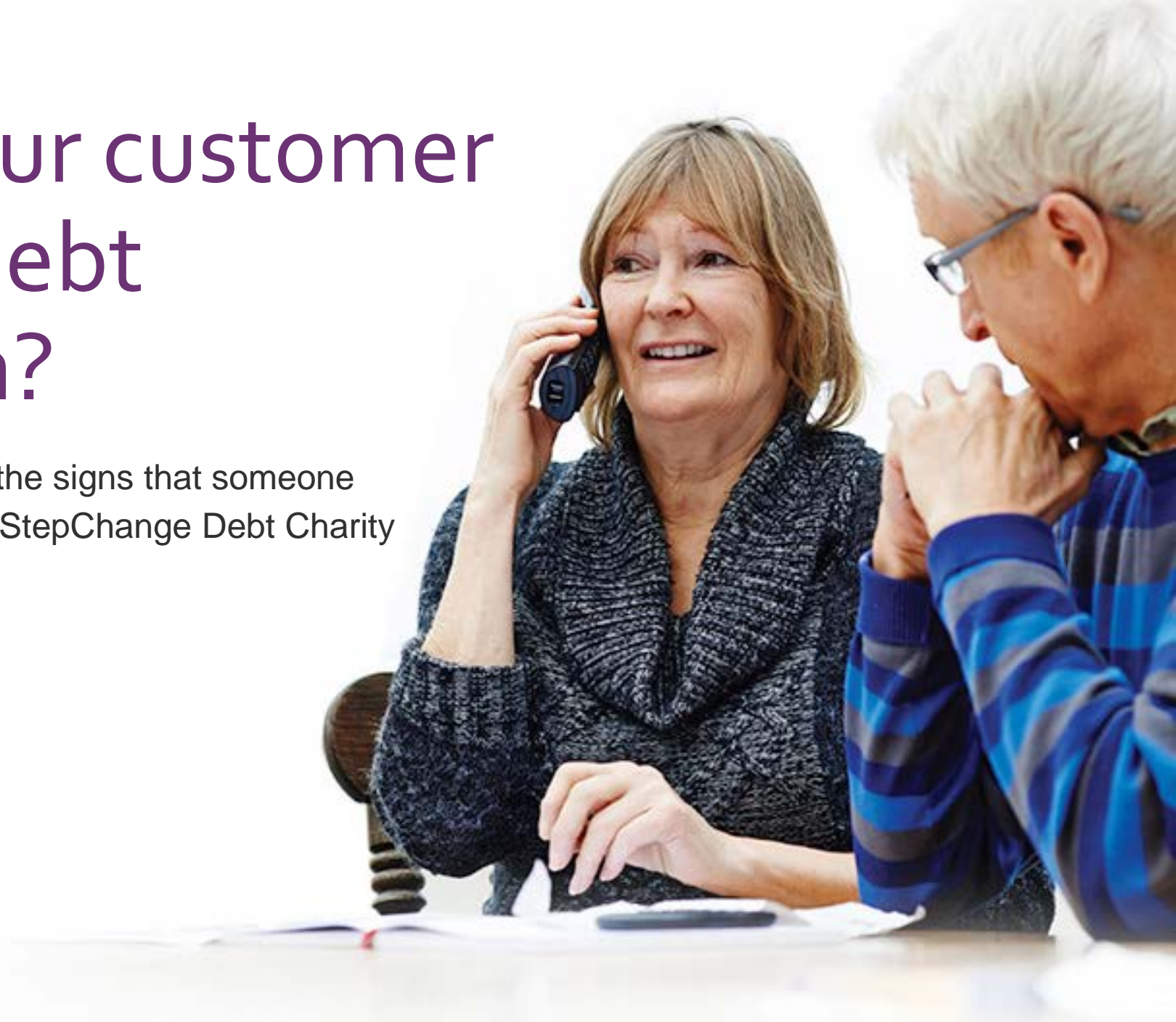


Does your customer have a debt problem?

