



# Te Tāpapa

## Professionalised Workforce Development Framework

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For Financial Mentors  
April 2025

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**Enable financial mentoring professionalisation**  
by delivering a roadmap for change

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**Mā te huruhuru ka rere te manu**  
Adorn the bird with feathers and it will fly



# Introduction

## Background

FinCap has worked on financial mentoring training and support since its inception. It has developed several programmes and tools to support financial mentor development. Over time, however, it became evident that a coherent structure for financial mentoring professionalisation was needed.

## What Is The Professionalised Workforce Development Framework?

The framework is an essential tool to support the development of a career pathway for financial mentors. Through extensive research and sector consultation, particularly with financial mentors, the fundamental elements required to transform financial mentoring into a recognised, professionalised workforce have been identified. This roadmap outlines these essential components and their interconnections, providing the foundation for detailed activation.

## Why We Have The Professionalised Workforce Development Framework?

This roadmap provides the evidence-based foundation for transformation. It will guide the development of a comprehensive implementation plan that turns these essential elements into practical reality while maintaining focus on the ultimate goal: a sustainable, professionalised financial mentoring workforce.





# Framework Design

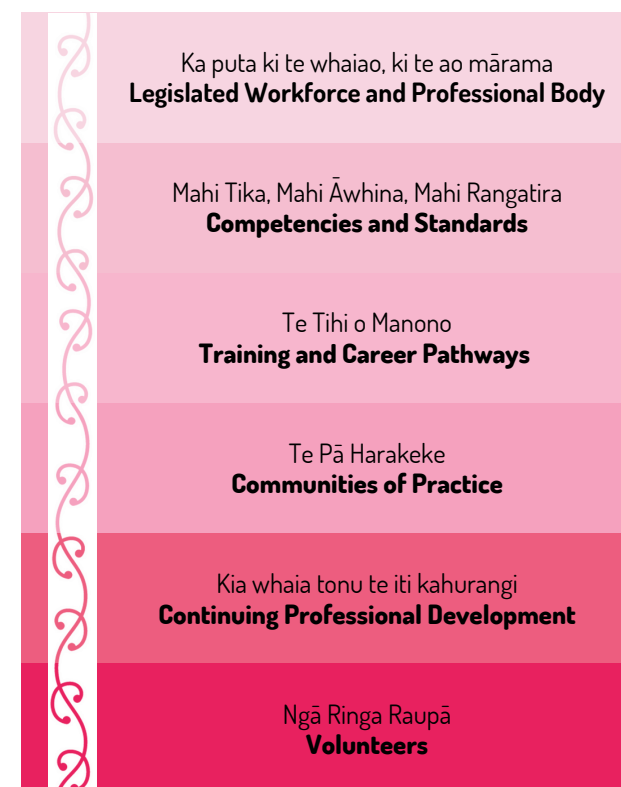
The framework's design to support the professionalisation of the financial mentor workforce is centred around six pillars/pou, which are all critical components to building qualified and credible roles, effective best practice, a standard of excellence in service delivery, clear career pathways, and a respected, cohesive and rewarded sector. These pillars present a roadmap for change.

Each of the six pillars has four key elements, containing fundamentals to achieving the objectives – actions, interventions, and pathways to delivery. When implemented, these elements will collectively build a sustainable and professionalised workforce, making them vital to the financial mentoring sector's growth and continuity.

Each of these pillars is not intended to be seen in isolation. Instead, they should be seen as connected and held in place by the foundational principles, the vision for the sector and the desired outcomes. The framework presents a collection of required inputs, activities, and outputs supported by an action plan for delivery.

The whakatauki that opens the framework uplifts the purpose, honouring the collective wisdom and shared knowledge within the document that creates opportunities for growth and wellbeing, empowering both financial mentors and their communities to thrive together.

## FRAMEWORK PILLARS/POU



# Embedding Kaupapa Māori Principles

The framework takes a kaupapa Māori approach, with all world application, to workforce development, which involves applying core Māori values like whanaungatanga (relationship building) and manaakitanga (care and respect) to mobilise, develop and sustain the workforce. These principles are particularly relevant as the framework must serve diverse communities and create sustainable, culturally responsive career pathways for financial mentors.

