

Supporting client intake, triage, and referral in virtual financial help services

Financial help services include tax clinics, benefits navigation, and financial coaching or financial counselling. During the COVID-19 pandemic, there has been an increased need for financial help services as more people experience greater financial strain.

Using a virtual delivery model allows health and safety protocols to be maintained while services are provided. Instead of face-to-face interactions, community financial help providers use alternate ways to engage with individuals who receive their services, such as using the telephone, text message or chat software, and/or video-meeting applications.

This tipsheet contains suggestions and considerations for different stages in the service delivery.

Supporting client intake

Establish a list of potential client concerns, for example:

- CERB and other federal support
- Provincial COVID-19 supports
- Housing supports
- Food
- Utilities
- Managing debt
- Budgeting
- Other

Collect commonly used resources and contacts to address each type of concern. Consider organizing the information in separate sections or one-page sheets for quick access and sharing.

Have resources readily available:

- Materials to address commonly asked questions (e.g. weblinks, information sheets)
- Contact information for both internal and external referrals
- Who to direct questions to for specific concerns
- Benefits and financial support screening tools (e.g. [Prosper Canada Financial Relief Navigator](#))
- Crises contingency plan – how to support clients who require emergency help

Supporting client triage

Participants may call in with multiple issues. **Help participants identify the most critical issue and address it first.**

If a participant is seeking short, direct support via a helpline service, they may not wish to provide very detailed information at this stage.

Participants whose concerns are less straight-forward, or who require a more holistic approach to managing their finances, would benefit from being referred to one-on-one financial coaching or counselling services.

In some cases, you may wish to ask follow-up questions to help determine if additional support is required. This is especially helpful a participant's issue is broad and urgent.

These are some example questions in response to a client who cannot pay rent this month:

- Are you receiving income assistance yet?
- Tell us more about this situation. (E.g. Did you lose your job? Were you fired from work? Was it a just cause?)
- What supports are you already getting?

The follow-up questions you ask will depend on the type of issue that your client is calling about, so they will vary case-by-case.

Consider preparing a list of the common concerns that your agency receives. Write down some potential follow-up questions that will enable you to understand the client's situation more clearly and provide better support.

Supporting client referral

Establish a referrals network to address different client needs. These may include:

- Food bank and supports
- Housing supports
- Health and disability supports
- Tax filing and access to benefits
- Debt or credit counselling
- Employment counselling
- Pro-bono legal services
- Other

Begin with services that already exist within your organization/agency. Research and vet external resources.

Provide any information to the client in written form if possible, this includes:

- Contact information of referral
- Action steps that the client has to take
- Requests to be made and questions to ask

For clients who require additional support or advocacy:

- Complete any steps that are possible to do within the meeting together (e.g. filling in forms)
- Help the client prepare for the upcoming phone call or meeting (e.g. role play questions they would be asked and what to say)
- Obtain permission from the client reach out on their behalf – this may involve calling ahead, emailing, or setting up an appointment with the external referral for the client

**Leave
the door
open for
additional
support**

- Ask the client if there are any other items that you can support with
- Inform the client of additional services available at your agency that may help
- Let the client know that they are welcomed to call back if they have any other concerns
- Propose a follow-up meeting as a way to check-in with the client, follow up with action items, and support with any other concerns