Learning how to spot the signs that someone might need help from StepChange Debt Charity



Problem debt can happen to anyone...

- Over the last 25 years we've conducted vast amounts of research into problem debt
- Our data suggests that the public still often view debt as a personal failing, rather than a result of difficult circumstances, or what we call an **'income shock'**
- Spot the signs that someone might **be struggling with debt**
- Learn how to refer them to debt advice early, it might **reduce the harm** it causes



Spotting the signs

Could the person you're helping have a debt problem? Have you spotted one or more of these danger signs when you're in contact with them?

- They've had a sudden change in circumstances, such as an illness, pregnancy, relationship breakdown or a death in the family
- 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're missing payments, or can't stick to a payment arrangement

Spotting the signs

Could the person you're helping have a debt problem? Have you spotted one or more of these signs when you're in contact with them?

- They have priority arrears such as missed mortgage or utility payments
- They've recently been declined credit
- They're using a fee-charging debt management company
- They're using payday loans regularly
- They're using loans to pay off other debts or trying to consolidate their debts



Could you mention the [StepChange 60 second debt test?](#)

Does Dave have a debt problem?



Dave and his partner have just had their first baby and as a result, their income has gone down



Dave calls his utility provider to make a telephone payment because his direct debit is returned due to a lack of funds



He mentions to the advisor that they're struggling a bit because of the new baby and asks to pay using a credit card



The advisor assures him that this is okay, empathises and asks if he's paying for any other essentials with credit. Dave says yes; they've used it for food and petrol recently

Does Dave have a debt problem?

Looking at Dave's circumstances, could he be struggling with problem debt?



Dave is experiencing a sudden change in circumstances as he becomes a dad for the first time



He's behind on his priority bills



He's using credit to pay for his everyday living expenses such as food and petrol

Dave has experienced an 'income shock' and is struggling. He might not know that help is available and his debt could be really affecting him...

How might debt be affecting Dave?

In 2017 we commissioned a survey to ask our clients how debt affected them. Over 1,500 people took part. The results showed the broad effect that it had on their lives:

Have your debt worries affected any of the following?

Work	31%
Health	46%
Relationships with friends or family	44%
Self confidence	55%
Sleep	65%

Looking at the statistics, we know that Dave might be struggling to sleep or feel good about himself, he may be finding it hard to concentrate at work, and it could be negatively impacting on his relationships and health.

Remember...

- Spot the **danger signs** that someone could need debt advice
- **Empathise with your customer:** think of a time when you were struggling financially and how it felt
- Try to mention StepChange in a sensitive way
- Always mention the **online debt advice tool** as it's easier for many clients to use an online tool rather than talk to an advisor
- **Your mention could help reduce the harm that a debt problem causes** by getting them to engage with debt advice sooner

Find out more

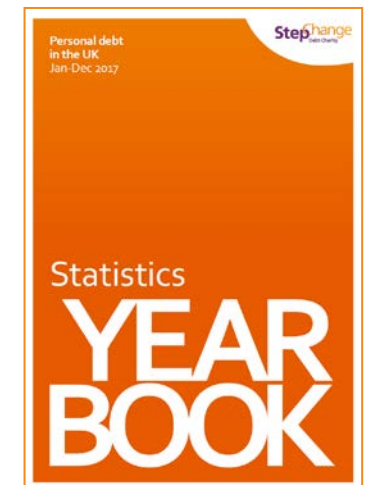
>> Read our Referral Guide

We've put together a guide for your frontline staff to help them learn how to identify a customer who needs debt advice, and refer them to us



>> Read our latest Statistics Yearbook

Our Statistics Yearbook takes an in-depth look at the 620,000 people struggling with problem debt - explore the latest personal and household debt trends





StepChange Debt Charity, Wade House, Merrion Centre, Leeds, LS2 8NG.

A registered charity no.1016630 and SC046263. Authorised and regulated by the Financial Conduct Authority.