICAN Well-being Wheel, based on Sustainable Livelihoods Canada model, version 1, created October 2020

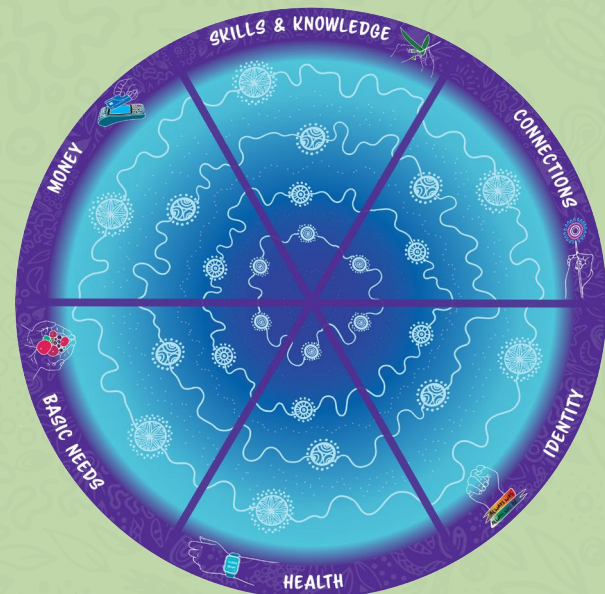


Figure 10 ICAN Well-being Wheel, version 2, designed by Ayesha Woibo, April 2023

discussions with clients that were broader than asking questions about financial issues alone. At this stage, the wheel was used by some FCs to conduct an initial assessment with the client of their current situation, which may happen at the intake stage or during the first appointment:

“We’re doing it in terms of the assessments. I’m thinking about the assessment type of questions that I’m asking at that point, they’re far broader: ‘So what would that mean for you if we were able to get rid of that car loan?’ And then asking that on a number of occasions until we get to a point where it’s no longer about the money”
– FCC-007, June 8, 2022.

One financial counsellor used an analogy of a spider web to introduce holistic concepts and broader discussions with their client around the six domains of the Well-being Wheel:

“One that I use sometimes is the spider’s web... Somebody would be talking in particular about something causing them stress and I would try and relate that to a spider’s web that – if you’ve got all this tension and stress in this one point, and you think that’s where the problem is, how is that tension point affecting all the other areas, and sort of visualising the wheel as all those other areas, and the strings of the web get tighter, when there’s a pressure point there” – FCC-06, May 25, 2022.

This analogy allowed the financial counsellor to introduce the Well-being Wheel as a framework for asking supporting questions beyond the presenting financial issues. They then linked the presenting financial issues with other areas of the service user’s life, demonstrating that tension in one area influences the whole. For example, the FC asked the service user to think through how being behind on their car loan payments

was affecting the other areas of their life, with questions such as:

“How is that impacting on your basic needs? Have you had to pay the car over the rent? Is this situation having a flow on effect to your family relationships?” – FCC-06, May 25, 2022.

One financial counsellor stressed the importance of developing the service user's trust for participating in the broader holistic work by being able to sort out an immediate need for the service user. The FC explained that where they commenced using the Well-being Wheel to have broader conversations about what was going on for the person, there may have been a need to sort out the presenting financial issue before they had the head space to engage in the broader well-being conversation. Being able to achieve a small win for the service user demonstrated support, active interest and often enabled greater ongoing engagement in the well-being work.

One FC's approach was to link the GROW goals early in the financial counselling process. One of the tools provided by the working group (a subsequent development after the original tools were created) was the ICAN Thrive self-reflection checklist that outlined six questions across the six domains of the Well-being Wheel, which sought to help clarify their current position along the surviving to thriving continuum in each of the six domains. The checklist was completed at the onset of the financial counselling service provision, along with the service user's GROW goal. This created the opportunities for both financial counsellor and service user to understand what financial and greater well-being outcomes they may be working toward and focused the work accordingly. It also helped them to be able to regroup with the service user at the end of their work together to find out how closely the outcome(s) of the work aligned with the original goals, and what, if any, unintended consequences presented.

Building assets in identified areas of the Well-being Wheel, started with holding conversations with service users to consider their broader aspirations, strengths, challenges, and needs, with deeper conversations being had about the interconnectedness of the various aspects of their lives. Questions were often framed as:

‘What impact would our work together have on their lives beyond just the financial relief? What existing strengths do our clients have to draw upon?’ Is there other work [in building assets or strengths in each of the wheel domains] that would need to happen simultaneously?’ – FCC-07, June 8, 2022.

This stage was important because it allowed the financial counsellor to integrate a strengths-based approach to their work with a service user. It reinforced to the service user that they already have or possess useful assets and that they use a combination of these, every time they make a

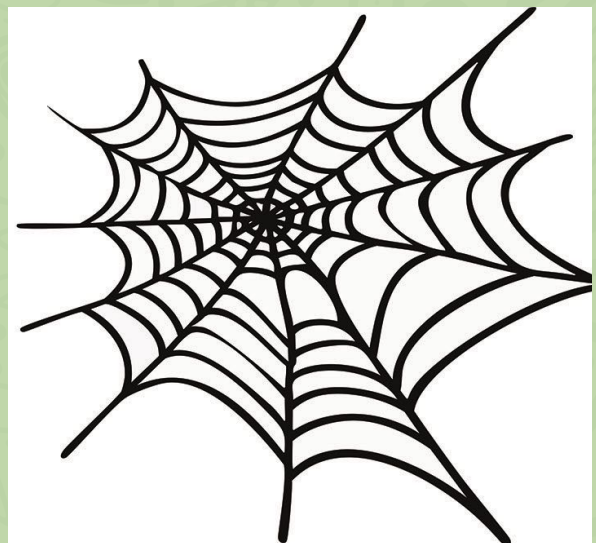


Figure 12 Spider web analogy used by financial counsellor to introduce holistic concepts to client – Aaron Davis, 2024

decision. By getting service users to reflect on what they have, conversations were able to move to how the person could draw upon these to address an area of their life they wanted to make change in.

Two financial counsellors said they commenced their work with the client by moving systematically across the Well-being Wheel to address both financial and greater well-being issues that the client expressed a desire to work on. For example, one FC worked with a bereaved client who had to immediately cease full-time employment when they needed to care for their children including a newborn. While the financial counsellor addressed the insurance component of the superannuation belonging to the deceased partner, they also worked across the Wheel with the client to find out what kind of support they needed to not only cope with their current situation, but also how the FC could assist the person to move to a 'stabilised' and then 'building' stages of the continuum. Due to their qualified experience, the FC was also able to provide support to the client through grief stages.

In the area of *connections*, the FC worked with the client to maintain their *identity* amidst a great deal of change in their circumstances. The FC and client spent time talking about the importance of making regular time for themselves and friends while balancing their new caring role. The FC coached the client on how to have conversations with their employer, when they felt ready to think about returning to work in a staged approach. The FC discussed with the client how they wanted to manage the insurance payout, discussed how they wanted to approach cultural obligations to family members and put a list together of referrals for connecting the client to several financial planning options. While the FC and the client were working on the other domains of the Well-being Wheel more broadly, as opportunities presented, it was the *money* domain that threaded the work together. The FC

noted that there were periods during the work together where the client moved between the different continuum stages, dependent on how their finances were going, but that as the client began to build their strengths across the different Wheel domains, their confidence increased to then be able to tackle some of the issues that previously the FC had heavily supported, on their own.

One FC reported that as they worked on addressing their client's debts, they were able to conduct well-being check ins with them when they next met and were provided updates on the progress of the financial counselling work. The FC noted that when clients present, their matters are 'never just about the money' and that this framework provided structure to be able to ask a person what it would mean for them if the financial counselling case work was successful. They noted the following helpful questions that could be asked:

'What would it mean for you if we were able to get rid of this debt?' and 'what would you be able to do if you didn't have this financial issue anymore?' (FCC-07, June 8 and July, 2022)

They felt that the Wheel provided a visual tool for the client to be able to imagine and articulate those broader well-being goals across the different domains of their life.

The FCs described the Well-being Wheel domains where a service user entered the service, and which domains they built upon when they exited the service. One FC noted that a service user might enter the service in the *money* domain but have various exit points where through the financial counselling process, they may have built their assets, strengths or resources in other areas such as their *basic needs*, their *connections* and their *identity*.

Building assets around the Well-being Wheel with Aunty Betty Cashmere

One financial counsellor observed how effective it was to use the Well-being Wheel with a service user who had been experiencing a feeling of isolation after undergoing a great deal of grief. The FC noted that prior to working with this service user, they had not attempted to use the Well-being Wheel in practice. The financial counsellor remarked how using the Well-being Wheel became a visual aid he integrated into his practice:

“It was after using the Well-being Wheel [that] this became a visual tool, and that’s where I actually think it really stands out for a lot of clients that we have. Visual tools are always really useful. And I just find that something like this, you can actually look at it, and link them together and have something tactile. I really like that about it as well: you’ve got this tactile thing sitting in front of you, where you can actually point to stuff, demonstrate it, draw on it, which helps to bring to life, the financial counselling experience. I know it’s more used to be like an assessment tool, but as a practical financial counselling tool, it’s extremely useful and beneficial” – FCC-05, May 20, 2022.

Aunty Betty Cashmere was referred to ICAN for a potential council rates issue. The FC was able to quickly sort the immediate issue with the council but when they saw there was other presenting financial and well-being issues that they might be able to support, they felt the Well-being Wheel would be a useful process of assisting Betty to move out of a surviving stage. The FC noted that they had originally been focused on directing the client towards making payment arrangements. By working systematically through the Well-being Wheel with Aunty Betty, the FC reflected that she had often expressed an interest in reconnecting with her art. The FC commented that they had



Figure 13 Aunty Betty Cashmere receives a donation of art supplies from GIVIT

a moment of reflexivity, of listening to what she was saying and reflecting on what they could do to support her. This reflexive moment prompted the FC to lodge a donation request with the GIVIT website to obtain art supplies. In early May 2022, the donation request was fulfilled on the GIVIT (2022) website. The FC travelled two hours to bring the art supplies to Aunty Betty and even picked up a few extra paint brushes for her along the way. Aunty Betty reported that she had joined a local artist group, increasing the opportunities to reconnect with her community and her art, where she has since commenced selling her art at the local markets.



Figure 14 Aunty Betty Cashmere's artwork showcased on the GIVIT (2022) Facebook page

The FC commented:

“I think initially from that first step – moving from struggling through to stabilising – those two actions are really key. Because once you’ve gotten to that point, then you can start to move on and continue to reflect on their actions and their behaviours moving forward.

“From that initial work that you do with a client, which might seem really sort of transactional, from that – it opens the door for further things and further reflection, which I think is really relevant as far as continuing to work with clients to clear the path and then they can move freely.

“And by clearing that path – it gives them a bit more hope, it reflects on what they’ve already done and allows them a bit more headspace to refocus their energy on things which are going to be more beneficial to them in the long run and could be more sustainable” – FCC-05, May 20, 2022.

