

# Our 2025-30 strategy



Stepping ahead: Destigmatising debt and powering financial resilience



# About us

StepChange Debt Charity was established over 30 years ago as the Consumer Credit Counselling Service. Since then, we have helped millions of people deal with financial problems of all kinds, not just consumer credit. Typical other debts include utility arrears, council tax arrears, rent and mortgage arrears, and household budgets that simply don't stack up, often because of a drop in people's income or a change in circumstances.

Since 1993 we have supported over 8 million people with debt and helped our clients to repay over £7 billion in debt.

Our advice is always free, confidential, and impartial. Where appropriate for a client's needs, we also arrange and administer (or refer to another organisation to set up) formal and informal debt solutions that may extend over a period of years.

We provide our service right across the UK, with bespoke approaches in the different jurisdictions.

We are funded primarily through corporate donations from companies across a number of sectors, including financial services companies and utilities providers, in recognition of the services we provide, with additional grants and support from government and other donors.

Read more about our vision and mission on [page 10](#).



# Foreword by Lesley Titcomb, Chair of Trustees

I became a Trustee of StepChange in 2019, and Chair in May 2024. Before I joined the Board I thought I already knew the debt landscape inside out, having been involved in the financial sector both in regulatory and commercial organisations for decades. Even so, it has been a truly eye-opening experience, seeing first-hand what a difference high quality and impartial debt advice and debt solutions can make to people, helping them to sleep at night and getting them back to feeling in control of their lives.

These outcomes are more nuanced than the simple metric of whether their financial situation improves and they begin to build financial resilience for the future – although of course these are our primary goals.

Yet still there is a stigma attached to being in problem debt, and most importantly to getting help to deal with it. This absolutely has to change. We all know that life can throw you lemons, so outmoded ways of thinking about debt need to be ditched for the benefit of all and it's part of StepChange's new strategy to make that happen.



I'm grateful to everyone right across all the sectors we work with who supports this goal and wants to be part of the change, recognising the value that we provide and the shared benefits that we seek. Now we need to do everything possible to bolster the structures that get people to take those first steps towards getting help early, and in ways that work for them personally. This will give them the best chance of a successful long-term good outcome.

At StepChange, we've concluded that our place in the wider debt ecosystem is to be efficient, digital-first and data-led, and highly scalable to match supply to demand – while firmly maintaining the empathetic ethos, human touchpoints and choice of engagement channels that clients value so highly. These characteristics play to our existing strengths, and recognise that true collaboration – with those who perhaps offer a different model to us, can and must be a bigger part of how we work, for the good of all clients and the debt advice sector as a whole.

My fellow Trustees and I are proud to be associated with such a vibrant, values-driven and outcomes-focused professional charity, with a highly effective leadership team and a clear-sighted view of the future, with client needs front and centre. I hope you are too.

**Lesley Titcomb,**  
Chair of Trustees

# Introduction by Vikki Brownridge, CEO



In five years' time, we want everyone to know us for the following key outcomes that will consistently define us:

- an unwavering focus on good long-term client outcomes
- being digital-first, data-led, and powered by experts (both internal and external)
- achieving meaningful change through our policy and influence, and
- being a financially sustainable not-for-profit organisation.

Everything we do will be in support of these outcomes. Through them, we clearly define our role within the wider financial and debt advice sectors.

There are two main visible differences you'll see in five years' time compared to now.

The first will be the more holistic and rounded approach we take to good client outcomes, with services aiming to help our clients achieve long-term financial resilience, both before and after debt problems, rather than just majoring on crisis interventions and support.

The second will be a more focused approach to how we work and which clients we primarily serve. We'll be leaning heavily on technology and concentrating our service on a demographic that is comfortable with a digital-first approach (fully supported by the human touch when needed), but with wide collaboration and referrals between us and other providers based on what potential clients need and want and how they choose to engage.

This will be a time of significant change for all our colleagues, and especially our advisers – who are key among the experts that power us. So, as we focus on the needs of clients, we will also be focusing on the needs of our people too, developing and rewarding them as we evolve the StepChange of the future. I cannot thank them too highly for their work.

