



Does your customer have a debt problem?

Spot the signs that someone might need help from StepChange Debt Charity



Make a difference

Over the last 25 years we've conducted lots 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'

This resource will help you **notice the signs** that someone might be struggling with debt

By **noticing these signs and referring them to debt advice early**, you can help reduce the harm it causes

Last year, we were contacted by 657,930 new clients for help with their problem debt



Our average client has
£13,544
of debt

Spotting the danger signs

Have you spotted one or more of these danger signs when you're talking to your customer?



They're using credit for essentials

They're using credit for everyday living expenses such as utility bills, transport or groceries.

They're struggling with a few debts

They've mentioned that they're struggling with more than one debt.

They've experienced a big change

They've had a sudden change in circumstances, such as an illness, pregnancy, relationship breakdown or a death in the family

They're incurring fees or breaking arrangements

They're regularly incurring fees or can't keep to a payment arrangement.

Dave and Anna's story

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 empathises and sensitively asks if he's paying for any other essentials with credit. Dave says yes; they've used it for food and petrol recently.

The advisor then tells Dave about StepChange and asks if he'd like him to send him an email about the services they offer to people in problem debt.



Debt and wellbeing

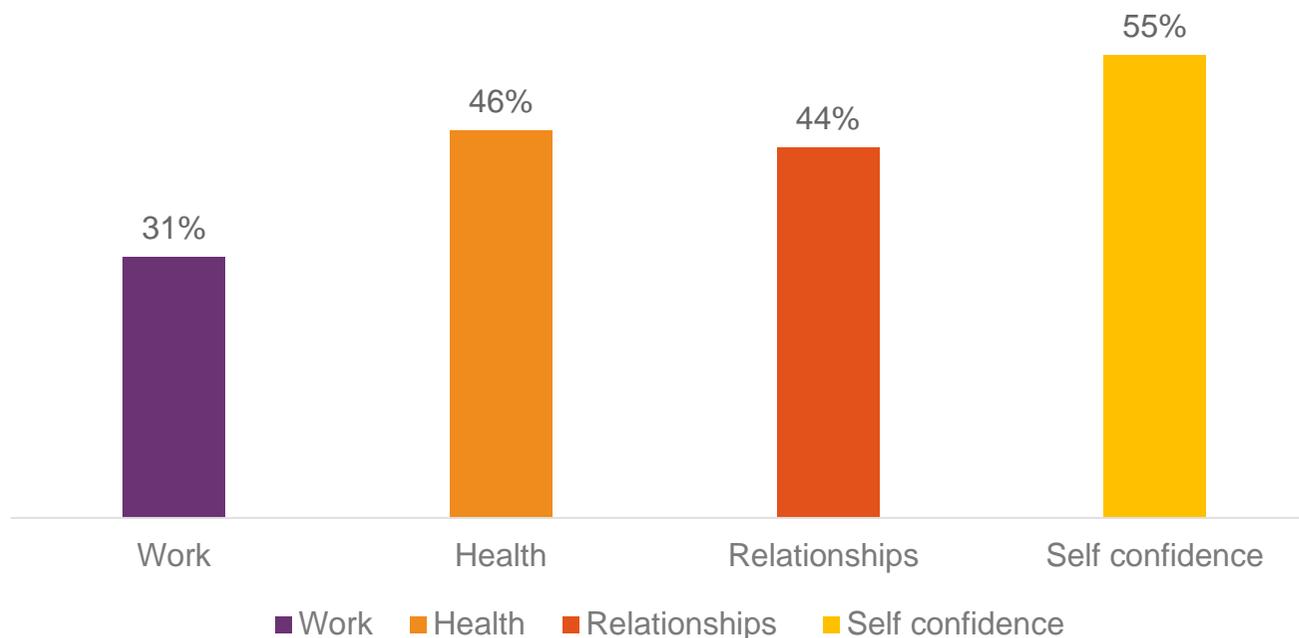


Looking at the statistics, we know that Dave might be struggling to sleep or feel good about himself, he may also be finding it hard to concentrate at work, and it could be negatively impacting on his relationships and health.

In 2017 we commissioned a survey to ask our clients how debt affected them. Over 1,500 people took part.

The results showed the full impact that it had on their lives.

Have your debt worries affected any of the following?



Key takeaways

You can make a difference, just listen for the danger signs and refer the customer to us for help:



1. Spot the **danger signs** that someone could need debt advice
2. **Empathise** with your customer: think of a time when you were struggling financially and how it felt
3. Try to **mention StepChange** in a sensitive way
4. 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
5. Your referral could help **reduce the harm** that a debt problem causes by getting the customer to engage with debt advice sooner



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