

Helping your customers online

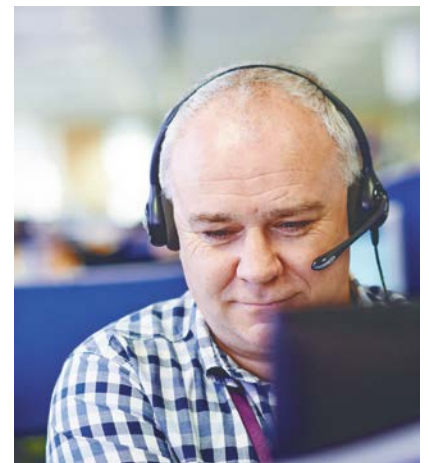
This factsheet provides all the information you'll need about our charity for your website, and how to signpost your customers to our helpful online advice tools.

Content to add to your website:

Who is StepChange Debt Charity?

StepChange Debt Charity is the UK's leading debt advice charity and has been helping clients with their money worries for over 25 years.

- Their expert advice is completely free and impartial
- They offer advice online at www.stepchange.org or by telephone on **0800 138 1111** (Open Mon-Fri 8am-8pm, Sat 8am-4pm)
- Clients receive individually tailored debt advice based on their circumstances
- They offer a range of options to help people deal with their debts including debt management plans, individual voluntary arrangements, debt relief orders and more
- Specialist debt advice is available for Irish and Scottish clients



Signpost your customers to online advice

We're the only debt advice provider with an online debt advice tool that gives a detailed recommendation and personal action plan anytime day or night.

www.stepchange.org/debtremedy

- Available 24/7, 365 days a year
- Designed to provide confidential, personalised advice
- Gives the customer an action plan and recommended solutions, to deal with their debts
- Provides additional help, with guided journeys and support via web chat and the phone



Get online debt advice

Use our online tool to get tailored debt advice in around 20 minutes.

Get debt help

Add the 60-second debt test to your website

We provide a 60-second debt test, designed to nudge people into getting advice earlier, before their debts spiral out of control. To find out more information about the test and how to add it to your website visit www.stepchange.org/about-us/partner-with-us/promote-60s-debt-test.aspx.

- An embeddable, mobile-friendly customer engagement tool to add to your website
- Designed to nudge people who might be struggling financially towards debt advice
- Based on identifying five debt danger signs, based on clients and research from the University of Bristol
- Provides people with a quick debt health check and advice on what steps to take next

For support in placing the debt test on your website email marketing@stepchange.org

How close are you to a debt problem? **StepChange** Debt Charity

You're fine Time to budget May need help You should get advice You need help Speak to us now

Answer 5 quick questions to find out

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

Yes No

Powered by StepChange Debt Charity
The UK's leading debt charity

Authorised & regulated by the Financial Conduct Authority

Providing specialist online debt support

Review our website content and link to the most relevant pages to suit where your customers are in the debt advice journey.

For example, do you deal with a high volume of enquiries about County Court judgments?

Link to: <https://www.stepchange.org/debt-info/ccj.aspx>

We have a wealth of information to help people tackle their debts:

- **The 'How We Help' section** gives detailed information about common debt solutions: <https://www.stepchange.org/Howwecanhelpyou.aspx>
- **Our 'Debt Information' section** provides a library of debt advice, from bailiff powers to budgeting and template letters to dealing with life changes: www.stepchange.org/debt-info
- **Our MoneyAware blog** gives advice and information to help stop people from falling into problem debt: www.moneyaware.co.uk

Talk about debt and encourage customers to take action

Our research suggests that many customers put off getting debt advice, sometimes for a year or more, because of shame, anxiety and because they don't realise help is available. We estimate that a customer's debt can increase by an average of £2,300 in just six months if charges and interest are added.



By enhancing or creating new site content you can help them engage earlier, and reduce the harm that problem debt causes.

Getting the basics right

Help your customers to find debt advice information easily on your website:

- Make sure it's easy to navigate to debt advice content in as few clicks as possible
- Check that links and contact details for debt advice providers are correct, and regularly monitored to ensure they're always up to date
- When signposting to debt advice, clearly mark organisations that are free and those that charge a fee for advice, so customers can make an informed choice

Writing helpful website content

To increase the likelihood that a customer will engage with debt advice, write website content that supports them on their journey towards debt advice, rather than just providing a link to a debt advice provider.

A few examples:



Write content that helps people identify a debt problem, for example:

- How to identify the danger signs of debt
- How to deal with priority debts
- Advice on tackling debt early



Or produce content that helps customers prepare for debt advice:

- How debt advice works
- How different solutions work