The framework is imbued with kaupapa Māori principles. Cultural values are the foundations on which the pou/pillars are built and have been used to shape the conceptualisation of professional development. This means moving beyond cultural competency as a separate skill set to understanding how cultural values can enhance all aspects of financial mentoring practice. The framework reflects an understanding that cultural knowledge and professional expertise are inseparable for effective practice, these principles are often unspoken, but always applied.

The framework's success will require sustained commitment to both professional excellence and cultural responsiveness. This approach will help develop financial mentors who can effectively serve their communities while maintaining their own wellbeing and cultural connections. The ultimate measure of success will be the development of a sustainable, culturally grounded, professionalised workforce that makes a real difference in the financial wellbeing of diverse communities across Aotearoa New Zealand.

Throughout the framework is the design symbol of the mangōpare, which speaks to the determination of whānau and financial mentors to protect themselves and to strive for a better life.

## KAUPAPA MĀORI PRINCIPLES





## Legislation | Service Accreditation Body | Registration Body | Funding

A professional body serves several important purposes. It upholds standards for the profession, provides a platform for networking and sharing best practice along with advocating for the interests of the profession.

### Te Ture | **Legislation**

- Legislation to formalise the new workforce requirements
  - Scope of practice
  - Protection of Financial Mentor title
  - Regulations, compliance code and policy
- 

### Te Waitohi | **Service Accreditation Body**

- Accreditation body infrastructure
- Code of conduct
- Service standards
- Compliance
- Quality assurance framework
- Complaints process

### Te Tomokanga | **Registration Body**

- Peak body infrastructure with independence from
  - Competencies and standards framework Quality assurance process
  - Complaints handling mechanisms
  - Advocacy and policy advice
  - Continuing professional development
  - Data collection and analytics
  - Strategic remuneration
- 

### Te Pūtea Matomato | **Funding**

- Investment strategy
- Multiple funding streams
- Sustainable and fit for purpose funding models
- Equitable regional funding





## Summary

The pathway to professionalisation requires a formalised, well-regulated financial mentoring workforce supported by robust but practical legislation and an independent professional body. This structured approach will ensure quality service delivery through consistent standards, protection of both financial mentors and clients through appropriate regulation, professional development through recognised pathways, and sector sustainability through independent governance and advocacy.

### Te Ture | **Legislation**

The establishment of legislation must be carefully approached to balance regulatory requirements with practical implementation. Legislation will provide the foundation for professional recognition while ensuring flexibility for the workforce to respond to evolving community needs. Research has shown that overly complex legislation can impede effective service delivery and create unnecessary barriers to entry. Therefore, there should be a staged approach to developing a legislative framework; drafting clear, purpose-driven legislation focusing on workforce requirements, establishing protection of the Financial Mentor title, defining a clear scope of practice, and developing practical regulations, a compliance code, and supporting policies.

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### Te Waitohi | **Service Accreditation Body**

In addition to the Government's social services accreditation unit, Te Kāhui Kāhu, a dedicated service accreditation body will establish and maintain quality standards across financial mentoring services through a comprehensive framework that includes a service-aligned code of conduct, operational standards, compliance monitoring, continuous improvement processes, and an accessible complaints system. This will ensure consistent service delivery, maintain stakeholder confidence, and provide quality assurance for organisations delivering financial mentoring services, independent of their funding stream.

### Te Tomokanga | **Professional Body**

An independent professional body represents a critical step in workforce development. Independence from government is essential for maintaining professional autonomy while ensuring public accountability. The professional body will be responsible for several key workstreams: developing a comprehensive competency framework incorporating both technical, interpersonal and cultural capabilities supported by a quality assurance framework to maintain professional standards and ensure consistent service delivery across the sector; implement and maintain a continuing professional development portal and programme to ensure mentors maintain their practice standards and have opportunities for career progression; take responsibility for sector governance and oversight with a robust complaints process to sustain client and stakeholder confidence and professional accountability. The professional body will also provide strategic advice on workforce development and remuneration to ensure recognition for financial mentors and sustainability of the workforce. As the sector leadership the professional body will also serve as an advocate for the workforce, providing policy advice and representing the profession's interests in relevant forums.