Thank you too to everyone who has talked to me or contributed in other ways to the design of this strategy. We are listening, as I hope you can tell. Together, I am certain that we can make enormous progress to break down stigma, reduce the harm that debt can cause, and get more people into a financially sustainable position for the long term.



Like very many of my colleagues, for me StepChange isn't just my employer, it's a service that I feel passionate about delivering to the very best of my ability. I hope as you read this strategy that you will feel that passion, alongside the solid evidence and objective challenges that we have considered in developing it.



It's no secret that we've faced some hurdles in recent years – in funding and our operating environment, in the changing nature of the debts that our clients face, and in the rapidly-changing technology of our times. We've successfully overcome them all, demonstrating our organisational resilience and flexibility. But it's sometimes felt as if we are chasing the wind, not quite feeling in control of the direction in which we're blown.



This strategy seeks to chart a firm course for the next five years. Of course things change, and we will have to deal with the unexpected, but we'll also have the benefit of being sure about where we're headed.



# The problem we're trying to solve



The debt advice world is changing, and we must change with it. While the underlying problem we're trying to solve remains the same: 'people experiencing debt that they struggle to get out of', both the reasons for debt and the best ways of addressing it are evolving.

You can read more about what this means for us on [pages 10–11](#).

Before designing our new strategy, we explored and articulated our "theory of change" – which sets out why we exist and what change we want to achieve. You can read more about this on [pages 8–9](#).

We also undertook research to understand the views of those who are affected by our work, whether as clients, partners, funders or other providers in the debt advice ecosystem. And we examined the structural nature of our environment, the changes that are emerging, and the threats and opportunities that these may bring. We've taken account of all these aspects in creating our new five-year strategy.

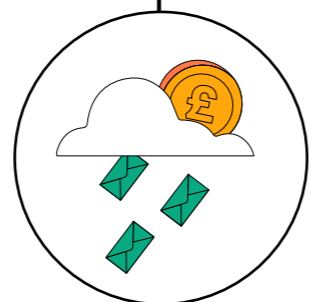
## Your experiences of being in problem debt

**"I think the shame is what stopped me from getting help sooner. I didn't want anyone to know how bad things were"**

Client

**"The first person I told when the debts had really built up was my husband. The response I got from him was very different to the one I felt I deserved. But that is what shame and stigma does to people. You don't deserve nice things or nice people – that's how it makes you feel"**

Client



## How will the needs of your customers change by 2030?

**"Increasing focus on ease of access and digital journeys. I also expect more people to need your support"**

Organisation in the debt advice ecosystem

**"They will be more impacted by vulnerability. Those who are currently financially stable are more likely to experience difficulty"**

