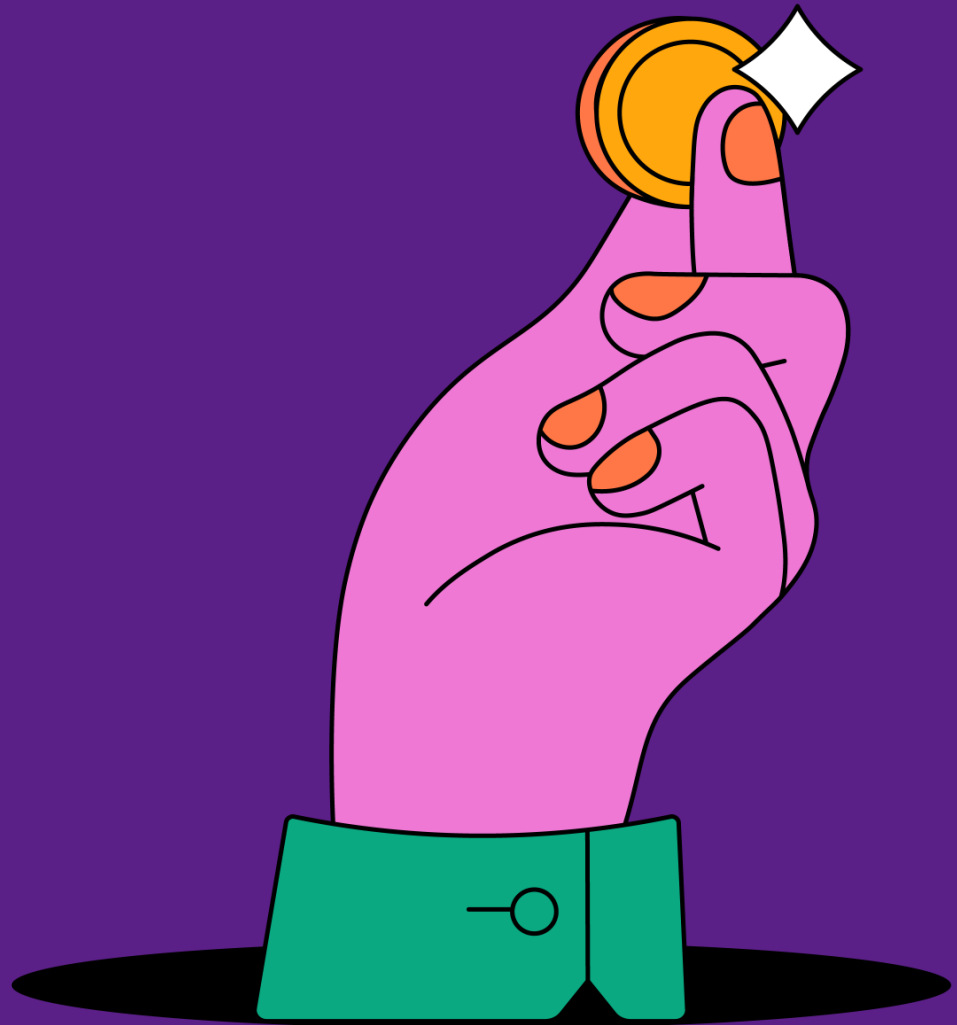


# Festive Campaign – StepChange Partner Pack

20 November – 8 December 2023



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Thank you for requesting the partner pack for our festive campaign!

This pack and the accompanying .zip file contain our campaign infographic, various image files, suggested copy for social media, and a campaign blog that highlights our key messages and our YouGov 2023 results on the True Value of Christmas.

You can use all the above alongside your own blogs, newsletters, and social media content.

Please get in touch if you have any trouble accessing these resources.

# Campaign overview

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At StepChange demand for debt advice is seasonal – fewer people come to us as the festive season approaches and then it increases after Christmas, as the January 'debt hangover' kicks in.

For several years we've responded by running a campaign when people might not be thinking of debt advice in favour of enjoying Christmas and ignoring debts until the New Year.

