

Welsh Language Scheme

Annual Monitoring Report to the Welsh Language Commissioner

September 2025



Gwasanaeth
Arian a
Phensiynau



Money &
Pensions
Service

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Introduction

1. The purpose of this monitoring report is to outline the progress made by the Money and Pensions Service during the period 01 April 2024 to 31st March 2025 in delivering public services in accordance with our Welsh Language Scheme and to identify areas of improvement.
2. In January 2019, the Money and Pensions Service “MaPS” (known as the Single Financial Guidance Body until April 2019) was created. This brought together the Money Advice Service, The Pensions Advisory Service and Pension Wise. The Financial Guidance and Claims Act (2018) sets out the responsibilities and remit of this new organisation. For aspects of financial wellbeing, including Money and Pensions guidance, MaPS provides UK-wide services, working with each devolved government to ensure what we deliver considers each nation’s policy context, specific needs, and gaps.
3. Money and Pensions guidance continues to be delivered to customers under the Helpwarian/MoneyHelper brand, and in line with this Welsh Language Scheme.
4. The Money and Pensions Service Welsh Language Scheme outlines our commitment to the Welsh language when providing services to the public in Wales. We have adopted the principle that in the conduct of public business in Wales we will treat the Welsh and English languages on the basis of equality. Our Scheme sets out how we will give effect to that principle when providing services to the public in Wales.

The Money and Pensions Service’s Welsh Language Scheme

5. The Welsh Language Act 1993 places a statutory duty on every public body providing services to the public in Wales to produce a Welsh Language Scheme.
6. The Money and Pensions Service’s Welsh Language Scheme (the Scheme) describes how it will give effect, so far as is appropriate in the circumstances and reasonably practicable, to the principle established by the Act that Welsh and English should be treated on a basis of equality.
7. The Money and Pensions Service’s Welsh Language Scheme was approved by the Welsh Language Commissioner on 17th March 2022 and replaces The Pensions Advisory Service’s Scheme and the Money Advice Services Scheme which were approved by the Welsh Language Board. This is the second monitoring report by the Money and Pensions Service.

8. The Chief Executive of the Money and Pensions Service has overall responsibility for the operation of this Scheme. The delivery and monitoring of this scheme is the responsibility of our Wales Manager.

9. Actions Outstanding from Launch of the Scheme

Action	Responsible Officer (job Title)	Target Date
<p>Recruit Welsh speaking pension specialists for the Pensions helpline. (We have recruited five Welsh speaking specialists, who started during the first year of this scheme.</p>	Charlotte Jackson Head of Pensions Operations and Consumer Protection	Completed
<p>Pension Operations phone line Ensure the Welsh number is publicised on the MoneyHelper website. If the Welsh speaking specialist is unavailable the call will be picked up by a Welsh voicemail offering a call back or a number to continue the call in English.</p>	Charlotte Jackson Head of Pensions Operations and Consumer Protection	Completed
<p>Online Pensions Enquiry Form Ensure the Welsh enquiry form is available and recognised by the CRM (Customer Relationship Management software)</p>	Charlotte Jackson Head of Pensions Operations and Consumer Protection	Completed
<p>Pension Operations Webchat Set up webchat for Welsh speaking pension customers</p>	Charlotte Jackson Head of Pensions Operations and Consumer Protection	Completed
<p>Set up and run a social media account for Welsh speaking customers https://twitter.com/HelpwrArian https://www.facebook.com/HelpwrArian</p>	Charlotte Burns (Lara Crisp) Senior Digital Editor And Caroline Laws Managing Editor	Completed
<p>Recruit Money Guidance Welsh Speakers for Tier Two calls Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme</p>	Charlotte Jackson Head of Money Guidance and Pensions Operations	Completed
<p>Money Guidance Webchat Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme</p>	Charlotte Jackson Head of Money Guidance and Pensions Operations	Completed