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### Te Pūtea Matomato | **Funding**

Strategic investment and fit-for-purpose sustainable funding are fundamental to implementing the workforce development framework and ensuring the long-term viability of the financial mentoring sector, requiring a comprehensive approach that includes diverse funding streams, and models that support sector growth and independence. Any proposed funding model changes will require carefully managed transitional government funding support.



# Core Competencies | Specialist Competencies | Practice Standards | Assessment

Competencies and standards serve the crucial purpose of defining the skills, knowledge and behaviour required for effective performance within the profession. They help to ensure consistency and quality.

## Tikanga Matua | **Core Competencies**

- Technical, analytical and problem solving skills
  - Interpersonal and communication skills
  - Crisis management and Mental Health 101
  - Income and benefit support
  - Cultural competency
  - Document management
  - Referral processes
- 

## Te Kawa Matua | **Practice Standards**

- Code of conduct
  - Code of ethics
  - Practice guidelines
  - Record keeping and data management
  - Risk management
  - Confidentiality
  - Te Tiriti o Waitangi
- 

## Tikanga Whakakaha | **Specialist Competencies**

- Insolvency and complex debt issues
- Legislative compliance
- Housing support
- Migrant and refugee support
- Community finance
- Advocacy
- Economic harm
- Kiwisaver

## Te Hua o te Mahi | **Assessment**

- Quality assurance
- Registration
- Professional development
- Self-assessment
- Peer review
- Client feedback
- Remuneration progression



## Summary

Development of a competency framework and clear practice standards are an essential start to building a professionalised workforce and are required to begin building qualifications and training. Defined competencies and standards will be the pathway to professional excellence and advanced practice.

### Tikanga Matua | **Core Competencies**

Effective financial mentoring requires a sophisticated blend of technical expertise, interpersonal skills and cultural responsiveness. The foundation of effective financial mentoring requires mentors to develop and maintain a comprehensive skill-set encompassing financial management and analytical capabilities, strong interpersonal and communication skills, crisis management and basic mental health awareness, thorough knowledge of income and benefit support systems, cultural competency, efficient document management, and effective referral processes. These skills will be used in the development of a detailed competency framework.

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### Tikanga Whakakaha | **Specialist Competencies**

Building on core capabilities, financial mentors can develop specialised expertise in complex areas including insolvency and debt management, legislative compliance, housing support, migrant and refugee assistance, community finance facilitation, systemic advocacy, economic harm intervention, and KiwiSaver hardship processes to address diverse and complex client needs. Specialist competencies provide scope for growth and development within the competency framework and provide opportunities to deliver and respond to emerging community needs and complex financial challenges.

### Te Kawa Matua | **Practice Standards**

Practice standards are essential for maintaining service quality and professional integrity. These standards create a framework for consistent, ethical, and culturally appropriate service delivery. Quality financial mentoring practice must be underpinned by robust practice standards incorporating a professional code of conduct and ethics, comprehensive practice guidelines, systematic record keeping and data management, risk management protocols, and confidentiality requirements, all built on the foundation of Te Tiriti o Waitangi principles. The practice standards will be developed to support the competency framework.

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### Te Hua o te Mahi | **Assessment**

Evidence-based assessment mechanisms are crucial for maintaining professional standards and supporting the professional development of financial mentors. A comprehensive assessment framework will ensure consistent service quality and professional growth through integrated quality assurance processes, professional registration requirements, ongoing development opportunities, structured self-assessment and peer review tools, systematic client feedback collection, and clear remuneration progression pathways that support workforce retention and development.





# Training Courses | Recognition of Prior Learning | Professional Supervision | Qualifications

Training and career pathways are interconnected aspects of professional development. Training provides for educational growth and capability building. Career pathways are various progressions financial mentors can take with their upskilling and experience.

