



## Our three-step debt advice referral guide

Help your customer get the support they need faster with our **three-step referral process**:

- 1** **Identify** customers who may need us
- 2** **Prepare** them for our support
- 3** **Refer** them to us for help

## 1

# Identify

**Identifying customers who may be in financial difficulty or at risk of their financial wellbeing deteriorating can be difficult.**

Shame and stigma can prevent people from opening up about their financial situation, and people who may be experiencing debt or money worries for the first time often may not know where to turn for help.

Spotting the signs is crucial.

**Here are some warning signs that people may need our support:**

- They're using credit to pay for necessities like food and energy
- They're defensive or uncomfortable when you ask about their finances
- They've had a sudden change in circumstances such an illness, pregnancy, relationship breakdown, or bereavement
- They're being made redundant or their hours have been reduced
- They're missing payments, or can't stick to a payment arrangement
- They're regularly incurring fees
- They have priority arrears such as missed mortgage payments or utility payments
- Their account is in persistent debt
- They're close to their credit or borrowing limit and asking about increasing it



**Did you know?**

**92%**

of our clients say they wish they'd got debt advice sooner. By making a referral you can help your customer get their finances back on track before their situation gets worse.

**Many people don't understand what debt advice is or what they'll need to get started, and this can lead to them delaying getting help. Making sure they're fully prepared can help people to engage with advice.**

### **Introduce the charity:**

"I would recommend that you talk to StepChange. StepChange is the UK's leading provider of free, impartial budgeting and debt advice. They are completely independent from our organisation and can give you honest and impartial advice based on your individual circumstances."

- They help hundreds of thousands of people to deal with their debt every year
- They have over 30 years' experience
- They offer a range of services tailored to your needs, including budgeting support, help with persistent debt, and debt advice
- You can access advice online or over the phone, changing channel at any time to suit your needs

**Ask them to gather details of their finances. This will speed up the process allowing us to find the right support for the customer, create a budget or complete a full debt advice session if they need it.**

### **This should include:**

- Income: Any wages, benefits or other forms of income
- Outgoings: Such as rent, utilities, food, housekeeping and travel costs
- Debts: Including credit cards, loans and arrears on rent or utilities
- Assets: Such as a house or car, and their estimated value



Help your customer take the first step towards getting the support they need and make a referral today.

### 1. Use the easy referral form

The easiest way to make a referral is by using the easy referral form. With your customer's consent, we'll send them an email or SMS so that they can engage with debt advice online at their own place. Use your organisation's unique referral link to get started.

### 2. Direct them to online advice

By directing your customer to the website, they can get more information about the charity, and then engage with us when they're ready. Our online services are available 24/7. Advise them to visit our website – remember that there are lots of debt advice scams on social media and online search so we encourage you to give our full web address, [www.stepchange.org](http://www.stepchange.org)

### 3. Get the conversation started and warm transfer them to us now

If the customer has their financial details to hand and wants to get started straight away, warm transfer the call to us.

Alternatively, customers can also call us directly for free on **0800 138 1111**, Monday to Friday 8am to 8pm and Saturday 9am to 2pm.

Some companies offering debt help online and on social media can make claims that are too good to be true, like 'Government-backed quick and easy debt write-off', try to sell customers only one way to deal with their debts when they should have choices, or pretend to be trusted charities like StepChange.



You can help protect customers by making a direct referral when possible, and making sure customers have our correct web address: [www.stepchange.org](http://www.stepchange.org) or telephone number: **0800 138 1111**.

Find out more about getting trustworthy debt advice at [www.stepchange.org/checkit](http://www.stepchange.org/checkit)