



NEW ZEALAND FEDERATION OF
FAMILY BUDGETING SERVICES (INC.)

TE RŌPŪ PENAPENA PŪTEA
WHĀNAU O AOTEAROA

Information for Potential NZFFBS Budget Advisers – Training Outline

October 2007

Introduction

Before becoming a budget adviser in a service affiliated to the New Zealand Federation of Family Budgeting Services (NZFFBS), you must complete the **Budget Adviser Basic Training Course**, including a probationary period after the theory training. This course will give you the skills that you will need to advise, support, encourage and teach clients needing help to manage their money effectively on their own. This course is taught by NZFFBS accredited tutors.

Theory Course

Theory training is divided into 12 modules (11 training modules and one assessment module) and is delivered during a course that takes 33-36 hours. The course has three broad subject areas:

- Generic employee skills – administration, legal obligations, health and safety, privacy law, etc
- People skills – cultural awareness, communication, negotiation, etc
- Technical budgeting skills – family budgeting, managing debt, consumer rights, etc

Each module takes from 2 to 3 hours in the classroom and most modules have some homework assignments. At the end of the course, module 12 provides a chance for you to practice all the skills that you have acquired in a realistic assessment of your abilities with a mock client case.

Probation Phase

After that, the probationary phase begins with your own budget service where you will work with two or three clients under the supervision of an experienced adviser. This will normally take from 50 hours, spread over two or three months.

Certification

An NZFFBS certificate is awarded to you after the completion of the practical phase and is valid only while you continue to work in an affiliated budgeting service. Each year after that, you will be given some ongoing training by your budget service and about three hours ongoing training by the NZFFBS. Advisers must be certificated in order to work in our budget services.

Prior Learning

If you believe you already have mastered any of the skills described below, please talk to your budgeting service or tutor about applying for recognition of prior learning. This means that your prior knowledge will be recognised and you may not have to attend some parts of the course. However, we like to allow other trainees to draw on the experience of their peers and for this reason your attendance on the course may be valuable to them. To assess prior learning, tutors may ask to see documentation or they may question you or they may ask you to complete an assessment exercise.

Holistic Skills

The three areas we cover (generic employee skills, people skills and technical budgeting skills) are not separate and distinct, but are closely related and are used concurrently on the job in a holistic fashion by all advisers. For instance, it is not possible to carry out technical budgeting effectively unless the adviser has used effective communication skills and cultural awareness to establish rapport with the client and thus gather the details necessary to develop a workable budget. For that reason we seek advisers who have a good balance of all three skills and abilities. There is more to budgeting than simply crunching numbers – advisers need superior people skills to deal with our client base.

More detailed information is available from your budget service or your tutor or from the NZFFBS at the address above.

The Budget Adviser Introductory Course

Module 1	All about budgeting
Objective 1	Establish relationships
Objective 2	Identify the structure of the course
Objective 3	Complete literacy and numeracy exercise
Objective 4	Identify budgeting skills and philosophies
Objective 5	Identify local budget services and resources
Objective 6	Identify the structure and role of the NZFFBS
Objective 7	State the legal and ethical obligations of an adviser
Module 2	Understanding clients
Objective 8	Identify the composition of New Zealand society and local communities
Objective 9	Identify the effects of society, culture, family and individual background on clients
Objective 10	Identify the importance of self-esteem for clients
Objective 11	Establish rapport with clients
Module 3	Drafting a budget
Objective 12	Gather information from clients
Objective 13	Analyse a client's financial position
Module 4	Checking benefits, entitlements and tax
Objective 14	Identify Work and Income benefits and entitlements
Objective 15	Identify Inland Revenue Department assistance
Module 5	Balancing the budget and cashflow forecasting
Objective 16	Identify ways to balance a budget
Objective 17	Practise cashflow forecasting
Module 6	Applying consumer rights and legal remedies
Objective 18	Apply consumer law on behalf of clients
Objective 19	Write a business letter
Objective 20	Advise clients about legal processes
Module 7	Handling debts and arrears
Objective 21	Record and assess client debt
Objective 22	Manage client debt
Module 8	Communicating effectively
Objective 23	Identify effective communication techniques
Objective 24	Use non-verbal skills to improve communication
Objective 25	Consider cultural differences in communication
Objective 26	Identify the structure of a successful interview
Module 9	Monitoring a working budget
Objective 27	Identify the principles of monitoring money management systems
Objective 28	Use appropriate money management systems
Objective 29	Explore the use of credit and loans
Objective 30	Close a client case
Module 10	Negotiating, ethics and values, self-management
Objective 31	Negotiate an agreement
Objective 32	Resolve an ethical problem
Objective 33	Manage personal development
Module 11	Te Tiriti o Waitangi
Objective 34	Consider some New Zealand history around Te Tiriti o Waitangi
Objective 35	Consider the legal, political and social events in New Zealand post-1840

- Objective 36 Consider some challenges facing New Zealand today
- Objective 37 Consider the implications for NZFFBS workers

Module 12 Putting it all Together

Assessment based on the following objectives:

- Objective 38 Draft a budget
- Objective 39 Manage debt and present information to a client
- Objective 40 Draft a cashflow forecast
- Objective 41 Advise clients about benefit entitlements
- Objective 42 Advise clients in a crisis
- Objective 43 Advise clients about consumer rights
- Objective 44 Manage an ethical problem
- Objective 45 Assist a client to negotiate