

Money Adviser Network - Accessing free, regulated Debt Advice

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What is the Money Adviser Network (MAN)?

- The MAN is a new virtual contact centre (VCC) that simplifies how organisations can direct people in financial difficulty to **free regulated debt advice**
- It provides people with a **single point of entry** to a panel of debt advice agencies with referrals routed to the next available debt advice agency
- People seeking advice can choose from one of three channels:

Referral to
Online debt self-help tool

Immediate call-back
from a
Debt Advice Agency

Scheduled call-back
from a
Debt Advice Agency



How does it work?

Customer must meet eligibility criteria:

- resides in England
- be in arrears/struggling to maintain payments
- not already be in a debt solution
- not be self-employed or a company director (refer to businessdebtline.org)

Webform is completed by a referral agent

Contact choice is made

- **Digital referral** - clients are directed to an online interactive debt advice tool (StepChange and National Debtline)
- **Immediate callback** – clients receive a call within 30 seconds and wait in a queue for the next available adviser
- **Scheduled callback** – the referral is stored and a callback automatically generated when the callback timeslot falls due

Confirmation email / text is sent

If the client does not answer (3 attempts made), a text is sent with details of the MoneyHelper contact centre.

'In order to pass you onto a debt adviser I need your consent for me to share your name, phone number and email (if provided) with MoneyHelper. MoneyHelper will pass this information on to one of the advice agencies in the Money Adviser Network.

They may communicate with you over phone, text and email (if provided) but won't send you any marketing material. You will be provided with a link to the Privacy Policy which explains fully how your data is processed and details your data rights.'

Consent given to capture and store details and to contact using any of the preferred methods *

Consent to inform the organisations you owe money to of your progress with independent debt advice *

Yes No

Creditor Reference Number

Agent / Department Name

Customer details

First name *

Last name *

Phone number *

Email (optional)

Security Questions

Security question 1
Please select a security question Your answer *

Security question 2
Please select a security question Your answer *

Advice channel

Online advice tool

Immediate call back

Scheduled call back (Monday to Friday)

9am - 12pm - Next working day 23-11-2021

Case Study 1

Mrs Y was of pensionable age and was struggling to make ends meet due to her low income. She was an owner occupier with equity, making insolvency a non-option. She also had a diagnosed mental health issue.

Among other debts she owed £830 to the council.

On completion of the income and expenditure, the client had £130 surplus. Not enough to maintain contractual payments to borrowing as well as pay arrears, but enough to offer reduced payments to each creditor whilst the client worked on a more permanent solution.

The adviser calculated the pro-rata payments, advised on the difference between priority and non priority debts and how to approach each type of creditor with offers to pay. The adviser advised on the rights of each creditor and what would happen if the client didn't come to an agreement to repay arrears.

The adviser then talked the client through how to make her creditors aware of her vulnerability (mental health issue), and the treatment she can expect once disclosed.

Finally, the adviser sign-posted the client to an ethical equity release specialist as the £130 the client was able to offer would not see her debts and arrears cleared in a reasonable time.



Case Study 2

Mr X had been made redundant 6 weeks previously.

Among other debts, he had a large amount of council tax arrears and had received an advance payment of UC.

On completion of his income and expenditure, the client was in deficit, meaning there was more going out than coming in just covering basic living costs.

The adviser helped the client plan his new reduced income, identifying numerous areas on the budget where the client needed to cut back.

He was given vouchers to access his local food bank, and, as his budget was already stretched, the adviser talked the client through how to get the advance payment put on hold.

After talking to the client about his job search and prospective earnings, it appeared unlikely, even when back working, that the client could clear the debt in a reasonable time, so a Debt Relief Order was advised to clear the clients debts and arrears.



Partnership Feedback – Southwark Council



“Southwark Council have been a partner of the Money Adviser Network since Autumn 2020. The main driving force behind this was to offer customers consistent and well-resourced access to debt advice. Staff no longer need to remember various referral routes for multiple debt advice agencies, instead there is a simplified approach where by the customer is referred via the network. At the other end of that referral is always going to be at least one partner that has capacity to work with the customer, rather than risking overwhelming a single provider at certain peaks in the year.

Currently an **average of 34 customers per month are referred, mainly for rent or council tax debt. Nearly 50% of those have reduced their arrears by an average value of over £500**, which is a fantastic result as these are customers that often have a cycle of building up debt year on year. The feedback reports not only allow tracking of these changes in behaviour but also enable us to build a picture of who in the borough is in most need of support.

As a partner we feel our feedback has been valued and we’re able to work with the team to shape how the service and our partnership will progress.”

Lois Anderson – Revenues Team Leader, Southwark Council

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