## Kia Ako Tonu | Training Courses

- FMIC microcredential (Level 4, 16 credits)
- Consumer Credit microcredential (Level 5, 17 credits)
- Massey Financial Capability Practitioners Course microcredential (Level 5, 10 credits)
- Careerforce NZ Diploma in Health and Wellbeing (Level 5, 120 credits)
- Mental Health 101 and First Aid
- Modular learning (compulsory, elective, specialist)
- Registered training providers (University, Polytechnic, Whare Wānanga)
- Independent training providers (unregistered)
- NZQA framework approved courses

## Tuakana-Teina | Professional Supervision

- Provisional period supervision
- Internal and external supervision
- Registration requirements
- Training for supervisors
- Development of criteria
- Evaluation
- Cultural supervision

## Ka Pai ki Mua, Ka Pai ki Muri | Recognition of Prior Learning

- Assessment of prior learning and experience
- Recognition of prior learning and experience
- Cultural knowledge and capability
- Development of guidelines

## He Tohu Whakamana | Qualifications

- Microcredentials
- Certificate in Financial Mentoring
- Diploma in Financial Mentoring
- Certificate in Service Management
- Minimum entry level standards



## Summary

Effective professional development and a qualified, recognised workforce require multiple pathways and flexible, accessible, learning options. Both structured academic qualifications and practical skill development are essential, incorporating existing valuable training courses while expanding into new areas.

### Kia Ako Tonu | Training Courses

A comprehensive qualifications and training structure will integrate existing and new learning pathways to build mentor capability and expertise. This includes the established FMIC, Consumer Credit, and Massey Financial Capability Practitioners microcredentials, alongside newly developed courses. Adopting a modular learning approach, combining compulsory, elective, and specialist components to create flexible yet thorough professional development will enable a pathway for the existing workforce to higher qualifications. Training should be delivered through a mix of registered providers including universities, polytechnics, and whare wānanga, as well as independent training providers, with all courses subscribed to NZQA with qualifications on the NZQF, to ensure consistent quality and recognition.

### Ka Pai ki Mua, Ka Pai ki Muri | Recognition of Prior Learning

Recognition and assessment of prior learning acknowledges and validates the existing knowledge, skills, and experience people bring to the sector. A structured approach includes comprehensive assessment of prior learning and experience, formal recognition processes, and specific pathways for acknowledging cultural knowledge and capability. Clear guidelines must be developed that will ensure consistent and fair assessment across the sector, creating transparent pathways for people to have their existing expertise recognised within the professional training and qualifications structure while maintaining high standards of practice.

### Tuakana-Teina | Professional Supervision

Rigorous professional supervision must support the development of financial mentors and ensure service quality through structured support and guidance. This includes mandatory supervision during provisional periods, flexibility in accessing both internal and external supervision, and clear registration requirements. Specialised training for supervisors is crucial to build this skill for the sector along with development of comprehensive supervision criteria, and regular evaluation processes. Cultural supervision must be integrated throughout, ensuring culturally appropriate support and development for mentors working with diverse communities.

### He Tohu Whakamana | Qualifications

Supported by the competency framework, the development of a qualification framework is a crucial step to establish clear professional development pathways from entry-level to advanced practice. Built on a foundation of minimum entry standards, it should incorporate existing and new microcredentials, a Certificate in Financial Mentoring, and progress through to a Diploma in Financial Mentoring. Additional options of advanced learning include a Certificate in Service Management. This structured approach will provide clear career progression opportunities while ensuring financial mentors develop the necessary skills and knowledge at each level. The framework aligns various qualification types and levels to create coherent pathways for professional development, workforce retention, and career advancement.



## Peer-to-Peer Learning | Regional Hui | Topical Learning | National Conference

A community of practice brings together a group of professionals in various forms, including online forums, workshops, hui, and conferences. The key emphasis is to collaborate, share knowledge, and provide learning opportunities for all members.

### He Whare Wānanga | **Peer-to-Peer Learning**

- Coaching support
  - Problem-solving
  - Case study discussion
  - Sharing knowledge, experience, and skills
  - Sharing challenges and successes
  - Reflection on practice
- 

### Te Tikanga Tika | **Topical Learning**

- Current issues and emerging trends
  - Legislative updates
  - Best practice workshops
  - Expert presentations
  - Specialist topic deep dives
  - Learning new skills, exploring new methodologies
- 

### Ngā Ohu Tōpū | **Regional Hui**

- Networking
- Quarterly or bi-annual meetings
- Cultural protocols observed
- Discuss local issues and their impact
- Build a directory of local referral partners
- Local data sharing and resource development
- Cross-regional collaboration
- Guest speakers

### Hui Tau | **National Conference**

- National networking
- Industry updates
- Keynote speakers
- National data sharing
- Showcasing innovations
- Research presentations
- Workshops for professional development (CPD)
- Awards and recognition





## Summary

Communities of practice, coordinated by the professional body and co-designed with the financial mentoring sector, will create structured yet dynamic spaces for mentors and sector stakeholders to engage in collaborative learning, share expertise, build regional connections, and collectively advance the profession through peer support, regional hui, topical learning, and national gatherings that strengthen both individual practice and sector capability.

### He Whare Wānanga | **Peer-to-Peer Learning**

Structured peer-to-peer learning forums will foster professional growth and practice excellence through collaborative learning opportunities. This could include coaching support mechanisms, facilitated problem-solving sessions, and regular case study discussions where mentors can share their knowledge, experience, and skills. These forums hosted in culturally appropriate ways can create safe spaces for mentors to discuss challenges and successes, encouraging reflective practice and continuous improvement through shared learning experiences. This approach recognises that financial mentors hold valuable expertise and that collaborative learning strengthens both individual capability and sector knowledge.

### Ngā Ohu Tōpū | **Regional Hui**

Regular regional hui will strengthen local networks and enhance service delivery through facilitated gatherings. These quarterly or bi-annual meetings, will provide opportunities for mentors to discuss local issues and their impact on their communities. The hui programme will support the development of local referral partner directories, facilitate resource sharing, and enable cross-regional collaboration. Guest speakers would enhance learning opportunities, while local data sharing informs service development and delivery. This regional approach ensures services remain connected to, and informed by, local community needs and resources.

### Te Tikanga Tika | **Topical Learning**

A dynamic topical learning programme, hosted as a regular forum, will keep mentors current with emerging trends, legislative changes, and best practice developments in financial mentoring. This includes regular workshops, expert presentations, and specialist topic deep dives that respond to sector needs and emerging issues. Structured and well-planned opportunities for mentors will assist with developing new skills and exploring innovative methodologies, ensuring the workforce remains adaptive and capable of meeting evolving community needs. This approach combines responsive learning with strategic skill development to maintain service quality and relevance.

### Hui Tau | **National Conference**

A national conference will bring the sector together to share knowledge, celebrate success, and build collective capability. The annual event can combine industry updates and keynote presentations with opportunities for national data sharing and the showcasing of service innovations. Research presentations would inform practice development, while professional development workshops would be an asset in contributing to continuing professional development requirements. The conference could include formal recognition of excellence through awards, celebrating both individual and service achievements while fostering sector pride and professional identity.



## CPD Portal | Reaching Goals | New Opportunities | Building Skills

Abbreviated as CPD, continuing professional development refers to the ongoing process of learning. This includes activities such as training, workshops and conferences. The purpose of CPD is to ensure professionals stay up-to-date in their practice.

### Te Kete Wānanga | **CPD Portal**

- Planning and progress tracking tool
  - Goal setting
  - Training records and transcript downloads
  - Resource library
  - Training calendar
  - Reflection
- 

### Te Ao Hou | **New Opportunities**

- Recruitment options
  - Leadership roles
  - Teaching and facilitation roles
  - Research participation
  - Career advancement paths
  - Cross-sector engagement
- 

### Te Pikinga Maunga | **Reaching Goals**

- Goal setting plans
- Professional development plans
- Achievement recognition
- Career planning support
- Competency advancement

### Tū Mai te Toki | **Build Skills**

- Reach learning milestones and goals
- Reflect and grow in the role
- Cultural competency enhancement
- Professional practice updates
- Leadership development
- Technology updates
- Non-accredited courses

## Summary

Continuing professional development, coordinated by the professional body, will provide an integrated system of learning opportunities, career pathways, and skill development that enables financial mentors to systematically build their expertise, advance their careers, and maintain professional standards through structured goal setting, diverse learning opportunities, and recognised achievement pathways supported by a comprehensive digital platform.

### Te Kete Wānanga | **CPD Portal**

A digital CPD portal will serve as the central hub for mentors' professional development journeys. The interactive platform will combine practical tools for planning and progress tracking with goal-setting functionality and easy access to training records and transcripts. The portal could include a comprehensive resource library and dynamic training calendar, while supporting reflective practice through structured documentation tools. This integrated approach ensures mentors can effectively manage their professional development while maintaining clear records of their learning journey and achievements.

