

# Our three-step referral guide

Help someone with problem debt



**1. Identify** customers who may need us



**2. Prepare** them for the debt advice process



**3. Refer** them to us for help





# 1. Identify

Does your customer need debt advice?

Even when they're really struggling, many people wait more than a year to get debt advice

Spot the signs that a customer might need our help:

- 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 **missing payments**, or can't stick to a payment arrangement
- They're using **credit for everyday living expenses**
- They're **regularly incurring fees**
- They have **priority arrears** such as missed mortgage payments or utility payments
- They've recently been **declined credit**
- They might be using a fee-charging **debt management company**
- They're **using loans to pay off other debts** or trying to consolidate their debt



## Respond to customers' concerns

Some customers may be reluctant to speak to us and may be worried about the consequences. Here are some common concerns and how to respond to them:

### “I don't have all of my personal information”

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If you don't have all your information to hand, gather as much as you can and make that first call or visit their website. They can support you if you're struggling to find all of your information.

### “I can manage my debts and I don't need help”

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By getting in touch with StepChange you're showing your creditors that you're starting to deal with your debts. Once you've been through the debt advice process, with your permission StepChange will contact your creditors outlining the proposal for the best way to deal with your debts.

### “I don't have the time”

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If you don't have the time right now, give them a call soon or visit their website for online debt advice. It's anonymous, available 24/7, you'll get a personal action plan to deal with your debts in as little as 30 minutes.

### “I'm not a charity case”

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Debt can happen to anyone. StepChange don't believe that anyone should pay for debt advice when they're already struggling. Thousands of people use their service every year, you're not alone.

### “I don't want to include all of my debts”

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To get the best possible advice and improve your long-term situation, StepChange need to look at the whole picture. The service is completely free and impartial and you can choose whether or not to go ahead with their recommendation.



## Ask them to gather details of their finances

To complete a debt advice session we'll ask customers for information about their finances.

Having these details to hand will speed up the process, allowing us to complete a full debt advice session tailored to them during their first call or web visit:



### Income

including any wages and benefits



### Outgoings

each month such as rent, utilities, food, housekeeping, and travel costs



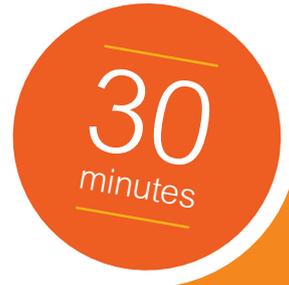
### Debts

including credit cards, loans, and arrears on rent or utilities



### Assets

they might own such as a house or car and their estimated value



30  
minutes



### How long does it take?

If the customer uses our online debt advice tool they'll need about 30 minutes to complete the session and receive a personal recommendation.



# 2. Prepare

Introduce the charity

We're the UK's largest provider of genuinely free independent debt advice and managed solutions. Every year we help thousands of people become debt free: one person every 51 seconds contacts us for debt advice.

**We offer free, professional debt advice:**

- ✓ We have over 25 years' experience providing debt advice and solutions
- ✓ We provide a completely free and impartial service
- ✓ We can give extra support for vulnerable customers
- ✓ We offer access to the broadest range of debt solutions



Explain the debt advice process:





# 3. Refer

Refer your customer to us

Millions of people are struggling with problem debt. You can help your customer take the first step towards getting debt advice. There are a few ways to do this:

## Option 1:

Get the conversation started and refer them to us now

Refer your customer to us using our online referrals form, or by warm transferring the call to us.

Online referrals are a good way for people to engage with debt advice at their own pace digitally, if that's their preference. We'll send them a one-off message to encourage them to engage with debt advice.

Warm transfers are perfect if the customer has their financial details to hand, or you think that they may need some extra support.



## Option 2:

Give your customer everything they need to contact us

Advise them to visit our website at [www.stepchange.org](http://www.stepchange.org) or call us free on 0800 138 1111.

By directing your customer to the website, they can get more information about the charity, and then engage with online advice when they're ready. Our online services are available 24/7.

Telephone advice is more suitable for someone who may need extra support. We're open Monday to Friday 8am to 8pm and Saturday 8am to 4pm. Calls are free including all mobile networks.