



Helping people find their way forward

Find your
way forward

with **Money**
 **Helper**



HM Government



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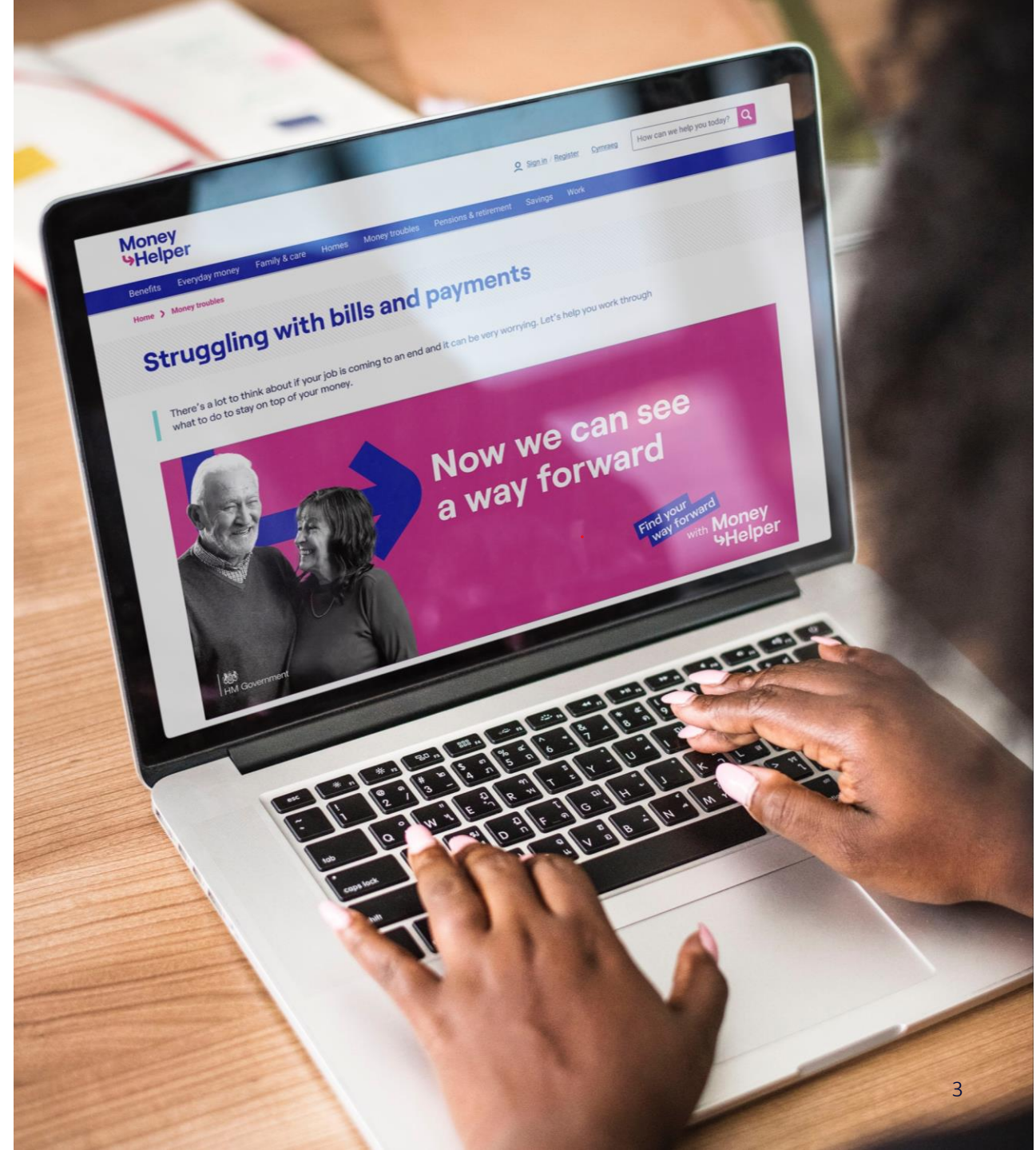
Working Together with you

Many people are feeling financially squeezed as we emerge from the pandemic and enter new uncertain economic times. Struggling to stay on top of bills, dealing with reduced incomes, rising living costs or job loss can leave them feeling like they don't know where to turn.

We offer free, clear and impartial money guidance, available to everyone when they need it.

That's why we've created new digital content, that can be used in your channels to raise awareness and provide money guidance to people in need.

MoneyHelper is here to help people find their way forward.



What is MoneyHelper?

MoneyHelper is the new consumer brand from the Money and Pensions Service to help people make the most of their money and pensions. Launched in June 2021, we've brought three legacy consumer brands into one (Money Advice Service, The Pensions Advisory Service and Pension Wise).

MoneyHelper delivers clear guidance straight to consumers through our digital channels, printed guides and consumer helplines. So you can be sure they're getting the right money and pensions guidance if they need it.

We signpost people with money troubles to the debt help they need provided by our trusted debt advice partners.

We also support organisations like yours to help your customers, clients and employees make the most of their money and pensions.



A service from



- Free, impartial and all in one place
- Easy to use
- Backed by the government
- A signpost to trusted services for specialist support



People need help now more than ever

The pandemic has been an unprecedented and challenging time for us all.

For many, the impacts and challenges still exist today. Now, more than ever, people need money guidance and debt advice to get their finances back on track. Our partners and stakeholders play a key role in helping provide this support.

5.7m

low-income UK households
on Universal Credit.[†]

5m

families affected by
Fuel Stress*

4.4m

new or increased borrowing
through the pandemic.**

3.8m

low-income UK households
in arrears.**

Who needs help?

We've gathered insights and consumer research from across the UK, identifying the key groups who need our help most.

People struggling to keep on top of their bills and payments



People who have or are worried about losing their job



People with a reduction in income or squeezed budgets



Self-employed people who are struggling with financial challenges



New content

to meet people's needs today

New

MoneyHelper online guidance

Bite-sized and visual content with clear calls to action which is better suited for hard-to-reach people. The guidance is focussed on helping those who are feeling squeezed budgets, those coping with job loss and facing challenges being self-employed.

New

Bill prioritiser

An interactive online tool that helps people prioritise and tackle their bills and payments.

New

Money guidance videos

Short, memorable and relatable videos on a variety of topics that people are struggling with today.

Working
Together

Shareable content

Visual content such as social media posts that can be used in your channels to deliver money guidance or sign-post to useful resources and tools on the MoneyHelper website.

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How to share



Post our ready-to-use content on your social media channels encouraging your followers to share and engage.



Add visual content, messages and videos to your website providing people with the guidance they need or signposting them to valuable resources.



Include MoneyHelper content in your emails informing your customers, clients or stakeholders about the guidance and tools available from MoneyHelper.



Share printed content with people (for example, heavily trafficked areas, staff rooms, canteens, on-site noticeboards and offices) to get them the help they need.

