Welcome to

Emotional Support for People Experiencing Financial Difficulty

@money_advice

#wiseradviser

WISER ADVISER

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What we will cover today?

- What can trigger/cause a reaction when advising clients?
- Emotional Intelligence
- Tools for dealing with challenging interactions
- Resilience
- Working with suicidal clients
- Debriefing
- Taking care of yourself

Emotional content today – please take care of yourself in the session

What do we mean by a trigger/cause of reaction?

- A trigger is where a client says or does something, or speaks in a certain way, which causes an emotional reaction in you as the adviser.

What can trigger/cause a reaction?

- Someone telling you about something which reminds you of an event that has happened to you in the past
- Someone saying something which reminds of you a feeling or emotion you have had in the past
- Someone speaking to you in a certain way – e.g. shouting at you, getting angry, getting upset
- A client reminding you of someone who has been important in your life

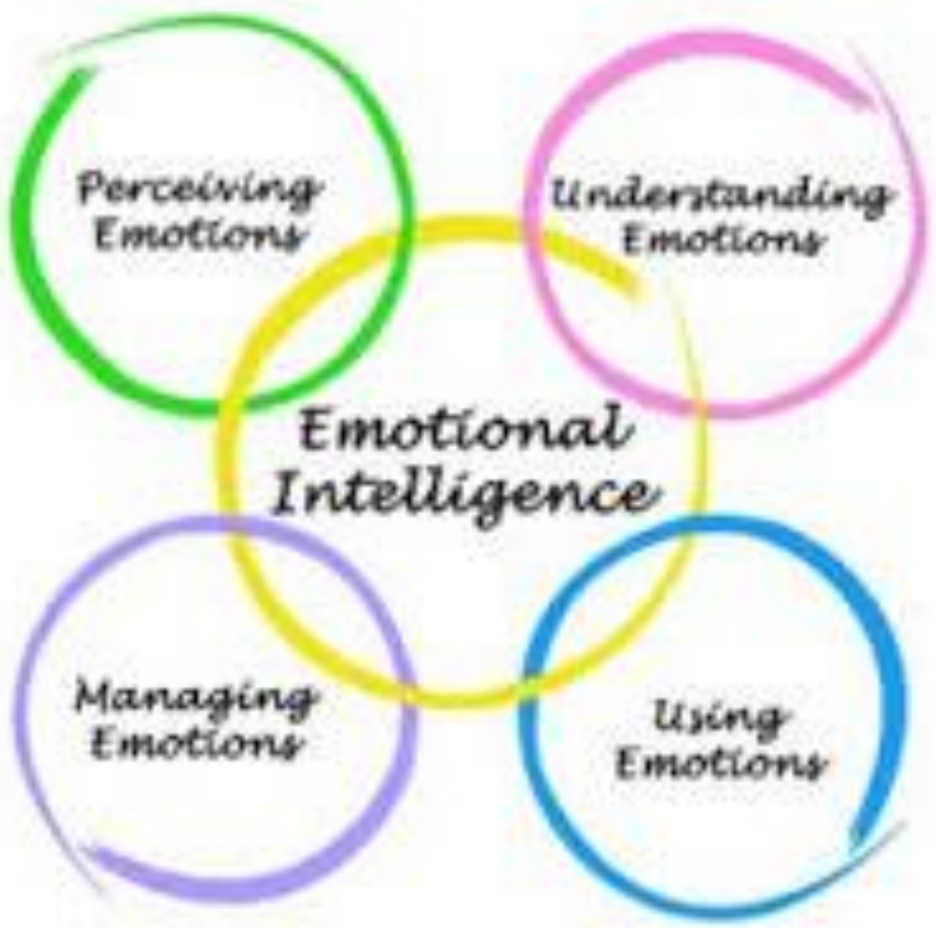
How can you deal with the reaction? (1/2)

- Acknowledge triggers/reactions so we can mindfully use coping mechanisms and/or move forward more easily
- Remind yourself that it’s not your responsibility to fix their situation
- Take deep breaths
- Recognise how you are feeling or acknowledge what has been triggered
- Observe the heightened emotion and allow time for it to pass
- Debrief

How can you deal with the reaction? (2/2)

- Refocus the conversation
- Summarise the important points so far as a distraction
- Keep your voice calm and quiet
- Explain what action you will take
- Use ‘bracketing’ (where you put your own issues to one side)
- Put your emotions in a ‘box’ while you deal with the situation
- Scribble/doodle or play with a fiddle toy/stress ball