<p>Money Guidance WhatsApp Contract for money guidance has been extended and MaPS will work with the supplier to ensure compliance with the scheme</p>	<p>Charlotte Jackson Head of Money Guidance and Pensions Operations</p>	<p>Completed</p>
<p>MoneyHelper - New consumer facing website for all legacy services Content from legacy services online will be available using the new MoneyHelper website. All new content will be available bilingually.</p> <p>Legacy content not currently available in Welsh e.g., blogs and videos will be added in English only.</p>	<p>Caroline Laws Managing Editor</p>	<p>Completed</p>
<p>Procurement Process Ensure Welsh language considerations are incorporated into the procurement processes</p>	<p>Louise Power Head of Commercial, Commissioning & Facilities Management</p>	<p>Completed</p>
<p>Project Management Process Define the Welsh Language Scheme expectations in the Project Management methodology, which will outline the approach we are taking for projects across MaPS and the process all Project Managers should follow.</p>	<p>Rachel Vipond Head of Change Portfolio</p>	<p>Completed</p>
<p>Partnership Area of Money and Pensions Service B2B website</p>	<p>Chimaechi Allen Senior Digital Editor (B2B)</p>	<p>Completed</p>

Service Planning and Delivery

Policies, legislation, services and initiatives

10. We continue to implement a formal process to ensure that the principles of the Welsh language scheme are considered at the start up, initiation and implementation stage of projects. We have done this by incorporating a requirement to consider any impact on our Scheme in our standard project management process.
11. Also, within the compliance section of our intranet, we have a section for all staff explaining our expectations on delivering the Welsh Language Scheme. This includes a business case process, a document with frequently asked questions, a Training Video, a scorecard for translation decisions and a translation process.
12. MaPS have a cross departmental Welsh Language Steering Group. This group keeps up to date with new policies, projects and resources. It also raises any concerns or successes relevant to our compliance with our Welsh Language Scheme.

Delivering Services

Our regulatory functions – and services undertaken on our behalf by third parties

13. The Financial Guidance and Claims Act 2018 (The Act) sets out a requirement for the Single Financial Guidance Body (renamed as MaPS) to set standards in relation to persons providing information, advice, or guidance in pursuance of the bodies:
 - Pension guidance function
 - Debt advice function (in England)
 - Money guidance function.
14. The Act also sets out the MaPS objectives, which these standards contribute to by ensuring quality service delivery and compliance, underpinned by good systems and procedures.
15. Standard 1 (i) of the [MaPS Standards](#) expects that, information, guidance and advice provided in Wales and offered by MaPS, or a delivery partner, is also delivered equally in Welsh and in accordance with the MaPS Welsh Language Scheme.

Standards of quality

16. We have adopted the principle that services provided in Welsh and English will be of equal quality and will be delivered within the same timescale. To this end, for written content and materials, the DWP Welsh Language Unit support us with the translation for the majority of our translations. When we use our external provider, we utilise professional translators, who are members of a professional association.

Engaging With the Public in Wales

17. Between March 2024 and March 2025, the Money and Pensions Service continued to deliver a comprehensive multi-channel service with a product set which included the content, tools and calculators on our website, telephone guidance lines and in England only, face to face debt advice.
18. Our website articles, tools and calculators are continuously updated and all continue to be available in Welsh in line with our Scheme. See MoneyHelper Website (Our Consumer Facing website) on page 9

Written Correspondence

19. During the reporting period there were the following written engagements in Welsh.

For money guidance:

0 webchats in Welsh

0 WhatsApp messages

For Pensions Guidance:

13 webchat messages

3 emails

20. We did receive one email complaint in Welsh in October 2024. The complaint was asking for a form to complain about content on our HelpwvArian website. We responded to the complaint in Welsh but there was no more contact received.

Telephone Communications

21. The Money and Pensions Service does not have a Wales office although for the period of this report, there were nine staff members based in Wales, of which four were answering calls on the pension line and two were working with partners. Non-Welsh-speaking partnership staff based in Wales answered telephone calls with a greeting and

the name of the organisation bilingually. At the height of the year, we had five Welsh speaking staff in post during this reporting period.

22. Our money guidance (0800 138 0555), pension guidance (0800 011 3797) and Pension Wise (0800 756 1012) services all offer a Welsh language line for customers to contact us in Welsh.
23. Between April 2024 and March 2025 we received 726 telephone calls to our Welsh language pension guidance line (23 were received last year) and we answered 110 of these calls. An additional 84 customers left a message requesting a call back, which they received. Please see paragraph number 81 for an explanation and actions to be taken.
24. We completed 6 Pension Wise appointments in Welsh.
25. Between April 2024 and March 2025, we received 17 telephone calls to our Welsh language line for money guidance. There were circa 43,550 calls from across the UK to our English language line, of which circa 270 calls we can say originated in Wales based on postcode. As we monitor calls to our English language telephone number based on the customer's postcode, the total number of calls can only be considered as an indicator as some customers may not provide their postcode.

