

## **Rationale**

To date there has been no definite approach to a style for financial counselling case notes. The financial counselling sector has gravitated to a legal approach, which has merit, but does not meet all the needs of the financial counsellor, their clients and the way financial counsellors work.

There are some definite things we know:

1. Financial counsellors work in community services agencies which are required to meet accreditation and have quality assurance approaches; these agencies frequently employ other professionals who have direct requirements in the way their case notes are written e.g. social workers, mental health workers, alcohol and other drugs workers etc.;
2. Financial counsellor case notes vary in consistency, accuracy, detail and approach;
3. Financial counselling case notes can be called up via subpoena into a court of law, in which case they are examined and may be used for evidence in a case; inaccurate notes may not represent the client needs appropriately;
4. Financial counsellors, whilst working with the law, are considered to be are not lawyers and do not make legal decisions;
5. Financial counsellors are required to use appropriate grammar and approach in their case notes to be professional within a collaborative team;

## **What to Include in Case Notes**

Prior to writing, it is important to formulate what is going to be included in the case notes; financial counsellors want to be sure to include all important information regarding their session with the client. Descriptions of behaviour, observations, client statements if appropriate, and discussion of progress and other services are typically good examples of what would generally be incorporated in a client's case notes. Some essential things to include in case notes are the date, the name of the client, correct spelling and grammar, and the signature of the social worker. Including these things will validate the information concerning the client session. Case notes need to reflect the case plan.

Using the S.O.A.P. formula is a good approach that reminds financial counsellors of what to include in their notes.

## **What NOT to Include in Case Notes**

Just as there is certain information that should be included in case notes, there is also information that should not be included. First, it is not necessary to include every piece of information relating to the session. The financial counsellor should keep the notes precise and solely focused on the information that is particularly relevant to the case of the client. Certain uses of language that should not be used by professionals when describing a client via case notes. Diagnoses, clichés, jargon, slang, abbreviations, and curse words are a few

examples of manipulative language that should not be used unless directly quoting a client. In addition, the financial counsellor should not incorporate any indications that exhibit opinions, prejudices, judgments, or stereotypes in the case notes; the writing should be objective.

Events that are not related to the case and that can be detrimental to the client should not be included in case notes; remembering that case notes can be subpoenaed into a court of law as evidence.

**Write Case Notes that are:**

- Clear and brief
- Concise, precise
- Accurate and complete
- Timely
- Readable – acceptable grammar

**What you should avoid:**

- diagnoses
- Clichés
- street talk
- Jargon
- Stereotypes and prejudices

**Case Notes should:**

- Describe behaviours reported by customer and collateral contact
- Record statements made by customer
- Record your observations
- Substantiate conclusions and judgments
- Link services to documented deficiencies

**Strong verbs to use...**

Advised	Focused	Assessed	Identified
Assisted	Recommended	Clarified	Referred

Confronted	Reflected	Counselled	Structure
Discussed	Summarized	Directed	Supported
Encouraged	Urged		

**Words to avoid...**

Abnormal	Impulsive	Abusive	Irrational
Anxious	Overwhelmed	Dangerous	Resistant
Delusional	Suicidal	Demanding	Threatened
Disturbed	Troubled	Hysterical	Uncooperative
Immature	Unfit		

**Why are case records important?****Assessment summary**

- a. Capture relevant data elements”
- b. Present accurate client “snap shot”
- c. Deficiencies and barriers should link directly to services and activities including referral etc.)

**Case management Guide**

- a. Sequential tracking and reporting of customer contact and progress
- b. Capture newly emerging barriers
- c. Revise action plan

**Accountability**

- a. WIA axiom = “If it ain’t in writing, it never happened!”
- b. Internal oversight
- c. Monitoring and auditing

**Professional and ethical responsibility**

- a. Human services and helping professions identify record keeping as an important ethical requirement

**Information Sharing**

- a. “In-house” sharing of important data and action plans critical to successful customer service
- b. “External” sharing is critical to optimizing referral relationships with outside partner agencies

### **Context of action plans/ case plans in relation to case notes**

Case notes and case plans belong together. The content of each needs to reflect the other, which is the approach any auditing team takes.

