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**Guiding people to
free debt advice:**
a debt awareness and
signposting workshop

 THE CHURCH
OF ENGLAND

Facilitator Notes

Guiding people to free debt advice: a debt awareness and signposting workshop

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With thanks to the Archbishop of Canterbury's Task Group on Responsible Credit and Savings and Crosslight Debt Advice.

Disclaimer

The Money Advice Trust has created these materials so someone in your organisation or community can deliver them without the need for debt advice knowledge.

Whilst every effort has been made to ensure their accuracy, we cannot be held responsible for the actual delivery of these materials.

The content is accurate at the time of publication (May 2015).

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Approximately 8.8 million people in the UK are struggling with unaffordable debt. This represents 18% of the adult population. Of these people, only 17% (about 1.5 million people) are receiving debt advice.¹

Many people don't know about the options that might be available to them or that free debt advice is out there!



¹ Money Advice Service, 'Indebted lives: the complexities of life in debt', November 2013. These statistics are also used in Video A.

Welcome

Thank you for facilitating this workshop developed by the Money Advice Trust.

It's likely that you and the group have all had someone ask you for help or advice about a debt problem. You may not have known what to do, how to help or where to signpost people who needed support. You may not have been aware that there are free advice agencies who can be contacted in a variety of ways, such as over the phone, online or by visiting an agency in person.

This workshop aims to inform groups about debt and the advice services available. It provides practical tips and information about sources of help to signpost or refer on to. **Guiding someone to debt advice specialists is a vital step in helping them deal with their debt problems.**

The workshop is split into two sessions, with a 10-minute comfort break.

In the first session, we'll look at:

- The causes of debt problems
- Identifying when someone needs debt advice
- Responding appropriately when someone tells you they're in debt.

In the second session, we'll look at:

- The types of advice available
- How advice can be accessed
- How to help prepare someone for advice
- What people can expect from the advice process.

It has been designed so you, as the facilitator, don't need any specialist knowledge: any technical explanations are covered in a series of short videos. You will also need a copy of the workbook.

Even if you are a debt adviser, please don't attempt to answer technical debt advice questions. Giving the group this kind of information may increase the chances of someone attempting to give advice, which they may not be equipped or authorised to do.

If there are any questions that come up during the session that haven't been answered by the activities or videos, please direct the group to the **National Debtline** website, where they'll find factsheets and information about dealing with debt, and ways to get advice, including webchat: www.nationaldebtline.org.

Before the session

You may find it useful to find out about local advice services beforehand to share with the group. Good places to start are:

- Turn2Us: advicefinder.turn2us.org.uk
- The Money Advice Service Debt Advice Locator: www.moneyadviceservice.org.uk/en/tools/debt-advice-locator
- Community Money Advice: www.communitymoneyadvice.com
- Christians Against Poverty: www.cap.org.uk

After the session

The Money Advice Trust would be grateful for your feedback about this workshop.

A feedback survey for facilitators can be found here:

www.surveymonkey.com/r/757X9QD

A short evaluation form for participants can be found here:

www.surveymonkey.com/r/92j6VMS

We would also like to keep a record of people that have attended this workshop, so we would be grateful if you could complete and return to us the attendance list on **page 15 of the Facilitator Notes**.

Thank you again for taking the time to lead this workshop.

Information and timings



It may be useful to explain the following points before you begin the workshop. Speak to the venue staff if you are unfamiliar with their facilities.

Points to cover at the start:

- Toilet location
- Break time and finish time
- Refreshments
- Fire alarms, exits and assembly point
- Make sure the room temperature is OK
- Switch off phones
- Parking restrictions (if applicable)



Timings:

| Session 1 (60 minutes) | |
|--|---------|
| Part A: Introductions, aims and objectives | 25 mins |
| Part B: The causes and impact of debt problems | 15 mins |
| Part C: Identifying when debt advice is needed and how to respond appropriately | 20 mins |
| Break | 10 mins |
| Session 2 (60 minutes) | |
| Part D: The types of advice that's available and how to access it | 35 mins |
| Part E: Preparing someone for advice and what they should expect | 15 mins |
| Part F: Goodbyes and wrap up | 10 mins |

Key



Resources: this icon refers to any resources you may need during the workshop.



Discussion: this indicates a group discussion.



Video: this is where you will need to play one of the videos. These can be downloaded from vimeo.com/album/3362843 or played over the internet. Scripts are included with these notes in case you are unable to play the videos or need to refer to the information in them.