Face to face communication

26. We currently only offer face to face guidance for our Pension Wise service. We ensure that any person who wishes, or is required, to have a face to face interview for a Pension Wise appointment knows they are able and welcome to do so in Welsh.
27. We will ensure that a suitably qualified Welsh speaking member of Pension Wise staff deals with those whose preferred language is Welsh, whether that is face to face in person, or alternatively, face to face online.

Public meetings

28. The Money and Pensions Service held no public meetings in Wales during the reporting period.

Other dealings with the public in Wales

29. We undertook one major UK public survey that included more than 500 people in Wales and there was a Welsh option provided, for both face to face and online interviews.
30. Through our Money Guiders Network, we have organised seminars, training courses and similar events specifically for practitioners in Wales. Where it has been possible to run sessions in Welsh we have done so. Specifically for the subjects of digital inclusion and benefits, using Welsh language trainers. Presentations and follow up material for all sessions (delivered in either Welsh or English) are made available in Welsh.
31. The Money Guidance E-learning platform is fully translated with the option to register in Welsh and view all the modules fully translated
32. We have often delivered presentations to our employer partners and to their staff on the support offered through HelpwrArian/MoneyHelper from money guidance through to pensions guidance. These are delivered in Welsh where requested.

Social Media

33. We have a monolingual (Welsh) <https://twitter.com/HelpwrArian>, that provides a bespoke Welsh service that caters for the needs of a specific audience, namely Welsh speakers, customers and employers throughout Wales.
34. HelpwrArian Facebook page <https://www.facebook.com/HelpwrArian> provides a bespoke Welsh service catering for the needs of Welsh speakers.
35. The content on our Welsh Facebook and Twitter may not always be identical to English accounts but we ensure the user's experience and messages from us are consistent and of the same quality.

Our public face

Publicity campaigns, exhibitions, marketing and advertising

36. We issued bilingual press notices to the press and broadcasting media in Wales where the subject matter is of particular interest to the public in Wales. We also placed Welsh copies of any press notice that we issued in Welsh on the Money and Pensions Service website to reach a wider audience of Welsh speakers.

37. Between April 2024 and March 2025, we had one media trained Welsh speaker who was able to deliver interviews through broadcast media in Welsh.
38. In this reporting period, we did not run any consumer marketing campaigns for MaPS.
39. When staffing exhibitions stands and displays in Wales, we ensured that a Welsh speaking member of staff was available to attend, and Welsh language material was available, as necessary.

Publications

40. We produced separate copies of our booklets in Welsh to ensure we were able to continue to provide printed materials to the public in Wales.
41. On our ordering website, publications in both Welsh and English are shown to enable appropriate choices for individuals and organisations.
42. Our current printed guides were all available to order or print in Welsh from our Welsh page or from the English page as well. [Free printed guides | MoneyHelper](#)
43. Our Scheme does not cover technical documents, contracts, technical guidance, invitations to tender and similar publications (for example, consultation responses) where circulation is limited to the technical community e.g. consumer organisations, financial institutions and advice providers, and their representative bodies.
44. Our UK wide newsletter for stakeholders, is only available in English.

Digital services and information

MoneyHelper Website (Our Consumer Facing website)

45. Our website contains a 'Cymraeg' button on the top of each web page. This will take the user to our Welsh content. That content directly mirrors the English on all web content covered by our Welsh Language Scheme. The user can toggle between languages and the page will still mirror each other.
46. To improve our users' experience on mobile devices we developed a responsive web design which helps to provide an optimal viewing experience for users regardless of

their device. To click from Welsh to English and back again, there is a 'Cymraeg' tab in the menu.