### Te Pikinga Maunga | **Reaching Goals**

A structured approach to goal achievement will support mentors in advancing their professional development through clear planning frameworks and recognition systems. This includes the development of personalised professional development plans, structured goal-setting processes, and formal recognition of achievements. Career planning support would help mentors identify and work toward their professional aspirations, while competency advancement pathways would provide clear direction for skill development. This structure will ensure mentors can systematically build their expertise while receiving recognition for their progress.

### Te Ao Hou | **New Opportunities**

A well developed CPD portal will help facilitate and make accessible diverse pathways for career growth and sector contribution. This will include access to recruitment opportunities, development of leadership capabilities, engagement in teaching and facilitation roles, and participation in research initiatives. The posting of new opportunities within the portal could support career advancement while also encouraging cross-sector engagement to broaden professional experience. This approach will ensure mentors can identify and pursue opportunities that align with their career aspirations and contribute to sector development.

### Tū mai Te Toki | **Build Skills**

CPD will support mentors in achieving their learning goals while enhancing their professional capability. This should include structured support for reaching learning milestones, opportunities for role-based growth and reflection, and ongoing enhancement of cultural competency. Regular professional practice updates ensure currency of knowledge, while leadership development programmes build sector capability. Technology updates maintain digital literacy, ensuring mentors can effectively utilise evolving tools and systems in their practice.





# Pathways to Volunteering | Volunteer Support Network | Volunteer Position Guidelines | Recognition of Experience

Volunteers contribute by freely offering their time, skills and resources to support the community.

## Mahi Tahi | **Pathways to Volunteering**

- Clear entry point
  - Volunteer onboarding process
  - Training programme
  - Orientation programme
  - Volunteer placement
  - Health and safety
- 

## Tikanga Ringa Raupā | **Volunteer Position Guidelines**

- Code of conduct
  - Role clarification
  - Position description
  - Skilled and unskilled volunteering
  - Supervision
  - Ongoing training and development
  - Evaluation
- 

## Te Paepae Tautoko | **Volunteer Support Network**

- Community of practice
- Connection portal for volunteers
- Peer-to-peer learning support
- Development opportunities matching interests and skills
- Engagement surveys
- Career advancement opportunities
- Recognition programme

## Te Raupā o te Ringa | **Recognition of Experience**

- Skills assessment
- Recognition of prior learning and experience
- Assessment of prior learning and experience
- Cultural competency

## Summary

Volunteering, coordinated through financial mentoring services and supported by the professional body, will provide structured pathways for community members to contribute their diverse skills and experience through various roles that support financial mentoring.

### Mahi Tahi | **Pathways to Volunteering**

A structured pathway for volunteer engagement will ensure safe and effective entry into financial mentoring services through clear, systematic processes. This should include well-defined entry points, comprehensive onboarding procedures, and targeted training and orientation programmes that prepare volunteers for various supporting or mentoring roles within services. Appropriate volunteer roles and placement will create a foundation for meaningful volunteer contribution that benefits both the volunteer and the service.

### Te Paepae Tautoko | **Volunteer Support Network**

A dynamic support network will create an engaging and rewarding volunteer experience through shared experiences, connected learning and development opportunities. This could include access to communities of practice, a dedicated volunteer connection portal, and peer-to-peer learning support. A forum for matching development opportunities to volunteers' interests and skills across various roles will support growth, plus regular engagement surveys could inform support improvements. Career advancement opportunities and a formal recognition programme will acknowledge volunteer contributions and support progression pathways.

