

Our three-step referral guide for energy companies

Help someone with problem debt



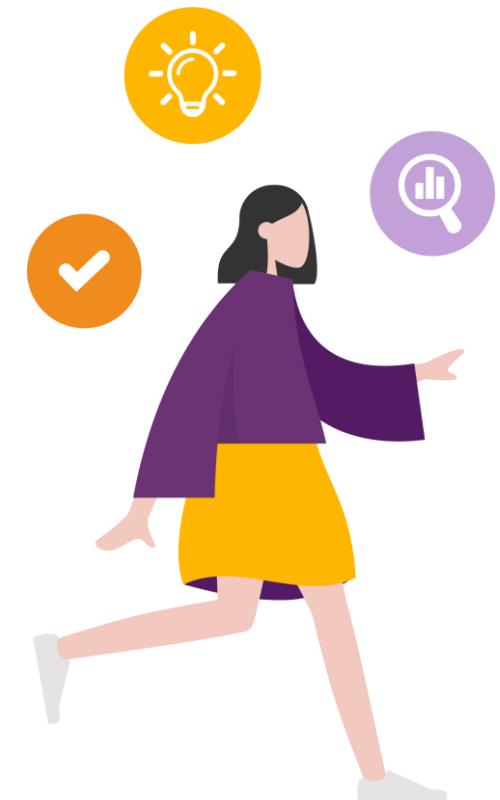
1. Identify customers who may need us



2. Prepare them for debt advice



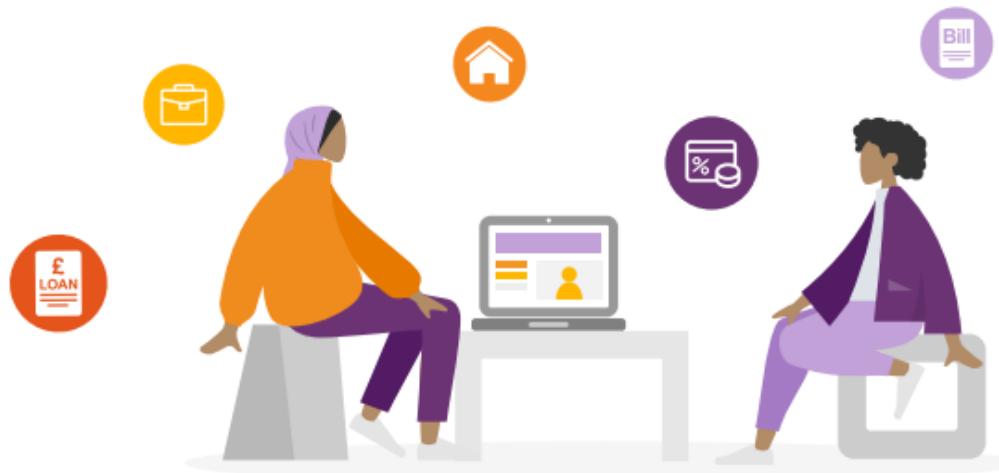
3. Refer them to us for help



The cost of living crisis in 2022 is hitting households hard.

In this situation, it's vital for energy companies and debt advice services to work together. Not all customers struggling with energy bills need full debt advice, but some do – and that's where StepChange Debt Charity can help.

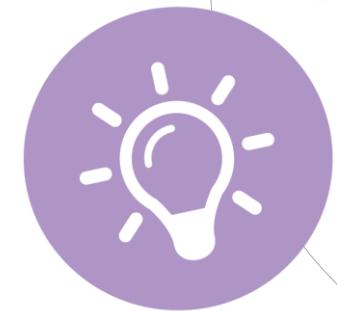
We're the UK's leading provider of free, impartial debt advice and solutions, and help hundreds of thousands of people each year to deal with their debts. If your customer is in arrears, or is dealing with multiple debts, we can help them with advice and solutions tailored to their individual situation.



This guide outlines how to identify, prepare and refer a customer in need of debt advice, as well as other ways energy companies can help customers if they're in financial difficulty.



How can energy companies help?



Before referring your customer to us for debt advice, it is really helpful if you have already done the following:

- ▶ Established whether they qualify for any support that they are not already receiving, such as the Warm Homes Discount
- ▶ Signposted the customer to government advice on the [Cold Weather Payment](#) or [Winter Fuel Payment](#)
- ▶ Established whether they may qualify for any hardship funds or grants that your company is aware of and referred them to these where possible
- ▶ Offered tailored energy efficiency advice to help them reduce their energy costs
- ▶ Established whether they are financially vulnerable, or have any other vulnerability, and triggered any other available support for them if this is the case (including the Priority Services Register)
- ▶ Prepared them for what to expect from StepChange, if you refer them to us – we'll outline how to do this in this guide





1. Identify

Does your customer need debt advice?



Even when they're really struggling, many people wait more than a year to get debt advice. It's likely that they will have other financial problems, as well as concerns about their energy bills.

