MaPS early market engagement to help shape the future of nationally accessible debt advice, specialist provision and enabling infrastructure (England) – June 2026

Early market engagement: This paper is exploratory and non-binding. It is intended to help MaPS understand future funding priorities, service models, delivery approaches and the infrastructure needed to support a high-quality, connected debt advice system.

Purpose of this engagement

The Money and Pensions Service (MaPS) is seeking views from organisations that can help shape the future of MaPS funded nationally accessible debt advice, specialist provision and enabling infrastructure.

We want to understand what future funding should achieve, what different models could deliver at different scales and what needs to be in place for services to be high quality, accessible, sustainable and connected.

Please note: This is an early engagement exercise, not a formal invitation to tender or grant application. It is exploratory and non-binding and does not commit MaPS to a particular funding route, service model or commercial approach. It does not signal the start of any procurement process. It is intended to help shape future specifications, funding mechanisms and performance expectations.

Intended outcome

This engagement will help MaPS develop a clearer view of what future non-place-based debt advice funding should achieve and how it should work in practice. We will build this out into further market engagement over the course of this year.

Our aim is to shape a future model that is high quality, accessible, sustainable, evidence-led and connected. Above all, we want to understand how future funding can help create a debt advice system where people can get the right support, through the right route, at the right time.

Prior engagement

There has been a series of meetings held with interested parties during March 2026, where MaPS shared details of future intentions with respect to the re-procurement of national debt services. In order to ensure a fair and transparent process, MaPS shared details of this early market engagement via a UK2 PME Notice (Notice identifier 2026/S 000-037729).

A webinar was held on 25 June 2026 will shortly be uploaded to our **national debt commissioning webpage**. If you were unable to attend the webinar you may find it helpful to watch the video back before responding to this paper.

What we want to learn from this engagement

We want to understand:

- how MaPS funded nationally accessible debt advice can best serve the needs of people with problem debt at scale
- which service models are most likely to deliver good outcomes for different groups of people
- how future services should connect to create a more joined-up system
- what data, insight and infrastructure are needed to support quality, learning and improvement
- what funding and commercial approaches would best support high-quality, sustainable delivery over time.

Some things matter throughout: services must be high quality, accessible, safe and aligned to MaPS Standards and relevant regulatory requirements. Beyond that, we are looking for views on what should be prioritised, what trade-offs may be needed, and what is most realistic at different scales of funding. We are open to different roles, partnership models and delivery approaches where these can help create a stronger overall system.

We are interested in responses that set out both the contribution an individual organisation, or group of organisations, could make and views on what the sector overall should look like. This includes where respondents see their own role, where they think collaboration would add most value, and how different parts of the system could work together most effectively.

Strategic context

MaPS' statutory debt advice function is to provide free and impartial information and advice on debt to members of the public in England, with particular regard to those most in need and people in vulnerable circumstances.

We have organised this engagement around four connected priorities:

- Brilliant services that make a difference
- Collaboration that gets results
- Information that enables
- Capability that transforms

MaPS has developed a longer-term grant-based approach for community-based debt advice across 15 areas in England. These grants are open to applications and will begin in April 28 and April 29 depending on location. Alongside these services, we need to be clear about the role nationally accessible services, specialist pathways and enabling infrastructure should play in a joined-up debt advice system.

Core principles for respondents

1. Brilliant services that make a difference

MaPS wants to fund services that provide high-quality, impartial and accessible debt advice, in line with MaPS Standards and relevant regulatory requirements.

Future provision should start with the needs and circumstances of people in debt, we know based on previous consultation that this is likely to require a mix of services. We want respondents to describe the delivery model they think will best deliver access, quality and outcomes, including where choices or trade-offs would need to be made. We are interested in:

- What delivery models and approaches are currently serving debt advice clients?
- How well do these models work and who they are reaching?
- Are there any confirmed or perceived gaps in the wider debt-ecosystem?
- What opportunities, barriers and considerations should MaPS be aware of when developing our commissioning strategy for these types of services?

Respondents should explain how their model would provide the right level of support at different points in the debt advice journey, from early help through to regulated advice, implementation support and follow-on help. We are particularly interested in models that can respond flexibly to different levels of need, rather than assuming everyone follows the same path.