With your support, we can reach more people who need our help – letting them know that they're not alone, providing practical money advice, and highlighting the free debt advice available which could help provide much needed 'peace of mind' over the festive season.

## Themes & messaging

Phase 1: w/c 20–27 Nov

*The True Value of the Festive Season*

- The True Value of the Festive Season isn't about the expense (as illustrated in our YouGov survey results and infographic), and it shouldn't be dimmed by debt. It is about time to relax and spending time with loved ones and memories made – the rest is just decoration.
- Black Friday – Remember, it's only a deal if you intended to buy it in the first place. Ask yourself, do you really need it, or do you just want it?

Phase 2: w/c 27 Nov–8 Dec

*#DitchTheDebt – Gain Peace of Mind with StepChange*

- #DitchTheDebt – Gift yourself something truly invaluable this festive season – peace of mind. 92% of our clients wished they'd got debt help sooner. Debt Happens. Let's Deal with it.
- #DitchTheDebt – Avoid the New Year debt hangover. Get free debt advice today from understanding minds. Gift yourself something truly invaluable, some peace of mind.

# Social media assets & supporting copy

## Social post copy which could accompany the graphics supplied

- 1) What do you value most about the festive season?

It might not be the first thing to pop to mind, but getting debt help early could give you peace of mind to enjoy what matters most this festive season.

Visit [stepchange.org](https://stepchange.org) for free, impartial debt advice from understanding minds.

- 2) The festive season can bring all sorts of pressures, which can sometimes result in debt stress being ignored in favour of celebrations.

But, if money worries are weighing you down, please consider reaching out for free debt advice – it could provide peace of mind, and hopefully more time to do what you love. Visit [stepchange.org](https://stepchange.org) and #DitchTheDebt

**Almost half** of people surveyed felt spending time with loved ones was what they value the most (45%)

StepChange Debt Charity

Authorised and regulated by the Financial Conduct Authority. Source: YouGov poll commissioned by StepChange of 2,061 adults. Nov 2023

**11%** love giving gifts to others most, but only 2% put receiving gifts top of their list

StepChange Debt Charity

Authorised and regulated by the Financial Conduct Authority. Source: YouGov poll commissioned by StepChange of 2,061 GB adults. Nov 2023

Black Friday signals the beginning of the festive shopping season, but remember, a good deal is only a good deal if you were going to buy it in the first place.

For more tips this festive season, visit the StepChange website: [www.stepchange.org/festive](https://www.stepchange.org/festive)

**Remember this Black Friday...**

A good deal is only a good deal if you were going to buy it in the first place.

StepChange Debt Charity

Authorised and regulated by the Financial Conduct Authority

- 1) If the festive season is causing additional stress on your finances, you're struggling to maintain bills, or just want to know what financial support is available, visit [stepchange.org](https://stepchange.org) for free and impartial debt advice.

#DitchTheDebt and gift yourself some peace of mind this festive season.

- 2) If money is a worry this festive season, getting debt advice early could help provide some peace of mind. 92% of StepChange's clients wish they'd sorted their debt sooner.\*

#DitchTheDebt this Christmas – visit [stepchange.org](https://stepchange.org) for free and impartial debt advice from understanding minds.

**More than 1 in 10**  
took 6 months or longer to pay off Christmas credit from last year

StepChange Debt Charity

Authorised and regulated by the Financial Conduct Authority.  
Source: YouGov poll commissioned by StepChange of 2,061 GB adults. Nov 2023

**92% of people wish they'd sorted their debt sooner.\***

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

StepChange Debt Charity

Authorised and regulated by the Financial Conduct Authority.

**Find peace of mind by getting the help you need.**

#DitchTheDebt

StepChange Debt Charity

Authorised and regulated by the Financial Conduct Authority

# Campaign blog

## Highlighting the True Value of the Festive Season – StepChange

We love getting into the festive spirit. However, many people worry about overspending at this time of year, especially if they are already struggling with living cost. It made us wonder – what do people truly value most about Christmas. Is it getting lots of fancy gifts, or is it the things that money *can't* buy?

