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**Tackling problem debt with StepChange**

**[insert your organisation’s name] work closely with StepChange Debt Charity to ensure that their customers are referred to a free and impartial debt advice provider if they fall into financial difficulty.**

**Their team of debt experts help over 650,000 people a year to deal with their debt problems. We spoke to Andy Milford, a team leader in their Glasgow office to understand what they do and to find out about their next big campaign…**

What is debt advice?

“Debt advice is basically a service where you work with someone to resolve their debt problems.

Whether online or by phone, our approach is to work with each client to complete a budget, then using this information, we then recommend the most appropriate debt solution for them.

Every client we help receives a personalised action plan to address their debt problem. If we’re unable to offer them a debt solution, we’ll continue to advise them until their situation improves.”

How did you get started at StepChange?

“I've been with StepChange for about three years so far, and my first role here was as a Debt Advisor in the advocacy team in Cardiff. I'd heard about the vacancy from a friend already working at the charity so decided to apply. When I was offered the job, I felt excited as it was a brilliant chance for me to start a new part of my life.”

What does your team do?

“I now work within the advocacy team in Glasgow, which helps especially vulnerable clients in Scotland. At StepChange we take the view that all people in financial difficulty are vulnerable, however, many people have additional vulnerabilities which makes dealing with their debt problem even more difficult. For these clients my specialist teamwork with our most vulnerable clients who could be experiencing mental health problems, a long-term or terminal illness, dementia, a brain injury or have difficulty in communicating. “

Is it challenging?

“Working in advocacy brought extra challenges; there are a lot of things that people may not immediately think about when it comes to spending and debts for those with additional vulnerabilities which you need to keep in mind when you’re giving advice.

For example, there may be wig costs for clients suffering from cancer, funeral costs for people with terminal illnesses, or less predictable spending habits for people with bipolar disorder. All of these things can affect a client’s budget and solution in a different way, and you need to consider these when providing advocacy debt advice.”

How does being a team leader differ from being an advisor?

“I think a lot of people assume being a team leader means listening to calls for quality and forwarding on team statistics. However, there's a lot more to the job than that, including how you are a support for not only your team but your manager too, and you need to understand how to work with people in different ways.”

Why do you like working for StepChange?

“I love helping people, and the variety in my job has kept me engaged. No one thing is the same each day. I'd be lying if I didn't say it keeps me on my toes and I always feel like I've done a full day's work when I get home!”

Tell us about your next big campaign?

“One of our key objectives as a charity is to increase awareness about free debt advice. Every year we run a week-long campaign called ‘Debt Awareness Week’ and this year’s starts the week beginning 23rd March.

We want to make sure that if people are in financial difficulty, they know we’re here to support them so if you can retweet or share the campaign when it launches, we’d be delighted!”