

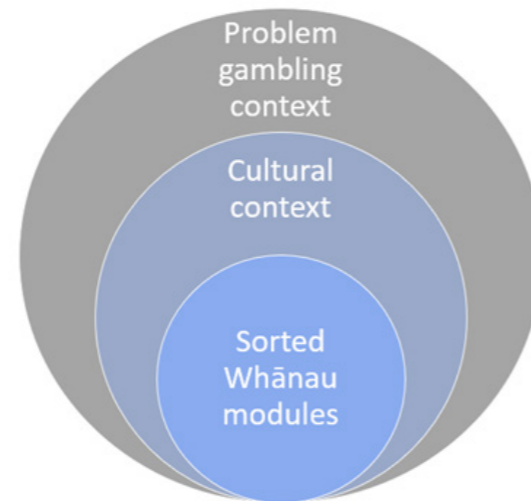
# Sorted Whānau Toolkit

## The Sorted Whānau programme builds financial capability for Māori and Pacific people harmed by gambling

The Sorted Whānau programme, funded by the Ministry of Health, was developed by Raukura Hauora O Tainui (Raukura), the Commission for Financial Capability (CFFC) and Malatest International (Malatest). The programme was based on the premise that financial literacy, education and understanding may encourage improved financial decision-making and longer-term behaviour change for harmful gamblers and those affected by harmful gambling.

### Sorted Whānau programme content (the modules)

1. Whakawhanaungatanga/ Va feiloa'i
2. Money influences
3. Money journey
4. Setting your goals
5. Debts – open the boot!
6. Buying things – what you need to know
7. Why your credit rating matters
8. Aroha, appreciating each other
9. Banks and Kiwisaver: Ask an expert
10. Poroporoaki



### Sources of support

- The Commission for Financial Capability has information and contact details for support for their community programmes on their website: <https://www.cffc.org.nz/sorted/sorted-community/>
- The Ministry of Social Development funds Building Financial Capability services, products and support. Information can be found on their website: <https://www.msd.govt.nz/what-we-can-do/providers/building-financial-capability/index.html>

## What we found

Evaluation findings confirmed increased financial knowledge and understanding for staff and clients after attending the workshops.

### Providers

The three-day training for provider staff built their confidence with money matters and many made changes to their own financial management.

*This is a life audit. (Provider)*

*I'm really grateful to be able to share it with my own family...I probably came in a bit sceptical, but it's been awesome, really, really good. (Provider)*

After the three day training, provider staff needed support to deliver the first series of workshops, particularly the more technical aspects of financial management. The CFFC facilitators and Raukura advisors were essential in training and supporting the provider teams. Other local sources of support may include Building Financial Capability services funded by the Ministry of Social Development.

### Delivering the programme to clients

- Thirty-one clients (recovering harmful gamblers and affected others) completed the programme
- Delivering Sorted Whānau in a provider context had the advantages of already established relationships and trust with those affected by harmful gambling, alongside the availability of immediate specialist counselling for those triggered by aspects of the programme.
- Clients had existing relationships with providers and this trust and aroha were vital to clients feeling safe and welcome to participate in the programme
- Clients felt valued and positively affirmed as Māori and Pacific peoples
- Providers minimised attendance barriers with transport, childcare, daytime, evening and catch-up sessions

### Sorted Whānau improved outcomes for clients

- Clients improved their confidence, financial knowledge and planning
  - I have learnt heaps...Reading contracts properly. I didn't know how that fine print worked. The contract was like this thick! (Client)*
- Almost all clients had financial goals after the programme



- After six months, these positive effects were still being experienced by individuals and whānau in areas such as savings, banking, employment, recreation and healthy whānau relationships.

*I will do things with my son, hunting and fishing. Coming home with smoked trout. And I will love seeing my moko, the highlight of my visit. She is six. (Client)*

## There are key elements to maintaining a successful Sorted Whānau programme:

### The Sorted Whānau programme

- The technical elements of the programme are provided in the Sorted workbook
- Including the kaupapa of the provider is important and the pace of delivery and the examples used in the client workshops can all be adapted by the provider.

### Staff training

- Staff 'doing' the programme - training over ten weeks provides a comprehensive grounding in all aspects of the programme
- Provider staff completing shorter training may require additional support to deliver their workshops to clients
- Training a group of staff so that staff turnover does not affect the ability of the organisation to run the programme. For smaller providers this may mean ongoing staff training.
- Delivering the programme
- Until providers build their knowledge and confidence, co-facilitator support is required for complex modules such as compounding interest and KiwiSaver
- Addressing local challenges - providers operate in different contexts, for example smaller providers and those in rural areas face challenges in bringing clients together due to small numbers and geographic distances, and it was important for our Pacific provider to have the support of the church.
- Incorporating the programme into business as usual
- Having a champion within the organisation helps keep up the momentum
- Building group financial capability programmes into business as usual activities so it is woven into client support
- Creating and supporting a space for Sorted Whānau graduates to meet regularly after the conclusion of the programme.

## Sorted Whānau Best Practice

