

Response date: 24 December 2025

## You asked Money and Pensions Service the following

Under the Freedom of Information Act 2000, please provide the following figures for each of the financial years 2023/24, 2024/25 and 2025/26:

1. Total Money and Pensions Service levy for debt advice
  - a. consulted on
  - b. actually raised.
2. Total Money and Pensions Service expenditure on the debt advice programme.
3. Total amount spent by MaPS on “enabling functions” for the debt advice programme (e.g., on commissioning, marketing, data/insight, programme management, evaluation, etc – as per the 2023/24 Corporate Plan definition).
4. Total amount MaPS spent on frontline debt advice delivery, across each of the five core service areas identified above, including a breakdown by service provider.
5. Total amount MaPS spent on ‘Innovation’ and ‘Transformation’ programmes and whether MaPS counts these as core to frontline delivery or as an enabling/support function.

If final outturn is not yet available for 2025/26, please supply the latest year-to-date figures and forecast.

## Money and Pensions Service response

The information you have requested can be found in the attached PDF documents. Some clarification on row titles and further information relating to your request is below:

- **Other Frontline debt** – refers to resources attributed to areas mentioned such as commissioning, sector engagement (including technology and innovation forum, and adviser forum), business intelligence, programme management, research, delivery management, sector infrastructure maintenance and development (Money adviser network, SFS, Debt advice locator tool, DRO API etc)
- **Enabling Functions** – refers to remaining costs attributed to the debt levy in any given year not already covered. This is made up of Insight and evaluation, finance, HR, IT etc.
- **Innovation and transformation programmes** have been funded by a mix of HMRC (non-levy) and MaPS (levy) funding over the years. This is largely for frontline modernisation. However some HMRC funding was spent towards MaPS infrastructure in 24/25. A breakdown is below:
  - Frontline grants
    - Debt advice modernisation fund 23/24 - £1.4m HMRC
    - Debt advice modernisation fund 24/25 - £500k HMRC

- Debt advice modernisation fund 25/26 - £1.9m HMRC and £1.6m MaPS
- Debt advice transformation fund - £780k MaPS
- 24/25 MaPS infrastructure – £1.3m HMRC funded
  - Investment in core technology and research to support the Money Adviser Network (MAN) and Standard Financial Statement (SFS), including upgrades to digital tools and user research.
  - Research and development to inform the future structure of the SFS and the commissioning of Community Based Debt Advice (CBDA) services.
  - Mobilisation work for the Ministry of Justice (MoJ) prison advice kiosk pilot.
  - MaPS can use other Financial Services Levy funding to spend over the stated “Debt levy allocation” amount (up to a max of 10%)
  - Grant and Contract Supplier values are available on the “Details tab”. We also make this information available in our [monthly transparency reports](#), and the value of the contracts on [Find a Tender](#).