How working together could help you



Benefits for you and others



Guidance and tools

Valuable self-help resources to guide people through the information they need to make better financial decisions



Accurate signposting

To trusted resources and organisations that can help people with their money issues



Looking after people's wellbeing

Boosts trust and loyalty – as well as your overall value proposition



Supporting statutory duties

Supporting our public sector partners with your duty to eliminate discrimination; advance equality of opportunity and encourage good relations between all the people you engage with



Corporate Social Responsibility

Enabling you to deliver financial wellbeing as part of your CSR plan

Benefits for employers and employees



Employee wellbeing

Supports your holistic employee wellbeing strategy (such as mental, physical, emotional and financial) to build staff trust and confidence in your organisation to support their wider needs.



Equip employees

Equips your employees to be able to signpost people they work with to the right financial support and guidance.



Positive work culture

Encourages a positive and open work culture where money worries can be discussed and addressed.

We can't wait to work together!

[Visit the website](#)

[Access shareable content](#)

Any questions?

Contact brandandmarketing@maps.org.uk



More details about what's new



New content

to meet people's needs today

New

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Bite-sized and visual content with clear calls to action which is better suited for hard-to-reach people. The guidance is focussed on helping those who are feeling squeezed budgets, those coping with job loss and facing challenges being self-employed.

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Working Together

Shareable content

Visual content such as social media posts that can be used in your channels to deliver money guidance or sign-post to useful resources and tools on the MoneyHelper website.

New

MoneyHelper online guidance

Re-imagined money guidance web pages with content which is bite-sized and visual. Pages are on a new landing page called 'Managing money in uncertain times'.

New content and page design seek to target and engage hard-to-reach people with a specific set of money guidance needs relevant to challenges today.

[Visit the Website](#)

2 Step-by-step action based guidance

1 More visual content

3 Bite-sized guidance



New

MoneyHelper online guidance

The new pages include the following topics:

- Helping squeezed incomes go further, including how to track spending, cut back on costs and understanding what extra support is available.
- Support coping with job loss or redundancy. Knowing legal rights, how to protect finances and move forward.
- Tailored money guidance for the self-employed, including topping up income and managing irregular earnings.

[Visit the website](#)

MoneyHelper

The screenshot shows the MoneyHelper website interface. At the top is a navigation bar with links: Benefits, Everyday money, Family & care, Homes, Money troubles (highlighted), Pensions & retirement, Savings, and Work. Below the navigation bar is a search bar and a main heading: "Managing your money in uncertain times". A large hero image features a smiling man with a large pink arrow pointing right. Below this, a sub-heading reads: "Our guides below tell you all you need to know to make the right choices, including help you can get if you're worried about keeping up with essential bills and payments." There are four guide cards arranged in a 2x2 grid:

- Living on a squeezed income:** "Whatever is going on in your life, there are ways to make your income go further. Learn how to cut back on costs and see what extra help is available." Button: "Start here for guidance on living on a squeezed income."
- Help if you're struggling with bills and payments:** "Our quick, easy-to-use Bill prioritiser helps you understand which bills and payments to deal with first and how to avoid missing any payments." Button: "Use our Bill prioritiser now."
- Redundancy and losing your job:** "Losing your job can be a huge financial hit. Make sure you know your rights and understand how to protect your finances." Button: "Start here for guidance on job loss and redundancy."
- Financial support if you're self-employed:** "Working for yourself comes with extra challenges in uncertain times. Find out how you can top up your income and manage irregular earnings." Button: "Start here for guidance on financial support if you're self-employed."

Below the grid is a section titled "Have you missed a payment?" with a graphic of a bill and a warning triangle. It lists benefits: "It's free and confidential", "Gives you better ways of managing your debts and money", and "Ensures you're claiming all the right benefits and entitlements." A button says "Find out more about debt advice".

The footer includes the HM Government logo, the MoneyHelper logo, and a list of links: About us, Getting help and advice, Report a problem, Follow us, Partners, Tools and calculators, Contact us, Welsh language scheme, Blog, Give feedback. Social media icons for Facebook, Twitter, and YouTube are also present.

Retiring of coronavirus content and webpages

1

As part of the release of our new MoneyHelper webpages, we have retired content that is no longer applicable to people's need and demand (e.g content relating to expired coronavirus support schemes).

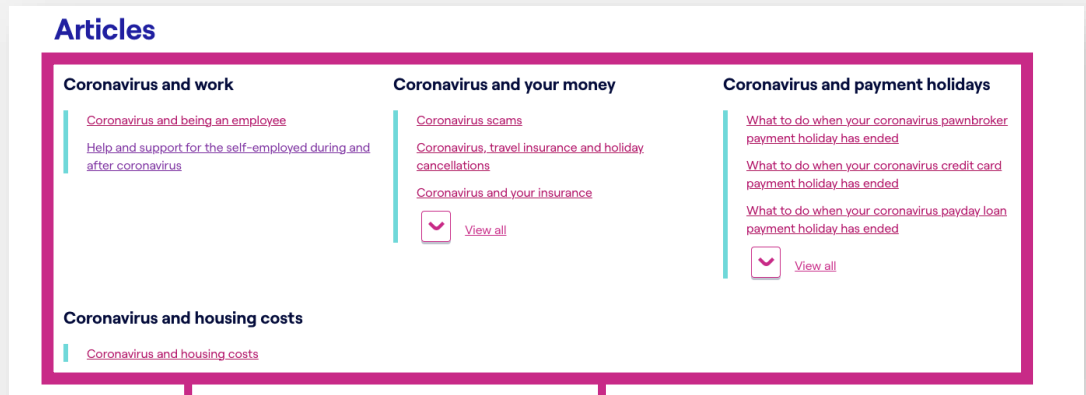
2

All discontinued pages will redirect people to appropriate page alternatives.

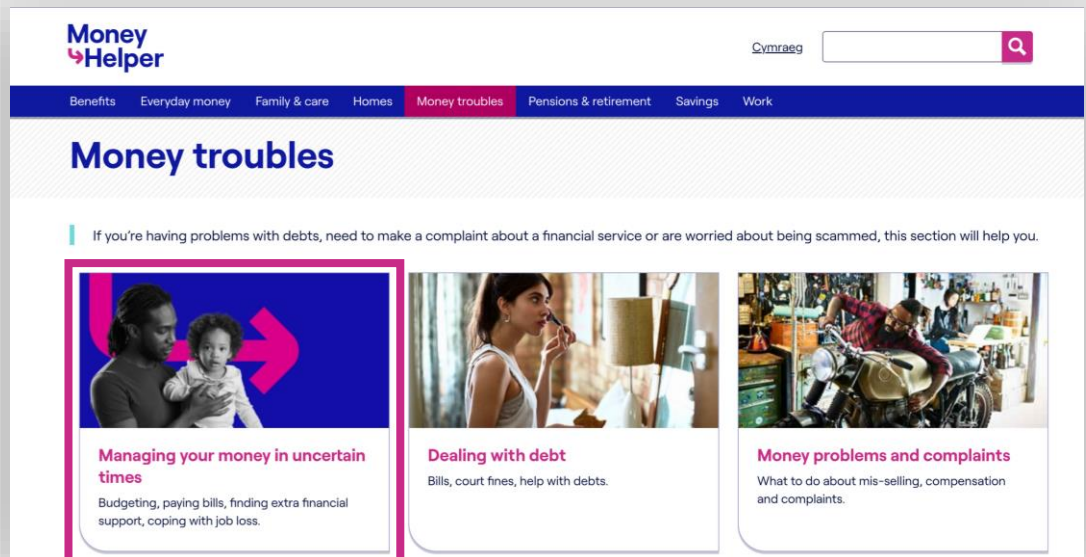
3

Content that remains relevant will be moved to other locations on the website.

