

DON'T
SWEEP IT UNDER THE CARPET.



WAITING
ONLY MAKES
DEBT PROBLEMS
WORSE

‘Don’t wait to get help’

Campaign participation pack
Autumn 2022

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About the campaign

Against the background of the ongoing cost-of-living crisis, we're expecting many more people to need our help over the autumn and winter months as the energy price cap rises again and vulnerable people are forced to make the decision between heating and eating.

Despite the urgency of the situation for many, our research shows that people often wait a year or more to get debt advice. In this time interest and charges as well as stress can exacerbate the problem

We want to encourage people to **get help earlier**, utilising our [digital debt advice](#) service.

We'll do this through:

- New campaign creative and a clear, direct call-to-action
- Activity on social media, our website and in the press
- Joining forces with partners and creditor organisations
- Promoting our easy referral form and new learning resources

Our research

In August 2022, we surveyed 2,750 current StepChange clients about whether they'd waited to get debt advice, to better understand their attitudes and experiences.

We found that:

- As evidenced in previous research with clients, many wait a substantial amount of time between their debt problems starting and seeking debt advice, and 55% waited over a year to get advice.
- 92% of the respondents agreed with the statement 'If you could go back in time, would you get debt advice sooner?'
- If clients did wait to engage with debt advice, they were given an optional question to tell us what impact this had on their life – stress, health worries and contact from creditors were common themes
- We also asked respondents what they'd say to someone hesitating to get help – the answers centred around taking action now:

"Go for it, can change your life"

"Don't think about it **just do it, it's one of the best things I ever did."**

"You have nothing to lose except sleepless nights, worry, stress."

Will you support the campaign and help more people get free, impartial debt advice earlier?

Social media resources

Spread the word

Help your customers find free, impartial debt advice sooner by sharing our campaign on social media – use our suggested posts below as a guide or look out for our posts and share them. We'll be posting across all of our channels during the campaign to reach as many people as possible who need our help.

Facebook



[Click to download full size image](#)

Being in debt can be scary – so it's no wonder many people wait to reach out for help. But 92% of @StepChange Debt Charity clients surveyed said they wish they'd done it sooner.

Don't wait – visit [\[link\]](#) to find out how StepChange could help you.



[Click to download full size image](#)

If you're worried about debt, it can be tempting to ignore the problem and hope it'll go away on its own. But waiting often makes things worse.

We're proud to support @StepChange Debt Charity's campaign to encourage our customers to get free, impartial debt advice when they need it. Visit [\[link\]](#) to see how StepChange could help you deal with your debts.

Twitter



[Click to download full size image](#)

Lots of people wait to get debt advice – but 92% of StepChange clients surveyed wish they hadn't. If you're worried about debt, @StepChange could help. Visit [\[link\]](#) to find out more



[Click to download full size image](#)

Waiting can make a debt problem worse – that's why @StepChange are on a mission to encourage people to get help sooner. If debt is getting you down, visit [\[link\]](#) to find out about free, impartial advice from StepChange.

Social media resources

LinkedIn

A recent survey by StepChange found that a massive 92% of clients surveyed wished they'd got debt advice sooner.

We know having a debt problem can be a confusing and scary situation for customers – that's why we're supporting @StepChange Debt Charity's campaign to encourage people to reach out sooner.

Visit [\[link\]](#) to find out more about the campaign and how you can get involved.



[Click to download full size image](#)



[Click to download full size image](#)

We know that when customers are worried about debt, it can be tempting to ignore the problem and hope it'll go away on its own. But waiting often makes things worse.

We're proud to support @StepChange Debt Charity's campaign and encourage our customers to reach out for debt help sooner. Visit [\[link\]](#) to find out how you can get involved.

Instagram



[Click to download full size image](#)

Lots of people wait to get debt advice – but 92% of StepChange clients surveyed wish they hadn't. If you're worried about debt, @StepChangeCharity could help.

Visit www.stepchange.org to find out more about their free, impartial debt advice.



[Click to download full size image](#)

If you're worried about debt, it can be tempting to ignore the problem and hope it'll go away on its own. But waiting often makes things worse – so it's best to get help sooner.

We're proud to support @StepChangeCharity and their 'Don't Wait' campaign – visit www.stepchange.org to find out about the support they offer.

Keep in touch with us on social media at:



[StepChange Debt Charity](#)



[StepChange Debt Charity](#)



[StepChange](#)



[StepChangeCharity](#)

Website resources



Digital signposting guide ([Download PDF](#))

- Use our checklist to help with positioning StepChange on your website so customers understand who we are and how we can help

60 Second Debt Test ([Visit webpage](#))

- Debt can be overwhelming and it's often hard to know where to start. Our embeddable tool can help your customers take that first step and find out if debt advice is right for them in just 60 seconds. If advice might help them, they can get started straight away.

Useful links

- With the ongoing cost of living crisis, it's important that your customers can find helpful, timely and reliable information on your website. We have a range of online resources that can help them find debt support, including:

- [Cost of living hub](#)
- [Benefits calculator](#)
- [Debt information library](#)

Guest blogs

- We're happy to explore working with our partners on bespoke website or blog content to encourage your customers to get debt help sooner. If you'd like to host guest content, please get in touch with us at partnerships@stepchange.org.