Partner

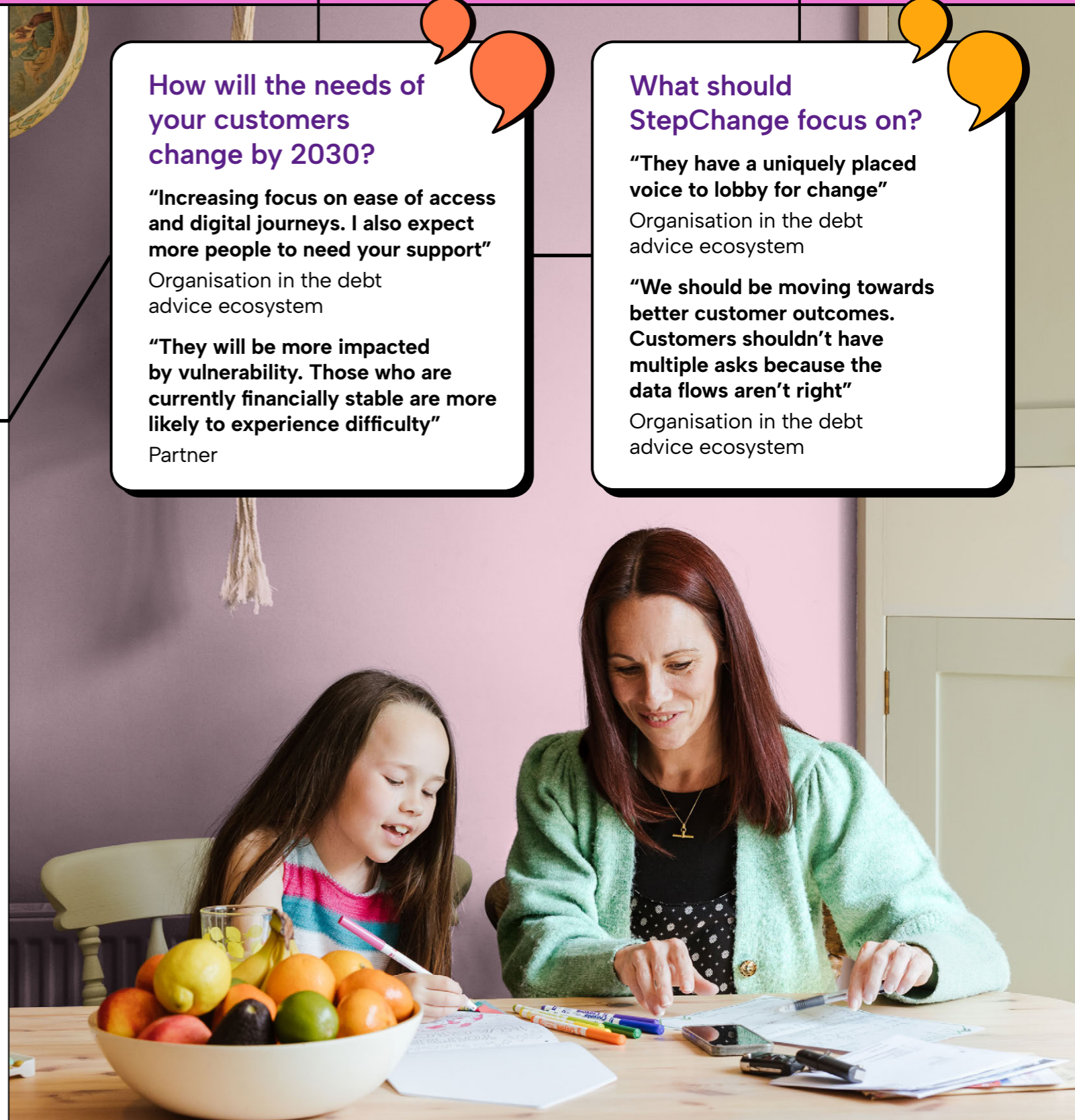
## What should StepChange focus on?

**"They have a uniquely placed voice to lobby for change"**

Organisation in the debt advice ecosystem

**"We should be moving towards better customer outcomes. Customers shouldn't have multiple asks because the data flows aren't right"**

Organisation in the debt advice ecosystem



# Our theory of change

## Developing our theory of change

Before developing our new organisational strategic plan, we first defined our **theory of change**. This is a clear, structured framework that defines what we are working towards and the actions we need to take that will contribute to lasting impacts. It is a foundational approach that is intended to guide and inform both this strategy and future strategies – it sets out the essence of why we exist and what impact we make.

We are part of a debt advice and solutions ecosystem that includes policymakers, regulators, creditors, consumer groups, and other service providers, all of whom play a vital role in shaping financial health and resilience. We wanted to be clear about **where we fit in the debt advice ecosystem, how we work with others, and what changes we want to drive.**

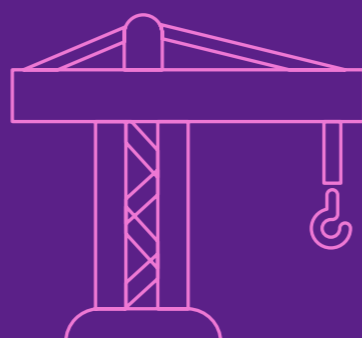
So, as well as undertaking considerable introspection and reflection, we consulted very widely with stakeholders both inside and outside our organisation on what our fundamental purpose, actions and impact should be. We're grateful to everyone who helped us.



## The changes we want to see

Our theory of change now defines four key shifts that we seek to achieve:

- Raising awareness and reducing stigma so that no one feels ashamed to seek support
- Reducing vulnerability to debt by tackling the underlying factors that push people into financial difficulty
- Minimising the harm caused by debt to ensure that people can access help before their situation worsens, and
- Improving financial health and resilience, so that those who have experienced problem debt can recover and gain financial health for the long term.



