

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 in the UK.

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 6251/52/53.**

For advice, please ring **0808 808 4000.**

Funding

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

Allied International Credit	HML
American Express Foundation	HSBC Bank plc
Argos	John Lewis Partnership
Bank of America	Lloyds Banking Group
Barclaycard	Mercedes-Benz Financial Services
Barclays Bank plc	Ministry of Justice
British Gas (here to HELP)	Moneysupermarket.com
BT plc	National Australia Bank Group
Building Societies Trust	Northern Rock
Capital One	Northern Rock Foundation
Consumer Credit Counselling Service	Paymex Group
The Co-operative Bank	Provident Financial
Council of Mortgage Lenders	Royal Bank of Scotland Group
Department for Business Innovation and Skills	Santander
EDF Energy	Scottish Government
Experian	Swift Advances plc
Finance and Leasing Association	Wescot Credit Services
	Yorkshire Building Society

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.

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Money
Advice
Trust

National Debtline Service Guide

for free, confidential, independent advice,
call **Freephone 0808 808 4000**



National Debtline

Monday to Friday 9am – 9pm
Saturday 9.30am – 1pm

Also 24 hour voicemail service

E-mail advice available from:
www.nationaldebtline.co.uk

The Service

National Debtline (NDL), part of the Money Advice Trust, is a helpline offering expert, professional advice via phone and email, enabling people in need of support to deal with their debts in an informed and proactive way. NDL offers self-help solutions, debt management plans (DMPs) and individual voluntary arrangements (IVAs) to people with multiple debts.

In 2009, National Debtline helped around 150,000 people to get their lives back on track.

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" which has gained the Plain English Campaign Crystal Mark for clarity.

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 fact sheets 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 or individual voluntary arrangement.

'I felt ashamed but then realised it wasn't just me in this situation.'

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; and
- 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 complementary service, meeting different client needs and helping to reduce the pressure on casework services.

'It took the stress off. You think it's worse than it actually is. It's peace of mind.'

'They knew everything I needed to do. They drew up a draft and gave me figures over the phone, it was very simple.'

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.



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

NDL is a member of:



We are also free from most mobile phones.

Evaluation

National Debtline has received extremely positive external evaluations 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.

'After I finished talking to them I felt that a weight had been lifted off my shoulders and they told me how to send letters from a template. They told me everything I needed to know.'