Activities: this icon is used when the group need to do an activity in their workbooks.

Session 1 (60 minutes)

Part A: Introductions, aims and objectives

(25 minutes)



Make sure the workbooks are on the desk ready. **They can attempt the quiz (page 8 of the workbook) while they wait for everyone else to arrive.** There are answers on page 24 of the Facilitator Notes and page 32 of the workbook.



Introduce yourself and the workshop (5 minutes)

Welcome everyone, introduce yourself and explain the following:

- This workshop includes practical activities and some video clips, plus plenty of opportunities to discuss the group's experiences.
- Even if you are a debt adviser, please don't attempt to answer technical debt advice questions as this may increase the chances of someone attempting to give advice, which they may not be equipped or authorised to do. There is space to record any questions on **page 10 of the workbook**. The group should use the National Debtline website for further information.
- Go through the points to cover on **page 8 of the Facilitator Notes**.



Video 1 (5 minutes): Workshop introduction, aims and objectives.

The video will explain why they should not give debt advice.



Group introductions (15 minutes): Ask the group to:

- Introduce themselves.
- Give an example of any experiences they've had with debt either personally (if they're willing to share) or of helping others.
- Explain what they hope to get out of this workshop.

Deal with any unrealistic expectations – you may want to compare them to the objectives mentioned in the video. These are also below and on **page 9 of the workbook**.

Aim:

This workshop will help you to identify when someone is struggling with debt, and how to support and guide them without offering advice.

Objectives:

- Discuss the causes of debt problems
- Determine how to respond when someone tells you they're in debt
- Recognise signs that someone may need debt advice
- Match a person who needs debt advice to the appropriate support

Part B: The causes and impact of debt problems



Discussion (10 minutes)

(15 minutes)

Ask the group what they think the main causes of debt problems are and what effect being in debt might have on individuals and families. This can be done as one big group or you can split them into smaller groups/pairs/threes if this is easier.

This is an opportunity for the group to share their experiences of helping those in debt, if they have any.

There is space in the workbook on page 11 for them to make notes about this.



Video 2 (5 minutes): The causes and impact of debt problems



Ask them to turn to **page 18 of the workbook** to look at the list provided there. Discuss whether they find anything surprising in this list.

Part C: Identifying when debt advice is needed and how to respond

(20 minutes)



Activity (10 minutes)

5 minutes: Ask everyone to turn to **page 12 of their workbook**. They need to answer the two questions (see below).

You can divide everyone into two to four groups to make discussion easier.

Each group should answer the following questions:

- How do you think you should react when someone tells you about a problem with debt?
- What clues might there be that someone needs debt advice?

There is space in their workbook on page 12 to write down any ideas or notes.

5 minutes: share thoughts and discuss with the whole group.



Video 3 (5 minutes): Identifying when debt advice is needed and how to respond appropriately



Allow **5 minutes** to discuss anything that comes up from the video.

Break (10 minutes)

Session 2 (60 minutes)

Part D: The types of advice that are available and how to access it

(35 minutes)



Discussion (10 minutes)

Ask the group to turn to **page 13** and discuss the following questions as one large group:

- What local debt/money advice services do you know of?
- What national organisations do you know of?
- Have you ever referred or signposted someone to one of these services?
- How would you find out about debt/money advice services?

There are details of national organisations in the back of the **workbook (pages 28-31)**. You may have identified some local services before the session that you can share at this point if they haven't already been identified by the group.

Local services can also be found by searching the following databases:

- Turn2Us: advicefinder.turn2us.org.uk
- Money Advice Service Debt Advice Locator: www.moneyadviceservice.org.uk/en/tools/debt-advice-locator
- Community Money Advice: www.communitymoneyadvice.com
- Christians Against Poverty: www.capuk.org



Video 4 (5 minutes): The types of advice that are available and how to access it.



Activity (20 minutes)

10 minutes:

In pairs and using one of the three case studies on **page 14 of the workbook**, answer the questions on **page 15**. Use the following to help make that decision:

- Level of support information (page 21)
- Benefits and limitations of ways to access advice (pages 22-23)

5 minutes:

Discuss as a whole group to compare decisions.

Part E: Preparing someone for advice and what they should expect

(15 minutes)



Activity (10 minutes)

From the previous activity, we know where we are going to refer or to signpost the case study characters, but now we need to prepare the character for debt advice.