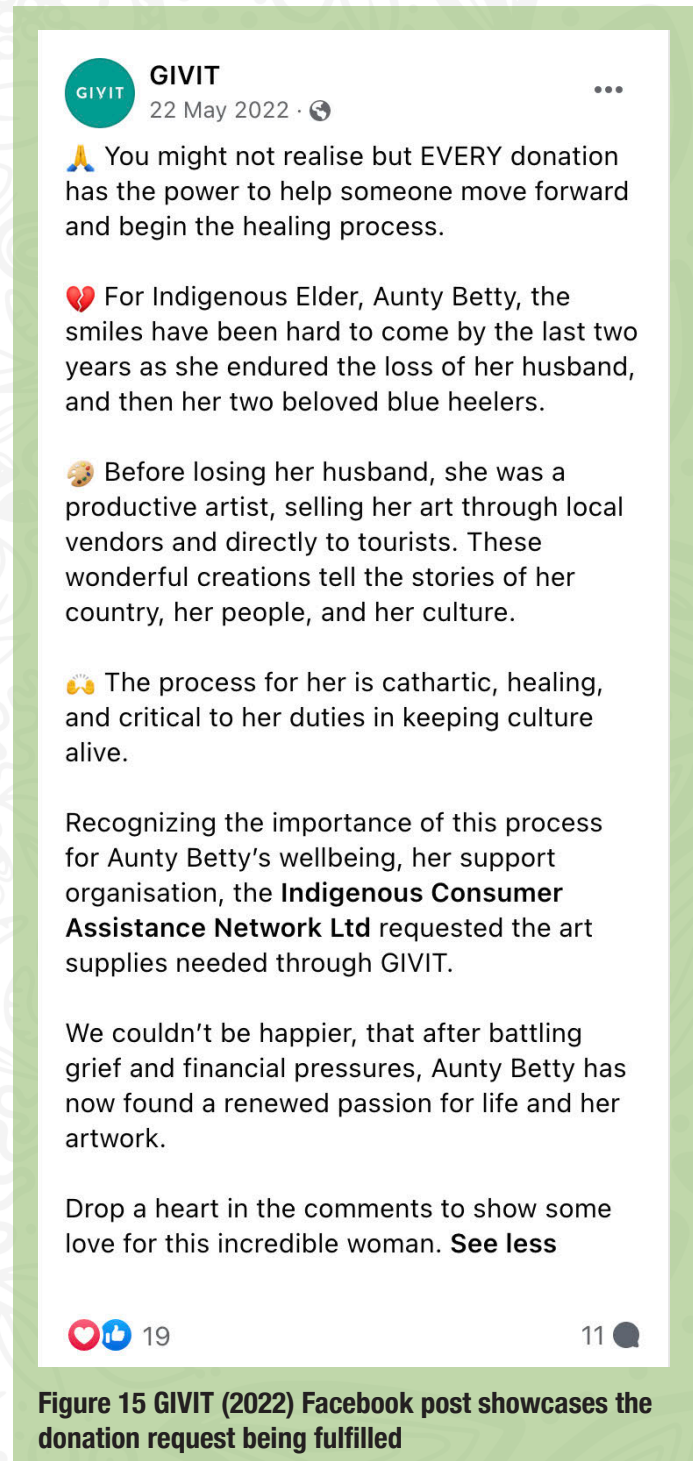


Figure 15 GIVIT (2022) Facebook post showcases the donation request being fulfilled

Database

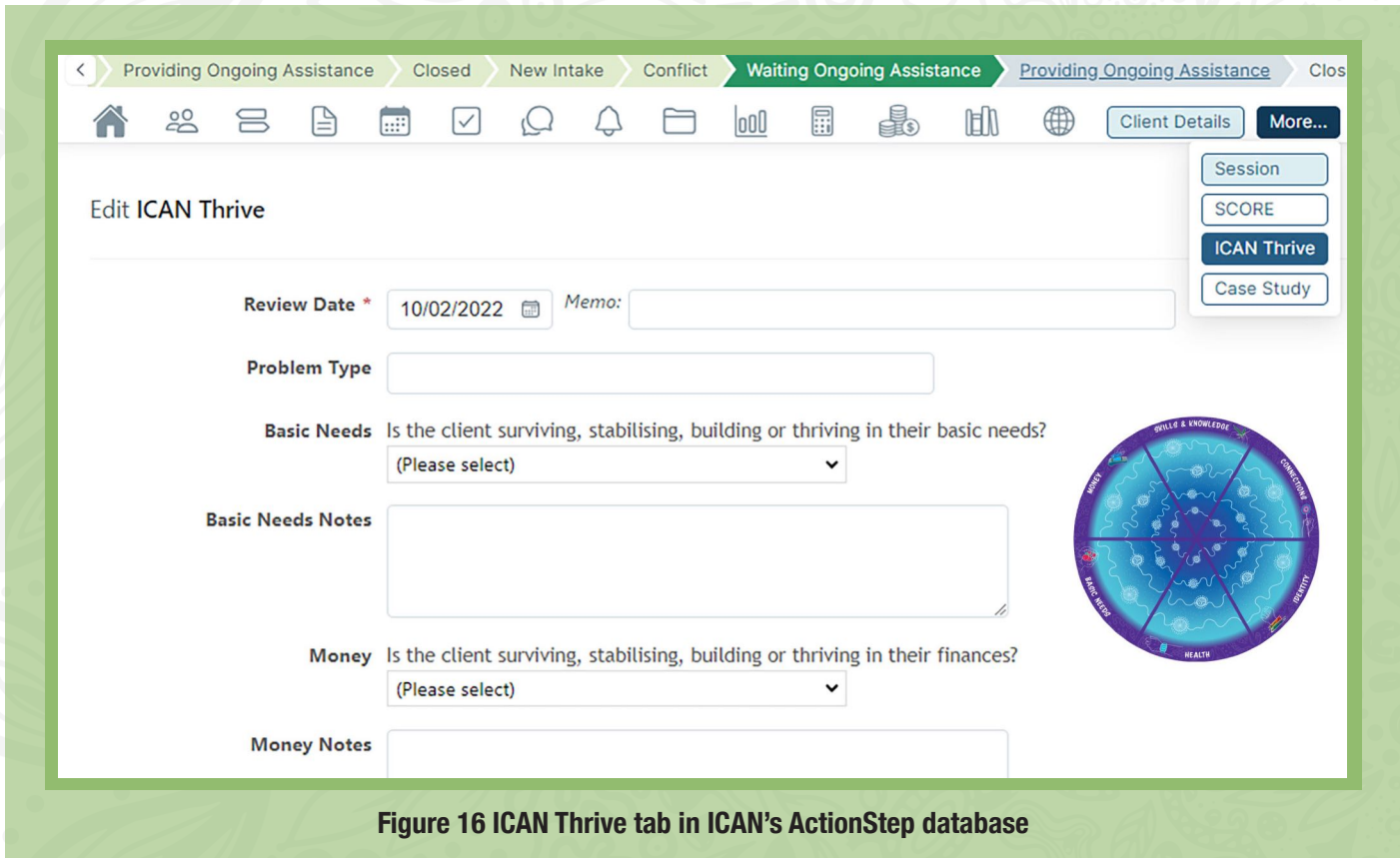


Figure 16 ICAN Thrive tab in ICAN's ActionStep database

These conversations were recorded in the ICAN Thrive tab in the ActionStep database using a pre- and post- tab to be filled out at the start of the work with a service user and upon exit of the service. The tab allows for the FC and client to discuss together where the person is sitting along the *surviving to thriving* continuum in each of the six domains of the Wheel. Equally, the FC also may have the client fill this out on the Wheel notepad as a self-reflective activity. Each domain of the Wheel has a 4-stage *surviving to thriving* drop-down menu that allows the financial counsellor and client to capture the stage the client presented at. There is a field for the FC to record if these assessments were done by the FC alone, client alone as a self-reflective activity or if the FC and client did the assessment together.

In addition to capturing baseline and exit well-being data, the ICAN Thrive tab also captures the problem type, GROW goal: 'What do I want?' that is created in the financial counselling session along with data fields for: Result: what would it would mean for the client if their goals were achieved, the result of the work together and the outcomes including financial benefit, achieved. The case study tab in the ActionStep database allows for qualitative data to be inputted regarding: 'outcomes achieved against Well-being Wheel' and outcome type including 'Progress along the Well-being Wheel'. When the two tabs were filled out, a comprehensive story about the service user's greater well-being outcomes was able to be gleaned, and understanding of the movement a service user made along the Well-being Wheel was easily identified.

Results 3 - Implementing the holistic financial counselling practice framework & its outcomes

Table 2 describes the elements and tools of the holistic SLF practice that ten financial counsellors (FCs) across the Cairns and Townsville locations used when working with service users. Two FCs (FCC-02 and FCC-03) were a part of the early implementation process but had ceased employment early on, and so only partial data was gathered on the elements they used in their financial counselling practice.

Six out of ten FCs used the Well-being Wheel at the start of the financial counselling process, where four out of ten FCs chose to use the Wheel at the end of the financial counselling process as reflective practice with a service user. Seven out of ten FCs said they used the Well-being Wheel to hold broader well-being conversations with service users across the six domains: *basic needs, connections, identity, skills, knowledge & employability, money and health*, in order to guide the financial counselling process.

Seven out of ten FCs used the Well-being Wheel as a visual tool during the financial counselling process. How the Wheel was used varied across the seven FCs. Four FCs reported using the notepad with the Wheel on it, as a writing aid when conducting the initial assessment with a service user and holding the well-being asset-building conversations, where the FC wrote the responses down onto the notepad during sessions with their client. One FC (June 8, 2022) reported that their client asked for copies of the notepad Wheel and notes, to provide as an aid to their other support services, including a psychologist. Three FCs reported that they used the Well-being Wheel wall visual (located in each ICAN office) when working with a service user. Of the three, one FC reported that they and their client interacted with the wall visual by marking self-assessed pre- and post-service measurements relating to the *surviving to thriving* continuum directly into the Wheel during their

FINANCIAL COUNSELLOR	WELL-BEING WHEEL USED AT INTRODUCTION OF FINANCIAL COUNSELLING PROCESS	WELL-BEING CONVERSATIONS ACROSS THE SIX DOMAINS GUIDE THE FINANCIAL COUNSELLING PROCESS	WELL-BEING WHEEL USED AS AN INTERACTIVE VISUAL TOOL IN THE FINANCIAL COUNSELLING PROCESS	G.R.O.W. GOALS & OUTCOME MEASURES IDENTIFIED DURING THE FINANCIAL COUNSELLING PROCESS	WELL-BEING WHEEL USED AS REFLECTIVE PRACTICE WITH CLIENT	SURVIVING TO THRIVING CONTINUUM USED AS PART OF THE FINANCIAL COUNSELLING PROCESS
FCC-01	✓	✓	✓	✓	X	✓
FCC-02	X	X	X	X	✓	✓
FCC-03	X	X	X	X	X	✓
FCC-04	✓	✓	✓	X	✓	✓
FCC-05	X	✓	✓	✓	✓	✓
FCC-06	✓	✓	X	X	X	✓
FCC-07	✓	✓	✓	✓	X	✓
FCT-01	X	X	✓	X	✓	✓
FCT-02	✓	✓	✓	✓	X	✓
FCT-03	✓	✓	✓	X	X	✓

Table 2 – Outcomes Table 1: Elements of the holistic framework used by ICAN financial counsellors

From Surviving to Thriving

final session, where the wheel wall visual also served as reflective practice to ask the service user if the FC had assisted them across the wheel domains and if the FC could provide any further assistance in any other area of the six domains (FCT-04, April 13, 2021). Four out of ten FCs reported that they used the GROW goal in their financial counselling casework as part of the case planning process, which then enabled them to compare the actual outcomes of the casework with the goals identified by the service users at the onset.

All ten FCs reported using the language of the *surviving to thriving* continuum or the actual continuum in their practice, and also used the continuum to describe the distance travelled by the service user during the provision of service. This language of describing stages of service provision by financial counsellors had a quick adoption in the community of practice (CoP) and shared understanding by the FCs of what it meant for a service user to move between the stages of the continuum formed quickly among the community of practice.

The implementation of the practice framework was an iterative process. Having been implemented in various ways since November 2020, the community of practice highlighted significant challenges, pain points as well as wins in how the holistic framework was being received by its service users. For example, it became clear that the practice framework did not suit all client situations, which provided some hesitation about when it was suitable to use with a client. For example, some of the FCs noted that the practice framework was difficult to use when working in a more transactional setting where someone may have only wanted their presenting issue to be addressed without a deeper delve into broader well-being conversations. Financial counsellors discussed how they ascertained when a client felt they wanted to engage in the broader well-being process and when they didn't, and decided

collectively that the practice framework would be used when a service user indicated interest in taking a holistic look at their situation and that they would not use the practice framework when it was clear that a service user only wanted or needed immediate issue to be addressed.

The financial counsellors highlighted that at times they felt that they needed more training in how to have broader conversations with their clients around areas of their lives that were outside of just financial issues. Financial counsellors noted that if they asked deeper questions, they felt the need to be prepared for how to manage responses from clients. They mentioned that at times they felt limited in being able to wholly support a client through the well-being process on their own if the clients' needs were outside of the scope of their own ability to respond or outside of the scope of the service more broadly. To meet some of the challenges mentioned, the staff did relationship mapping across the six domains and across the four stages of the surviving to thriving continuum, to identify a broad range of referral points that could meet the needs of service users.