## The actions we take to support these changes

We now define five main areas of work that we do to support the changes we want to see.

- We provide free and impartial debt advice and solutions, offering tailored support to people experiencing debt, helping them build financial resilience
- We build evidence to understand the root causes and impacts of problem debt, providing insights that help shape policies and industry practices
- We raise awareness to challenge debt stigma and ensure that people know where to turn when they need help
- We engage with decision-makers, advocating for policies that protect those most at risk and ensure fairer outcomes for people in financial difficulty
- We champion and collaborate with organisations across the wider debt advice sector and beyond to ensure that high-quality, accessible support is available to all who need it.

This interconnected approach is critical. Problem debt is not just an individual challenge — it is a societal issue, shaped by economic policies, lending practices, and social attitudes. By working in partnership and focusing our resources where they will have the greatest impact, we can drive real, lasting change.

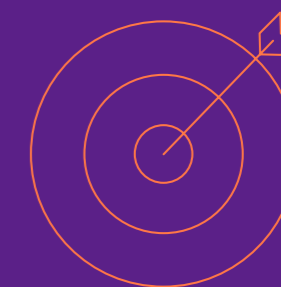


## Our long-term impact

Our theory of change has helped to reinforce that our existing vision and mission remain true and relevant. It has enriched our commitment to fulfilling them, and helped us to understand where our current model and ways of working can be improved within our new strategy to deliver and demonstrate progress.

This work is already shaping how we think, operate, and measure our progress.

As we embed this framework further, we're keen to continue working collaboratively with partners and stakeholders who share our vision.



# Our vision, mission & strategic ambition

After considering our theory of change, we've concluded that our vision (a society free from problem debt) and mission (to break debt's stigma and change lives for the better) still accurately reflect our goals, and will remain the same.

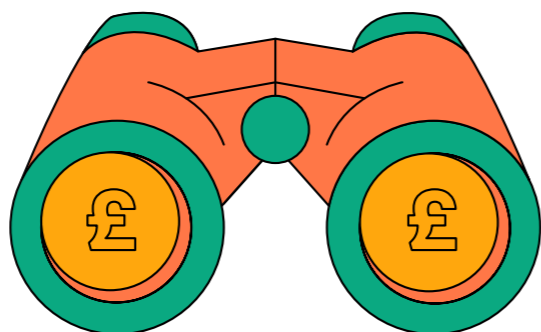
We can now add to these our strategic ambition by 2030:

"To be the UK's leading free and independent debt advice and solutions provider, digital-first, powered by experts, empowering clients to improve financial resilience and achieve good long-term outcomes."

We recognise that we have traditionally been seen as a crisis support service – helping people when they have hit a point at which they can no longer cope financially.

Sometimes, our priority focus on addressing people's immediate problems has consumed our finite resources at the expense of our wider aspiration to help people achieve financial resilience and long-term financial security. This is a main focus of change for us as we look to this next five-year strategic period.

Using data is central to this, in order to refine existing services and deliver new ones, collaborate effectively with others, and make the case for evidence-based systemic change where it's needed.



Our typical clients are increasingly digital natives. Our creditor partners are working harder than ever before to support those who are struggling, the FCA's Consumer Duty has set a higher bar for good long-term customer outcomes, and Artificial Intelligence (AI) is enabling first-line support to be delivered more quickly and efficiently. The debt advice of the future will increasingly deliver a variety of services designed not only to meet client needs, but also to enable clients to access and engage with those services through the channels and methods they choose.

Whether people need or prefer face-to-face advice, or have a preference for digital advice with a greater or lesser reliance on "self service", the debt advice ecosystem must be capable of matching the right clients to the right services at the right times, and putting a greater focus on their long-term outcomes.

In an increasingly complex world with greater numbers of clients with wider vulnerabilities, debt advice can't operate in isolation. Enabling people to access complementary services is also important.



Within this wider sector structure, the StepChange services of the future will be most suitable for clients with a "digital first" (but not necessarily digital-only) mindset, while our partnership and campaigning work will continue to cover the whole UK debt landscape.

