



## Digital Signposting Guide

A guide to signposting to StepChange online and referring into online debt advice



### Step 1: Provide some basic information

**Add some simple copy to your website and link to online debt advice so that your customers can get started right away:**

#### **Who is StepChange Debt Charity?**

[StepChange Debt Charity](http://www.stepchange.org) is the UK's leading debt advice charity, helping over 630,000 every year to take back control of their finances, and their lives.

The support they offer is free, impartial and confidential and every client receives expert personalised advice to help them deal with their debts.

Visit their website for online advice at [www.stepchange.org/start.aspx](http://www.stepchange.org/start.aspx), or call them on 0800 138 1111 Mon-Fri 8am-8pm, Sat 8am-4pm.



### Step 2: Add some extra detail

**Using the copy below to explain the debt advice process can increase the likelihood that customers will engage with us:**

#### **How does debt advice work?**

1. They'll ask for information about your finances to get a full picture of your situation, helping you create a realistic monthly budget to see what you can afford to pay towards your debts
2. You'll receive tailored debt advice, a personal action plan and a recommended debt solution, including advice on IVA, DMP, DRO, insolvency, Scottish debt solutions and Equity Release
3. You'll then have all the information you need to make an informed decision and help to get your solution set up



## Step 3: Help solve specific problems

We have a range of guides to help your customer deal with their debt in a variety of scenarios, including content related to debt and reduced income as a result of COVID-19.

- [Our guide to paying off a persistent debt](#) can help customers build a budget and see if increasing their monthly repayments can save them money
- Our guide to [dealing with debt stress and mental health](#) is designed to help spot the signs of debt stress and take action to overcome it
- [Our debt and coronavirus information hub](#) contains up-to-date information on coronavirus and finances, including SSP, claiming benefits and what help is available from creditors
- [How to deal with a reduced income due to coronavirus](#) is a step-by-step guide to help people who are living on a reduced income due to coronavirus to take control of their finances
- [Our life changes guide](#) can help people who have experienced financial difficulty due to a change such as a bereavement, long term illness, divorce or separation, or job loss.
- We have [information about emergency funding](#) for people in a cash crisis which details where to get help now, this month, and over the longer term.

Our [debt information library](#) contains everything your customers want to know about debt, including [what bills they should prioritise](#), and how they can deal with [court action](#) or [bailiffs](#).



## Step 4: Embed our 60-second debt test

Based on our clients and research by the University of Bristol, the debt test is quick and easy to use.

We know that 50% of people in debt wait a year or more before seeking help, in which time their situation often gets even worse.


**The 60-second debt test:**

- Helps people recognise the 'danger signs' of debt
- Tells them clearly if they have a debt problem
- Makes it easier to take the first step to tackle their debts

Visit [www.stepchange.org/get-the-debt-test](http://www.stepchange.org/get-the-debt-test) to see the test and add it to your website.

How close are you to a debt problem?

Answer 5 quick questions to find out.  
It shouldn't take more than a minute to understand more about your current financial situation.



**1** Do you usually go up to or over the limit on your cards or overdraft?

## Step 5: Support your teams

**Our training support resources, and easy referral processes mean it's easier than ever for your front line advisors to make a referral.**

- Get to know our [three-step referral process](#) and use our handy referral guide with your teams
- Our new [easy referral form](#) makes life easier for your advisors and your customers. Find out more and start using the form.
- Keep up to date with the latest [StepChange news on LinkedIn](#) – you can add some recent news to your team briefings to help your advisors keep us top of mind.
- Order free prompt cards, referral guides and other [print resources for your colleagues](#).