[StepChange YouGov](#) polling asked what one thing people value the most at Christmas. At least for those surveyed, a lot of what we value the most has little to do with the cost. Before we get into the nitty-gritty, our findings can essentially be summed up like this:

Christmas is just one day in the year. It's okay to rein in your spending, especially considering the current climate. It's safe to assume that the people around you are feeling the pinch, too. Family, friends, a warm home filled with laughter, that's what matters most.

### The True Value of the Festive Season

Think Christmas is all about splashing the cash? Think again. Almost half (45%) of people surveyed shared that spending time with loved ones was what they value the most. While this is true across all demographics, we did notice some interesting findings:

- The older people get, the more they value time with loved ones. This rises from 30% for those aged 18–24 to just over 50% for those over 55.
- Regionally, those in Wales (52%) valued the time with loved ones the most, whilst Londoners came in lowest (31%).

**The true value of the festive season**

We love getting into the festive spirit, but with many of us worried about overspending, we asked people what they truly value about Christmas and how they're paying for it. Is it the gifts they treasure, or the things money can't buy?



**Almost half** of people surveyed felt spending time with loved ones was what they value the most (45%).

**15%** of people felt the time off to relax at Christmas is what they value the most.



**11%** love giving gifts to others most, but only 2% put receiving gifts top of their list.

**17%** of people shared that festive food or Christmas TV was what they most value during the festive period.

More than 1 in 10 took 6 months or longer to pay off Christmas credit from last year, and 1 in 20 are still paying it off now.

**92%** of StepChange clients wish they'd sorted their debt sooner\*.

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

Getting debt help early could give you the peace of mind to really enjoy what matters most this festive season. Visit [stepchange.org/festive](https://stepchange.org/festive)

**#DitchTheDebt**

Authorised and regulated by the Financial Conduct Authority.  
Source: YouGov poll commissioned by StepChange of 2,061 GB adults. Nov 2023

- There was a big difference between men (38%) and women (51%).

Do these results resonate with you? Has the holiday season made you stress more over your finances? Perhaps a phone call to your friends and family is all that's needed at this time of year.

Gift-giving seems to go hand-in-hand with the festive season. With Secret Santa in the office and deals across retail stores months in advance, we thought it would be a popular choice amongst those surveyed. However, only 11% valued giving gifts the most, behind time off to relax (15%) and festive food and meals (13%):

- Naturally, gifts are valued highly by households with children. It was most prominent for families with 3+ kids (17%) and parents/guardians with children aged 4 years and under (16%).
- Another high-ranking group were widowers (16%). This perhaps signals a desire for increased community through gift-giving due to the loss of a spouse.
- Regionally, those in Wales (18%) value gift-giving the most, whilst the East Midlands came in lowest (8%).

### Festive Pressure and its Financial Impact

Our polling also explored how people paid for Christmas. We found that more than 1 in 10 of those surveyed took six months or longer to pay off Christmas credit from last year. 1 in 20 are still paying it off now.

StepChange client Andy felt the pressure to make Christmas magical for his new partner and stepson. After acknowledging how the stress was weighing him down and affecting his mental health, he reached out for additional support from Samaritans and StepChange:

*"It was around Christmas in 2016 that I started going out with my new partner. We would go on dates, and I would suggest we walk home because it was more romantic, but the truth was I couldn't afford a taxi. Things started getting a bit too much, and on Christmas Eve I rang the Samaritans helpline. I was embarrassed to be in debt and struggling with the pressure to make Christmas as magical as it was when I was a kid."*

Thankfully, Andy was able to reduce some of his debt stress and work towards gaining some much-needed peace of mind when it came to his finances:

*"I spoke to StepChange, and within a couple of phone calls there was a plan in place to get it all sorted. I managed to reduce my payments from around £1,000 to £135 per month. I'm massively happy with it – more people need to know about the help available. I don't want people out there to go through what I did and feel so helpless around this time of year. Don't feel ashamed – ask for help. Getting in touch with StepChange has changed my life."*

### Accessing the free debt help and support available

It's easy to get swept up in gift giving and entertaining when we feel there isn't much choice. However, if your finances are weighing you down this festive season, consider whether free debt advice and support would be right for you. 92% of StepChange clients wish they had gotten debt help sooner\*. #DitchTheDebt this festive season and you could gift yourself something truly invaluable – some peace of mind.