Ask the pairs to write down what they would need to do to prepare their character for advice. For example, what paperwork or information do they think their character should have to hand?

There is space in the workbook on page 16 to make notes and suggested answers on pages 33-35 (and on pages 25-27 of the Facilitator Notes).



Video (5 minutes): Preparing someone for advice and what they should expect; goodbye and thank you.

Part F: Goodbyes and wrap up

(15 minutes)



10 minutes of discussion about anything that's come up in the workshop.

During this time, you should remind the group of the following:

- Visiting www.nationaldebtline.org for information regarding any questions they may have.
- Where to find local services: Turn2Us, Money Advice Service Debt Advice Locator and Community Money Advice. Information about these is on **page 27 of the workbook**.
- To fill in the evaluation survey here: www.surveymonkey.com/r/92J6VMS (address is on **page 6** of their workbook).

Before they leave, ask them to get into twos or threes. They should tell their partner(s) one thing they will do, or do differently, now they've completed this workshop, and then shake hands on it!

Attendance list

Please return this to:

Adviser Support, Money Advice Trust, 21 Garlick Hill, London, EC4V 2AU

| | Name | Email Address |
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Further information

Useful terms

| | |
|-----------------------------|---|
| Arrears: | Something overdue in payment; a debt that remains unpaid. |
| Assets: | Something owned by the individual with a value, for example, a property or car. |
| Creditor: | An organisation that has provided credit to someone, for example, a credit card or loan company. Also known as the lender. |
| Credit card: | A card entitling its holder to buy goods and services, or have a cash advance, and pay it back later. |
| Credit Union: | Not-for-profit financial cooperatives that serve a defined geographical area or group of employees. Credit unions are run for the benefit of their members who pool their savings so they can lend to one another. Many credit unions also provide a range of other financial services, such as insurance and ISAs. |
| Debit card: | A card used as an alternative to cash. When used for purchases the amount paid is debited directly from a current account. Also used to withdraw cash. |
| Essential outgoings: | The money someone pays out every month for their household bills, mortgage or rent and other essentials like food, clothing and travel expenses. Does not include any debt repayments. |
| Insolvent: | An individual is insolvent if they are unable to pay their debts as they fall due, or if the value of their assets is less than the amount of their liabilities. |
| Liabilities: | An amount owed that an individual is responsible for paying. |
| Referring: | Contacting an agency to introduce or make an appointment for someone. |
| Secured loan: | A loan that is taken out against an asset, usually a house. If the loan is not repaid, the asset is at risk of being repossessed. |
| Signposting: | Giving someone the details of an agency, like a website or phone number, and suggest they contact them. |
| Surplus: | The amount available to pay towards any debts (once all essential outgoings are accounted for but before any payments are made to credit debts or arrears). |

Video scripts

Please only use these if you have a technical problem with the videos.

Video A: Introductions, aims and objectives

Hi! Welcome to this workshop on debt awareness created by the Money Advice Trust.

We're a charity that helps people across the UK tackle their debts and manage their money wisely. We do this through our advice services National Debtline and Business Debtline, and our Wiseradviser training for debt advisers.

Debt, as you know, is a huge problem today. In fact, almost 9 million people in the UK struggle with unaffordable debt. Sadly, only 17% of these people receive any form of debt advice. With your help, we can change this statistic by getting as many people as possible to the help they need.

So, by the end of this workshop, you'll have the tools and information you need to recognise if someone needs debt advice. You'll also know how, and where, to direct them for help. We'll look at what can cause debt, how we should react when someone confides in us about their debt problem, how we can prepare someone for advice and what they can expect when they speak to an adviser.

There'll be plenty of opportunities to discuss your experiences and these issues with each other. You'll get to watch a few more of these videos explaining any technical information you need to know. You'll also hear the experiences of people who have received debt advice.

Before we get started, a word of warning! This workshop won't qualify you to give debt advice. In fact, it's really important that, as you learn how to signpost people to debt advice, you're not tempted to advise them about how they should deal with their debts. The consequences of poor or missed advice are potentially very serious and can be catastrophic. This may sound dramatic, but poor or missed advice could lead to someone losing their home, for example.

Debt advice is a regulated activity: you need a licence from the Financial Conduct Authority to provide it. It's vital that debt advice is left to those who are trained and authorised to do so.

However, your role in this process, by talking to people about their debt and helping them get free, professional help, is very important too. Many people don't know what help and advice is available to them. You'll help make them aware!