Emotional Intelligence



10 essentials for emotional awareness

- Listen
- Consider how your client is feeling
- Consider your own feelings
- Show empathy
- Build trust
- Recognise misunderstandings
- Pause
- Acknowledge your thoughts
- Be authentic
- Apologize

Tools for working with clients in challenging situations

1. Affect Labelling
2. S.A.R.A (Set expectations, acknowledge, reflection, action)
3. Three closed questions
4. What we know, have done and will do next
5. Pause, slow down, remove the heat
6. Moving Forward


RESILIENCE
Accountability
Agility
Attitude

Tips for building resilience (1/2)

- **Find the Silver Lining:** Resilient people look for the beauty or the positives in a situation.
- **See it as a Challenge and Not a Threat:** While it's a complex skill, according to research, part of resilience is how you decide to respond to a situation. Do you see it as a challenge or a threat? When perceived as a threat, the body shifts into the stress response. People who see a situation as a challenge, on the other hand, become energised which pumps helpful chemicals into the body like endorphins and adrenaline.

Tips for building resilience (2/2)

- **Perspective**: People who are resilient focus on the tangible here and now issues, rather than the elusive ones that may never happen. This is in part about focussing on the things we have control over and letting go of or not choosing to focus on things that we have no control over or cannot change. Seeing a situation from every perspective and looking at it from every angle can be useful. It might also be about focussing on practical steps, for example realistic daily goals.
- **Support:** Sharing stories with colleagues or as part of a debrief can help. Feeling supported and heard by others is very important for us to maintain resilience.

Working with suicidal clients

Suicidal clients – Adviser flow chart

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Generally, there are 3 situations where you will need to address suicide

1. Your client hints they may be suicidal

Acknowledge

Acknowledge what's been said. E.g.
> *"It sounds like you are in a difficult situation."*
> *"Have you spoken to anyone about this?"*
> *"Have you felt like this before?"*
"Are you getting help for the way this is making you feel?"

Reassure

Do you need help?

Alert super-visor for help & support

> Help client understand they are not alone. *"We often speak to people struggling with the same thoughts as you are, but with help & support, these will pass".*
> Is there anyone they can chat to / go to for help?
> Encourage reaching out for support from those they trust.

Signpost or refer

Consider if the client would benefit from extra help. E.g. suggest they contact:
> Their GP, mental health professional, a family member or friend.
> An organisation such as the Samaritans.
Does your organisation have any referral arrangements you could take advantage of?

2. Your client tells you they have seriously thought about suicide, or are planning to kill themselves

3. Your client tells you they have already done something such as taken pills or cut themselves

Establish

> Find out if they are with anyone & if so, can they help?
> If you don't have contact info, try & persuade them to give you their name, address & phone no.

Reassure

>Help client understand they are not alone. *"We often speak to people struggling with the same thoughts as you are, but with help & support, these will pass".*
> Is there anyone they can chat to / go to for help?
> Encourage reaching out for support from those they trust.

Safeplan?

> Can you make a safeplan to keep them safe for now?
> If not, offer to contact someone on their behalf to get help.
> If they agree to this, get the contact details for the 3rd party (e.g. family member / doctor).
> Speak to your supervisor about speaking to the 3rd party.

Assess risk

> Do a risk assessment. Asses whether you think they are in immediate danger.
> If you think they are, get help & support from your supervisor.

Get help

Alert super-visor for help & support

Escalate?

If client is attempting suicide
> Ask for permission to contact emergency services, or consider if there is a need to break confidentiality & call emergency services. A TM will help with this.
> IF you choose to keep talking until help arrives, focus on any positives they've mentioned in the call.

If you feel emotionally challenged tell your supervisor or manager. A de-brief is important.

Suicidal clients – carrying out a risk assessment & making a safeplan

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There are 3 stages to carrying out a simple risk assessment: ACKNOWLEDGE, ASSESS & ACTION.