Future funding should also give providers enough room to adapt over time. We do not want to lock services into a model that becomes less effective as debt need, client behaviour, technology or the wider advice landscape changes.

We also want to understand where evidence points to gaps in provision or emerging forms of need. This could include gambling-related financial harms, economic abuse, persistent deficit budgets, business and personal debt, mental health-related need, or other circumstances where mainstream journeys may not be enough.

That does not mean every area of need requires a standalone specialist service. Respondents should set out where specialist provision, adapted pathways, technical escalation, dedicated resource, partnerships or tailored journeys would add most value, and where a lighter-touch approach may be more proportionate.

2. Collaboration that gets results

MaPS wants future provision to operate as part of a joined-up debt advice eco-system, not as a collection of disconnected services.

A central principle for future provision should be interoperability by design. Nationally accessible services, specialist provision, community-based services, MaPS services and wider support should work together in a way that gives clients a genuine "no wrong door" experience. From the client's point of view, that should mean getting the right help more easily, moving between services without unnecessary repetition, and experiencing less delay or drop-off. In practice we know that this vision is some way off and will require infrastructure to deliver the ambition. Respondents are encouraged to reflect on what is happening now and the gaps and opportunities to move towards this vision considering:

- nationally accessible or specialist debt advice providers (MaPS funded and non MaPS funded)
- community-based debt advice
- MoneyHelper, money guidance and pensions guidance
- creditors, public bodies and referral partners

- Referral organisations including wider advice and support services, including welfare benefits, housing, employment, mental health, gambling harms, domestic abuse and others

Respondents should identify the biggest or most important barriers and what would be needed to address them. We would encourage you to be clear about the role(s) you believe MaPS should play in overcoming these barriers.

3. Information that enables

MaPS wants future provision to contribute to a stronger shared evidence base on demand, access, service quality, outcomes and unmet need.

We want to ensure that future data and management information is proportionate, but strong enough to help MaPS and providers understand how services are performing, who is being reached, where people experience friction, and where needs are still not being met.

This is not just about grant or contract monitoring. Data should support continuous improvement, service design, policy insight and strategic commissioning.

We recognise that outcomes can be difficult to attribute neatly to a single intervention. This engagement is not based on an assumption that future funding should be wholly outcomes-based. But we do want to understand what mix of measures would give a meaningful picture of performance and impact.

MaPS is also interested in how providers could contribute to shared research, policy development and evidence-building. This may include work on emerging debt need, advice-seeking behaviour, referral pathways, creditor practice, statutory debt solutions, service accessibility and the relationship between debt advice and financial wellbeing or something else.

4. Capability that transforms

MaPS wants future funding to build the capability of the debt advice sector at the same time as ensuring that as many people as possible get the help they need.

Respondents should explain how their future model would use technology, workforce capability, infrastructure and service improvement to increase reach, quality, efficiency and resilience.

This might include, but is not limited to, improvements in back-office processes, case recording, triage, adviser support, client communications, referrals, quality assurance and data reporting. We are interested in how technology could reduce admin, improve consistency and free up more time for client-facing work.

Respondents should also explain how they would approach consumer-facing technology, including digital journeys, automation and agentic AI. We are interested in how these tools could improve access and support good outcomes, with the right safeguards, human oversight and escalation routes in place.

Future provision should be able to scale where that adds value, but we also want to understand the potential limits of scalability. Respondents should explain what volumes they could deliver, how reach could grow over time, and what investment would be needed to do that well.

MaPS also wants to understand what providers can reasonably develop themselves and what may be better created as shared sector infrastructure. We are open to different roles and partnership models here, including arrangements where no single organisation would be expected to do everything. This may include learning from previous investment approaches such as the Debt Advice Modernisation Fund.

Indicative funding envelopes

To help think through relative prioritisation we are keen to understand what could be delivered at different levels of annual funding. This will help us understand what different funding levels could realistically achieve, what trade-offs would be involved, and where there may be risks if funding is too low or scales too quickly.

It would also give us a clearer view of deliverability, scalability and value for money.