1. Previous 'Coronavirus' content to be retired or reassigned to another location



2. Money troubles 'Coronavirus' section to be updated with 'Managing money in uncertain times'



New

Bill prioritiser

In a couple steps this tool helps people prioritise and tackle bills and payments they might be struggling with. This is for people who are in a 'pre-arrears' space, and can help them avoid missing payments or route them to debt advice if they require it.

step 1

People select which bills or payments they are worried about.

step 2

They are provided with a prioritised list of bills to tackle first.

[Visit the Bill prioritiser](#)

MoneyHelper

Benefits Everyday money Family & care Homes Money troubles Pensions & retirement Savings Work

Home > Money troubles > Back on track

Help if you're struggling with bills and payments

It can be difficult to manage all the different bills and payments in our lives. The consequences of not paying off some debts before others can be more serious – these are known as priority debts. Our Bills Prioritiser below can help you sort your bills and payments in the right order and tell you what you need to do if you're struggling to pay.

1. Choose the bills you're worried about
2. Get help on how to deal with them and which ones to tackle first

Check out our Bills Prioritiser to help you get back on track.

Tell us what you're struggling with

Are you finding it hard to keep a track of all the different payments you have each month? Let us know which ones you're struggling with and we can help prioritise your bills and get the help you need.

Choose the bills and payments you're worried about

Energy bills	Credit cards	Rent	Mortgage
Council Tax or Rates	Overdrafts	Buy now, pay later payments	Personal loans
Money borrowed from friends or family	Car finance	Mobile phone bill	Broadband bill
TV and music streaming services	Store cards	Payday loans	Water bill
TV licence	Child maintenance	Payments to DWP	Tax payments to HMRC
Parking fines	Court fines	Hire purchase agreements	Income tax or VAT bills
Student loan	Pawnbroker loans		

See your priority list of bills and how to get help

Here are the bills and payments you need to tackle first

We've sorted the ones you've told us you're worried about into the order you need look at first – these are known as priority debts. It's important to tackle these as they carry the most serious consequences if you don't pay them.

New

Money Guidance Videos

Bite-sized videos which deliver money guidance on a variety of topics and challenges people are facing today. They can be easily embedded in digital channels (e.g. websites, newsletters) or shared on social media.



Videos on offer

These can be embedded on your digital channels (for example, websites, newsletters) or shared via social media.



Find your way forward with MoneyHelper

An overarching video which explains MoneyHelper's various services and how it can help.

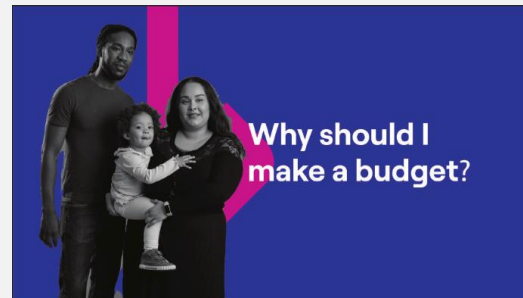
<https://youtu.be/aTY5HuhAQ9M>



Job Loss / Redundancy

Key actions to help people navigate job loss and understand their situation.

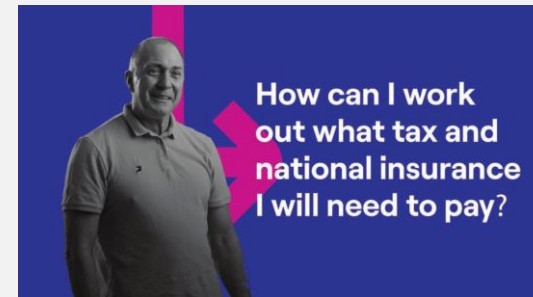
<https://www.youtube.com/watch?v=RZXJf1RFPuk>



Budgeting

An introduction to budgeting and some tips on how to budget.

<https://www.youtube.com/watch?v=CJClDrjHJjM>



Self-Employed Budgeting for Tax

A targeted video for self-employed taxpayers.

<https://www.youtube.com/watch?v=8vJPFfNHOKs>



Talking to your creditor

How to talk with creditors if struggling to keep up with commitments.

<https://www.youtube.com/watch?v=YYhExRsK7e4>



to reach the right people

We've developed shareable content and assets that can be used on your channels to deliver top-line money guidance and/or signpost people to MoneyHelper guidance and tools.

Social media posts including images and videos already optimised for Instagram, Twitter, Facebook and LinkedIn.

Flexible digital assets such as banner ads, logos and messaging you can use in your own channels to help people with their money needs and issues.

Print-ready assets including a poster with a QR code which can be used to signpost people to helpful money guidance.

Guidelines and a toolkit on how to best share and use the various assets, messaging and imagery so it's as effective and relevant as possible for you, your customers, clients and stakeholders.