47. Pension Wise Online Appointments are now available to enhance the existing Pension Wise service and to provide an alternative appointment channel for people who prefer to interact online. The appointments are available through the MoneyHelper website and are accessible to all customers coming to the Pension Wise page. This means our Pensions Wise services are now available in Welsh 24/7.
48. The online appointment delivers the same information and guidance as a telephone or face-to-face appointment and allows customers to speak to a Pensions Guider if they need further support via Webchat or phone. Customers can also save and return to their appointment at their own pace.
49. We aim to ensure that all static articles on our website are published at the same time and available in both Welsh and English.
50. Tools and calculators that are produced by the Money and Pensions Service on our website were available in both Welsh and English. Comparison sites that we linked to but were not produced by the Money and Pensions Service were occasionally not available in Welsh.
51. Videos produced by the Money and Pensions Service that were available on our websites before MoneyHelper was launched and before the adoption of the MaPS Welsh Language Scheme, were generally not available in Welsh. This is regarded as legacy content and will remain as it is. Videos created for the MoneyHelper website since August 2022 are available in Welsh.
52. In response to news items and issues during each working day, we produced 'news' articles and a blog on our site. We aim to have the Welsh and English uploaded at the same time, although the Welsh does have to go externally for translation and so very occasionally is delayed, for example during a UK Government budget speech.
53. Any infographic that is used as content for a campaign or article that is aimed at the public in Wales was made available in Welsh.
54. In total, as far as we are able to monitor between April 2024 and March 2025, we recorded around 14.1 million visits to our website from across the UK. Of these, over 5.6K were to our Welsh pages — a 33.6% increase compared with the previous year

55. There were 24,770 page views to our Welsh pages this year compared to 15,759 last year. This is a 57% increase.

MaPS Corporate Website

56. There is also a business-to-business (B2B) website, (a non-consumer facing website) aimed at our stakeholders across the UK. [Money and Pensions Service](#)

57. We have taken the decision to translate pages that are specifically aimed at our partners and stakeholders engaging with us, such as content under the 'Work with us' drop down box. Also, any content that is specifically aimed at stakeholders in Wales, such as Wales specific press releases, Wales specific research or work on our Financial Wellbeing Strategy.

58. Some content is not aimed at Wales such as our debt work and content aimed specifically at the other three nations of the UK.

59. Information about our Welsh Language Scheme is available on the MaPS Corporate website. [Welsh Language Scheme | Money and Pensions Service](#) and also on HelpwrArian/MoneyHelper [Welsh language scheme | MoneyHelper](#)

60. As a general rule, content that is not specifically intended for the general public is published only in English on the MaPS site as set out in the appendix of our scheme. Included in this category are:

- research papers and reports;
- corporate plans and strategies; (although the UK Strategy for Financial Wellbeing has been translated [Strategaeth y DU am Les Ariannol | Gwasanaeth Arian a Phensiynau](#))
- codes of practice; (although the MaPS Standards are available in Welsh) [Safonau | Gwasanaeth Arian a Phensiynau](#)
- guidance documents for advisers and professionals; (some guidance is available in Welsh - The Money Guidance Competency Framework [Ynglŷn ag Arweinwyr Arians](#))
- stakeholder newsletters and blogs, and
- tenders, advice and instructions to contractors and third parties delivering services on behalf of MaPS.

61. Although, if appropriate, we will translate some of these if we are sharing with a Wales audience, as examples above show.

Forms and explanatory material

62. Welsh online order forms are available.

Corporate identity

63. We have a Welsh language version of our logo. All staff designated to deal with regular work for people in Wales used bilingual assets when dealing with people in Wales.

Signs in Wales

64. We have not installed any permanent or temporary signs which give information to the public.

Official notices, public notices and staff recruitment notices

65. We did not publish any public notices or any official notices.
66. We recruited for our pensions specialists in Wales posting bilingual job advertisement on recruitment websites. We used both a recruitment agent and also a Welsh specific recruiter and the civil service website for Welsh speaking jobs.

Press releases and contact with the media

67. Press releases that were pertinent to a Wales audience were available in Welsh.
68. We participated in Welsh language broadcast media interviews when possible, including regular appearances on Prynawn Da on S4C.

Implementing the scheme

Staffing and recruitment in Wales

69. We are committed to providing quality services to members of the public in both the Welsh and English languages and have endeavoured to recruit and retain sufficient numbers of staff who are competent in Welsh in order to do this.
70. For our pension specialists, fluency in Welsh was considered to be essential and was stated in job competencies and advertisements. We targeted Welsh speakers when generic Welsh essential posts were difficult to fill.