Additionally, the organisation responded by providing ongoing training in the areas of trauma-informed practice, unconscious bias, cultural competency training as well as Narrative Therapy Level 1 intensive training by the Dulwich Centre, to assist financial counsellors to build their skill sets in conducting and managing well-being conversations.

One Manager reported that one of ways that the practice differed from ICAN's previous financial counselling practice, was that using the Well-being Wheel offered a visual tool for service users to help them to create structure for organising the things going on in their lives. The Well-being Wheel gave them a tool to be able to break down the different components of their lives that they wanted to work on. One financial counsellor

commented that the Well-being Wheel as a tool:

“identifies not only the money, because this is where people are expecting to have a conversation with us, but by having this and asking some questions in relation to it however big or small, again it gives clients permission to go there” – FCC-07, June 8, 2022.

There was consensus among the financial counsellors that the Well-being Wheel was helpful to their practice in being able to address larger well-being issues but there was also concern that not all circumstances were appropriate for its physical use in the financial counselling session. It was felt that version #1 of the Wheel with its pastel colours was not going to always be appropriate as an interactive tool when working with men. Equally, there was discussion that even the jargon associated with the term ‘well-being’ wasn’t always going to be accepted or land with some clients. Some financial counsellors who worked in settings such as prison or remote communities varied how they used the wheel, with one FC using it mentally to systematically ask their client questions about the different areas of their lives, their strengths and to identify areas they’d like to work on, without having a Wheel visual in front of them. Another FC noted above, chose not to introduce the Wheel at the onset or even during the financial counselling process but had great success in using it as a client self-reported reflective pre- and post- tool that they could interact with via the display poster on the wall. Several FCs stated that the new Well-being Wheel artwork greatly aided their financial counselling process.

The financial counsellors adopted the language of the four-stage surviving to thriving continuum early in the embedding process. The focus groups served as an embedding process where financial counsellors were able to unpack the work they do in each stage of the continuum and continued to identify both the presenting needs

of the service user and the work they delivered, through the language of *surviving*, *stabilising*, *building* and *thriving* stages. The community of practice continued to discuss how FCs have introduced each component of the Wheel in their conversations. Financial counsellors and financial capability workers noted that they like the language of *surviving to thriving* and felt that this language is easily understood by service users. In the community of practice, one FC recently described their client’s situation through continuum elements:

“[They were] in the survival state, [they] could not see the forest for the trees. It took a bit but [they were] able to get to stabilising. Helped [me] realise you really need to take time with people to get them to stabilised and you can’t just jump them to building.”

The FC remarked that using the terms about those stages was helpful when working with clients, where there were some instances where it made more sense to help the client to take small, practical steps by breaking down their current situation and their future situations by using the four-stages of the continuum. It was thought that in some instances this soft openings approach was more helpful rather than doing case planning, which could overwhelm some clients.

Outcomes Table 2

During the period 1 January 2021 to 31 December 2022, ICAN provided financial counselling and capability services to 1,660 people. There were 175 data records where there was both an ICAN Thrive tab and a case study filled out for service users who had interacted with the practice framework. As detailed in Appendix A, the key outcomes as reported by clients and financial counsellors were:

1) Reported outcome type

The outcome types found across the ICAN Thrive and case study tabs were reported as both financial counselling and greater well-being outcomes. The financial and related outcomes were reported as: debt reduction or waiver, retained asset, refund, clarification of financial position, payment or refund to client including compensation obtained.

The case study tab captured the outcome type: 'Progress along Well-being Wheel' was reported sixteen (n=16) times.

2) Changes in financial behaviour or other identified behaviour:

Fourteen (n=14) people reported a change in financial behaviour, where they experienced increased abilities to manage their finances, increased income, ability to maintain payments & hardship payment arrangements, ability to budget, save money, ceased reliance on payday loans & other harmful financial products, reported an ability to meet essential expenses and ability to plan for the future. One (n=1) person was supported by the financial counsellor to meet with a financial planner, establish term deposits for his children and make a financial plan for the future, following receipt of a \$380,000 insurance pay-out organised and obtained by the financial counsellor. Seven (n=7) people reported an improvement in their disposable income and four (n=4) people reported that they felt in control of their finances as a result of the financial counselling process.

Four (n=4) people reported feeling a reduction in stress as a direct result of the financial counselling assistance they received, and two (n=2) people reported a feeling of closure where they expressed that they felt they could now move on with their lives.

3) Demonstrated empowerment as a result of the (holistic) financial counselling process:

Fourteen (n=14) people reported moving into part- or full-time employment, were able to maintain their employment or commenced advancing career opportunities as a direct result of the financial counselling process or where the financial counsellor provided direct support. Five (n=5) people felt supported by the financial counsellor to change their tenancy situation & move into better circumstances. One person reported that it was the FC's assistance in getting their debt waived that enabled them to look for private accommodation.

Ten (n=10) people reported an increase in confidence, a strength or another area related to an increased *sense of self or identity* as a direct result of the financial counselling process. Twelve (n=12) people reported that they were empowered to take action for themselves and demonstrated taking action for themselves during the financial counselling process. One (n=1) family reported that the whole family was empowered through the financial counselling process, when receiving assistance to help care for a terminally ill family member. Two (n=2) people reported experiencing increased social connections or community participation as a direct result of support provided by a financial counsellor and one (n=1) reported an increase in happiness and ability to laugh after the financial counsellor assisted them to receive a refund and closure to the matter after car payment arrears had previously rendered them temporarily homeless.

Well-being data reporting

The wellbeing data capture was harder to ascertain because the data entry requires a pre- and post- tab to be filled out under the ICAN Thrive tab of the ActionStep database. There was demonstrated evidence that the financial counsellors are using the ICAN Thrive tab for

	Assessed by:	Basic Needs	Money	Health	Skills, Knowledge & Employability	Connections	Identity (Sense of Self)
11 Feb 2022	Financial Counsellor and Client	Stabilising	Stabilising	Stabilising	Stabilising	Thriving	Building
07 Jun 2021	Financial Counsellor and Client	Surviving	Surviving	Surviving	Stabilising	Stabilising	Stabilising

Table 3 Pre- & post client surviving to thriving measures across six domains of the Well-being Wheel

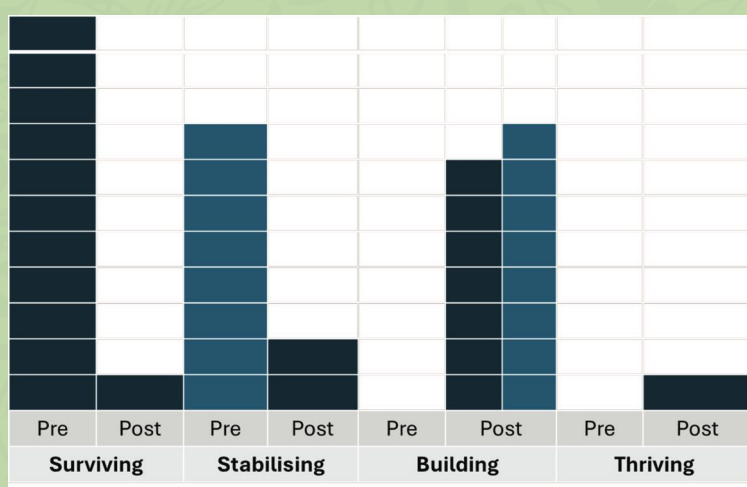


Table 3 shows one client’s movement from pre to post survey assessed by the FC and the client, showing clear improvements across 5 of the 6 domains.

Figure 17 Movement along the continuum, from surviving (n=11) and stabilising (n=8) starting points

capturing early conversations with clients around the six domains of the Wellbeing Wheel and GROW goals are being identified early in the financial counselling process. However, not all pre- and post- tabs were filled out. Both tabs were filled out for nineteen (n=19) service users, where twenty (n=20) had either one pre- or post-tab filled out. Sixteen of the documented service users in Outcomes Table 2 were derived from written case studies, where no pre- and post-measure using the surviving to thriving continuum was listed.

Pre- & post- tabs to document the client wellbeing journey were moderately filled out. Sixteen (n=16) clients had a ‘Progress along Well-being Wheel’ field filled out and forty-two (n=42)

clients experienced ‘Improved Well-being’ across the six domains.

Of the forty-two (n=42) clients recorded as experiencing improved well-being, twenty (n=20) service users reported improvement in their ‘sense of self’ (later renamed ‘identity’) in areas such as increased confidence, increased pride, increased self-worth and connecting or re-connecting with culture. Fifteen (n=15) reported an improvement in the *basic needs* category, and thirteen (n=13) were listed as having an improvement in the *health* category, where reduced stress and improvements in mental health were listed. Twenty-six (n=26) reported improvement in the *money* domain and this was often reported in relation to other improvement in

From Surviving to Thriving

SURVIVING	STABILISING	BUILDING (Taking Action)	THRIVING
<i>"I'm barely keeping my head above water"</i>	<i>"I'll be ok as long as noting unexpected pops up"</i>	<i>"I'm on a mission"</i>	<i>"I'm living my best life!"</i>
Counselling 101: we can listen			
FC takes more control of the initial process (<i>when client first presents in a crisis stage</i>), determining best course of action with client, taking the action needed to clear the path			
Responding to what the client is presenting with while not losing sight of the big picture			
Constantly reassessing peoples' capacity because it is not static			
Home visits and/or working according to the clients' situation			
Advocate around the debts			
We can ground them			
We can give them hope that we can eliminate...			
By getting their timeline, we are giving them their timeline			
We can say: "You have been living with this for a really long time and I just need you to go back to the beginning so I can catch up and understand what is happening."			
Sifting/asking questions			
We can take control of the ship and thereby de-escalate			
Explain what we do and the process we are going to undertake – helps relax them			
Building trust to allow them to open up more down the track			
Can try and fill the gaps			
Help them overcome the shame			
Create a safe space for them to tell their story without feeling judged			
Reassurance that they have control over the process			
Allow people to talk and have a voice where they haven't normally had one			
Give them a bird's eye view (big picture)			
We can stay strong for them			
We can bring humor			
We can hold them where they're at. Sit with them where they are. Allow them to maintain their control			
Validate needs and wants			
Show respect for the person in front of them			
Chipping away at debts			
Responding to what the client is presenting while not losing sight of the big picture			
Normalising what is happening for them.			

Table 4 Focus Group 1 produce 28 results of financial counselling work in the 'Surviving' stage

other domains of the Well-being Wheel, such as *sense of self*, *health* and *basic needs*. Only once was improvement in the *money* domain listed as an outcome on its own. Fourteen (n=14) service users were reported as having an improvement in the *connections* domain where recorded outcomes for increased social connection were listed as joining community groups or programs and reconnecting with culture and/or family.

Nineteen (n=19 clients) had both a pre- and a post- tab completed for ascertaining their movement in the areas of *surviving*, *stabilising*, *building* and *thriving* along the *surviving* to *thriving* continuum. The pre- and -post tabs indicated the entry and exit points in each stage of the continuum across each of the six domains of the Well-being Wheel. An average was calculated for each overall pre- and post-measure, from the six pre- and post- fields filled out. For example, the following client had 3 pre- measures listed as *surviving* and 3 as

stabilising. Upon exit from the service, they had 4 post- measures listed as *stabilising*, 1 listed as *thriving* and 1 listed as *building*. The averaged change for the client occurred in the *surviving* to *stabilising* state across the service user's *basic needs*, *money* and *health* domains, while the most significant change may have occurred in their *connections* domain where they moved two stages from *stabilising* to *thriving*:

In examining the data capturing the average overall movement across the continuum, one (n=1) noted no movement from *surviving* to *surviving*, two (n=2) moved one stage from *surviving* to *stabilising*, eight (n=8) people moved one stage from *stabilising* to *building*, seven (n=7) people moved two stages along the continuum from *surviving* to *building* and one (n=1) person was recorded as moving three stages from *surviving* to *thriving*.