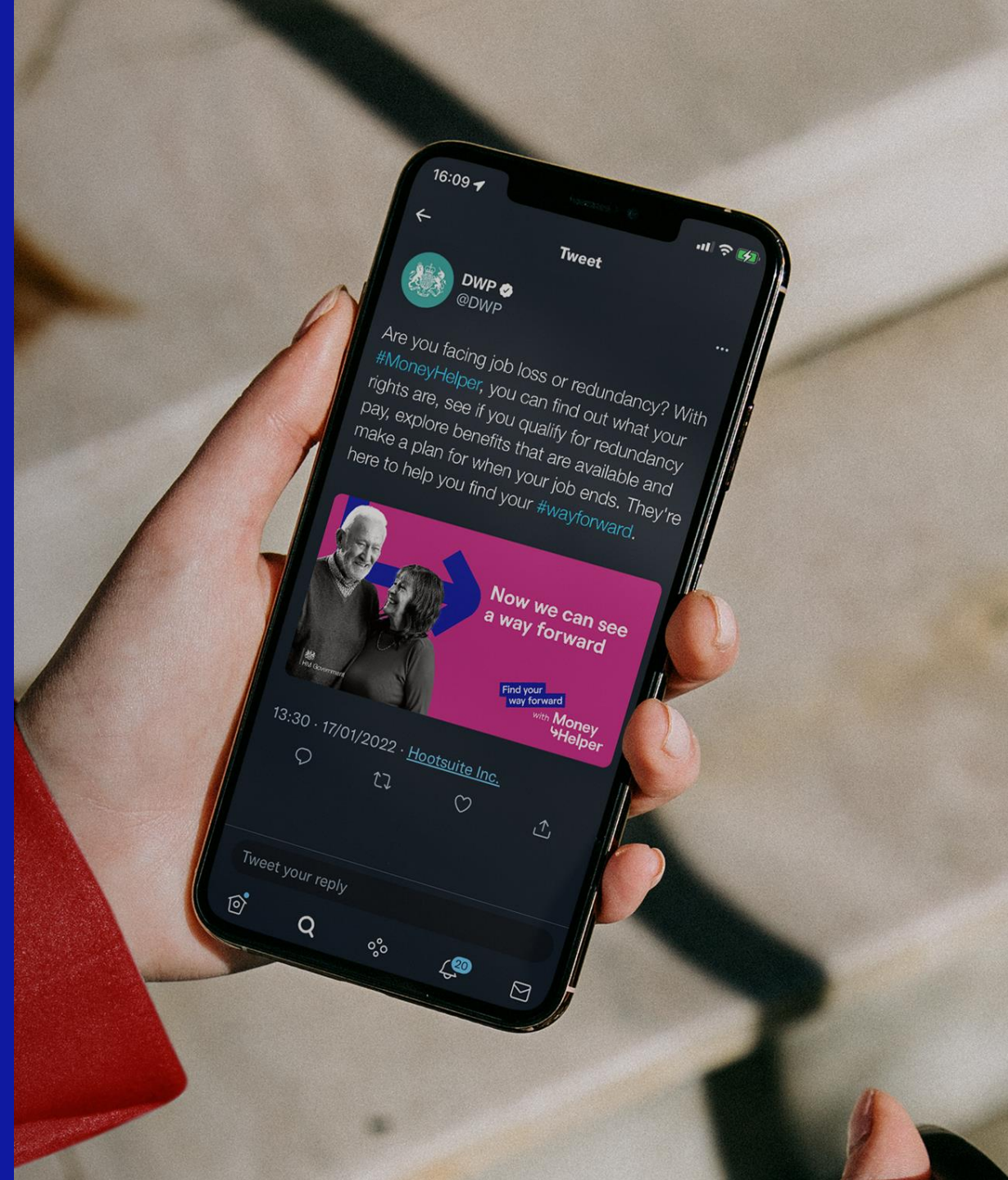
Working
Together

Social media posts

Ready-to-use posts optimised for Instagram, Twitter, Facebook and LinkedIn. We offer over 40 posts addressing various different consumer needs and challenges.

Customisable captions so the message is as relevant as possible for your specific audience needs.

Access shareable content



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Together

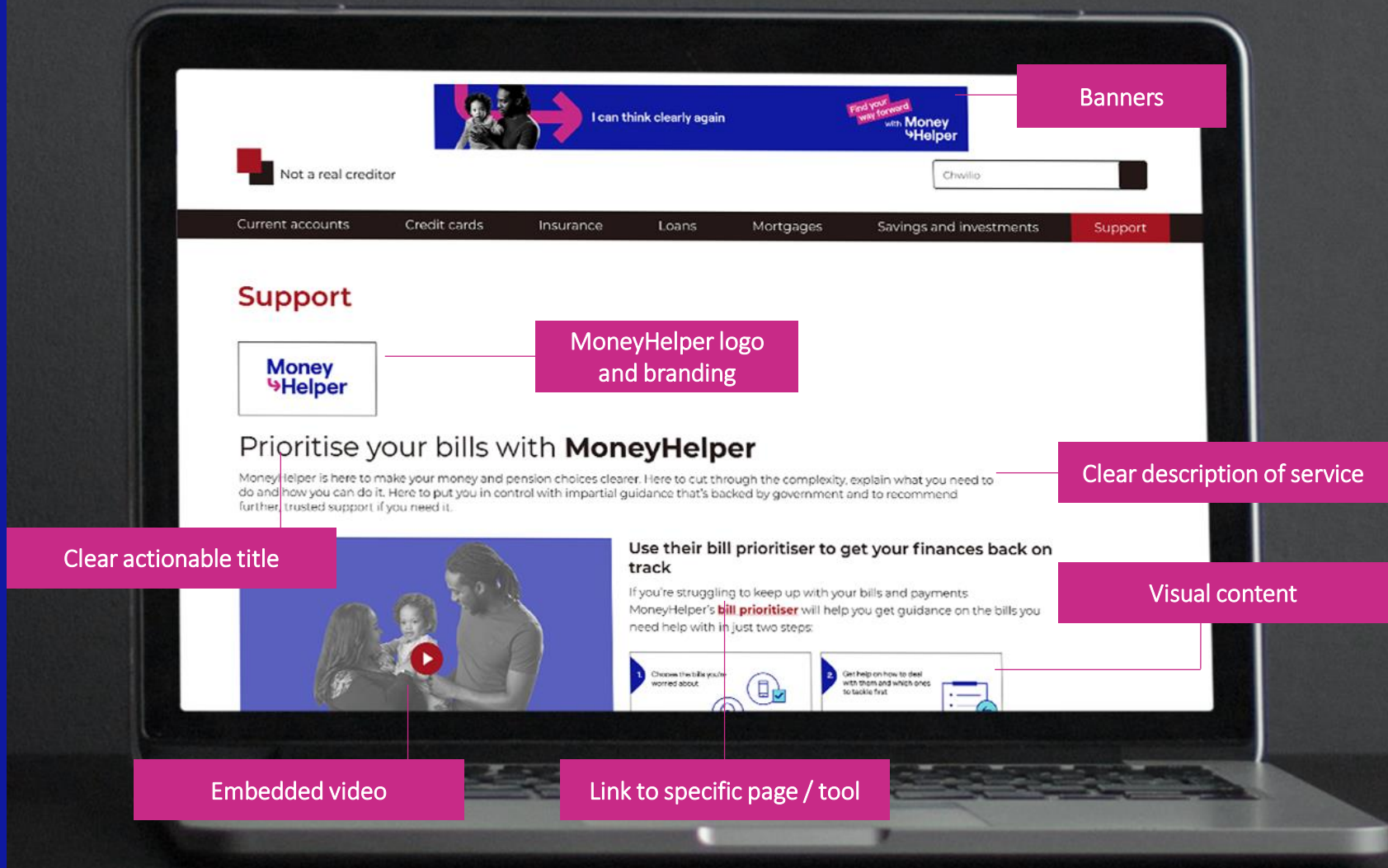
Website assets

We have various assets
available so you can create
the best possible signposting
for your audiences.

The more visual and
engaging you can make the
content on your pages, the
more effective and useful it
will be for your audiences.

Access website
assets

Here's an example of how to create pages on your website:



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Print-ready assets

A poster available to download or print on demand.

It includes a QR code which takes people directly to moneyhelper.org.uk/way-forward

Please contact
BrandAndMarketing@maps.org.uk if you have
any bespoke requirements for print assets.

[Access shareable content](#)



Our new content is driven by consumer insights

We've conducted interviews with over **75 people** who have money worries and turned the insights we gathered into key drivers for this new content.

1

Meet people where they are

People aren't necessarily actively searching for money guidance. They are more likely to engage with it in channels they already use from organisations they know and trust.



With your help, we can reach people at the right place and time for them.

2

Keep it simple and action-oriented

People are busy and finances are confusing and often overwhelming. They want content that is practical and easy to understand.



Our new content is more bite-sized and action-oriented to help people improve their financial lives.