The screenshot shows the 'Digital Signposting Guide' document. It includes the StepChange logo and a URL. The main heading is 'Digital Signposting Guide' with a sub-heading: 'Use our simple guide to link to StepChange on your website and help your customers get help when they need it.' The document is divided into two numbered sections: '1 Provide some basic information' and '2 Explain the process'. Each section contains instructions and a quote from StepChange Debt Charity.

The screenshot shows a webpage titled 'Worried about debt?'. The text reads: 'If your situation is filling you with dread, answer 5 quick questions to find out what you should do next.' Below the text is a graphic of a speech bubble with three dots and a person's head. At the bottom, there is a checkmark icon and the text: 'Be honest – this will just be between us, and we'll not record any of the answers you give.' A red 'Start' button is located at the bottom right.

The screenshot shows the 'Benefit calculator' webpage. It features the StepChange logo and a 'Retrieve calculation' link. The main heading is 'Benefit calculator'. The text explains that people in the UK miss out on benefits worth more than £10 billion a year and that the benefits checker can help. It states that the checker is free and confidential, and provides a link to the privacy policy. There is a 'Start >>' button and a 'Continue previous calculation' button.

Internal communications resources

Support for your employees

Debt can often be hard to talk about, and this is especially the case in the workplace. But with the rising cost of living impacting many, debt worries are becoming all the more common and it's likely that many employees will feel the financial pressure this winter.

Our employee wellbeing blog content is ideal for your intranet or wellbeing hub and can help your employees understand what to do next if they're concerned about money – whether they need debt advice or just want to gain a better understanding of their financial situation.

- Don't wait to get debt advice ([Download PDF](#))
- Budgeting for beginners ([Download PDF](#))
- All about your credit report ([Download PDF](#))



Free print resources

We have a range of print resources that can help your colleagues find support if they need it – visit our website to order posters, leaflets and wallet-sized information cards to help signpost your employees to free, impartial debt support when they need it.



[Order free resources](#)

Free referrals e-learning

One of the easiest ways to help your customers **get debt advice sooner** is through our **Easy Referral Form**, which allows your colleagues to make a debt advice referral in seconds.

Once you've completed the form, we'll send a link to digital debt advice via email or SMS that allows your customer to complete advice in their own time, and we'll send gentle follow up communications to encourage them through the process.

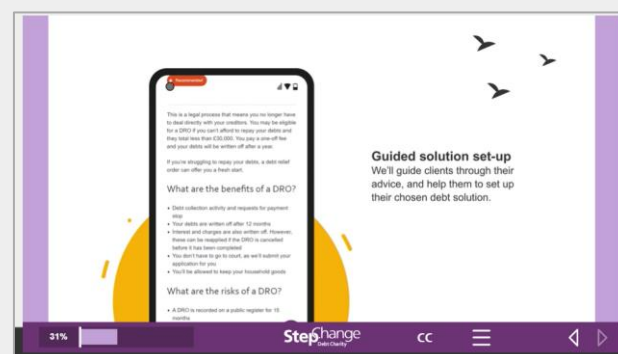
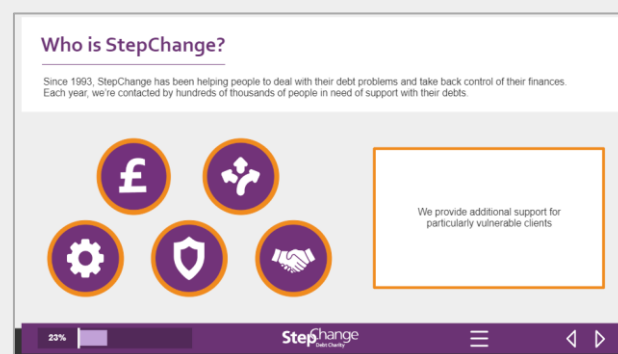
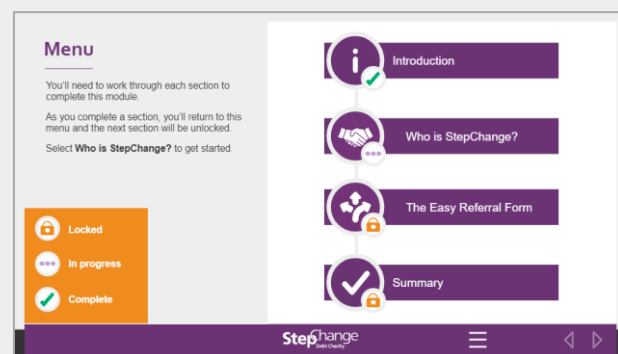
If your organisation isn't using the easy referral form yet, [contact us to get set up.](#)

Training for your advisors

We have a free e-learning module to help your advisors understand who StepChange are and how we help, who to refer, and how to use the form – **so that you can help your customers get help sooner.**

This is ideal for new starters or refresher training for existing advisors – get in touch to find out more and roll out the module.

[Find out more and access free e-learning for your organisation](#)



Get in touch

Contact us

To find out more about becoming a StepChange partner and working together towards a society free from problem debt, contact our Partnerships team at partnerships@stepchange.org or visit [our website](#) for further information.

Stay up to date

Register for our partner newsletter to be the first to know about our latest developments, campaigns and partner events.

[Sign up today](#)



Follow us on social

You can find us on social media at:



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