StepChange Debt Charity

Our 2025-30 strategy

Stepping ahead: Destigmatising debt and powering financial resilience

Vision

A society free from problem debt.

Mission

To break debt's stigma and change lives for the better.

Strategic ambition

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.

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.

The long-term impacts we seek

People who need tailored debt advice and wider support services can access them from the organisations best placed to support them.

We have a technologically advanced and data driven, competitive service, delivering value for money and good outcomes to anyone referred into us.

The stigma of debt and financial problems are reduced, and are no longer a barrier to seeking help.

Rewarded, engaged and empowered colleagues who understand the part they play in the outcomes we seek to deliver.

No group is more likely to experience problem debt than another.

The social costs of debt to individuals and society are reduced.

StepChange in 2030 – four outcomes

1 – **Unwavering focus on good, long-term client outcomes.**

2 – **Digital first, data-led and powered by experts.**

3 – **Meaningful change through our research and influence.**

4 – **Financially sustainable not-for-profit organisation.**