Results 4 – Financial counselling processes along the 4-stage continuum

In a co-design process across three focus groups, financial counsellors delineated the work they do in each stage of the *surviving*, *stabilising*, *building* and *thriving* continuum, where each focus group built upon the work of the last. Focus group 1 created the first twenty-eight (n=28) examples of financial counselling processes, actions or methods, that they felt occurred in the *surviving* stage of the continuum, highlighted in Table 1.4 below (and in Appendix B):

Focus Group 2 acknowledged, agreed with and expanded upon the twenty-eight practice methods created by financial counsellors in Focus Group 1, by producing:

- In a *surviving* stage, four (=4) additional practice methods for financial counselling

work they delivered,

- In a *stabilising* stage, ten (n=10) practice methods for financial counselling work they delivered when either moving a client towards – or working with a client who presents in this category.
- In a *building* stage, Six (n=6) methods they employed, and;
- In a *thriving* stage, three (n=3) methods for financial counselling work that takes place.

Focus Group 3 expanded upon five (n=5) practice methods created by the two earlier focus groups and developed these further through discussion based on the following four categories:

1. Ensuring client control over the process
2. Empowering the client

Figure 2 Key elements of the financial counselling process

Financial Counselling Process

Stabilising the client's situation

Providing knowledge & education through the FC process

Making appropriate referrals at appropriate stages

DISCUSSING THEIR FINANCIAL SITUATION

Helping the client plan for the future

Validating the client's needs & wants

Advocating for the client

Asking clients for their story

Giving the client tools

Giving a client the big picture

Explaining the FC process

PROVIDING FINANCIAL COUNSELLING IN A CONTEXT OR SETTING

Providing counselling & listening

Helping client to understand their situation

Asking questions

GOAL-SETTING

Focusing on client needs

Empowerment

Providing Hope through FC work

Offering ongoing support

Trust builds client confidence to act

ASSET-BUILDING

Giving the client a voice

Pathway: FC to client control

Developing informed decision-making

Ensuring client control over process

Helping client to use their strengths

Empowering clients to take action themselves

Taking control of the ship

Building Relationships

Grounding the client

Maintaining client dignity

Being responsive

Supporting the client

Providing regular feedback mechanisms to/with client

Putting the client at ease

BRINGING HUMOUR

Helping a client to overcome shame

Building trust

Showing respect for the client

Creating a safe space

Holding the client where they're at

3. Identifying client contemplative behaviour in stages of the financial counselling process.
4. Linking client self-awareness to taking action.

The results produced a 4-stage continuum that highlighted forty (n=40) elements of financial counselling practice that financial counsellors felt occurred in either one, two, three or all stages of the *surviving to thriving* continuum. These codes were categorised into three main elements of the financial counselling work they delivered:

1. The financial counselling process – the mechanics of financial counselling itself
2. Empowerment – work FCs felt they did to empower their clients
3. Building & maintaining relationships – foundational elements that enable the overall financial counselling and empowerment processes to occur.

The financial counsellors felt that there were elements of practice that both scaled up and scaled down throughout their provision of services as a service user moved through the 4-stages of the continuum. They felt it was a critical role of the financial counsellor to ‘take control of the ship’ (Focus Group 1 results) when a service user presented in a *surviving* or crisis stage, in order to provide immediate relief and reduce stress for the service user. They felt that their advocacy remained strong in the *surviving* and *stabilising* stages of the work and that this and related elements of the financial counselling process began to scale down as a service user became more empowered through their work together. There was a nexus identified between the *stabilising* and *building* stages of their work, where once the financial counsellor was able to stabilise a service user’s situation, they felt their work became more focused on empowerment.

The FCs spoke about elements of the FC work relating to empowerment occurring early on in the process. For example, Focus Group 3 described ‘Ensuring client empowerment over process’ as a critical element in all four stages of their work with their clients, but felt that when their client presented in a crisis state, their ability to conduct education-related activities such as building one’s financial capability, was not able to happen at the early stages, due to the state of stress, anxiety or crisis the client presented in. They felt that the empowerment work began to really develop once they were able to stabilise the client’s immediate situation. One FC related a service user comment regarding this:

“That’s my stress. I need to sort this out before I can even look at the other stuff you’re talking about” – FCC-06, May 25, 2022.

The financial counsellors felt that the elements of the work they did to specifically empower or enable a person to do things on their own, were more strongly evident in the *stabilising to thriving* stages, and that all of their work carried out in the *thriving* stage related to both the empowerment and maintaining relationships categories.

Discussion

Prior to developing the financial counselling model that embedded the Sustainable Livelihoods Framework, the organisation found that its financial counselling service excelled at supporting clients in a crisis state but wanted to understand how it could also move people into a building and ultimately thriving state. Developing the practice framework helped ICAN to understand that the organisation could deliver its holistic financial well-being service across the four-stage *surviving to thriving* continuum and subsequently arranged its services to work across each stage.

There were both successes and challenges to embedding the SLF into ICAN's financial counselling & capability services. This implementation research study set out to answer three research questions:

1. How was the Sustainable Livelihoods Framework modified for First Nations and Australian financial counselling contexts?
2. What is the process underpinning the successful implementation of a holistic financial counselling service?
3. Is there a benefit to an individual's overall wellbeing by providing financial counselling and capability services in a holistic way? If so... What kind of benefits were procured from delivering this type of holistic financial counselling service?

When ICAN commenced its adaptation of SLF elements into its financial counselling practice, the organisation immediately realised it would need to take a whole of organisation approach to the embedding process. It became clear early on that leadership from management was required to ask financial counsellors to go on a journey to expand their methods of practice to include a using a well-being framework, without having a prescribed way of using it specifically in a financial counselling context. Instead, the organisation had been provided resources from

its Canadian counterparts, which it used to commence tailoring the SLF elements to a First Nations and an Australian financial counselling context. Flexibility was needed in order to give financial counsellors the latitude to test and refine how they used the SLF elements and the created tools in practice. There were immediate issues raised by FCs about the distance they were required to travel in assisting their clients in achieving greater well-being outcomes, if the work was outside of the scope of both the service or financial counselling practice. There were further concerns raised about their ability to meet clients where they're at once they really began to unpack other the domains of the Well-being Wheel with their clients, with one FC raising the issue of not being adequately trained to work in a holistic manner. Staff also raised concern that the original language of the Well-being Wheel needed tweaking in order to speak to First Nations peoples and felt that the Wheel needed a better cultural alignment for use with First Nations clients. These concerns prompted ICAN to invest in ongoing training for the staff in areas of trauma-informed practice and how to adopt narrative therapy approaches into their practice so as to be able to introduce and manage broader well-being conversations with their clients.

Aligning the Well-being Wheel to cultural practice was harder for the organisation to do, because cultural practice and approaches vary among practitioners according to their own ways of being, knowing and doing (Grayshield et al., 2020; Grieves, 2009). In a two-day cultural workshop with First Nations staff, the group examined the intersection between personal First Nations worldviews and how the organisation worked to integrate cultural knowledges and standpoints in its service and program delivery, including how the First Nations methodological approaches of the Yarnin' Money program could inform the new practice (Brascoupé & Mulholland, 2019). There was discussion on where culture sits within the Well-being Wheel, whether it should

sit in its own domain and if the Wheel needed to be expanded to include a seventh domain. It was felt that culture overlaid all six domains of someone's life and therefore should be overlaid across the entire Well-being Wheel. This prompted discussions on how the Wheel could be redesigned to reflect this, where staff expressed that they wanted the practice framework to reflect a First Nations visual representation that they related to, and that they could use when working with First Nations service users. The organisation responded by engaging a First Nations artist over a six-month period to redesign the practice framework tools. This process involved developing a shared understanding with the artist, of the First Nations methodological practice approaches of the organisation and its staff.

The organisation found it was necessary to implement this work in tandem with ongoing input and guidance from the financial counsellors, who through their community of practice, were providing ongoing feedback mechanisms of how the developing practice framework was being received by service users, its pain points and how they were organising their work along the *surviving to thriving* continuum. ICAN's developed model of practice demonstrates the process underpinning the successful implementation of a holistic financial counselling service. The model integrates a three-pronged approach to holistic, outcomes-based financial counselling:

1. The methods of the financial counselling process,
2. Building & maintaining trusting relationships between clients and counsellors, and
3. Developing the empowerment of clients to manage their own financial affairs.

The model highlights the three key elements of holistic financial counselling, organised across the four stages of the *surviving to thriving* continuum: *surviving, stabilising, building and thriving*. Each stage of the continuum represents

movement of a service user, created through the financial counselling process.

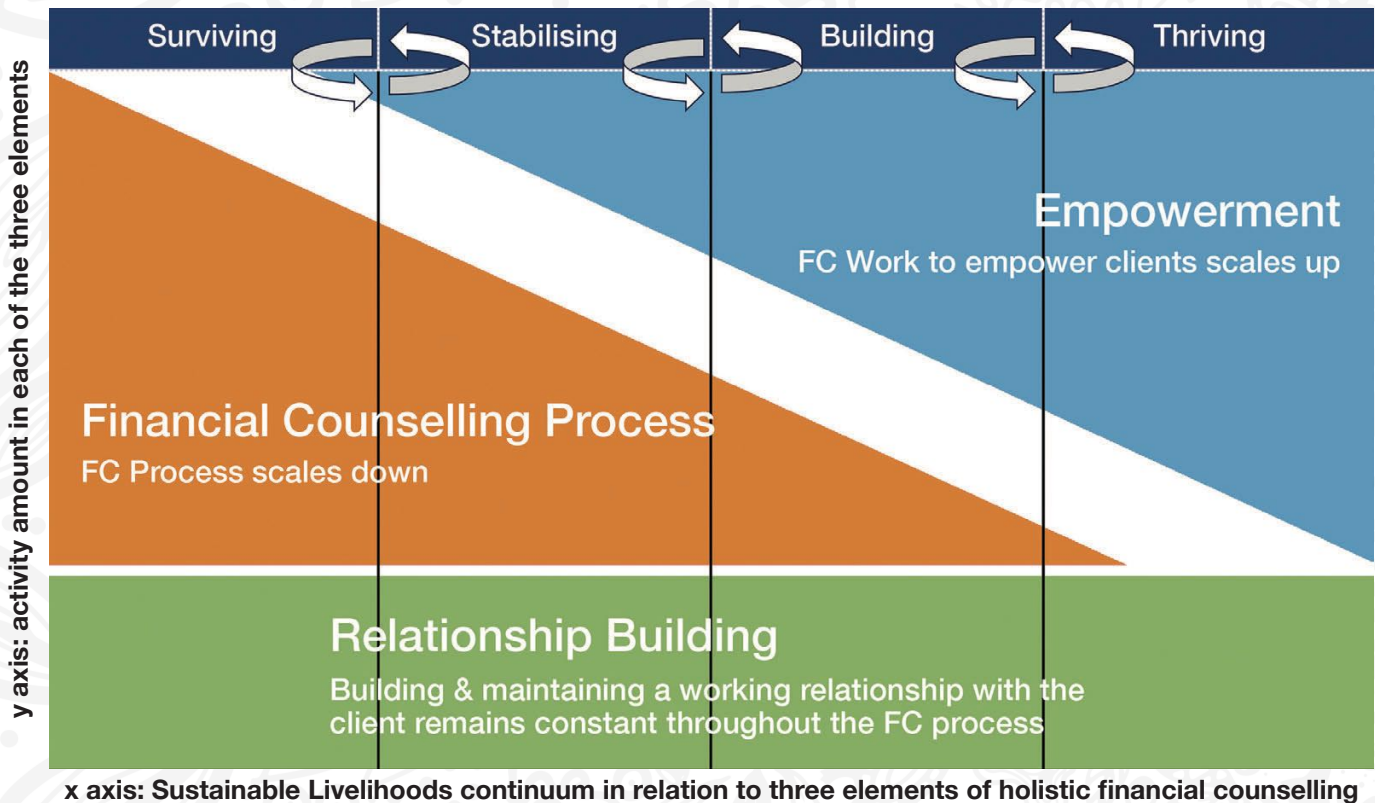
The orange, blue and green elements of the table represent separate yet equally important elements of the financial counselling process that are needed in order to work in a holistic approach and to achieve greater social outcomes with the service user.