We see our role as being the sector leader and innovator in digital debt advice, while also being a collaborative team player in pursuit of shared goals with other debt advice providers and the organisations we work with.

**"Doing everything online was so much better than needing to be on the phone for 2 hours. I was able to complete all the information at my own pace with support from my partner and it gave me time to come to terms with – and be more honest with myself about – my spending and my debts. I'm relieved to have a plan in place and to know that my situation is getting a little bit better every month"**

**Kyle, Bristol,**  
StepChange client



## Where we are now...

We're already unique in being the only charity offering a scalable, non-profit, free to the client, high-quality UK-wide service online and by phone, covering the full range of debt advice and solutions based on the needs and circumstances of our clients, underpinned by powerful levels of in-house and external expertise.

Our stakeholders see us as a trusted partner, giving high quality independent advice. Our research suggests some possible misconceptions though, with a minority of stakeholders under the impression that we focus disproportionately on debt management solutions.

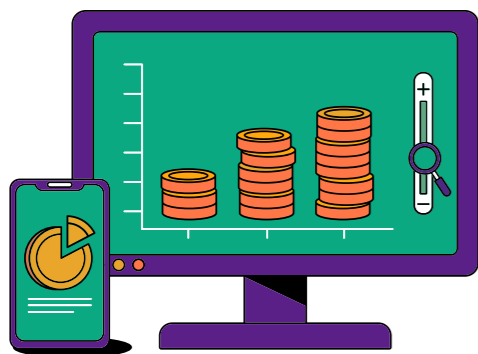
While this isn't the case, we recognise that this perception is fuelled by our funding reliance on the "Fair Share" income that we derive from administering managed debt solutions, and an assumption that this inherently creates bias.

It's clear to us that we need to work harder to ensure that all our stakeholders are informed about how we really work. Evolving a new funding model will help us to achieve that, making us a more financially stable organisation and addressing any lingering misconceptions about the genuine independence and client-centred approach that we take when it comes to the advice and recommendations that we give.

## ...and where we want to be

In five years' time, our goal is to be recognised as the undisputed sector leader at delivering impartial advice and positive long-term outcomes for digitally-enabled clients, as well as providing a supportive role within the wider sector as we collectively seek to strengthen the nation's financial resilience.

Our unrivalled data and insight will help us break down stigma so that people get help earlier, offer services aligned with how people want to engage, and establish effective post-debt financial rehabilitation. That's how we'll cement ourselves as the provider of choice for clients, the partner of choice for funders and organisations who refer customers to our service, and the employer of choice in the debt advice sector.



## Our operating environment

**There have been some huge changes in our operating environment in recent years. As a charity we were established over 30 years ago, when regulation, technology, the drivers of debt, and social attitudes all looked very different to those of today.**

We have never been scared to adapt to changes in our environment. We have always sought to be a leader in debt advice sector innovation, scalability, and use of technology. This will continue.

Recent developments have been enormous, and the pace of change will remain substantial. The implementation of the Financial Conduct Authority's Consumer Duty for regulated firms, alongside harnessing the use of AI and other technology, mean that many people on the verge of debt problems are now getting earlier and better intervention than ever before. This is good news.

At the same time, levels of consumer vulnerability, debts arising from non-FCA-regulated sources, and the financial pressure concentrated on certain households – especially lower-income households – have been rising.

The overall effect is that those reaching debt advice services will increasingly have a variety of very different needs and preferences. Some will be people facing multiple debts across several sectors, both regulated and unregulated. Some will have financial issues often allied with other complex situations or enhanced vulnerabilities.

We need to be agile in recognising and supporting an increasingly complex range of client needs, in a digital-first environment that matches the way that most people live and expect to access services today. This will be a major area of focus for us over the five-year strategy period.

-  **1 in 3 people in the UK have no savings\***
-  **1 in 3 would struggle to pay one month's living expenses if they lost their income\*\***
-  **Over 1 in 4 UK adults wouldn't know where to get help with money\*\*\***
-  **82% of people struggling with credit repayments say debt negatively affects their health\*\*\***
-  **Over half of StepChange clients wait over a year to get help^**
-  **4.6 million children are forecast to be living in poverty by 2030+**

\* Report on cash savings. FCA. July 2023

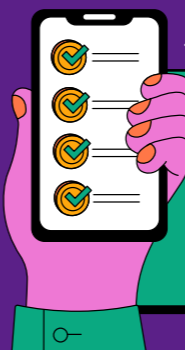
\*\* UK saving statistics. Money.co.uk. Jan 2024

\*\*\* Preventing harm in consumer credit. StepChange. May 2024

^ Mixed Messages. StepChange. Nov 2024.

+ The living standards outlook. Resolution Foundation. Aug 2024

# The four key outcomes that our five-year strategy will deliver



In five years' time, we want to be famous for four consistent outcomes that define us among all our audiences. Achieving these will underpin all our activities. Here we briefly describe each of these.

## 1 Unwavering focus on good, long-term client outcomes

Currently, too many people feel the stigma of debt and this creates a barrier to getting help. We'll be working harder than ever to break down this stigma so that more people feel comfortable getting help sooner, resulting in speedier resolutions.

We'll also be strengthening our focus on helping build financial resilience before, during and after experiencing problem debt, so that people have a better chance of improved long-term outcomes for their financial health.

Social trends have amplified the risk of people whose debt situation has become pressing turning to help from the first source they see, rather than the best source.

Our new strategy will help to reduce the risk of harm arising from poor quality services preying on vulnerable consumers.

We will consistently amplify the existence of free, impartial advice, and we will focus on high quality advice and continuous improvement.

We expect this to result in us becoming the provider of choice both for digitally-enabled consumers and for referring organisations and funding partners. In turn, this will support our financial stability and our investment in agile, scalable, cutting-edge services that engage and support clients for the long term.

High quality debt advice and support has the potential to significantly improve outcomes for consumers as our own client outcome research shows.

**% of clients who said they had made progress towards tackling their debts, three months after debt advice\***

Clients with a Debt management plan	<b>83%</b>
Clients with a Debt relief order	<b>78%</b>
Clients with an Individual voluntary arrangement	<b>93%</b>
Clients who did not take a debt solution	<b>33%</b>

**Self-reported life satisfaction score\*\* of clients, three months after debt advice**

Clients with a Debt management plan	<b>6.4</b>
Clients with a Debt relief order	<b>6.0</b>
Clients with an Individual voluntary arrangement	<b>7.6</b>
Clients who did not take a debt solution	<b>3.4</b>

\* Findings from 4,905 clients who completed a StepChange Client Outcomes survey three months after first completing debt advice between 2017 and 2022

\*\* Clients asked to score their satisfaction with their life between 1 – 10, with 1 being very dissatisfied and 10 being very satisfied

## 2 Digital first, data-led and powered by experts

With more people living more of their lives digitally, it's essential that we keep in step with this trend so that we can help people manage, recover from, and become more resilient against problem debt in ways that work for them.

We see our future target clients as those who are digitally enabled but may also need extra support at times. Clients already engage with us more often via smartphones than any other means, and over the coming years we will innovate further with new digital tools and strategies to maximise our goal of helping our clients reach good long-term outcomes.

At the same time, we understand that not everyone wants or is best served by a digital service. So, we will collaborate even more extensively with those who provide services in a different way.

Our five-year strategy will see us transform into a digital-first service, powered and enriched by highly skilled experts.

Frontline, we will enhance individual client experience and outcomes online and by phone, delivering best-in-class advice and client care efficiently, consistently and cost-effectively, and in ways that best align to client needs.

Behind the scenes, we will innovate, refine and pull upon all our combined in-house expertise across policy, operations, technology, and project management to ensure we consistently stay ahead of the curve in anticipating the needs of clients and delivering value for money for funders.

We'll also increasingly collaborate with other experts from a wide range of sources, including our partner organisations, other service providers, and beyond. We will look to work with them both as technical experts and as organisations who can help secure the best outcomes for clients, so that together we do as much as we can to give people the best possible support.

We will ensure that clients who need face-to-face or specialist advice outside our scope can access it, and we will put new steps in place so that our clients are more likely to be able to avoid debt problems before they happen and to maximise their income. We'll increase the help we provide to bolster their financial resilience as they seek to manage and recover from problem debt.

We'll constantly make use of our rich client data and insights to support continuous improvement, and where relevant we'll also share data to support collaborative working in support of good client outcomes.

By helping as many people as possible, as efficiently as possible, through our digital-first approach, we aim to benefit the wide debt advice sector by improving outcomes for everyone who needs help. For example, delivering more effective referral routes, fostering innovation and ensuring funding is used more effectively and transparently to achieve its goals.





## 3

**Meaningful change through our research and influence**

**We will gear up our multi-faceted approach to reducing stigma and improving outcomes for people experiencing problem debt.**

We will work collaboratively with our partners to encourage earlier intervention and effective support based on behavioural insight, using the data and insights from working with our clients.

Equally importantly, our policy and influencing work will harness both wider research and our own rich sources of unique data and insight – based on client analysis – to lobby for systemic public policy change to reduce financial harm, alleviate debt stigma and improve the debt landscape.

In particular, over the five-year strategic period we will seek to reach a situation where public policy supports an environment where no specific group of people (based on income, gender, ethnicity, etc) is at disproportionate risk of the harms caused by problem debt.

While we will tailor our advice service primarily to a digitally-enabled client group, our policy and campaigning work will focus on the whole debt landscape in the round, not just the demographic to whom our own services are tailored.

We recognise that we are an important sector voice and need to provide insight and collaborative resources in support of the wider debt advice landscape. We also recognise that others have specific expertise that is different and complementary, and that there will be many occasions when collaboration is key to achieving good outcomes for all consumers, whether or not they are our clients.



## 4

**Financially sustainable not-for-profit organisation**

**Being a financially sustainable organisation is crucial; if we can't fund our services then we can't provide them.**

This means that there are some potential activities that we have actively considered but decided not to progress in the short term, or over the time horizon covered by our new strategy. For example, instead of investing in general financial education programmes – a worthwhile goal in itself but beyond the scope of our current organisational capacity, we will be focusing tightly on awareness measures specifically to build financial resilience, and to enhance post-debt recovery.

Over the five-year strategy period, we will continue to seek both cost reduction and income generating innovations.

Specifically, we will work to ensure that our advice service relies less on cross-subsidy from solutions revenue (Fair Share) and more on an advice-based funding mechanism agreed in partnership with our funders, and we will look to agree a consistent and sustainable funding mechanism with key sectors outside financial services.

We will harness digital transformation and innovation to reduce our costs and increase the proportion of clients who complete advice and achieve a good, sustainable outcome that fits their needs.

We will evolve our culture and invest in the skills of our people to ensure that we offer colleagues a rewarding working environment as the sector employer of choice, in which they feel empowered, valued and supported to achieve their best for our clients.



# Our impact in five years' time



Our most important measure of success will be demonstrating progress on our goal of delivering good long-term outcomes for more clients.

Over the next five years we'll have added further value to our clients, partners, funders and colleagues.

We'll expect to have achieved the following impacts:



### Better long-term outcomes for people who need help

This means more people getting the best initial help for their circumstances at an earlier stage (whether from StepChange or elsewhere), a higher proportion completing the advice journey successfully and reaching a sustainable solution fully fit for their needs, and more of our clients building financial resilience for the future based on our extended support.



### Better outcomes for partners and funders

We will strengthen our partnerships and reciprocal services, underpinned by shared strategies and technology roadmaps, collective objectives, data sharing to support best practices, and a more sustainable and predictable funding mechanism. This means better overall outcomes for our own clients and for our creditor partners' customers, in line with Consumer Duty values.



### A thriving organisational culture

A talent base of colleagues who represent the clients and communities we serve, a clear focus on a shared understanding among all colleagues of our five-year strategy and priorities, enhanced skills progression and reward, and advanced tools to provide clients with the best possible outcomes.