The case notes hold the detail of the actions and decisions; the case plan has the summary of key issues, action and responsibility (client and financial counsellor)

### **Rules about case notes**

1. There must be a date (generally in the left hand margin column) for each note made in the client file
2. There must be a signature of the person writing the note at the end of each note
3. There must be a printed name of the person writing the notes at the end of each note
4. The notes must occupy the lines of the note paper without gaps
5. Notes cannot be changed after they are written
6. If changes need to be made, then a worker needs to write an 'addit' (additional) note, dated and signed as outlined above; liquid paper is not allowed to be made- if there is an error, the error needs to be struck through using a ruler and ink so that it is still visible
7. Where there are electronic and paper based case notes, there needs to be a policy about what is kept in each and how they are filed
8. Where there are electronic case notes only, the rules of completion set out by the agency must be adhered to. Signatures are electronic, but notes can only be made in a person's name when they have logged in, hence verifying identity etc. Generally, electronic case notes will be saved and are unable to be changed. If the electronic case note is simply a word document saved on a computer, there need to be protocols about how the notes are saved and how others can access.

### **Using the S.O.A.P. case note format**

It's always useful to have a 'recipe' for writing case notes. It means that you can use the 'recipe' to ensure that you do not miss things that you should be writing about.

There are many writings about S.O.A.P. and you can look these up on line to get greater detail. E.g. <https://education.ufl.edu/counselor-education/files/2010/11/SOAPNotes.pdf>

It is the notes format used by social workers and is probably the closest example of a professional approach that suits financial counselling, where we have legal and factual information as well as personal and negotiation information to report and record.

**The recipe**

<b>Aspect of notes</b>	<b>Meaning</b>
<b>S</b>	<b>Subjective;</b> information about the person that is relevant – setting the scene; family situation, number of children, living circumstances and so on written in an objective way. Note- It is not relevant to include diagnoses of mental health etc. unless you know these facts from a referral, in which case they are part of the objective aspect of the notes
<b>O</b>	<b>Objective;</b> this is about facts – facts that are happening- this might be in relation to debt collection, creditor harassment; legal proceedings and so on; avoiding labels, judgments and any other thing that may reflect personal opinion
<b>A</b>	<b>Assessment;</b> this should reflect your clinical thinking. This part of the notes should reflect changes in the client case plan etc. and demonstrate actions that are proposed and occurring.
<b>P</b>	<b>Plan;</b> this part of the case notes need to include the next steps of what you do for and with the client – this would include work with creditors, responses, advocacy, disputes etc. - <b>this should reflect your client case plan</b>

If you apply these rules to your notes, you will ensure clear, effective and concise records for other workers to read and the notes will provide an accurate record whilst linking to your client case plan- a key thing that is audit friendly!

**At the completion of your notes, do a check:**

- § **Read your notes – out loud if that helps**
- § **Do they reflect what needs to be said**
- § **Is your spelling accurate – ask or check if not sure (there are on line dictionaries)**
- § **Have you used correct grammar and sentence structure – even if you use dot points, you need to ensure that sentences make sense**
- § **Would you be happy for a court to read them**

**Why have a case plan?**

A case plan reflects a summary of the identified challenges and timelines and allocation of jobs to be done. A case plan is intended as a snap shot of the crucial client activities and can be used as a kind of contract with the client. They can sign a case plan for the file, take a copy home so that they know what is happening, and is a tool to refer to when the client comes for their next appointment.

A case plan needs to be reflected in the case notes – that means that key problems, and tasks to resolve them also need to be in the case notes.

A case plan should sit at the front of the client file to give the financial counsellor a snap shot of where the client situation is at without having to delve into the case notes. The case plan can also be used with the client to remind them about things that the financial counsellor and the client agreed to at the last visit.

A case plan should have a simple structure which is easy to follow and to read quickly, such as the one on the next page. The case plan may have to be aligned to organisational documentation, use of logos etc. and you may find that other workers in the organisation use a case plan that you can adopt as a financial counsellor. If there is not a case plan that is used in the organisation, the following case plan is a good place to start.

It is important that at every appointment, the case plan is reviewed and that new things are added and closure of issues are noted. As we all know, new issues arise when working with clients, as they build trust in the financial counsellor. A case plan can be extended into as many issues as present with the client.

In agencies that deliver health and community services, case planning is part of standard practice, and it assist the professional nature of financial counselling to use case planning as a part of the way we work.

FINANCIAL COUNSELLING CASE PLAN

UR:.....

Date	Issue identified	Financial counsellor action (what the financial counsellor has agreed to do and by when)	Client action (what the client has agreed to do and by when)	Issue resolved yes / no	Issue closure date

CLIENT NAME:

signature:

date:

STAFF NAME:

signature:

date: