



**" WHAT IF I  
GET EVICTED? "**



**" WHAT IF I  
GET MADE  
REDUNDANT? "**



**" WHAT IF I  
CAN'T PAY MY  
CAR LOAN? "**

**Step**Change  
Debt Charity

SOLVING THE NATION'S FINANCIAL

**WHAT  
IFs**

What if my customer is worried  
about their finances?

A three-step referral guide for  
frontline advisors

Platinum  
Trusted  
Service  
Award

For consistently  
delivering excellence



2020 feefo

# HELP YOUR CUSTOMER TURN 'WHAT IF' INTO 'WHAT TO DO', WITH OUR 3-STEP REFERRAL PROCESS:

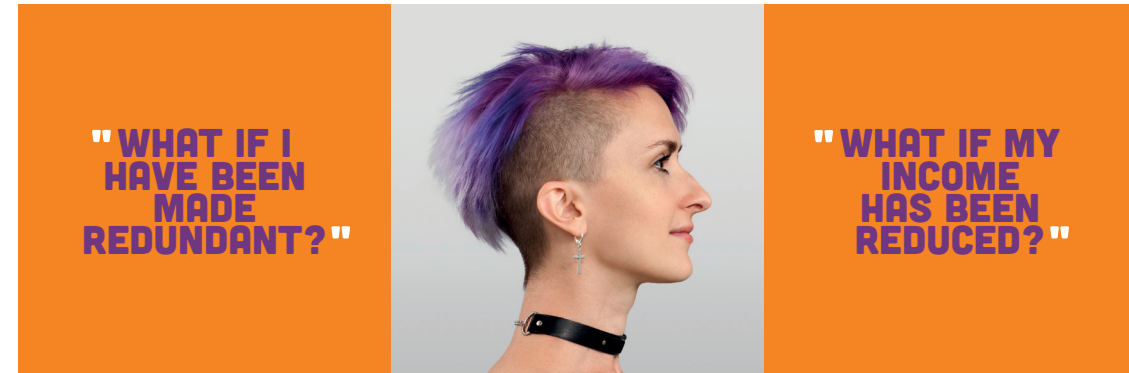
1. IDENTIFY CUSTOMERS WHO MAY NEED US
2. PREPARE THEM FOR OUR SUPPORT
3. REFER THEM TO US FOR HELP

## 1. IDENTIFY

Some customers may clearly be struggling right now, others may need our help to stop their financial situation deteriorating.

Spot the signs that they might need our help:

- They're struggling with the financial effects of coronavirus
- They're managing right now, but worried about their debts spiralling out of control
- They've had a sudden change in circumstances such as an illness, pregnancy, relationship breakdown, or a death in the family
- They're being made redundant or their hours have been reduced
- They're missing payments, or can't stick to a payment arrangement
- They're using credit for everyday living expenses
- They're regularly incurring fees
- They have priority arrears such as missed mortgage payments or utility payments
- Their account is in persistent debt



"WHAT IF I HAVE BEEN MADE REDUNDANT?"

"WHAT IF MY INCOME HAS BEEN REDUCED?"

## 2. PREPARE

Introduce the charity: "StepChange are the UK's largest provider of free, impartial budgeting and debt advice."

- Every year they help over 635,000 people
- They have over 27 years' experience
- They offer a range of services tailored to your needs including budgeting advice, help with persistent debt and debt advice

**Ask them to gather details of their finances.**

- Having these details to hand will speed up the process allowing us to find the right support for the customer, create a budget or complete a full debt advice session if they need it:
- Income – any wages and benefits
- Outgoings - such as rent, utilities, food, housekeeping, and travel costs
- Debts - credit cards, loans, and arrears on rent or utilities
- Assets - such as a house or car and their estimated value

3.

## REFER

**Help your customer take the first step towards getting some support and make a referral today:**

### **1. Use the easy referral form**

If they don't have time right now, or need time to gather their details you can make a referral using our new easy referral form. We can arrange a call-back at a time that suits them or send them an email or SMS so they can engage with us online at their own pace at [referrals.stepchange.org](https://referrals.stepchange.org)

### **2. Direct them to online advice**

By directing your customer to the website, they can get more information about the charity, and then engage with us when they're ready. Our online services are available 24/7. Advise them to visit our website at [www.stepchange.org](https://www.stepchange.org)

### **3. Get the conversation started and warm transfer them to us now**

If the customer has their financial details to hand and wants to get started straight away, warm transfer the call to us.

Alternatively, customers can also call us directly for free on 0800 138 1111, Monday to Friday 8am to 8pm and Saturday 8am to 4pm. Calls are free including all mobile networks.