3

Acknowledge the personal and emotional

Our content needs to be relatable so that people understand how it fits in with their situation. Practicality is important, but so is empathy and not feeling judged.



Our shareable content has been designed around personal narratives, using real people.

4

Provide more visual content

People want more visual content such as infographics or videos which help them understand complex money topics.



We have developed new visuals and video content to support the guidance we provide.

What MoneyHelper offers

Along with our new money guidance content, we also have a wealth of existing money and pensions guidance that may be valuable for you, your customers, clients and stakeholders.



Find your way forward
with MoneyHelper

Working Together
Shareable content

Assets which can be deployed in your channels to deliver top-line money guidance and/or sign-post people to **NEW** MoneyHelper guidance and tools.

Guidance

Core money and pension guidance

This has not changed and is our same great preventative money guidance content that helps people covering a broad spectrum of money topics and debt issues.

New Money guidance content & videos

More bite-sized, visual money guidance content with clear calls to action to help people improve their financial situation. **It seeks to target and engage hard to reach people and for those with a specific set of money guidance needs relevant to challenges today.**

Tools and calculators

New Bill prioritiser

An easy-to-use, interactive online tool for anyone struggling to keep on top of bills and payments.

It helps people prioritise and make sense of how best to tackle things before they miss payments. The tool also directs people to debt advice if they need it.

Money Manager tool

A tool for people already on Universal Credit or waiting for their first payment. Offers dedicated money guidance including budgeting, borrowing, managing housing costs and other specific financial support.

Money Navigator tool

Gives an in-depth guidance session for people with money worries due to the pandemic. The tool is personalised and offers additional guidance on borrowing, and the impact of using savings or pensions to deal with money troubles.

Other MoneyHelper tools and calculators

A suite of tools and calculators which can help people budget, save and cut back on costs, find impartial advisers, or financially plan for life events from retiring to having a baby.

Debt advice locator services and tools

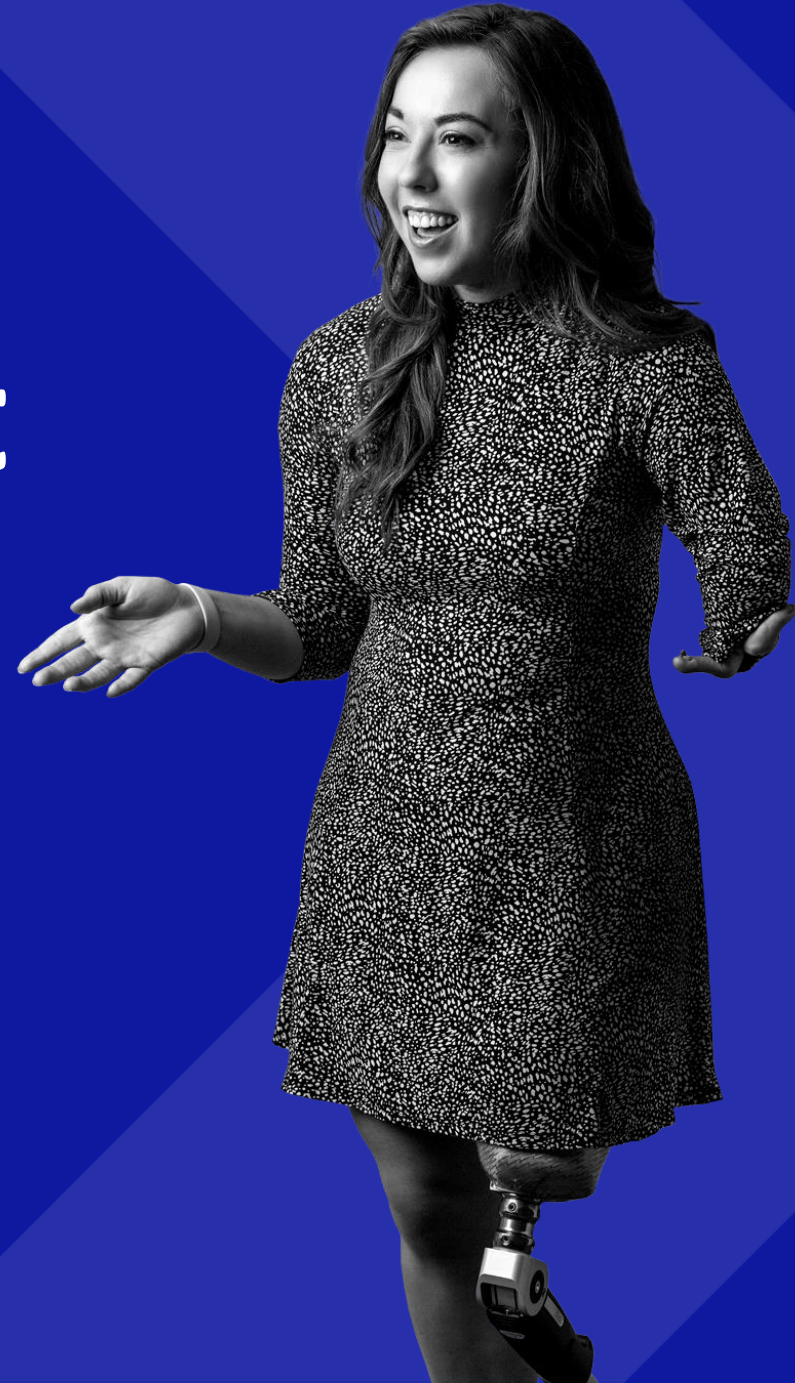
Debt Advice Locator tool

A tool to help consumers find free online, telephone and face-to-face debt advice services in the UK.

Debt advice

This is not a service that MoneyHelper provides, however, we **signpost** an independent, free debt advice partners across the UK who help people in problem debt who need support.

Using the shareable content





Ready-to-use summaries

Pre-built descriptions you can use on your website, in emails or printed materials to talk about MoneyHelper

Describing MoneyHelper

10 words

MoneyHelper offers free, clear guidance for anyone feeling the squeeze.

50 words

Struggling to stay on top of bills, facing a job loss, need to manage irregular earnings or just generally feeling the squeeze? MoneyHelper offers a range of free, expert tools and guidance so you can find out your next step. Whatever your situation, they're here to help you find your way forward.

100 words

Struggling to stay on top of bills, facing a job loss, need to manage irregular earnings or just generally feeling the squeeze? MoneyHelper offers a range of free, expert tools and guidance for managing money in uncertain times so you can find out your next step. Whatever your situation, their various tools and calculators can help you move forward and improve your financial situation. Visit MoneyHelper.org.uk/way-forward to see the full range of guidance on offer.

