

## Debt Awareness Week - email templates for partners

**Note:** This document contains 2 email templates. Version 1 is an internal email designed to be sent to your colleagues. Version 2 is an external email designed to be sent to your customers.

### Version 1: Internal email

**Subject:** Debt Awareness Week 2024: Breaking down barriers to debt advice

**Email copy:**

Dear [insert name]



This week is **Debt Awareness Week 2024** – an annual event led by the UK's leading provider of free debt advice, [StepChange](#).

We're proud to be supporting the charity's 10<sup>th</sup> **Debt Awareness Week**, which aims to increase awareness of problem debt, and the solutions available to help.

Amid the cost-of-living crisis, it's more important than ever that people experiencing financial difficulty have access to debt advice. Despite this more than half of StepChange clients surveyed\* wait over a year to get help, and like anything, delaying usually only makes the situation worse.

That's why this **Debt Awareness Week**, StepChange is addressing the five most common barriers to debt advice. These are:

- ❓ Not understanding what debt advice is
- ♥ Mental health and vulnerabilities
- 📄 Fear about the impact on credit scores or not being able to borrow money
- 🕒 Not having the time to get help
- 🗣️ Shame and stigma

**Debt Awareness Week** provides the opportunity to raise awareness and break down these barriers, encouraging more people to seek help should they need it.

We want to support all our colleagues. If you are struggling with your finances, then you can get free, impartial, and completely confidential advice from StepChange. Nobody will know that you've spoken to StepChange, not even us, and getting debt advice will have no impact on your credit score.

[StepChange's 60-second debt test](#), can help you understand if you may need additional support and can help direct you towards whatever will help you most. [You can also start debt advice online](#), and their expert advisors are on hand if you need some extra help.

To find out more about the services StepChange offer, visit [stepchange.org](https://stepchange.org).

You can get involved with Debt Awareness Week on social media by visiting StepChange's pages, or using the hashtag #DebtAwarenessWeek2024, where StepChange will be sharing key info, insight, and content – all centred around breaking down these five barriers.

**Debt happens. Let's deal with it... together.**

Best wishes,

**[Insert business name]**

\*Survey of 2,744 StepChange clients – Aug 2022

**Version 2: Customer email**

**Subject:** Debt Awareness Week 2024: breaking down barriers to debt advice

**Email copy:**

Dear [insert name]



At [insert business name], we're proud to be supporting **Debt Awareness Week 2024** – an annual event led by the UK's leading provider of free debt advice, [StepChange](#).

We're passionate about ensuring debt advice is available and accessible to anyone and everyone that is experiencing problem debt. However, we know the process of seeking help might seem daunting and StepChange data shows that 92% of people surveyed\* wish they'd got help sooner.

This year, **Debt Awareness Week** is seeking to tackle five major barriers to getting debt advice, which are:

- ❓ Not understanding what debt advice is
- ♥ Mental health and vulnerabilities
- 📖 Fear about the impact on credit scores or not being able to borrow money
- 🕒 Not having the time to get help
- 🗣️ Shame and stigma

With research showing that over half of their clients waited for over a year before seeking debt advice, we've partnered with StepChange to share their campaign message far and wide and raise awareness of their services to break down those barriers to getting help.

If you are struggling with your finances then StepChange can offer you free, confidential, and completely impartial support. Nobody will know that you've spoken to StepChange, not even us.

If you need some help, don't put off reaching out and accessing advice. You can take the first step by using [StepChange's 60-second debt test](#), which can help you understand if you may need additional support and can help direct you towards whatever will help you most.

[You can also start debt advice online](#) 24/7 at your own convenience, and if you need any support then StepChange's expert advisors will be on hand to help via webchat or the phone.

**Debt happens. Let's deal with it... together.**

Best wishes,

[Insert business name]

\*Survey of 2,744 StepChange clients – Aug 2022