Visit [www.stepchange.org/festive](http://www.stepchange.org/festive) for money advice and client stories that highlight how free, impartial debt advice can help ease your financial concerns. Online or over the phone, StepChange are here for you. Even at Christmas!

While StepChange are great at providing free debt advice to clients with varying states of vulnerability, please refer to mental health organisations like [Mind](#) or [Samaritans](#) if you need immediate crisis support.

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,061 adults. Fieldwork was undertaken between 8th – 9th November 2023. The survey was carried out online for StepChange Debt Charity. The figures have been weighted and are representative of all GB adults (aged 18+).

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



## Festive tips

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Here are some helpful tips to help keep the festive holiday season as budget friendly as possible. Please feel free to use these in blogs, newsletters, or social posts:

### StepChange's Top Festive Tips

Christmas is just one day – it's okay to pull back on spending, especially considering the current climate. We're all feeling the pinch. Family, friends, a warm home filled with laughter, that's what matters most.

With that in mind, we wanted to share our top festive tips for budget smart festivities:

1. Go through your budget – This will help you know what you can afford to spend this festive period. If you get free debt advice from StepChange advisors, they will work with you to create a sustainable and useful budget.
2. Manage your gift list – The reality is that you don't have to buy gifts for everyone (or anyone!). Ask friends and family how they feel, they may want to reduce costs too. Set a spending limit per person and stick to it or ask family members to pool for a big gift, rather than buying small gifts individually.
3. Shop for deals – Use voucher codes and cashback websites when you buy online. Buy second-hand, and if you're travelling over the festive season, book your tickets in advance. Make the most of off-peak discounted travel or opt for the bus or rideshare.
4. Get creative – You could offer a service or experience like doing someone's washing, cooking dinner, or babysitting. All incredibly valuable to most!
5. Start as early as possible – it's never too early to start planning for festivities. It's the best way to save money at any time of year. Where possible, start saving at least a few months before the festive season if you can. It is also a good opportunity to share money advice with children. It can help them appreciate how saving money can make buying the things they want even more rewarding.

## Additional links & resources

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Please feel free to include links to the following resources within social posts, blogs, or newsletters, to help your customers access the information they need:

1. [www.stepchange.org/festive](http://www.stepchange.org/festive) – campaign landing page with informative guides on talking to children about being unable to afford something, client case studies on Christmas spending, and guides on the wise use of [Buy Now, Pay Later](#).
2. <https://www.stepchange.org/debt-info/credit-card-debt.aspx> – guidance on what to do if you're concerned about credit card debt.
3. [www.stepchange.org/how-we-help/debt-advice.aspx](http://www.stepchange.org/how-we-help/debt-advice.aspx) – a guide to the free debt advice StepChange can provide.
4. [www.stepchange.org/debt-info/black-friday.aspx](http://www.stepchange.org/debt-info/black-friday.aspx) – practical tips and guidance for Black Friday/Cyber Monday sales.
5. [www.stepchange.org/about-us/who-we-help/andy.aspx](http://www.stepchange.org/about-us/who-we-help/andy.aspx) – “Andy felt pressure to make Christmas magical,” a StepChange client case study highlighting the feelings many of our clients, particularly those with children.
6. [www.stepchange.org/how-we-help/breathing-space-scheme.aspx](http://www.stepchange.org/how-we-help/breathing-space-scheme.aspx) – The Breathing Space scheme is available in England and Wales. In Scotland, the moratorium period is similar, but has different benefits and considerations. If approved, clients receive 60 days' respite from interest, fees, creditor contact and court action, helping to reduce stress and provide time to deal with any debts.

## Next steps

We'd love to count on your support to amplify the campaign and help people across the UK get trusted debt advice.

If you have any additional questions about the campaign, assets or resources, please contact:

Charmaine Musonza, Digital Marketing Executive

[charmaine.musonza@stepchange.org](mailto:charmaine.musonza@stepchange.org)