Your facilitator won't be able to answer any debt advice questions. If your questions are not answered during the videos or activities, please visit the National Debtline website, where you'll find factsheets on many debt topics. There's space in your workbook to note your questions down so you don't forget!

It's time to get started. We hope you enjoy the workshop!

Video B: The causes and impact of debt problems

Debt can affect anyone, no matter what their situation. It's likely we can all point to times in our life when we haven't made the best financial choices or money just hasn't stretched far enough.

So while it's tempting to think so, debt problems are rarely the result of reckless overspending. It's most likely that an unforeseen change in someone's circumstances caused the problem.

You may have come up with many of these in your discussion, but a number of things can cause debt. Such as

- The breakdown of a relationship;
- Ill-health, which may mean you're unable to work;
- Bereavement;
- Loss or reduction of benefits;
- Losing a job or a change in working hours;
- Having to use credit to pay for credit;
- Having to pay for a sudden, unexpected expense, like replacing a damaged roof.

All of these things can cause debt, especially when we don't have anything to fall back on.

And it's not just negative changes that cause financial difficulty: many positive life changes, for example, getting married or having a baby, can lead to debt, often without us realising it at the time.

Sometimes these problems are only short-term, but for many they will become an on-going struggle as there isn't enough money to repay the debts as well as pay for day-to-day essentials.

Seeking free advice and facing the problem can be hard to do, but it's the important first step. People often feel ashamed or embarrassed about debt, and it may be difficult for them to talk about it.

Being worried or concerned about debt is normal: it can be a frightening and isolating experience. But for some, it can affect their physical and mental health, causing physical illness, depression and, in some cases, thoughts of suicide.

If someone seems stressed to the point of illness or seems very down, recommend they see their GP. They may also find it useful to talk to the Samaritans.

In fact, statistics show that one in four people in debt have a mental health problem.

There's a list of organisations you could signpost them to in your workbook.

You won't be able to resolve everything yourself, but you can reassure them and make sure they get the help they need.

Video C: Identifying when debt advice is needed and how to respond appropriately

We've already discussed how having a debt problem can be difficult to talk about, particularly for those who feel ashamed or embarrassed by their situation. By sharing their problem, they're putting a lot of trust in you.

It's important we respect this trust by acting without judgement and not making assumptions. The best thing is to listen and react sympathetically and compassionately.

It may not always be clear if someone needs debt advice: they may be looking for help with budgeting or finding out if they're eligible for benefits. There's a list of organisations that can help with these and other issues at the back of your workbook.

However, there are some signs to look out for that suggests debt advice is also needed. For example:

- Are they behind with important bills like gas, electricity, council tax, rent or mortgage?
- Have they been threatened with court action because of their debts?
- Have they borrowed to pay for day-to-day essentials or to pay off other credit?
- Are they unable to meet the minimum payments on loans or credit cards?
- Are they cutting back on food and essentials to keep up with debt repayments?

You can't make guarantees, but in the vast majority of cases, there is a solution. Speaking to an adviser is the next step towards finding that solution.

A free debt advice service like National Debtline will go through all of the available options with them, including any implications and any actions they need to take. This enables the person to make informed decisions.

Your role in helping people get free debt advice is vital.

Video D: The types of advice that are available and how to access it

Obtaining debt advice can be done in more ways that you might realise. Talking to an adviser at a face-to-face appointment isn't the only way. More and more advice is given over the phone or online. There is more information about these services in your workbook. There are also self-help materials available for those who feel comfortable tackling their problems on their own. These can be used alongside other types of advice.

The level of support a person needs varies too. While some can do everything on their own, others may need an adviser for casework support, to do some, or all, of the tasks for them.

As you'll see during the next activity, there are different levels of support, from unassisted self-help to casework, which are described in a table in your workbook. These can be accessed through different advice channels, such as face-to-face meetings, phone calls or emails. The best fit depends on the individual.

There are a couple of ways you can help someone access free advice. You can 'signpost' them to an organisation by giving them an address, phone number, or web address; or you can 'refer' them to an agency by making the appointment for them. Building relationships with local agencies may make it easier to refer people. There's information on how to find these local services in your workbook.

Referrals may be particularly reassuring for those who are anxious about getting advice or if they're vulnerable. Being vulnerable doesn't mean they'll need face-to-face advice, though. Someone with a mental health problem, for example, may be able to engage better with telephone advice than a face-to-face meeting.