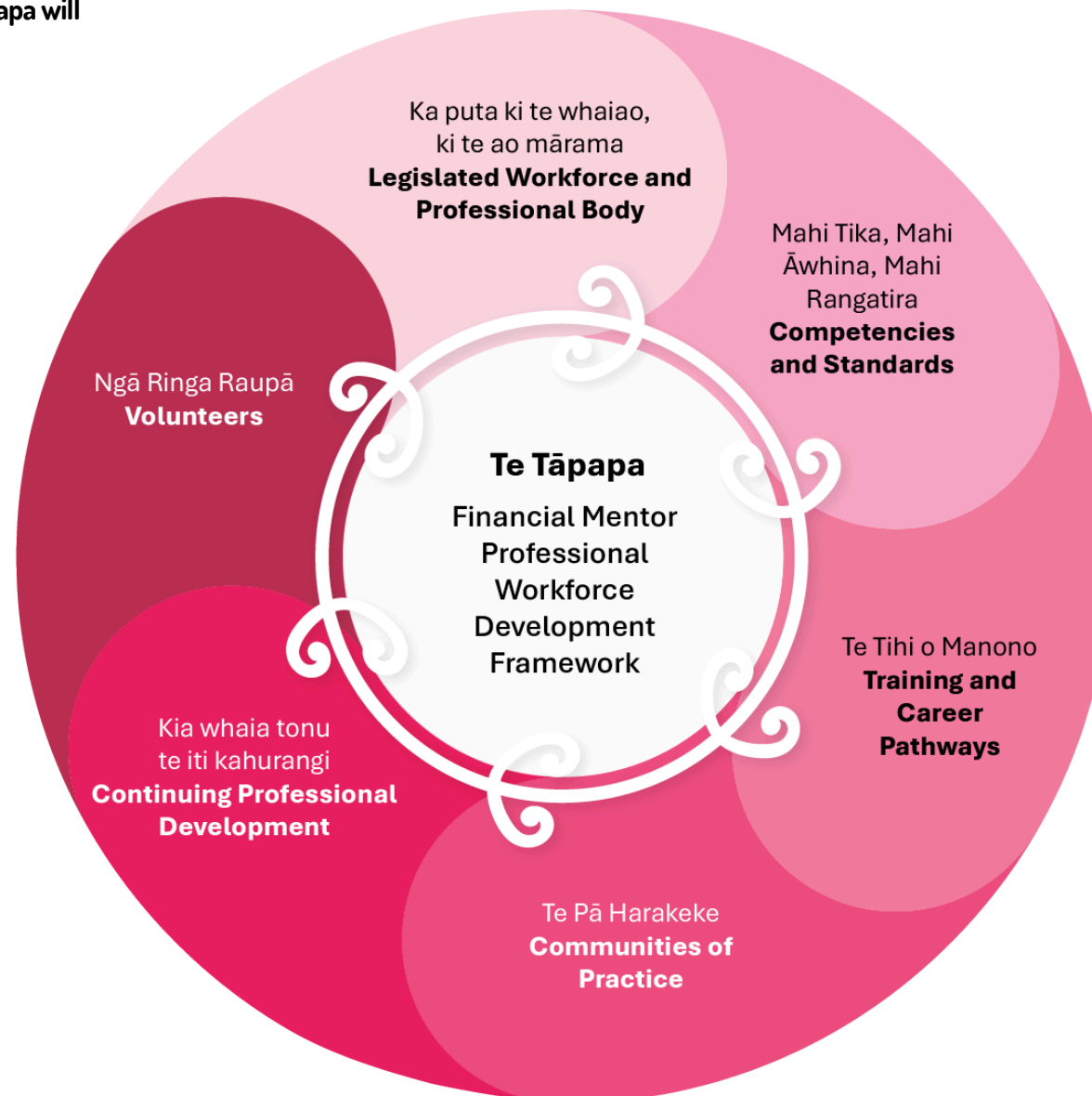
### Tikanga Ringa Raupā | **Volunteer Position Guidelines**

Clear guidelines will establish the framework for effective volunteer engagement through well-defined roles and expectations across various positions supporting financial mentoring services. These roles may include direct mentoring, administrative support, reception duties, research assistance, or community liaison positions, each with specific position descriptions and requirements. The framework should include adherence to a professional code of conduct, differentiation between skilled and unskilled volunteering opportunities, and provide structured supervision, ongoing training and development opportunities, and regular evaluation processes to support volunteer success and service quality.

### Te Raupā o te Ringa | **Recognition of Experience**

It is important to acknowledge and validate the diverse skills and experiences volunteers bring to financial mentoring services. This should include structured skills assessment processes, recognition of prior learning and experience, and appreciation of cultural competency and contribution. This approach ensures volunteers' existing capabilities are recognised and effectively utilised in appropriate roles while identifying areas for development.

An interactive version of Te Tāpapa will  
be available on Te Papa Hou





Te Tāpapa

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For Financial Mentors

April 2025