In this graph, the x axis of the graphic above refers to the Sustainable Livelihoods continuum in relation to three elements of holistic financial counselling: the financial counselling process, building & maintaining relationships and the work financial counsellors carry out with clients to empower clients. The y axis refers to the measure of activity in each of the three elements, noting that as a financial counsellor works with a client towards a thriving state:

1. Elements of the FC process scale down
2. Elements of the Empowerment process scale up &
3. Building and maintaining working relationships with clients remains constant throughout the holistic financial counselling process.

The developed model highlights the three key elements of holistic financial counselling, organised across the four stages of the *surviving to thriving* continuum: *surviving, stabilising, building and thriving*. Each stage of the continuum represents movement of a service user, created through the financial counselling process. The orange, blue and green elements of the table represent separate yet equally important elements of the financial counselling process that are needed in order to work in a holistic approach and to achieve greater social outcomes with the service user. Depending on which stage the client is in will reflect the level of focus the financial counsellor will have on the counselling process or empowerment elements for the client.

Figure 1 Graph of the three elements of holistic financial counselling



The implementation of the SLF demonstrated that there are opportunities to expand the scope of financial counselling practice beyond the *surviving* and *stabilising* stages of the continuum. The benefits of implementing the holistic practice were that the practice framework with embedded elements of the SLF enabled greater engagement between the financial counsellor and the service user and engaged both parties in the process. When financial counsellors used the practice framework, there were increased opportunities to identify, attain and evidence greater well-being outcomes for the service user.

It was identified early that working in a holistic approach was more involved than general financial counselling case work, and it was found that delivery of the holistic practice did not suit

all financial counselling clients or presenting matters. The organisation also needed to address concerns raised for how to adequately equip financial counsellors to work in a well-being framework with clients and set parameters for how extensive they were meant to take the work.

However, financial counsellors also found benefits to using the framework, where there were greater opportunities for client-led practice. In some cases, the financial counsellors saw greater client motivation to participate in the holistic process when broader well-being discussions were embedded early in the process. This led to financial counsellors being able to gain a deeper understanding of client's broader needs and aspirations, where these discussions presented increased opportunities

for the financial counsellor to meaningfully help someone to achieve their goals. If and where the financial counsellor was able to assist (within the parameters of the financial counselling service more broadly), they were able to support their clients to attain enhanced well-being goals because of engaging in this process.

A key outcome for implementing the practice framework is that it provided a structure for understanding how well-being elements could be integrated into financial counselling methods of practice and provided a method for organising this integration. In testing this structure with service users, financial counsellors could explore greater well-being aspirations by asking questions such as *what would it mean for you?* This small question evoked a greater understanding of the connection between the financial counselling work and a service user's greater well-being aspirations and how they could be achieved. In doing so, financial counsellors were able to hold broader well-being conversations with service users.

There is demonstrated evidence that financial counsellors are using the ICAN Thrive data section of the ActionStep database for capturing early conversations with clients around the six domains of the Wellbeing Wheel. G.R.O.W. goals are identified early in the financial counselling process and are recorded in the database. When the outcomes data collection methods were used by financial counsellors, the organisation was able to understand the benefits of its service beyond only numbers of clients seen and the financial benefit or savings to a client made by the case work.

The ICAN Thrive data section allowed the financial counsellor to report pre- and post- well-being measures, the aspirations (goals) of the service user, outcomes of the financial counselling casework, client-reported improvements in the six domains of the Well-being Wheel including

for example: improved health, attaining and maintaining employment, improved social connections, and client movement along the surviving to thriving continuum. These were evidenced in Outcomes Table 2 (See Appendix A) in the areas of "Improved well-being across the six domains of the Well-being Wheel", "Changes in financial behaviour or other identified behaviour" and "Demonstrated empowerment as a result of the FC process." For the first time, the organisation was able to gain an evidence-based understanding of how its service was moving people into a better position and empowering people to do things for themselves. This data provided the organisation an opportunity to report on broader well-being outcomes for the service user, in addition to reporting on financial improvement alone.

However, there is a tension between the high demand for ICAN's financial counselling services and the expectation of financial counsellors to both work in this practice framework and to capture the data required for understanding the greater well-being outcomes. It takes time to work in a holistic framework and the work must be balanced with high client demand and potential for strain on the service. At present, it is at the discernment of the financial counsellors on whether they use the practice framework or elements of it. Additionally, the high demand for financial counselling services puts an additional strain on financial counsellors to be able to elicit and record greater well-being outcomes when there is already a strain on financial counselling services more broadly to meet demand for services.

The model could be replicated with consideration for resourcing requirements needed for enabling practice that works and reports within a well-being framework, and demand for service. A wider application of the model can aid financial counselling services to understand which elements of the practice occurs in each section

of the continuum, how financial counsellors can move people into a better position and how the work enables and empowers its service users to take control of their lives. There is scope for the practice framework to be further developed to aid financial counselling services to identify common indicators and build outcome measurement tools that can aid the sector to gain collective understanding of how financial counselling practice attains and evidences greater well-being outcomes for its service users. Consideration needs to be given to the resourcing requirements needed for enabling practice that works and reports within a well-being framework.

Significance of the study

This study highlighted how the Indigenous Consumer Assistance Network developed a practice framework to understand how three elements underpin its holistic practice:

- Elements of the FC process scale down
- Elements of the Empowerment process scale up &
- How building and maintaining working relationships with clients remains constant throughout the holistic financial counselling process.

ICAN not only developed the practice framework, but also constructed tools that embedded elements of the Sustainable Livelihoods Framework to aid financial counsellors to understand how to identify, attain and evidence greater well-being outcomes for service users.

The study highlights how the practice framework has aided ICAN to understand how its service has assisted service users to achieve outcomes in the areas of: “Improved well-being across the six domains of the Well-being Wheel”, “Changes in financial behaviour or other identified behaviour” and “Demonstrated empowerment as a result of the FC process.” For the first time, the

organisation was able to gain an evidence-based understanding of how its service was moving people into a better position and empowering people to do things for themselves.

The study provides a description of a practice framework that can have a wider application for organisations and governments seeking to understand the broader well-being outcomes of financial counselling practice.

Limitations of the study

This pilot study used participatory methods with FCs to adapt the SLF and develop the practice framework. It is limited by the scope of the research design, although multiple research methods were used in design phases of applying the SLF to financial counselling practice. The sample size of the study was small, drawing upon interviews and focus groups with eighteen financial counsellors, financial capability workers and managers in one organisation located in Far North Queensland. Therefore, it is not representative of all financial counsellors or financial counselling organisations in Australia. However, there is potential for wider application of the practice framework for financial counselling services.

Conclusion

The empowerment of people and communities can only be achieved when people have the knowledge and the tools to pursue their dreams. We want to see our community 'thrive' (ICAN 2021b).

This implementation study has examined how the Indigenous Consumer Assistance Network embedded a holistic model, the Sustainable Livelihoods Framework (SLF), into its financial counselling and capability services. The study was driven by the organisation seeking to understand: (1) the methods and processes undertaken by ICAN financial counsellors when they're working with service users at different stages of SLF's four-stage continuum of *surviving*, *stabilising*, *building* and *thriving*, and (2) the connection between the financial counselling work and the continuum from surviving to thriving, and at what stage an empowerment process developed for the service user. By implementing the practice framework over a period of three years, the organisation developed its understanding of how the holistic financial counselling process enables short-term outcomes and longer-term impacts for its service users in the areas of improved well-being across six domains of the Well-being Wheel and how the financial counselling service creates movement for service users along the 4-stage continuum. Building a method of practice that facilitates outcomes measurement takes time and requires enabling factors including organisational leadership, appropriate resourcing, a multifaceted approach and scaffolding to develop and embed practice.

The study highlighted that there are opportunities to expand the scope of financial counselling practice beyond a crisis response (that focuses on the movement from *surviving* to *stabilising* stages) to move service users into *building* (*taking action*) and *thriving* stages. A wider application of the model can aid financial counselling services to understand which elements of the practice

occurs in each section of the continuum, how financial counsellors can move people into a better position and how the work enables and empowers its service users to take control of their lives. There is scope for the practice framework to be further developed to aid financial counselling services to identify common indicators and build outcome measurement tools that can aid the sector to gain collective understanding of how financial counselling practice attains and evidence greater well-being outcomes for its service users. Consideration needs to be given to the resourcing requirements needed for enabling practice that works and reports within a well-being framework, and demand for service.

There is growing recognition that financial counselling is a complex intervention. More work needs to be done to recognise its operation at a macro level, to better embed the profession and service into the health, economic, social and political systems that it vitally intersects with. The SLF approach has highlighted the opportunities that financial counselling may have in enhancing benefits and outcomes for individuals across these systems through providing appropriate support and empowering individuals towards a thriving financial state. Consideration of how to integrate financial counselling services with these other systems in an Australian context is worth ongoing exploration, and there is an opportunity to pilot the ICAN practice framework (or a similar approach) into existing systems to work towards mutual beneficial outcomes.

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Appendix A

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**EMBEDDING THE SUSTAINABLE LIVELIHOODS APPROACH INTO FINANCIAL COUNSELLING PRACTICE
OUTCOMES TABLE 2**

PROBLEM TYPE	REPORTED OUTCOME TYPE	IMPROVED WELL-BEING ACROSS THE 6 DOMAINS (ASSET-BUILDING)	MOVEMENT ALONG THE SURVIVING TO THRIVING CONTINUUM	FINANCIAL BENEFIT/SAVINGS TO CLIENT	CHANGES IN FINANCIAL BEHAVIOUR OR OTHER IDENTIFIED BEHAVIOUR	DEMONSTRATED EMPOWERMENT AS A RESULT OF THE FC PROCESS	OTHER
22	Credit issue	Improved Well-being in: Sense of Self, Basic Needs, Connections & Money	Movement: Pre: Stabilising Post: Building (Taking Action)	\$12,640 Debt reduction (Humm) & \$3,500 compensation to client	Increased ability to access help/support	Supported by FC to move to Brisbane to take up full-time employment. Feeling confident with changes in life and heading in right direction	
27	IDR with HELP debt with training provider	Improved Well-being in: Health, Sense of Self, Skills Knowledge & Employability, Money & Basic Needs.	Movement: Pre: Surviving Post: Building			Feels relief that this final step has now been finalised for her deceased partner and can now move forward.	
28	Support to close deceased bank accounts	Improved Well-being in: Sense of Self & Basic Needs	Movement: Pre: Stabilising Post: Building	\$6,400		Planning for the future: Attended & implemented financial planning with a Financial Planner (referred by FC).	Client was supported through grief stages and other challenges.
30	Advocacy support with deceased partner financial matters	Improved Well-being in: Health (Mental health) Connections (increased support through family connections), Sense of Self (Strengths identification), Money	Movement: Pre: Surviving Post: Thriving	\$380,000 death insurance payout to client Removed car from novated lease & debt waiver of \$4,000 (allowing family to retain vehicle of high sentimental value to children)	Established: budget, savings accounts, term-deposit accounts for children. Through support received in the FC process:- received level of closure. -developed increased confidence & skills to be able to manage family as a newly widowed Father of 3 children.	Took initiative to resume employment once ready.	
31	Support with Legal Aid referral	Improved Well-being in: Sense of Self	Movement: Pre: Surviving Post:	Obtained new (used) vehicle obtained	Ceased reliance on fringe lenders. Client reported how good it felt to be more in control of his finances	Increased knowledge Increased ability to access help/support	
34	Mortgage arrears, risk of foreclosure due to DFV	Improved Well-being in: Health (Mental Health), Sense of Self, Money (improved income), Basic Needs (increased access)	Movement: Pre: Stabilising Post: Building	Able to save client's home.	Client able to maintain hardship arrangement payments & moved out of arrears. Budget is now affordable, all other debts addressed, no longer has outstanding bills.	FC provided employment information & support resulting in a full-time secure employment position & increased disposable income.	Engaged with DFV services. Feels holistically in a better place after engaging with ICAN.

Table 5 Outcomes Table 2: Embedding the Sustainable Livelihoods approach into Financial counselling practice

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61	Advocacy support with creditors	Debt Waived	Improved Well-being in: Basic Needs (greater access), Connections (connected to support services), Sense of Self, Money, Health	Movement: Pre: Surviving Post: Building	\$27,000 Refund (salary sacrifice company) \$5,000 Refund (CBA) victim of scam		Supported to exit tenancy & move into better circumstances.	Improved Sense of Self after shame of being scammed. Strengthened connections as client supported to exit tenancy and move closer to where daughter lives.
75	Advocacy support with creditors	Debt Waived	Improved Well-being in: Sense of Self, Money		\$519 Debt waived (Telstra) \$2,700 Debt waived (Panthera)	Improved disposable income and essential needs affordability	Eager to now work on a financial plan	
174	Advocacy support with creditors	Retained Asset	Improved Well-being in: Sense of Self		\$5,000 immediate benefit to client not having to come up with entire arrears payment at once	Able to manage ongoing vehicle payments & maintain vehicle, able to maintain employment as a direct result		
184	Advocacy support with creditors	Progress along Well-being Wheel	Improved Well-being in: Money, Health (Mental Health)	Movement: Pre: Surviving Post: Building	\$7,000 Debt waived (Latitude Financial)	Improved ability to budget, save & plan for the future without feeling pressure from debt repayments.	Now covering essential bills fortnightly rather than waiting for their arrival	Self-reported significantly reduced stress. Now engaged with mental health service.
656	Assist with referral to Good Money	Retained Asset	Improved Well-being in: Skills, Knowledge & Employability		Received NILS loan to get car out of mechanics			Ability to continue employment
681	Assist with options re: Funeral Plan	Progress along Well-being Wheel		Movement: Pre: Stabilising		Completed self-advocacy tasks relating to their engagement with regulator in enforcement action it was taking		
684	Review of super-annuation position	Progress along Well-being Wheel	Improved Well-being in: Skills, Knowledge & Employability, Connections					Increased Knowledge

**EMBEDDING THE SUSTAINABLE LIVELIHOODS APPROACH INTO FINANCIAL COUNSELLING PRACTICE
OUTCOMES TABLE 2**

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690	Mortgage arrears, risk of fore-closure due to COVID-19	Retained Asset	Improved Well-being in: Basic Needs, Sense of Self & Connections		\$7,368 Financial benefit to client	Now has more income to meet essential expenses	Client has since found full-time employment	
729	Advocacy support with creditors	Debt waived			\$824 Debt waived (Cigno) & \$268.50 Refund (Cigno)	Ceased reliance on payday lender		Client can now return home to their community without stress of debt
750	Unclaimed money & life insurance	Refund to client	Improved Well-being in: Money	Movement: Pre: Stabilising	\$935 Lost monies found from a previous life insurance policy unknown by client		Ability to catch up on rent arrears	
759	Advocacy support with creditor	Debt waived	Improved Well-being in: Money, Health (Mental Health)	Movement: Pre: Surviving Post: Building	\$4,000 Compassionate Debt waiver	Self-reported reduction in stress.		Feeling relief from shame of having had this debt caus[ing client] stress for so long.
770	Advocacy support with creditor	Debt waived	Improved Well-being in: Basic Needs, Sense of Self, Connections	Movement: Pre: Stabilising Post: Building	\$1,200 Debt waived & Refund	Ceased reliance on payday lender	Ability to self-advocate re: payday lender	Increased knowledge
797	Stabilise financial matters while incarcerated	Clarify financial position Debt reduction	Improved Well-being in: Money, Skills, Knowledge & Employability, Sense of Self	Movement: Pre: Stabilising	Hold on Personal Loan, no accruing interest. \$650 Located lost Super	Financial wellbeing. Communicate with creditors prevent things from getting worse. Employment opportunities (info overturning re; D/L suspension) Offered employment post-release.	Improved Sense of Self via Ability to connect with local men's support groups, post release support, DV counselling	Increased knowledge
805	Advocacy support with creditor	Debt waived	Improved Well-being in: Sense of Self Connections	Overall Movement: Pre: Surviving Post: Stabilising	\$300 Consumer lease debt & cancellation fee waived	Ceased reliance on consumer lease. Now has more income to meet essential expenses.		

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829	Advocacy support with creditors	Debt waived	Improved Well-being in: Money, Basic Needs, Health (Mental Health) & Sense of Self		\$16,000 Debts waived	Assisted wide network of friends & family to get ICAN FC support Improved disposable income and essential needs affordability		Family reported reduction in client's stress levels (due to debt waiver) while dealing with terminal illness
834	Deceased super-annuation accounts	Payment to client Progress along Well-being Wheel						
858	Advocacy support with creditor, risk of home foreclosure	Long-term hardship arrangement put in place to allow client to sell own home	Improved Well-being in: Money & Health (Mental Health)	Movement: Pre: Stabilising Post: Building	\$10,000 Access to super-annuation fin. hardship payment	Self-reported reduction of stress Reported optimistic about the future		
866	Clarify financial position while incarcerated Advocacy support with creditor Referrals to support health and sense of self	Debt waived	Improved Well-being in: Money: (debt waived, credit report cleared, info re: access to safe, affordable credit, further options to reduce govt debt), Basic Needs: (Barriers for housing removed) Sense of Self/Health: (Reduced stress/anxiety. Referral for addictions, men's support group, DV)	Movement: Pre: Stabilising Post: Building	\$3,341 Debt waived (Consumer lease) \$450 Reduction in Gov't Fines Now has more income to meet essential expenses			SPER Work Development Order (engagement with financial counselling) reduced government fines by \$450
872	Advocacy support with creditors	Debt waived	Improved Well-being in: Sense of Self, Money	Movement: Pre: Building	\$10,000 Debt reduction (ANZ) for individual client		Hardship arrangements made by FC increased client's affordability and ability to care for sick parents. Improved	\$16,000 Overall family benefited from FC engagement
							Sense of Self with removing some of the anger and shame they had with the debts	

EMBEDDING THE SUSTAINABLE LIVELIHOODS APPROACH INTO FINANCIAL COUNSELLING PRACTICE

Outcomes Table 2

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882	Clarify financial position while incarcerated	Progress along the Well-being Wheel	Improved Well-being in: Health – Reduced Stress/anxiety. Money – Reduced debt, clarify financial position, financial literacy - credit Skills & training – Info on business support	Movement: Pre: Surviving	\$2,020.58 Pay day loan debt waived (Cash Converters) \$150 Financial Benefit	Ability to get help with financial issues Now has more income & is meeting essential expenses	Access to information has resulted in client being able to make decisions about his financial matters while incarcerated -Greater certainty regarding options and plans for rebuilding my life and how I can best take care of my father. -Peace of mind. I can let it go now. -Increased confidence to plan for the future.	
889	Advocacy with debt, financial abuse	Debt waived	Improved Well-being in: Health (Mental Health), Money, Sense of Self, Skills, Knowledge & Employability	Movement: Pre: Stabilising Post: Building	\$35,000 Debt waived	Client is covering essential needs and costs -Self-reported reduced stress from debt waiver and no longer weight behind ex-partners financial threats as debt no longer exists. -Reduced stress improved work life & feeling better in their job.	Through the FC process (and referral for FV support), relieved of pressure to continue communication with ex due to (now waived) debt. Self-reported improved financial freedom to save money, plan & provide for children	
901	Advocacy support with creditor	Debt waived Retained Asset			\$9,000 Debt waived (Money 3)		Whole of family empowered through the FC process, to be able to support terminally ill family member.	Release of car security ensuring transport for critical medical appointments.
921	Risk of home foreclosure, homelessness	Retained Asset	Improved Well-being in: Basic Needs, Sense of Self, Connections,	Movement: Pre: Stabilising Post: Building	\$4,500 funds raised by FC and community services for client to pay outstanding Council Rates (to retain home)	Improved Sense of Self where client reported stress levels were high prior to FC work.	Since FC work, client has proactively reached out for ongoing preventative support from various orgs in her local area.	
967	Stabilise financial matters while incarcerated	Retained Asset	Improved Well-being in: Basic Needs (Retained home) Sense of Self, Skills, Knowledge & Employability	Movement: Pre: Surviving Post: Building (See interview transcript)	\$2,496 Council Rates reduction \$4,655 Financial benefit to client \$5,468 credit card debt waived \$643.62 Optus debt waived		Ability to self-advocate to creditors. Able to enter into & maintain employment.	SPER Work Development Order (via FC engagement) reduced government fines by \$1,450

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986	Advocacy support with creditors	Progress along Well-being Wheel		Movement: Pre: Building	\$1,833.73 (CashStop) Debt waived \$4,000 (Telstra) Debt waived \$6,000 (Pioneer Credit) Debt waived	Improved disposable income and essential needs affordability		
1116	Stabilise financial matters while incarcerated	Refund to client		Movement: Pre: Surviving	Direct debits stopped and all refunds owed returned to client. \$265.10 Refund to client		Peace of mind that things were now sorted. He knew his money was secure and that there would be funds available to pay his legal costs.	
1157	Assistance to link to support agencies	Progress along the Well-being Wheel						
1167	Vehicle Issues	Progress along Well-being Wheel Retained Asset	Improved Well-being across the Well-being Wheel	Movement: Post: Thriving	\$11,000 Financial benefit to client by way of new engine & other repairs to vehicle		Due to FC process, able to maintain employment	FC advocacy assisted in achieving outcome, where the client was not able to self-advocate due to possible discriminatory actions by companies involved.
1191	Vehicle repossession	Progress along Well-being Wheel	Improved Well-being in: Skills, Knowledge & Employability	Movement: Pre: Surviving Post: Building	FC supported client with SAFP and hardship with creditors		Able to obtain employment	
1255	Assistance with Centrelink debt & banking while incarcerated	Progress along Well-being Wheel	Improved Well-being in: Money – Access to compensation Sense of self –	Movement: Pre: Surviving Post: Surviving	Compensation payout FC advocacy & assistance to set up bank account to be able to receive compensation monies	Engagement with financial counselling & establishment of SPER Work Development Order reduced government fines by \$550	Empowered/relieved to tell story, have it acknowledged and receive compensation.	Increased Knowledge. Assisted referrals to programs.

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1256	Advocacy support with creditor	Progress along Well-being Wheel	Improved Well-being in: Sense of Self, Money				Client self-advocated to achieve goals (removal from credit listing for already paid out credit card.	
1287	Advocacy support with creditor	Debt waived Refund to client	Improved Well-being in: Money, Health, Skills, Knowledge & Employability, Connections & Sense of Self	Movement: Pre: Surviving Post: Building	\$600 (Telstra) Refund to client			Increase knowledge about Power of Attorney documents
1399	Support with class action process for previously incarcerated persons	Progress along Well-being Wheel	Improved Well-being in: Basic Needs, Money, Health, Skills, Knowledge & Employability & Sense of Self	Movement: Pre: Surviving Post: Stabilising	Assistance to organise banking documentation to class action lawyers to enable receipt of Compensation monies. FC worked with client to ensure the security of this account.			Connected client to financial literacy program in his local area.
CS-01-2021	Gambling, Credit Card debt	Debt waived			\$22,000 Credit card fees & interest waived - Westpac			
CS-02-2021	Advocacy support with creditor FDV related Vehicle repossession	Retained Asset			Client reassured that she has no obligation to pay debt as it was in ex-partner's name.	Made decision to allow current vehicle (had shared with ex-partner) to be repossessed and obtain a more affordable car and car loan. Better understanding of her financial capacity, now has understanding of: credit assessments, contract terms, insurances and warranties.	Once FC assisted with previous vehicle issues connected to ex-partner, client self-negotiated a credit contract for herself, with a low interest rate and affordable repayments, for purchase of her own vehicle.	Connected to other support services through FC referrals. Increased knowledge