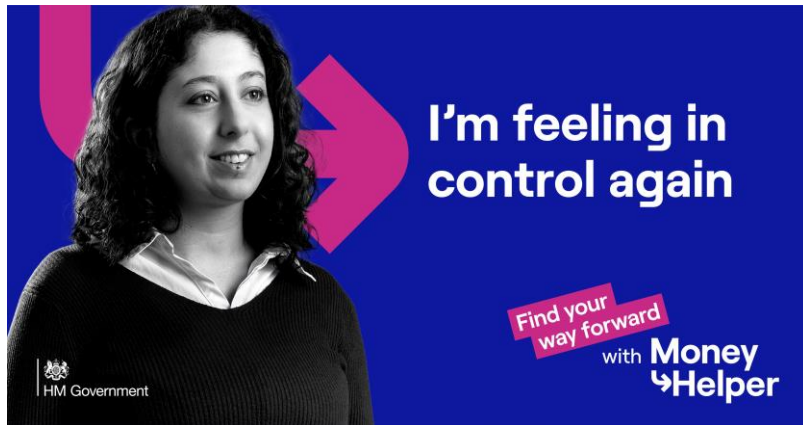
Ready-to-use summaries for a variety of audiences and needs

	Audiences worried about job loss / redundancy	Audiences struggling with bills and payments	Audiences who have had a reduction in income or whose budgets are feeling squeezed	Audiences who are self-employed and struggling with their financial situation
10 words	MoneyHelper can help you find your way forward after redundancy.	MoneyHelper's Bill prioritiser helps you tackle your bills and find your way forward.	MoneyHelper is here if your hours or income have been cut.	MoneyHelper is here if you're self-employed and struggling with your finances
50 words	Are you facing job loss or redundancy? With MoneyHelper, you can find out what your rights are, see if you qualify for redundancy pay, explore benefits that are available and make a plan for when your job ends. They're here to help you find your way forward.	Struggling to stay on top of your bills and payments? MoneyHelper's Bill prioritiser can help you make a plan to get back on track. Select which bills you're worried about, find out which ones to tackle first and get clear next steps.	If your income or hours have been reduced and you're feeling the squeeze, MoneyHelper is here to help you find your way forward. Their tools and guidance can help you make a budget, work out how to boost your income and reduce outgoings so you feel more confident.	Self-employed and confused about managing your finances or what you need to pay? MoneyHelper is here to offer free, expert tools and guidance so you always know your next step. Learn to manage irregular earnings, find ways to boost income or stay on top of tax.
100 words	Are you facing job loss or redundancy? Losing your job is stressful at the best of times, so it's important you understand your rights and how to get help. Your employer must treat you fairly and follow certain procedures. It's important you understand the process, what alternatives you have and where you can get help and advice if you need it. With MoneyHelper, you can find out what your rights are, see if you qualify for redundancy pay, explore benefits that are available and make a plan for when your job ends. They're here to help you find your way forward.	Struggling to stay on top of your bills and payments? MoneyHelper's Bill prioritiser can help you make a plan to find your way forward. First, select which bills you're worried about, such as your rent, Council Tax, credit cards or utility bills. Then get guidance on which bills or payments you need to tackle first so you have clear steps to take right away. They also help you understand what extra support is available that you might not have been aware of before, to help you manage bills or payments.	If your income or hours have been reduced or you're feeling the squeeze because of higher living costs, MoneyHelper is here to help you find your way forward by making the most of your available income. Their tools and guidance can help you to understand your true financial situation, make a budget, work out how to boost your income by understanding the benefits or entitlements available, including ways to cut back or reduce outgoings.	Self-employed and confused about managing your finances and what you need to pay? Or impacted by coronavirus and trying to find your way forward? MoneyHelper is here to offer free, expert tools and guidance so you always know your next step. Using their website, learn to manage irregular earnings and stay on top of tax and National Insurance. You can also find out what benefits are available to boost income and understand why it's important to pay into a pension and get the right insurance to protect your income and assets.

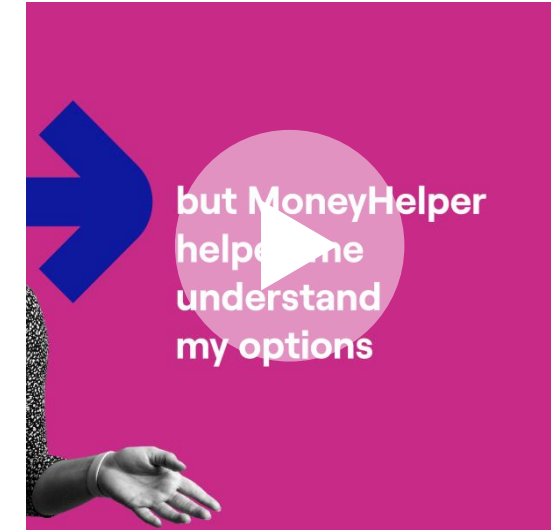
Post types

There are three post types that can be used across all social channels:

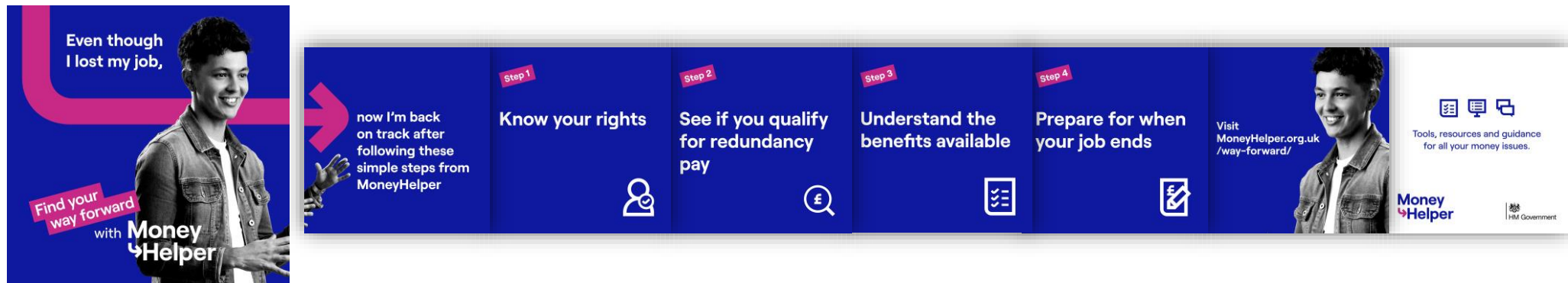
Static: static single posts with no moving elements



Motion:
animated posts



Multi: static single posts with multiple 'pages' but no moving elements



The new badge

The badge has been developed to help distinguish this new content from other communications.

It reflects the practical but empathetic guidance journey we know our consumers want and is a concise explanation of what they can expect.