You can always start the advice process together by calling a service like National Debtline, for free, from a landline or mobile, or visiting the National Debtline website. A trained debt adviser will offer free, confidential and independent advice on all types of debt and the available options in England, Wales and Scotland. If necessary, you can call a service on their behalf. You'll be given a reference number which you (with their permission), or they, can quote if you need to call back.

Choosing one advice channel or level of support doesn't mean they can't use a different one if they need to. For example, the person you're helping may decide to use self-help materials, but realise that they need a bit more help. There's nothing to stop them from picking up the phone for some guidance or making an appointment with an advice agency.

It'd be good to consider whether you will support them further, such as go to any appointments with them or catch up with them later to see how it went. Will you help them with any actions the adviser recommended and how will you organise this? You're not obliged to do this, but you may want to. Also, will you keep a record of the people you've helped? Just numbers or names? If you do, you'll have to think about Data Protection and confidentiality.

You may want to take a little time to think about this after the workshop.

Video E: Preparing someone for advice and what they should expect

Helping someone prepare for debt advice won't only ensure the advice they receive is accurate and useful, it can also help reduce any anxiety they have about taking this step. You can do a few things.

Firstly, explain how an adviser will give impartial advice, and that everything will be confidential.

Secondly, an adviser needs an accurate picture of their situation, so suggest they get all their paperwork together.

This includes:

- Details of their income, like wage slips and benefit letters
- Recent bank statements
- Details of their debts, including original agreements and recent statements
- Their credit reference file
- Any court letters or papers
- Details of household spending, like grocery shopping, travel costs and phone bills; and
- Any relevant letters they've received, for example from a bailiff.

If they can't get all of this, they should gather as much as possible and still seek advice. An adviser will explain where to get the additional information, if needed.

Lastly, explain what happens during the debt advice process, so they know what to expect.

The adviser will ask some questions so they fully understand the situation, to provide the correct and relevant advice. They'll keep this information confidential and won't judge.

Next, they'll do what they can to boost the person's income. This might include checking they're getting all the benefits they can or helping them reduce their outgoings.

With this information, the adviser will help them complete a budget and work out what they can pay towards their debts each month, if anything.

They'll recognise any urgent situations, and make sure the client knows what their rights are and what action they need to take.

Finally, they'll explain the pros and cons, and the implications, of all the options available. These options will be based on surplus income, any assets they own and their overall circumstances.

And that's it! Thank you for coming along to this workshop. We hope you've found it useful.

You should now understand some of the reasons why people might be in debt and how you can help them.

Details of national organisations, and how to find local free advice services, are in your workbook. There's also a checklist of things to do when someone asks for help.

Remember, you can always call National Debtline free of charge while you're together. Or, if you have access to the internet, you can visit the National Debtline website.

By signposting or referring them, you're making a difference to their lives! Helping them access debt advice is the best thing you can do.

If you would like more information on debt topics, the National Debtline website contains a number of useful factsheets.

We'd also be grateful for your feedback. There's a link to an evaluation in your workbook. This is your opportunity to let the Money Advice Trust know what you thought about this workshop.

Again, thank you for giving up your time to help others.

Model answers

Quiz

Debt in the UK: how big is the problem?

1. What is the average amount of household debt in the UK, excluding mortgages?

| | | | |
|-----------|-----------|------------------|-----------|
| a. £2,000 | b. £4,000 | c. £6,000 | d. £8,000 |
|-----------|-----------|------------------|-----------|

Source: The Money Charity Debt Statistics, January 2015

2. How many people are estimated to be in problem debt in the UK?*

| | | | |
|--------------|--------------|--------------|---------------------|
| a. 1 million | b. 3 million | c. 6 million | d. 9 million |
|--------------|--------------|--------------|---------------------|

Source: Money Advice Service, 'Indebted lives: the complexities of life in debt', 2013

3. How many people are currently seeking advice to help deal with their debts?

| | | | |
|-----------------------|----------------|----------------|----------------|
| a. 1.5 million | b. 2.5 million | c. 3.5 million | d. 4.5 million |
|-----------------------|----------------|----------------|----------------|

Source: Money Advice Service, 'Indebted lives: the complexities of life in debt', 2013

4. What proportion of people waits longer than a year between realising their debts are a problem and seeking help?

| | | | |
|--------|--------|---------------|--------|
| a. 30% | b. 40% | c. 50% | d. 60% |
|--------|--------|---------------|--------|

Source: Stepchange Statistics Yearbook, 2013

5. What proportion of indebted people do not know about the debt solutions available to them?

| | | | |
|--------|---------------|--------|--------|
| a. 33% | b. 44% | c. 55% | d. 66% |
|--------|---------------|--------|--------|

Source: Money Advice Service, 'Indebted lives: the complexities of life in debt', 2013

*Households who have been at least three months behind with their bills or have said that they feel their debts are a heavy burden.