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CS-03-2021	Advocacy support with creditor	Retained Asset Debt waived	Improved Well-being in: Basic Needs, Money, Connections, Sense of Self		\$16,500 Debt waived St George	Now has more income & is meeting essential expenses	Ability to re-connect with daughter who lives at a distance, due to having more money in his pocket. Ability to plan now that the crisis is over. Increased confidence.	
CS-04-2021	Advocacy support with creditors	Retained Asset Debt waived	Improved Well-being in: Basic Needs, Money, Connections, Sense of Self		\$600,000 Savings to client in: Ability to retain asset, \$250,000 ANZ debt waived	Made changes to her finances to increase disposable income. Reviewed her insurances and negotiated with her energy company.	Started being able to self-advocate around her affordability.	To increase her social connections, FC provided assisted referral to seniors support agency
CS-05-2021	Advocacy support with creditor & ATO FDV related	Debt waived	Improved Well-being in: Money, Sense of Self		\$80,000-\$90,000 Debts waived Both ATO and CBA ceased pursuit of debts.	Her sense of self getting stronger in her voice when she was released and back in control of her finances. (Increased confidence connected to increased ability to manage finances)	Empowered by the FC process, by being able to identify & articulate previous financial abuse. Power shifted for client, felt she could divorce her husband.	
CS-06-2021	Advocacy support with creditors, post-incarceration		Improved Well-being in: Basic Needs, Connections		\$4,000 Debts waived on compassionate grounds	Being able to focus on successfully securing a sustainable tenancy.	Empowered to prepare CV to seek employment. Client reported the relief of getting the debts waived and being able to focus on getting a home.	FC has assisted him in getting housing and getting his CV up to date so that he could obtain work.
CS-07-2021	Energy debt	Debt waived	Improved Well-being in: Money, Sense of Self, Health		\$10,000 Ergon Debt waived	Self-reported reduction in stress due to debt waiver & FC support.	Once debt was waived, commenced looking for private accommodation. Increased confidence	Self-reported improved mental health

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CS-08-2021	Advocacy support with creditors Well-being support post traumatic event	Vehicle Debt waived Super payment to client	Improved Well-being in: Connections (now had a community of peers at the Men's Shed), Money, Sense of Self, Skills, Knowledge & Employability	Movement: Pre: Surviving Post: Thriving Self-reported as 'Thriving' as a result of the FC process.	\$8,560 car loan Debt waived \$26,000 Super fund(s) payment(s) to client (LGIA, ANZ) \$1,628 SPER gov't fines reduction (via FC engagement)	Connected to support agencies Connected with family in NQ and went back to country Self-reported that getting the debt waived was a huge help to closing this chapter on his life & in his ability to move forward.	Reconnected to his artwork. Now focused on building his career as an artist and is working with community organisations to identify options for doing this. Self-reported that getting the debt waived was a huge help to closing this chapter on his life & in his ability to move forward.	FC made assisted referrals to support agencies. Self-reported as 'Thriving', due to now being connected to the Men's Shed, "having a different option", as a result of the FC process.
CS-09-2021	Advocacy support with SPER (gov't fines) post-incarceration	Debt reduction via SPER Work Development Order Payment Arrangement			\$1,000 SPER gov't fines reduction (via FC engagement)		Now doing an online English & numeracy course to improve his literacy.	The FC has been able to get SPER to flag his account as being in permanent hardship: license suspension can be lifted so client can now drive again.
CS-01-2022	Advocacy support with VET Provider & Ombudsman	VET Debt waived and contract cancelled	Improved Well-being in: Money, Sense of Self	Movement: Pre: Surviving Post: Stabilising	VET Debt waived Energy bill reduction through HEEAS grant Tenants assistance brokerage		Client "took stock and took charge" of her finances, sent FC an unprompted email detailing current income, expenses, debt & a plan to not only reduce debt but begin to build financial buffers. Growth in Sense of Self from being reluctant to access support (feeling unworthy of support) to someone wanting to know about their rights and accessing practical help.	
CS-02-2022	Access to Emergency Relief	ER access aided ability to maintain employment	Improved Well-being in: Connections, Skills, Knowledge & Employability, Sense of Self		Accessed ER \$ to cover costs of training, enabling employment	The qualifications that ICAN supported him to obtain, together with his strong skills and experience, meant that he could choose work that would allow him to maintain the connections in his life that sustained his mental wellbeing.	Ability to self-advocate with creditors to negotiate affordable payment arrangements.	Realised his connection to country, family, and community was critical to his emotional wellbeing.

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CS-03-2022	Car loan arrears causing homelessness	Retained Asset Refund to client Car loan contract cancelled, determined unsuitable	Improved Well-being in: Skills, Knowledge & Employability, Money, Sense of Self		\$20,000 Refund to client by car lender via AFCA determination \$3,000 non-financial loss for the stress the matter caused client	Since returned to the Northern Territory, gained further employment in community services, and secured appropriate housing. She recognises her own strength in holding firm during the dispute process. She now speaks to FC with a smile and an easy laugh. Put money strategies in place.		
CS-04-2022	Advocacy support with creditors FDV related	Debt waived Compensation obtained for client	Improved Well-being in: All six domains across the Well-being Asset Wheel	Movement: Pre: Surviving Post: Stabilising	\$40,000 Debt(s) waived (St. George)		By using the wheel as a practical task to focus the conversation and discuss what she felt the next steps were for her, it became immediately apparent how far she had come and how stable she felt across all areas of her life. Starting to rebuild her life again. As a result of the FC process, couple now understand their consumer rights and how to exercise them, so as not to get ripped off again.	
CS-05-2022	Advocacy support with creditor	Debt waived			\$6,500 Refund & \$11,500 compensation to client via AFCA Complaint			
CS-06-2022	Vehicle loan through payday lender Consumer lease	Debt waived			\$3,500 Refund to client (Money 3) Consumer Lease debt waived	Obtained a NLS4 Car loan to get a vehicle that meets her needs		
CS-07-2022	Car loan BNPL Pay day loans	Debt waived Debt reduction obtained			Debts waived Debt reduction obtained		Through the FC process, client was able to develop self-advocacy skills Increased confidence	

Appendix B

SURVIVING	STABILISING	BUILDING (Taking Action)	THRIVING
<i>"I'm barely keeping my head above water"</i>	<i>"I'll be ok as long as noting unexpected pops up"</i>	<i>"I'm on a mission"</i>	<i>"I'm living my best life!"</i>
Counselling 101: we can listen			
FC takes more control of the initial process (<i>when client first presents in a crisis stage</i>), determining best course of action with client, taking the action needed to clear the path			
Responding to what the client is presenting with while not losing sight of the big picture			
Constantly reassessing peoples' capacity because it is not static			
Home visits and/or working according to the clients' situation			
Advocate around the debts			
We can ground them			
We can give them hope that we can eliminate...			
By getting their timeline, we are giving them their timeline			
We can say: "You have been living with this for a really long time and I just need you to go back to the beginning so I can catch up and understand what is happening."			
Sifting/asking questions			
We can take control of the ship and thereby de-escalate			
Explain what we do and the process we are going to undertake – helps relax them			
Building trust to allow them to open up more down the track			
Can try and fill the gaps			
Help them overcome the shame			
Create a safe space for them to tell their story without feeling judged			
Reassurance that they have control over the process			
Allow people to talk and have a voice where they haven't normally had one			
Give them a bird's eye view (big picture)			
We can stay strong for them			
We can bring humor			
We can hold them where they're at. Sit with them where they are. Allow them to maintain their control			
Validate needs and wants			
Show respect for the person in front of them			
Chipping away at debts			
Responding to what the client is presenting while not losing sight of the big picture			
Normalising what is happening for them.			

Table 4 Focus Group 1 produce 28 results of financial counselling work in the 'Surviving' stage

Focus Group Results

Focus Group 1 - In Focus Group 1, financial counsellors produced twenty-eight (n=28) examples of work they felt they carried out when a client presents in the “Surviving” or ‘crisis’ stage. They categorised the twenty-eight practice methods or processes under the “Surviving” category of the Sustainable Livelihoods Continuum, prefacing their categorisation with an acknowledgement that the work is not linear. Their responses are provided verbatim in table 4.

Focus Group 1 produced two line items of practice methods where they could identify work carried out, methods used, or an empowerment process that took place for clients throughout each stage of the continuum (Example A), or where they felt the work was consistent at each stage of the continuum (Example B). See Table 6 below:

SURVIVING	STABILISING	BUILDING (Taking Action)	THRIVING
<i>“I’m barely keeping my head above water”</i>	<i>“I’ll be ok as long as noting unexpected pops up”</i>	<i>“I’m on a mission”</i>	<i>“I’m living my best life!”</i>
Example A: FC takes more control of the initial process (<i>when client first presents in a crisis stage</i>), determining best course of action with client, taking the action needed to clear the path	Client starts determining the path and dictates what the FC does	Client starts taking over the work needed, moving into action	Client is in control (<i>need for FC drops off</i>)
Example B: Constantly reassessing people’s capacity because it is not static	Constantly reassessing people’s capacity because it is not static	Constantly reassessing people’s capacity because it is not static	Constantly reassessing people’s capacity because it is not static

Table 6 Financial counsellors highlight two examples of work that scales down and remains consistent over the four continuum stages

Focus Group 2

In Focus Group 2, financial counsellors acknowledged, agreed with and expanded upon the twenty-eight practice methods created by financial counsellors in Focus Group 1, by producing:

- In a 'Surviving' stage, four (=4) additional practice methods for financial counselling work they delivered,
- In a 'Stabilising' stage, Ten (n=10) practice

methods for financial counselling work they delivered when either moving a client towards – or working with a client who presents in this category.

- In a 'Building' stage, Six (n=6) methods they employed, and;
- In a 'Thriving' stage, Three (n=3) methods for financial counselling work that takes place.

Two examples here describe how FCs in Focus Group 2 engaged in a codesign process by expanding the work of FCs in Focus Group 1:

Table 7 Focus Group 2 expand elements of financial counselling practice across the continuum

SURVIVING	STABILISING	BUILDING (Taking Action)	THRIVING
<i>"I'm barely keeping my head above water"</i>	<i>"I'll be ok as long as nothing unexpected pops up"</i>	<i>"I'm on a mission"</i>	<i>"I'm living my best life!"</i>
<p>Example A: Client may present by jumping all over the place / stressed / there will be gaps in their story / initially may only focus on the money side of things or the most important aspect needing to be addressed immediately.</p> <p>When aiding a client to de-escalate, focusing on ensuring the person feels heard, acknowledging that they may not have felt heard or in control previously.</p>	<p>Aiding a person's ability to be able to access food, housing, and other basic needs.</p> <p>Building trust to allow them to open up more down the track</p>	<p>FC starts being a back up – client doesn't necessarily have to use us at this stage, but they know we are there if they need us.</p>	
	<p>Example B: FC uses needs & wants as a self-awareness tool, teaching client to know themselves a little more.</p> <p>You help them define a goal, this is able to occur when a client is in the top end of the 'Stabilising' stage.</p>	<p>Instil, support critical thinking for future transactions / informed decision-making.</p>	<p>Focused on the future.</p> <p>Referrals for financial planning advice.</p> <p>Finding appropriate referrals that reflect client's needs when they've moved to a 'thriving' stage.</p>

Focus Group 2 also took several of the original practice methods generated by Focus Group 1 and began moving them out of the 'Surviving' area of the continuum and re-designated the methods into other continuum categories:

'Stabilising' and 'Building' to indicate that the particular financial counselling practice methods also happened at a further stage in the client journey. For example:

Table 8 Financial counsellors in Focus Group 2 move elements of practice to different stages of the continuum

We can ground them			
By getting their timeline we are giving them their timeline			
We can say, "you have been living with this for a really long time and I just need you to go back to the beginning so I can catch up and understand what is happening."			
Sifting / asking questions			
We can take control of the ship and thereby de-escalate			
Explain what we do and the process we are going to undertake - helps to relax them			
Building trust to allow them to open up more down the track			
Can try and fill the gaps			
Help them overcome the shame			
Create a safe space for them to tell their story without feeling judged			
Reassurance that they have control over the process			
Allow people to talk and have a voice where they haven't normally had one			

Handwritten notes on the table:

- An arrow points from the 'Explain what we do...' row to the 'Building trust...' row with the text: "next step in same line."
- A long arrow spans across the 'Help them overcome the shame' and 'Create a safe space...' rows.
- An arrow points from the 'Reassurance...' row to the 'Allow people to talk...' row.
- The word "Building." is written in the bottom right corner of the table.

Focus Group 3

In Focus Group 3, financial counsellors and one financial capability worker expanded upon five (n=5) practice methods created by the two earlier focus groups and developed these further through discussion based on the following four categories:

1. Ensuring client control over the process
2. Empowering the client
3. Identifying client contemplative behaviour in stages of the financial counselling process.

4. Linking client self-awareness to taking action. Elaborating on these points, they worked on expanding upon what the work entailed in each of the categories created in the earlier focus groups. For example, in the following text verbatim responses of the financial counsellors describe the work that they do or support they provide to a service user, in the following categories:

1) Ensuring client control over the process

Responses:

- Let them know their rights.
- Reassuring them that we provide the options but they make the decision.
- Their life, their story. We are just a tool/resource.
- Usually need this at the start. Along the way but mainly the start. Where outlook isn't great, they still hold the power over how they respond and the decisions you make along the way.
- Important to incorporate this in financial capability work.

2) Empowering the client (in providing information)

Responses:

- Knowledge is power
- Possibly not knowledge on its own. Take that knowledge and make it applicable in your life.
- Knowledge with support.
- Knowing the landscape allows you to make the decision. May still be supported in taking action with knowledge.
- Knowledge with support and then knowledge with nudging happens further along the stages. [FC] supports this with the clients he has provided long term support. Reminding them that you can do this, we have done this before.

3) Identifying client contemplative behaviour in stages of the financial counselling process.

Responses:

- Is there a pre-cursor to this stage?
- Have to overcome the shame attached to money which generally can only come when they have seen a financial counsellor.

4) Linking client self-awareness to taking action.

Responses:

- Self-awareness is about the self. Self-awareness about how you deal with your own life and what is in your control.
- Overcoming shame - normalising (problem is the problem) - acknowledge the strengths/reframe deficit narrative to a strengths narrative based - becoming self-aware.
- Self-awareness is ability to self-reflect on what they can and can't do (strengths and weaknesses and allocate their resources as needed) and confidence is decision I have made, regardless of whether it is right or wrong.
- Self-awareness becomes more defined and more serious as you work with someone around specific set of skills. They get to know what they are capable of. Self-awareness leads to them knowing what they are good at and what they are bad at and that leads them to whichever way they go.

Once the data from the three focus groups were coded in Nvivo 12, the codes were organised into three created categories: FC process, Empowering clients, and Building & maintaining client relationships:

In the member checking process, three financial counsellors and one manager organised the Nvivo codes to reflect the scaling nature of the financial counselling process:

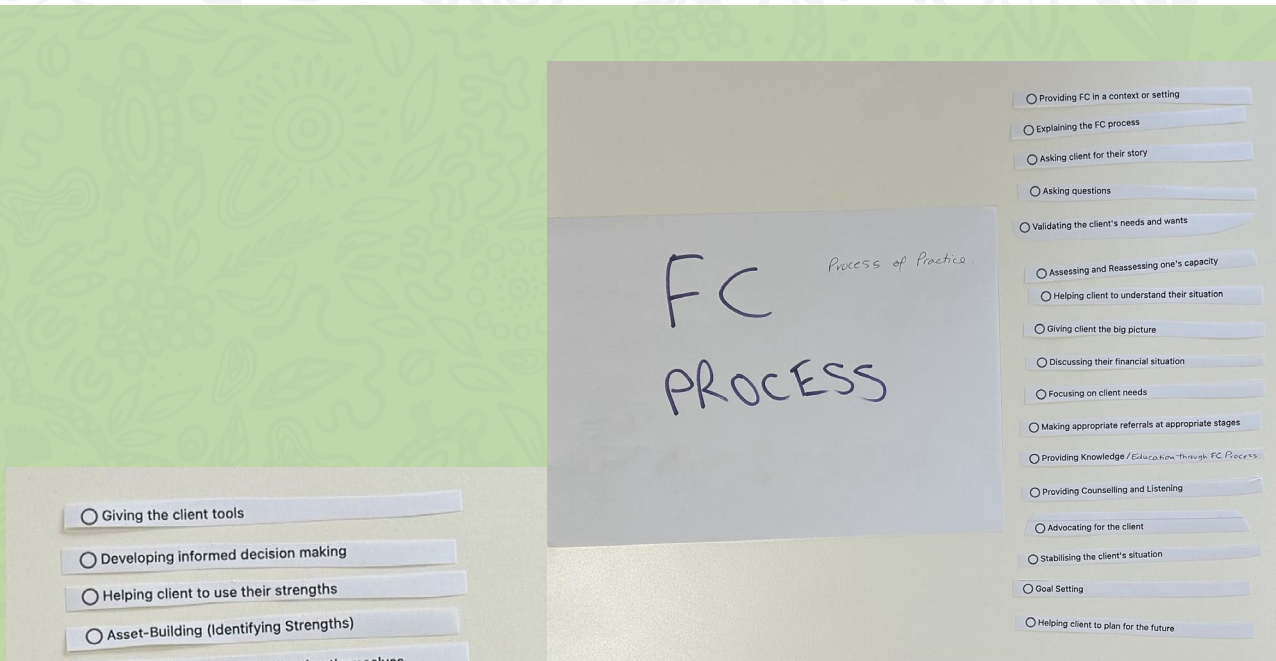


Figure 18 FC Process category

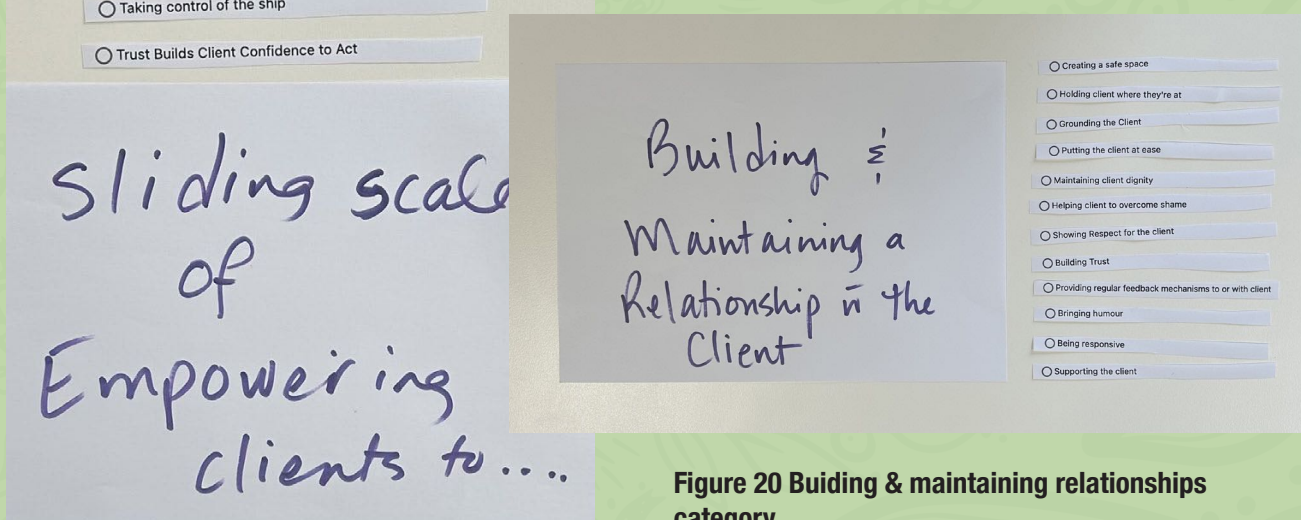


Figure 20 Building & maintaining relationships category

Figure 19 Empowering clients category

From Surviving to Thriving

Surviving	Stabilising	Building (Taking Action)	Thriving
CONSTANT			
<ul style="list-style-type: none"> Asking Client for their story Discussing their Financial Situation Empowering Client Control Over the Process Asking Questions Assessing & Re-assessing client's capacity Explaining the FC Process Being Responsive Developing Informed Decision-Making with Client Creating a Safe Space Bringing Humour Focusing on Client Needs Helping Client to Use their Strengths Building & Facilitating Trust Providing Regular Feedback Mechanisms to/with Client Asset-Building / Identifying Strengths Providing Counselling & Listening Helping Client to Overcome Shame Maintaining Client Dignity Validating the Client's Needs & Wants Holding the Client Where They're At Making Appropriate Referrals at Appropriate Stages Putting the Client at Ease Offering Ongoing Support Providing FC in a Context of Setting 	<ul style="list-style-type: none"> Asking Client for their story Discussing their Financial Situation Empowering Client Control Over the Process Asking Questions Assessing & Re-assessing client's capacity Explaining the FC Process Being Responsive Developing Informed Decision-Making with Client Creating a Safe Space Bringing Humour Focusing on Client Needs Helping Client to Use their Strengths Building & Facilitating Trust Providing Regular Feedback Mechanisms to/with Client Asset-Building / Identifying Strengths Providing Counselling & Listening Giving the Client a Voice Showing Respect to the Client Helping the Client to Overcome Shame Maintaining Client Dignity Validating the Client's Needs & Wants Holding the Client Where They're At Making Appropriate Referrals at Appropriate Stages Putting the Client at Ease Offering Ongoing Support Providing FC in a Context of Setting 	<ul style="list-style-type: none"> Asking Client for their story Discussing their Financial Situation Empowering Client Control Over the Process Asking Questions Assessing & Re-assessing client's capacity Explaining the FC Process Being Responsive Developing Informed Decision-Making with Client Creating a Safe Space Bringing Humour Focusing on Client Needs Helping Client to Use their Strengths Building & Facilitating Trust Providing Regular Feedback Mechanisms to/with Client Asset-Building / Identifying Strengths Providing Counselling & Listening Giving the Client a Voice Showing Respect to the Client Helping the Client to Overcome Shame Maintaining Client Dignity Validating the Client's Needs & Wants Holding the Client Where They're At Making Appropriate Referrals at Appropriate Stages Putting the Client at Ease Offering Ongoing Support Providing FC in a Context of Setting 	<ul style="list-style-type: none"> Asking Client for their story Discussing their Financial Situation Empowering Client Control Over the Process Asking Questions Assessing & Re-assessing client's capacity Explaining the FC Process Being Responsive Developing Informed Decision-Making with Client Creating a Safe Space Bringing Humour Focusing on Client Needs Helping Client to Use their Strengths Building & Facilitating Trust Providing Regular Feedback Mechanisms to/with Client Asset-Building / Identifying Strengths Providing Counselling & Listening Giving the Client a Voice Showing Respect to the Client Helping the Client to Overcome Shame Maintaining Client Dignity Validating the Client's Needs & Wants Holding the Client Where They're At Making Appropriate Referrals at Appropriate Stages Putting the Client at Ease Offering Ongoing Support Providing FC in a Context of Setting
SCALABLE UP OVER TIME			
<ul style="list-style-type: none"> Empowering the Client to Take Action Themselves Giving Client the Big Picture Giving the Client Tools Goal Setting Building Client Confidence to Act Pathway: FC to Client Control Providing Knowledge / Education through the FC Process 	<p><i>There are aspects of these categories that don't look the same at each stage of the client's experience.</i></p> <ul style="list-style-type: none"> Empowering the Client to Take Action Themselves Helping the Client to Plan for the Future Giving Client the Big Picture Giving the Client Tools Goal Setting Building Client Confidence to Act Pathway: FC to Client Control Providing Knowledge / Education through the FC Process 		<ul style="list-style-type: none"> Empowering the Client to Take Action Themselves Helping the Client to Plan for the Future Giving Client the Big Picture Giving the Client Tools Goal Setting Building Client Confidence to Act Pathway: FC to Client Control Providing Knowledge / Education through the FC Process
SCALABLE DOWN OVER TIME			
<ul style="list-style-type: none"> Advocating for the Client Providing Regular Feedback Mechanisms to / with Client Supporting the Client Stabilising the Client's Situation FC Taking Control of the Ship Grounding the Client Helping the Client to Understand their Situation Providing Hope Through FC Work 	<ul style="list-style-type: none"> Advocating for the Client Providing Regular Feedback Mechanisms to / with Client Supporting the Client Stabilising the Client's Situation FC Taking Control of the Ship Grounding the Client Helping the Client to Understand their Situation Providing Hope Through FC Work 	<ul style="list-style-type: none"> Advocating for the Client Providing Regular Feedback Mechanisms to / with Client Supporting the Client Stabilising the Client's Situation Grounding the Client Helping the Client to Understand their Situation Providing Hope Through FC Work 	<ul style="list-style-type: none"> Supporting the Client Helping the Client to Understand their Situation <p><i>ie client gets more control through process</i></p>

Figure 21 Member-checking stage