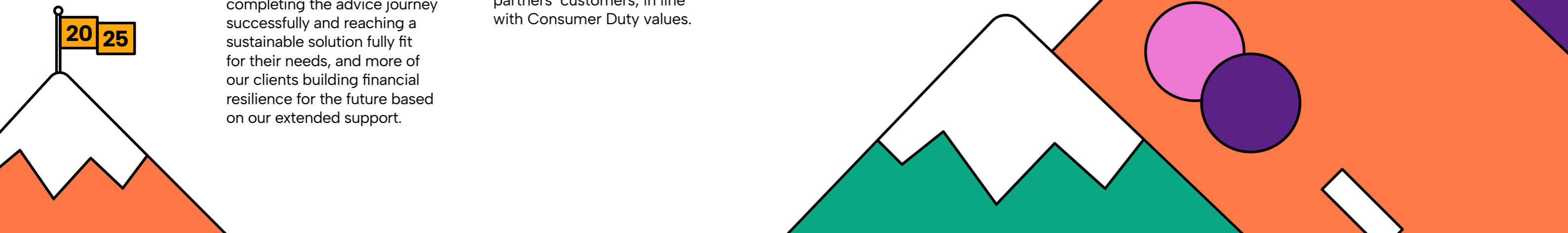


### An increased ability to deliver positive influence and policy change

We will use clear data and evidence to work constructively with sector partners, central and local government, and complementary organisations towards an environment where debt has less stigma and better solutions.

20 25

20 30



# Our summary action plan

We can encapsulate our six priority action areas within two overarching elements – ‘run the charity’, and ‘change the charity’. This recognises that we cannot divert all our attention onto change but must also focus on optimising our existing activities.

These priorities are reflected in our six strategic pillars.

All the objectives that we set and the activities that we undertake as individuals, teams and as an organisation will support and feed into at least one of these six pillars.



Let's make a plan.



## Our six strategic pillars

### Run the charity

#### Champion the consumer voice

Proactively shape the debt policy agenda, championing the consumer voice to influence public policy, increase consumer protection, reduce vulnerability to debt and deliver good long-term outcomes.

#### Build awareness & reduce debt stigma

Reach more people who we are best placed to help, needing debt advice, support and solutions.

Break down the stigma of debt, make our services more accessible and reduce the harm debt causes.

#### Deepen problem debt interventions

Evolve our core offering, to meet the needs of debt advice seekers wanting trusted and expert debt advice, guidance and solutions. Empowering clients to achieve good long-term outcomes and partnering with organisations who are funded and best placed to support them.



### Change the charity

#### Transform digitally

Simplify and modernise our ways of working, harnessing digital tools, technologies, and processes to achieve our vision – increase our impact, improve efficiency and enrich our colleague experience.

#### Strengthen financial resilience & recovery

Tackling financial stress before it turns into financial distress, through creating meaningful and measurable interventions to prevent financial issues escalating, overwhelming or re-emerging.

#### Evolve our culture

Empower and enable our colleagues to deliver organisational success through a period of transformative change, equipping them with the skills to support a digital first organisation.



Over the five-year period of the strategy, this means a lot of action. There will be a rolling plan of activities spread over each year of the strategy period. We'll report on these annually.

# How to support us

**We're hugely grateful to everyone who contributed to the development of this strategy, whether through our partner interviews, events or individual input. Please keep talking to us, and telling us how we can help you, and how we can all work together to best help our clients.**

As a charity that doesn't actively seek funds from individual members of the public (we'd find it inappropriate to obtain donations from people in or at risk of problem debt, for example), we're reliant on and enormously grateful for corporate donations and support. As we evolve our funding model to one with a focus on the value of debt advice as well as solutions we particularly value your engagement on this issue.

Along with helping our clients address debt problems, we see the flipside of the same coin as helping our strategic funding partners to achieve their goals in delivering good outcomes, cost effectively.

For example, we can often engage people who may be more reluctant to seek help directly from organisations to whom they owe money. Equally, our partners provide a crucial role to their customers and to us in being supportive of debt advice and making referrals. By working innovatively together, we can even test and assess the success of new interventions through pilot projects, and then work to embed successful permanent strategies. If you would like to discuss working with us in this way, please don't hesitate to let us know.

This is only the beginning of our new five-year journey, and like all good plans this one needs to be agile and flexible enough to respond to the unexpected.

**We look forward to continuing the conversation with you.**



**Editor: Patrick Cairns**

**Support our mission.**

We want to create a society free from problem debt.  
Working with our partners helps us to make this vision a reality.

**Get in touch:**



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[@stepchange.bsky.social](https://stepchange.bsky.social)



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