ACKNOW-LEDGE

Acknowledge: you MUST let them know you heard them mention suicide. You might start by saying: "*It sounds like you are having a really difficult time at the moment*" or *"I'm really sorry to hear you have been having thoughts about suicide."*

ASSESS

Assess the situation: *"Have you felt like this before?" "Have you spoken to anyone about how you are feeling?" "Do you have any support available to you?" "Have you made any attempts to harm yourself before?" "Where are you now? Alone? In the house?" "Who is in the house?" "Have you made a plan for taking your own life?"* (If you assess the client is at risk, see SAFEPLAN below)

ACTION

Action: IF they have already harmed themselves or someone else, ask if you can have their contact details & call the emergency services immediately. GET HELP FROM A SUPERVISOR OR COLLEAGUE.'

IF you asses they are in immediate danger, alert a supervisor or colleague to assist / provide support. Ask for permission to contact the emergency services or consider if there is a need to break confidentiality & call emergency services even if permission not given.

IF they are not in danger now, would they be happy to make a SAFEPLAN? You can also explore who they have nearby to offer support. Consider a signpost or referral to a suitable organisation.

MAKE A SAFEPLAN: consider this if someone tells you they are thinking of harming themselves or taking their own life. This is to see if you can help someone **feel safe for now**.

Ask: *"Can we work out a plan together to help keep you safe for now?"*

NO: Consider if you need to contact the Police? Ambulance? Do they have someone they can speak to nearby? Suggest they call Samaritans?

YES Ask: *"Are there things around you that make you feel unsafe? "*

YES: Can these be removed, or could the client move away from them?

Ask: *"Could you go somewhere else that would make you feel safer?"*

"Would you like to speak to someone about how you are feeling?"

"Is there someone you trust that it would help to speak to?"

"Who could you tell that would help you to stay safe?"

(If they mention a previous attempt) *"What helped you last time?* Can you use this help again?"

You could suggest they call their GP, a trusted adult they mention or a helpline.

Ask: Give them praise for contacting our service & speaking about how they are feeling. Ask what they will do immediately after the call to keep them safe, this could be as simple as calling someone or getting outside for some fresh air.

"Is there anything else that you can do that will help you stay safe now?"

Summarise & confirm the plan

Debriefing

Debriefing is an important thing to do as an adviser. It is about sharing where you might have experienced a challenging interaction.

Debriefing can be done:

- With a debrief buddy
- Alone
- With your team
- With your line manager

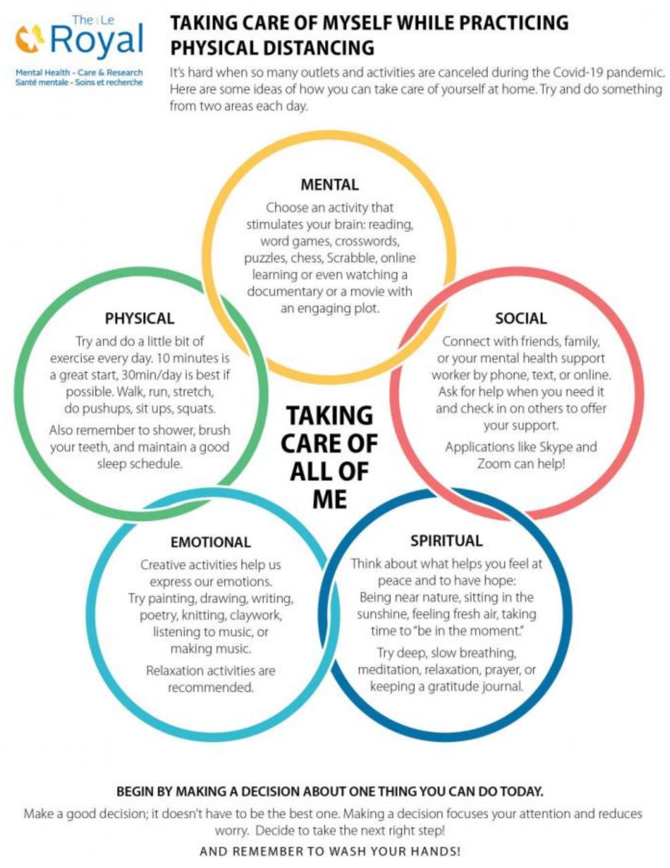
Tips for getting the most from a debrief

- Share your experience
- Reflect on how you felt and how you feel now
- Talk about anything that was difficult or challenging for you
- What did you learn from the thing you needed to debrief about?
- Is there anything you need to do to make you feel okay afterwards?

Taking care of yourself

Ensure you make the switch between work and home life

Clear your head after a day of work



Thank you for joining us!

Enjoy the rest of your day

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