



PRINCIPLES FOR TRUSTWORTHY DEBT ADVICE

BY PEOPLE WHO'VE EXPERIENCED DEBT



Who are these people?

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We are not:



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We are not:

X experts in debt advice



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We are not

X experts in debt advice

X wiser advisor trained

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We are not

- X experts in debt advice
- X wiser advisor trained
- X Debt relief order intermediaries

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We are:



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We are:

- X People with lived experience of debt and of receiving debt advice.



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We are:



- X People with lived experience of debt and of receiving debt advice.
- X A different type of expert.

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We know what you do changes lives, and that you care about doing your job well.

And we hope we can help with that...

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We know you spend every day listening to people who have experienced debts stories. And we are going to tell you ours but first.....

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We are more than our debt.

You've just heard about things that connect us that aren't anything to do with debt

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- 23 people all of whom have experienced debt..... And have pretty much nothing else in common!
- Diverse in age, background, race, nationality, education, sexuality, religion, employment status, caring responsibilities and background and representing a variety of disabilities and specific learning and mental health conditions.



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We consulted with/ got feedback from:

- debt advisors,
- researchers,
- MAS
- And team members across Toynbee Hall



And after 400 hours of work we came up with.....

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BY PEOPLE WHO'VE EXPERIENCED DEBT



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7 PRINCIPLES FOR TRUSTWORTHY DEBT ADVICE
BY PEOPLE WHO'VE EXPERIENCED DEBT

PRINCIPLE
#2

**BE VISIBLE
AND EASY TO FIND**

“So I can access what I need,
when it is convenient for me”



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7 PRINCIPLES FOR TRUSTWORTHY DEBT ADVICE
BY PEOPLE WHO'VE EXPERIENCED DEBT

PRINCIPLE
#3

**BE APPROACHABLE
AND CLEAR**

“I need to feel welcome
so I can deal with my problem
without fear”

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7 PRINCIPLES FOR TRUSTWORTHY DEBT ADVICE
BY PEOPLE WHO'VE EXPERIENCED DEBT

PRINCIPLE
#4

**PROVIDE
AN EXPERT ADVISOR**

“I need someone with expertise
who knows what is involved
and can help me manage my future”

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7 PRINCIPLES FOR TRUSTWORTHY DEBT ADVICE
BY PEOPLE WHO'VE EXPERIENCED DEBT

PRINCIPLE
#5

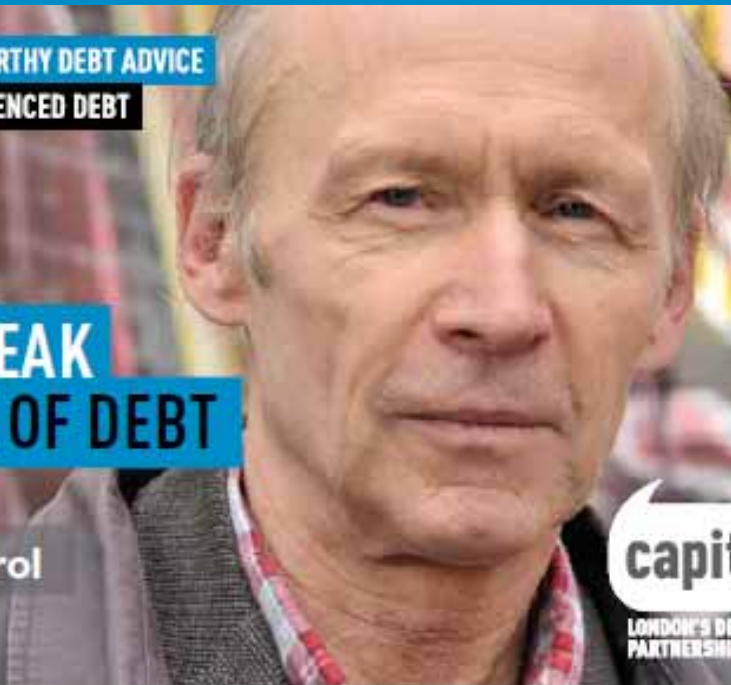
**ENSURE CONTINUITY
FROM ADVISORS**

“Because an advice relationship
is like any other - trust develops
over time ”

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7 PRINCIPLES FOR TRUSTWORTHY DEBT ADVICE
BY PEOPLE WHO'VE EXPERIENCED DEBT

PRINCIPLE
#6

**HELP ME TO BREAK
MY OWN CYCLE OF DEBT**

“So I can take control
of my own future”

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7 PRINCIPLES FOR TRUSTWORTHY DEBT ADVICE
BY PEOPLE WHO'VE EXPERIENCED DEBT

PRINCIPLE
#7

**HAVE A WIDER IMPACT:
CHALLENGE THE
CAUSES OF DEBT**

"We need to spare other people my experience"

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NOMINATE YOUR

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- #1 BE INDEPENDENT AND ON MY SIDE**
- #2 BE VISIBLE AND EASY TO FIND**
- #3 BE APPROACHABLE AND CLEAR**
- #4 PROVIDE AN EXPERT ADVISOR**
- #5 ENSURE CONTINUITY FROM ADVISORS**
- #6 HELP ME TO BREAK MY OWN PERSONAL
CYCLE OF DEBT**
- #7 HAVE A WIDER IMPACT –
CHALLENGE THE CAUSES OF DEBT**

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Our Stories – and the difference the principles make to real experiences



- #1 BE INDEPENDENT AND ON MY SIDE**
- #2 BE VISIBLE AND EASY TO FIND**
- #3 BE APPROACHABLE AND CLEAR**
- #4 PROVIDE AN EXPERT ADVISOR**
- #5 ENSURE CONTINUITY FROM ADVISORS**
- #6 HELP ME TO BREAK MY OWN PERSONAL CYCLE OF DEBT**
- #7 HAVE A WIDER IMPACT – CHALLENGE THE CAUSES OF DEBT**

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Let's be real for a moment..



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Lets be real for a moment..



- We know you're all working towards this stuff now

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Lets be real for a moment..



- We know you're all working towards this stuff now
- We know that resources are tight, and that gets in your way

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Lets be real for a moment..



- We know you're all working towards this stuff now
- We know that resources are tight, and that gets in your way
- We also know that monitoring and feeding back to funders takes up time

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We want you to know
that we are on your team!

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Are you willing to commit? Can you tell us how....



Today: You'll consider how what hear today relates to the principles

This Month: You'll identify and share with Capitalise partners what support would help your organisation live the principles

This Year: You'd like to work with us, and with other people who've experienced debt

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And finally.....



Lets talk about

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