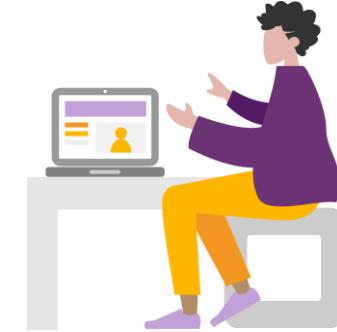
Signs that a customer might need our help include:

- ▶ Their direct debit has increased and they're unable to meet the increased cost
- ▶ They are struggling to top-up their prepayment meter and are calling for discretionary (temporary) credit
- ▶ They cancel their direct debit, possibly multiple times
- ▶ They've had a sudden change in circumstances, such as illness, pregnancy, relationship breakdown or a bereavement
- ▶ They have priority arrears, such as missed utility or mortgage payments
- ▶ They mention that they're struggling with more than one debt
- ▶ They're using credit for everyday living expenses
- ▶ They're regularly incurring fees
- ▶ They've recently been declined credit
- ▶ They are already using a fee-charging debt management company
- ▶ They're using loans to pay off other debts or trying to consolidate their debt



2. Prepare

Introduce the charity and how we help



Let the customer know:

We're the UK's largest provider of genuinely free independent debt advice and managed solutions.

We offer free, professional and impartial debt advice.

We'll ask your customer questions about their finances, help them to create a realistic monthly budget and support them with debt solutions.

Here's some further information that may help:

Every year we enable hundreds of thousands of people to take control of their financial situation and begin their journey to becoming free from problem debt.

- ▶ We have over 28 years' experience providing debt advice
- ▶ We provide a completely free and impartial service
- ▶ We can give extra support for vulnerable customers
- ▶ We offer access to the broadest range of debt solutions

How does debt advice work?

1

We'll ask your customer questions about their finances to get a full picture of their situation

2

We'll help them create a realistic monthly budget to see what they can afford to pay toward their debts

3

We'll give them tailored debt advice based on their individual circumstances

4

We'll recommend a debt solution which is suitable for them

5

We'll provide them with all the information they need to make an informed decision

6

If they want to go ahead with a solution, we'll support them

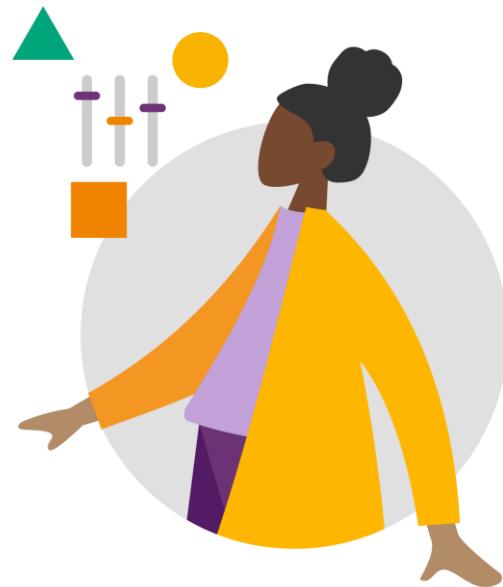
7

We'll provide them with ongoing support by phone, webchat and email

What information will StepChange need?



To complete a debt advice session, we'll ask customers for information about their finances. Having these details to hand will speed up the process, allowing us to complete a full debt advice session tailored to them during their first call or web visit:



- ▶ Income, including any wages or benefits
- ▶ Outgoings each month such as rent, food, utilities, housekeeping and travel or transport costs
- ▶ Their debts, including credit cards, loans, and arrears on rent or utilities
- ▶ Assets they might own such as a house or a car, and their estimated value.

Our debt advice is completely flexible and customers can switch between telephone and online advice whenever they need to. If they need time to gather additional information, they can pause their session and come back to it when they're ready.



3. Refer

Refer your customer to us for help



Millions of people are struggling with problem debt. You can help your customer take the first step towards getting debt advice. There are a few ways to do this:

Option 1:

Use our online referral form if your organisation is registered to use it

Online referrals are a good way for people to engage with debt advice at their own pace digitally and without having to speak to an advisor. We'll send them an SMS, email or both, depending on their preference, with a link to get started with debt advice.

We'll also follow up digital referrals with gentle nudge communications to encourage customers to engage with us.

Option 2:

Warm transfer your customer to us

Warm transfers are perfect if the customer has their financial details to hand and is ready to start debt advice.

If you think that they may need some extra support our expert debt advisors can help them through every step of the debt advice process.

Option 3:

Give your customer everything they need to contact us

Advise them to visit our website at www.stepchange.org or call us free on 0800 138 1111. By directing your customer to the website, they can get more information about the charity, and then engage with online advice when they're ready.

Our online service is available 24/7.

Telephone advice is more suitable for someone who may need extra support. We're open Monday to Friday 8am-8pm and Saturday 8am to 4pm. Calls are free including all mobile networks.

Respond to your customers' concerns

Some customers may be reluctant to get debt advice and may be worried about the consequences. Here are some common concerns and how you can respond to them:

"I don't have all of my personal information"

If you don't have all your information to hand, gather as much as you can and make that first call or visit their website. They can support you if you're struggling to find all of your information.

"I don't have the time"

If you don't have the time right now, give them a call soon or visit their website for online debt advice. It's anonymous, available 24/7, and you'll get a personal action plan to deal with your debts. You can pause and come back to debt advice later if you need to take a break.

"I don't want to include all of my debts"

To get the best possible advice and improve your long-term situation, StepChange need to look at the whole picture. The service is completely free and impartial, and you can choose whether or not to go ahead with their recommendation.

"I can manage my debts and don't need help"

By getting in touch with StepChange you're showing your creditors that you're starting to deal with your debts. Once you've been through the debt advice process, with your permission, StepChange can contact your creditors outlining a proposal for the best way to deal with your debts.

"I'm not a charity case"

Debt can happen to anyone. StepChange don't believe that anyone should pay for debt advice when they're already struggling. Thousands of people use their service every year, you're not alone.