Find your
way forward

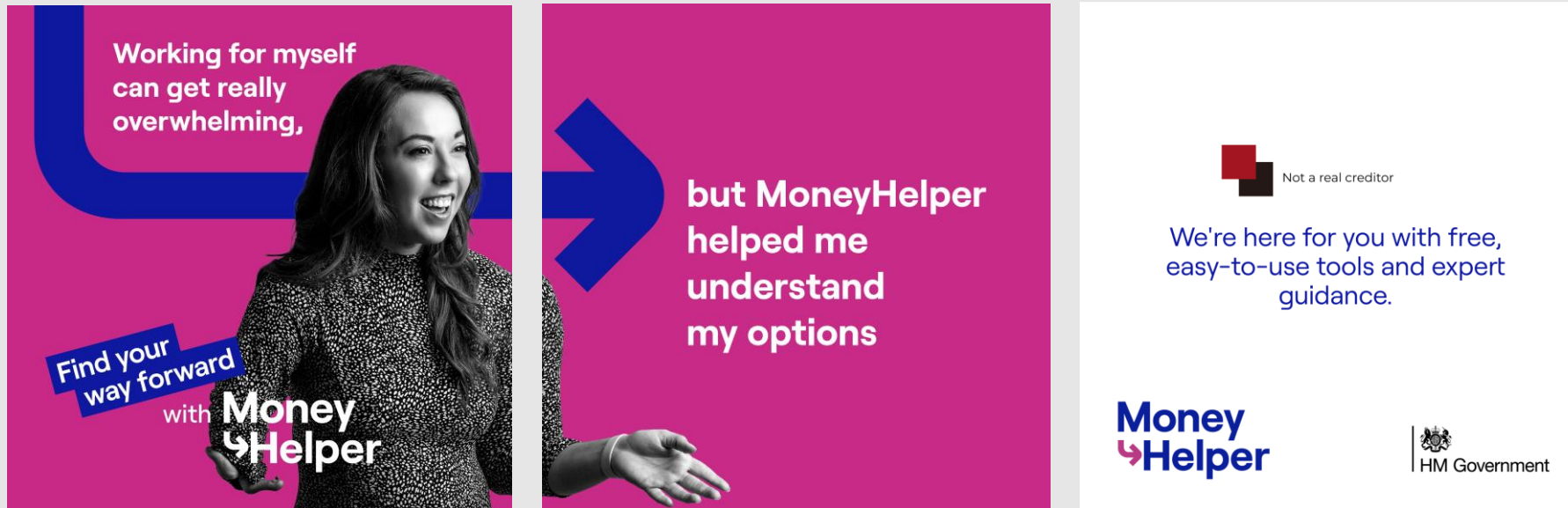
with **Money**
↪ **Helper**

Find your
way forward

with **Money**
↪ **Helper**

Endorsing and partnering with MoneyHelper

Contact us to add your logo to the end of multi static posts.



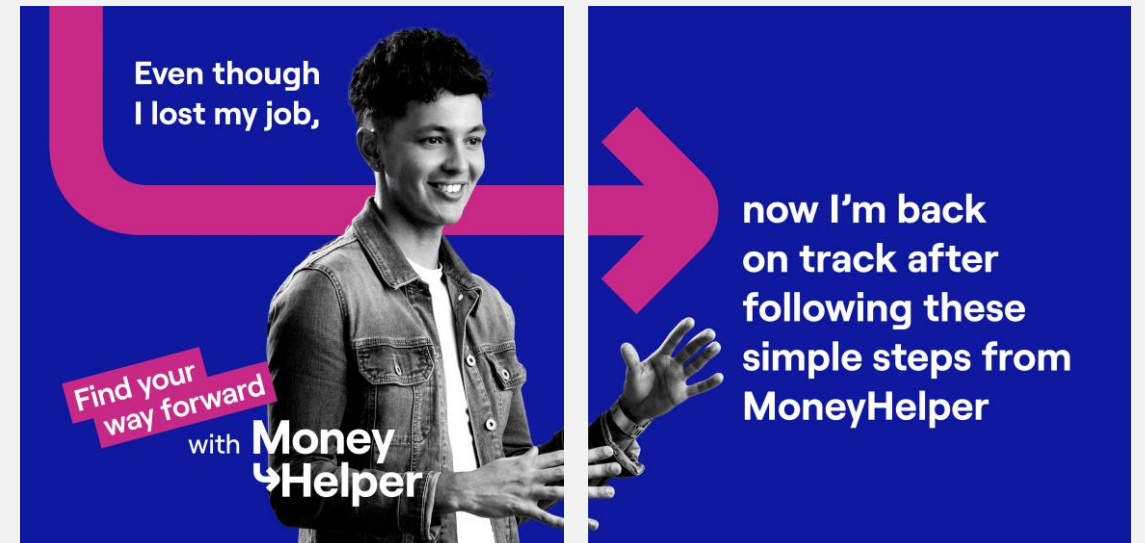
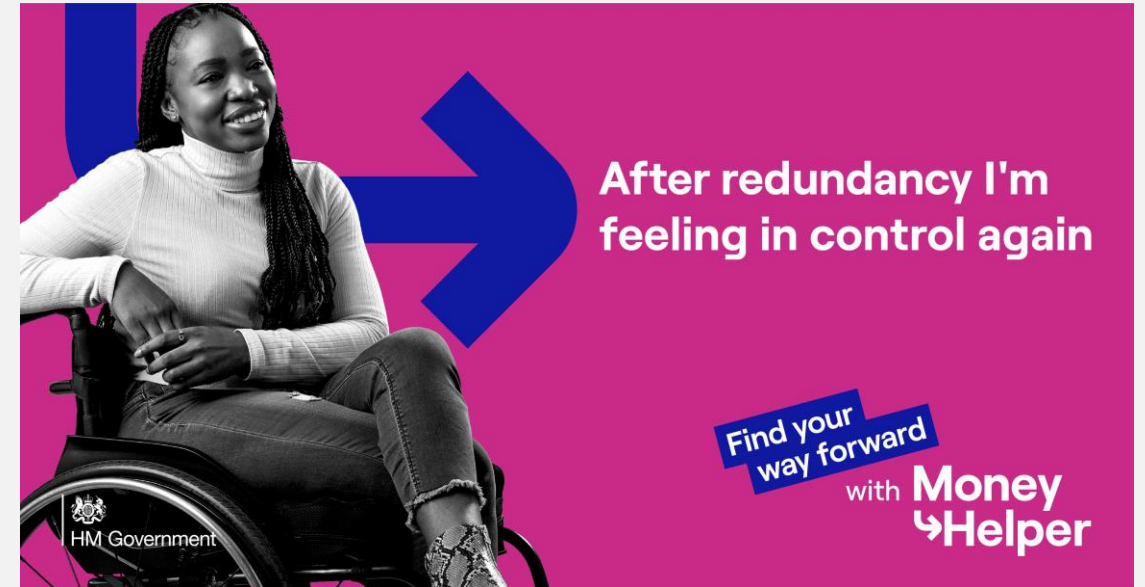
Example post

Positive communication

The posts and content use positive messages and actionable steps.

The tone of voice celebrates positive stories of the kind of people who would and/or have benefited most from MoneyHelper's free service.