Indicative funding envelope	What MaPS would want to understand
Less than £1m per annum	What targeted, specialist, pilot, infrastructure or enabling activity could be delivered at smaller scale; what outcomes could realistically be achieved; how this would connect to wider provision.
£1m-£5m per annum	What defined national, specialist or enabling role could be delivered; what client groups, pathways or infrastructure components would be in scope; what the model could not deliver at this scale.
£5m-£10m per annum	What a scaled national or specialist model could deliver; expected reach, capacity and outcomes; workforce and infrastructure requirements; how interoperability with other provision would be managed.Body copy here
£10m+	What greater economies of scale could be achieved and what level of funding would it take for these be realised?

For each or any funding envelope, respondents are encouraged to tell us both what they are delivering currently and what they think should be possible for the future, expected reach, client groups supported, staffing and infrastructure assumptions, expected outputs and outcomes, key risks, dependencies on MaPS or partners, and the point at which additional funding may no longer translate into proportionate impact.

MaPS is particularly interested in the risks associated with both insufficient funding and rapid expansion. Larger allocations may create opportunities to increase reach and capability, but may also bring risks around workforce capacity, operational resilience, organisational dependency, market distortion or growth that cannot be absorbed safely.

Commercial approach

We are interested in views on the funding or commercial approaches that would best support future provision.

Different activities may need different arrangements. Stable, high-volume and well-defined services or infrastructure may suit a contract which has potential to offer incentives. Innovation, pilots, specialist pathway development, infrastructure testing and capability-building may be better suited to grants or mixed models. Consider:

- For each proposed service type would they be best supported by a grant, contract or mixed arrangement?
- What duration of funding would be needed to support stability, mobilisation and improvement?
- What payment or funding model would support quality, access, collaboration and efficiency?
- How could incentives avoid an excessive focus on volume or unit cost?
- How could MaPS avoid disincentivising providers from improving efficiency, increasing reach or other unintended consequences?
- What flexibilities would be needed to adapt the service over time?
- How can value for money best be demonstrated?

Additional prompts for respondents

To help shape our thinking, respondents may wish to address the following questions, including the contribution they could make, the contribution a group of organisations could make, and where priorities or trade-offs would need to be made across the wider sector.

- What role should nationally accessible provision, specialist pathways and enabling infrastructure play alongside community-based debt advice, and what contribution could your organisation, or a group of organisations, make within that wider model?
- Where do you think specialist provision or adapted pathways are needed, and what evidence supports that view?
- How should future provision connect with other MaPS-funded services and wider support to create a more joined-up system, and where do you see your organisation's role within that?
- What data, insight and shared infrastructure would be needed to support quality, learning, interoperability and system improvement, and what part could your organisation or partnership play in that?
- What could your organisation, or a group of organisations, deliver at different funding levels, what trade-offs would that involve, and what funding or commercial approach would best support that contribution?
- What should the overall sector look like in future, what role should MaPS play within that, and where should MaPS be most open to market-led or partnership-led solutions?

How to respond

We welcome responses in a range of formats. Organisations need only respond to the parts of this paper they wish to comment on.

To help us review responses consistently, we would welcome submissions structured around the following headings, where relevant:

- **About your organisation or partnership** – a short summary (around a page) on your organisation, or the organisations responding together, and the role you currently play in debt advice or related services – we would suggest a one page for this setting out the key features of your organisation such as scale, reach, systems, innovations
- **Your proposed contribution** – the contribution your organisation, or group of organisations, could make within the future landscape
- **Your view of the wider sector** – your view on what the overall sector should look like in future, including how different parts of the system should work together
- **Priorities and trade-offs** – what you think should be prioritised, what trade-offs may be needed, and what is realistic at different scales
- **Funding and delivery model** – the funding, commercial or partnership approach you think would best support future delivery
- **Any further evidence or examples** – any practical examples, evidence or learning you would like to share

Organisations or individuals are welcome to

- **Submit a written response** by email to **Commercial@maps.org.uk** **by Friday 24 July**
- **Request a bilateral meeting** as soon as possible but before this date to share your views, either online or in person, by contacting **Commercial@maps.org.uk**.
    - Please note, these meetings are for organisations who are currently providing national or specialist debt advice services or who realistically expect to be operating at this scale in time to participate in this commissioning process. To help with logistics, please provide details of your availability for July at the time of requesting the meeting.
- **Propose a roundtable discussion** via **Commercial@maps.org.uk**