Referring and signposting someone in need

Jill

Jill is 39-years-old and works part time. She lives in a mortgaged property with her two children, aged six and three. Her and her partner split up a few months ago, and now she's struggling to meet the repayments on her debts.

She's kept up with her essential outgoings, including the mortgage, utility bills and her Hire Purchase car, but she is behind with repayments on her two credit cards and an unsecured loan. She owes around £6,000.

Jill has access to the internet and is happy to research her options when her children are in bed, but she doesn't have time to go to an agency. She knows she might have to speak to someone for further help. She'd also like to know if she's entitled to any welfare benefits now that she's a single parent.

1. What was the cause of their debt problem?

Relationship breakdown

2. What level of support do you think is appropriate and why?

Guided self-help or assisted self-help, because she is happy to do this herself, but she understands she might need further help.

3. What do you think would be the best way for them to access this?

(e.g. over the telephone, face-to-face)

Internet because she would like to do the research herself and over the phone so she can speak to an adviser at her convenience.

4. Is there any other help that they might need?

Finding out about benefits. She'll be able to do a benefits calculation on either the Turn2Us or GOV.UK website.

5. What organisations would you signpost or refer them to?

My Money Steps so she can prepare a budget and use the self-help resources.

National Debtline so she can speak to an adviser when it suits her.

Frederick

Frederick is 62 and suffers from depression and anxiety. He took early retirement from the Armed Forces and lives alone in a Housing Association flat. Recently, he's stopped opening his mail and is feeling really worried about his situation.

His Housing Officer has knocked on his door a few times, but he's panicked and ignored her.

He has a home-collected credit loan and has been ignoring their knocks at the door too.

He thinks he's behind with most of his bills, but he's lost track.

1. What was the cause of their debt problem?

Depression and anxiety has affected his situation.

2. What level of support do you think is appropriate and why?

Assisted self-help or casework, depending on how capable he feels about doing things for himself.

3. What do you think would be the best way for them to access this?

(e.g. over the telephone, face-to-face)

Phone or face-to-face, depending on how he feels.

4. Is there any other help that they might need?

Benefits calculations to see if there is anything he might be entitled to but isn't claiming. He can do this on either the Turn2Us or GOV.UK websites. He might also benefit from speaking to someone about his depression and anxiety, such as his GP, Rethink Mental Illness (who will also be able to help him with his debt problem) or Mind.

5. What organisations would you signpost or refer them to?

Citizens Advice, Community Money Advice or Christians Against Poverty if he chooses casework services.

National Debtline if he chooses assisted self-help.

Ping

Ping is 42-years-old and lives in a mortgaged property with her husband and two teenaged children, aged 12 and 14. She works full time. Her eldest child is disabled. She hasn't had much luck recently, as the fan belt went on her car and has to be scrapped, and now the washing machine has broken down!

She has catalogue debts, two payday loans and she owes money to a family member.

English is her second language and she would appreciate help with reading letters and contacting creditors.

1. What was the cause of their debt problem?

Unexpected expenses.

2. What level of support do you think is appropriate and why?

Casework, as she needs someone to help her read her letters.

3. What do you think would be the best way for them to access this?

(e.g. over the telephone, face-to-face)

Face-to-face, either at an agency or at home, because she will need help reading the letters.

4. Is there any other help that they might need?

Support with disabled child.

5. What organisations would you signpost or refer them to?

Citizens Advice, Community Money Advice or Christians Against Poverty for debt advice; Disability Rights UK for support with her disabled child.

MONEY ADVICE TRUST



The Money Advice Trust is a national charity helping people across the UK to tackle their debts and manage their money wisely:
www.moneyadvicetrust.org

JUST FINANCE FOUNDATION

The Archbishop of Canterbury's Just Finance Foundation aims to create a fairer financial system, where everyone has access to responsible credit and savings and other essential financial services:
justfinancefoundation.org.uk