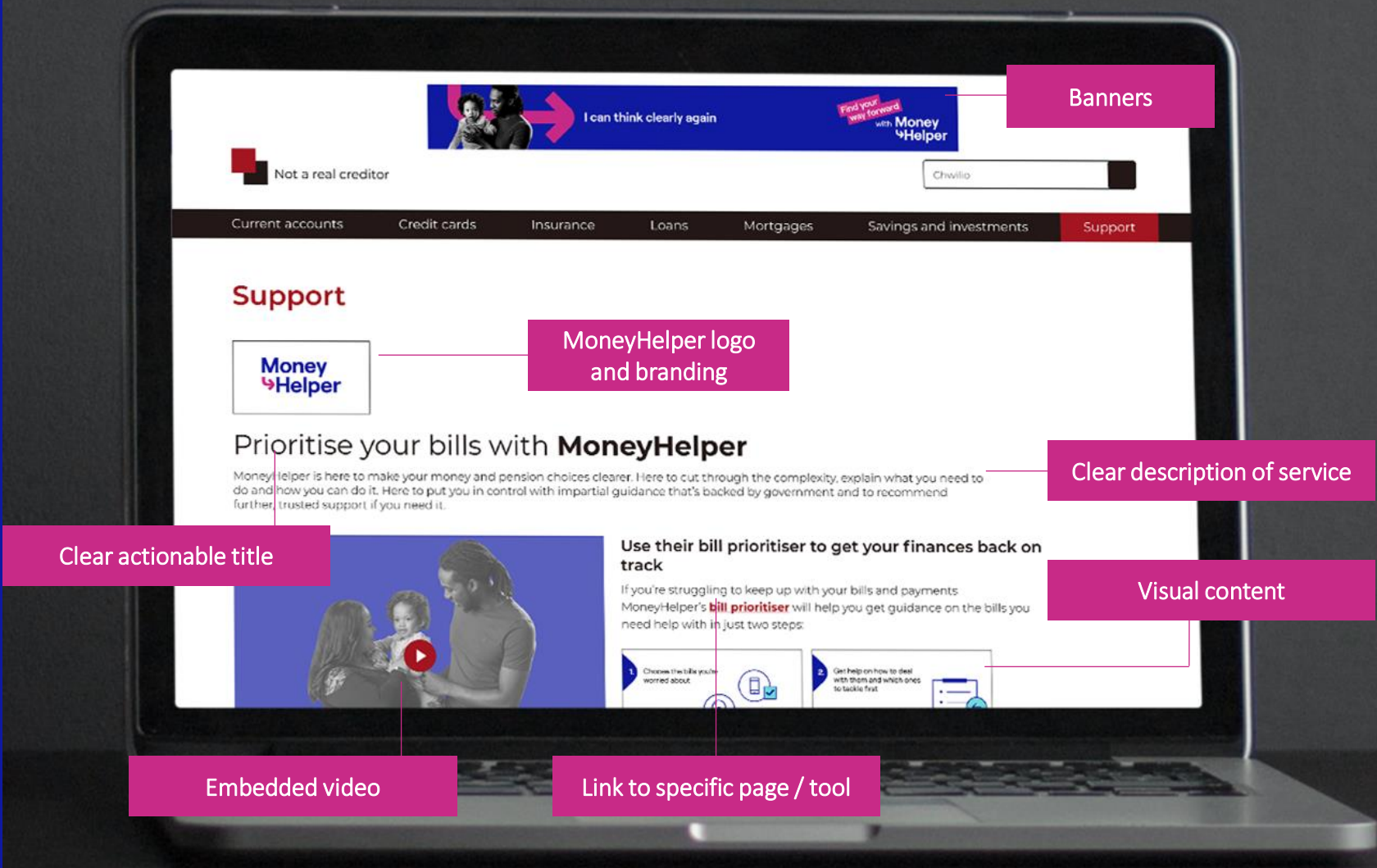
It should sound uplifting, hopeful and achievable.



Working
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MoneyHelper summaries and assets in action: *Website signposting*

Here's an example of how to create pages on your website:



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Together

MoneyHelper summaries and assets in action: *Social media posts*



Use of relevant hashtags

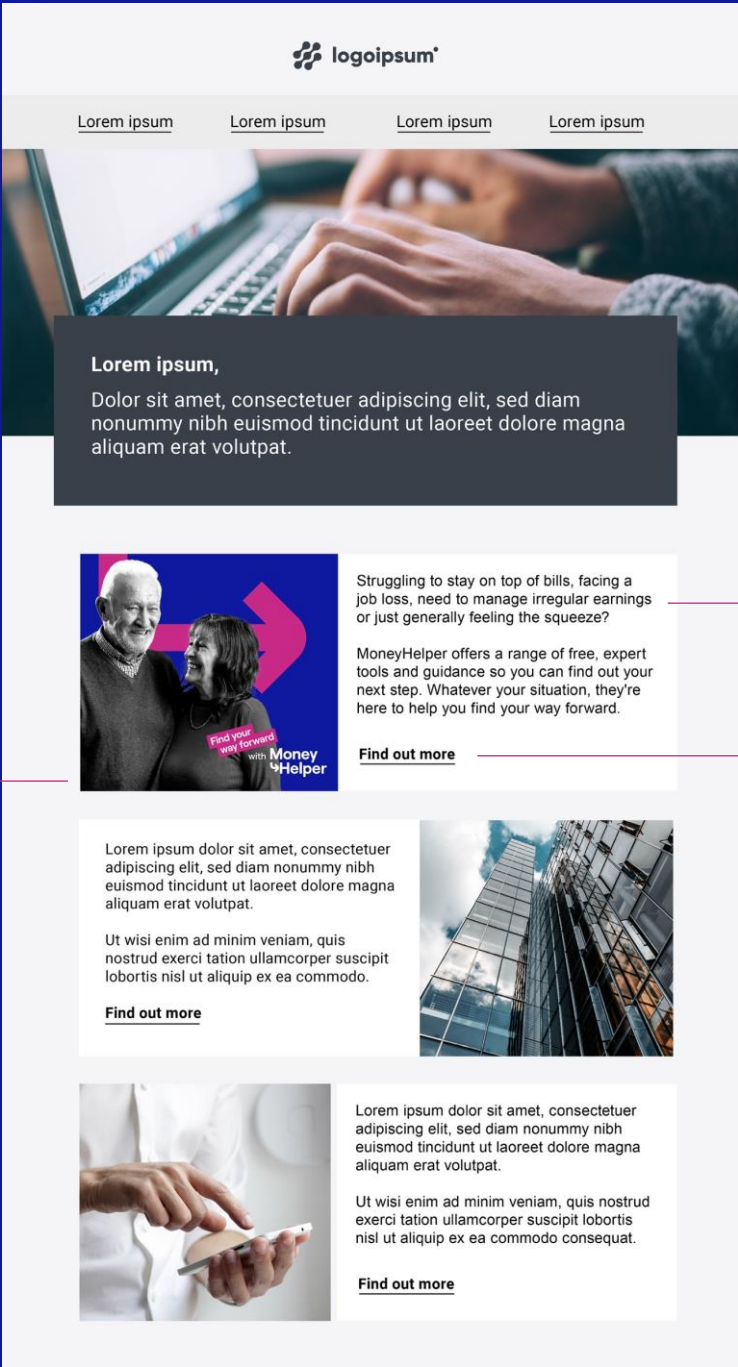
Short succinct summary
of how MoneyHelper can
help

MoneyHelper logo and
branding

Working Together

MoneyHelper summaries and assets in action: Newsletters or emails

MoneyHelper logo and branding



Short succinct summary of how MoneyHelper can help

Link to tools and guidance

Resources

Access all the assets and templates referenced in this guide.

[Access resources](#)

Need something bespoke?

Speak to our team: brandandmarketing@maps.org.uk





Thank you