

MAT Background

The Money Advice Trust (MAT) is a charity formed in 1991 to increase the quality and availability of money advice in the UK.

MAT's vision is to contribute to reducing unmanageable debt of UK consumers.

MAT's mission is to support individuals in the UK with unmanageable debts and to improve the capacity, quality and efficient delivery of free-to-client independent money advice, through:

- Co-ordination
- Influence
- Direct service provision (National Debtline and Business Debtline)
- Training
- Research
- Information.

Our partners

MAT works with leading UK agencies to achieve its objectives:

- advice NI
- adviceUK
- Citizens Advice
- Citizens Advice Northern Ireland
- Citizens Advice Scotland
- Consumer Credit Counselling Service
- Institute of Money Advisers
- Money Advice Scotland
- Payplan.

For details of how to order self-help information or for further information about National Debtline, please call: 0121 410 6250/51/52.

For advice, please ring 0808 808 4000.

Funding

The Money Advice Trust would like to thank all its supporters for their generosity in supporting ND. In particular we thank:

Abbey	Lloyds TSB Group plc
Alliance & Leicester plc	London Scottish Bank plc
Allied International Credit	MBNA
American Express Foundation	Mercedes-Benz Financial Services UK Ltd
Argos	Ministry of Justice
Barclays Bank plc	National Australia Bank Group
Bradford & Bingley	Nationwide Building Society
British Gas (here to HELP)	Northern Rock
BT plc	npower
Building Societies Trust Ltd	O2
Capital One	Paragon Personal Finance
Citifinancial Europe plc	Payplan Ltd
Consumer Credit Counselling Service	Provident Financial
Council of Mortgage Lenders	Scottish Government
Department for Business, Enterprise and Regulatory Reform	Scottish Power
Egg	ShareGift
Esmée Fairbairn Foundation	Shop Direct/Littlewoods
Experian	Southern Pacific Mortgage Ltd
Finance & Leasing Association	Swift Advances plc
Friends Provident Foundation	The Co-operative Bank
Go Debt Limited	The Royal Bank of Scotland Group
GMAC	Three Valleys Water
HBOS plc	Wescot Credit Services
HSBC Bank plc	Yorkshire Water
John Lewis Partnership	Zopa Limited

National Debtline

Tricorn House, 51-53 Hagley Road, Edgbaston, Birmingham B16 8TP.

National Debtline is part of the Money Advice Trust. Registered Charity Number 1099506. A company limited by guarantee. Registered in England and Wales Number 4741583. Registered office, 21 Garlick Hill, London EC4V 2AU.

National Debtline

Service Guide



FOR FREE, CONFIDENTIAL, INDEPENDENT
ADVICE CONTACT NATIONAL DEBTLINE
FREEPHONE 0808 808 4000



Money
Advice
Trust

NATIONAL DEBTLINE

Monday to Friday 9.00am – 9.00pm
Saturday 9.30am – 1.00pm

24 hour voicemail service

Email advice available from
www.nationaldebtline.co.uk

The Service

National Debtline (NDL), part of the Money Advice Trust, is an holistic helpline offering expert, professional advice via the telephone and email, enabling clients to deal with their debts in an informed and proactive way. NDL offers both self-help solutions and Debt Management Plans to people in multiple debt.

Clients following the self-help route receive guidance and motivation from specialist money advisers and all advice is backed up with comprehensive written material. This includes our information pack “Dealing with your debts”. The pack explains how to:

- Work out a personal budget
- Deal with priority debts
- Identify the most appropriate options
- Work out offers of payment
- Deal with court procedures.

In addition to the information pack, NDL produces a range of specialist factsheets on specific issues such as magistrates’ court fines and bankruptcy. A dedicated information pack and set of fact sheets are available for clients in Scotland.



Clients can also access NDL’s self-help information via our website www.nationaldebtline.co.uk.

The service can also deal with email enquiries through the website.

When a client is suitable, NDL is able to assist them in setting up a Debt Management Plan.

The Benefits

NDL provides a vital lifeline for people who find themselves having to deal with the consequences of debt. The helpline offers:

- ongoing support and encouragement to clients who can contact National Debtline as many times as they need to;
- a service by phone, email and through self-help information using our interactive website;
- a service for those who for a variety of reasons wish to deal with their debts themselves;
- a service for those who cannot access a local advice centre – they may be housebound, work during the day or feel too embarrassed to speak to someone face-to-face;
- a service for those living in areas where specialist money advice is not available.

We do not see telephone advice as a replacement for face-to-face advice. NDL offers a complimentary service, meeting different client needs and helping to reduce the pressure on casework services.

“Very friendly, put me right at ease, very patient, didn’t feel judged, every adviser I spoke to was excellent, helpful and offered sound advice.”

“Extremely understanding, non-judgmental and helpful with a very professional touch.”

A Quality Service

To ensure that a high standard of service is maintained, all NDL advisers receive an intensive induction and training period when they join the service.

Training is given in all aspects of money advice and welfare benefits. All advisers receive regular supervision and support from colleagues is always available.

Community
Legal Service



NDL has a proven track record and has been awarded the Community Legal Service Quality Mark.

NDL is a member of:



External Evaluations

The service has received extremely positive external evaluations, commissioned by Government as well as by the Money Advice Trust, confirming that clients rate the quality of service extremely highly and that telephone advice is an efficient and cost effective way of meeting a substantial proportion of the demand for money advice.

“They are very practical. They seem to be able to offer expert help on a range of different issues. I completely trust their advice.”

email advice from www.nationaldebtline.co.uk

phone advice 0808 808 4000