Language and Awareness training

71. Online Welsh at Work Learning is available through DWP, our sponsor body. Staff based in Wales who are not Welsh speakers will be encouraged to complete the learning.
72. We have created a video on Welsh Language Scheme awareness for all staff in MaPS as a part of their induction and as a part of our compliance training.

Partnership working

73. We ensured that we offered our Welsh language provision to any organisation with or without a Welsh Language Scheme that wished to embed our resources into their own website. We provided an option for the embedding codes for 'available to syndicate' content for both our Welsh and English content.
74. Our 'Talk Money Week' campaign in November, is an opportunity for everyone to get involved with events and activities across the UK which help people have more open conversations about their money – from pocket money to pensions – and continue these conversations year-round. All assets produced to promote this campaign for schools, stakeholders and partners are available in Welsh.
75. Our work with employers across Wales to embed financial wellbeing for staff has included presentation on our HelpwArian/MoneyHelper support and our pensions support. These have been delivered in Welsh where requested.
76. Content to promote our financial wellbeing in the workplace is also available in Welsh for our partners. For example a short video explainer <https://youtu.be/Mxr9fVwPQAk> and also guidance [Lles ariannol yn y gweithle](#)

Highlights

77. The launch of the Welsh and English [Pension Wise Online Appointments](#) was the culmination of two years' hard work and was developed to enhance the existing Pension Wise service and provide an alternative appointment channel for people who prefer to interact online. The appointments are available through the MoneyHelper website and are accessible to all customers coming to the Pension Wise page. This means our Pensions Wise services are now available 24/7.
78. Following the launch of Pension Wise Online Appointments, the team was invited to present its Welsh Language content research and design work at the Cross Government Service Assessment Network event.

79. This work was recognised and showcased to over 50 assessors from various UK Government departments as best practice in adhering to the relevant Service Standard.
80. This was a great achievement for the team in MaPS and showcases our commitment to best practice in our Welsh Language Scheme. If followed, this should result in better services across government for Welsh speakers.

Lessons Learned

81. Between April 2024 and March 2025 we received 726 telephone calls to our Welsh language pension guidance line in comparison to 23 calls in the previous year. Although we have been promoting our Welsh resources, and we had planned for an increase in calls, the sheer volume of this significant increase was unexpected. We answered 110 calls, with an additional 84 customers leaving a message requesting a call back. We are disappointed to report that 532 customers hung up before they either left a message or their calls were answered.
82. During this period we had only three Welsh speaking specialist covering calls. Despite continuous and ongoing recruitment rounds, we have been unable to increase Welsh speaking specialist staff in this reporting period.
83. In addition to a small staff pool, we have investigated why so many calls have been lost and we discovered several factors that may have impacted this.
84. One factor is that our dedicated Welsh language pensions telephone number, used to be The Pensions Advisory Service (then Money Helper's) British Steel pensions helpline. Some websites are still displaying this number and therefore some customers may hang up when they realise this number is not what they expected.
85. We also know that 273 customers hung up in the first two minutes. This timeframe covers the introductory message and the IVR options provided in Welsh. Although we cannot know why customers decided to hang up after the messages in Welsh, it may be that either they wanted to speak about British Steel or that they had hoped to be able to continue in English.
86. Parts of our money and pension customer contracts have been put out for tender and Welsh speaking operatives has been an essential criteria for this contract. This contract will start in April 2026 and we expect to be able to answer all calls in Welsh from that point forward.

87. In the meantime, we continue to look at ways we can live answer as many of our Welsh calls as possible. A group has been set up to consider innovative ways we can be flexible internally to answer calls, recruit new staff, and maximise the technology available to us

Conclusion

88. In summary, we have worked hard to ensure people in Wales are able to access our service through our multi-channel delivery through a choice of Welsh or English languages. Our online content contains over 750 articles, around 20 tools and calculators and many campaigns and updates, most delivered in line with our Welsh Language Scheme.
89. We continue to raise awareness of our Welsh language resources and have seen a significant increase in our online and telephone engagement.
90. We have put in processes to ensure we are compliant with our Welsh Language Scheme, and we endeavour to look at continuous improvement and any lessons learned from when we haven't met our own high standards.



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