Money Guiders

Money & Pensions Service

Lead the change

Turn policy intent into daily practice

Your toolkit to promote Money Guiders

Best viewed in presentation mode

Version 1 | April 2026

Make Money Guiders part of your delivery partner services

A wide range of frontline services talk to customers about money – sometimes as the focus of support, and sometimes as part of their wider help. Often, money isn't the reason someone first reaches out, but it can quickly become part of the conversation.

Customers may be facing money struggles, building confidence with money, or planning how to make the most of their situation. In all these moments, frontline teams offer thoughtful support despite no shared understanding of money guidance in the past.

Money Guiders changes this. The **free service** helps organisations provide clear, safe money guidance UK wide. It's designed by the Money & Pensions Service to strengthen practice, improve outcomes and align local delivery with national priorities, from financial inclusion to poverty reduction.

This toolkit gives you a range of resources to promote and embed Money Guiders across the strategies you shape or the services you oversee. You'll find more on how to use this toolkit on page 14.

Created for:	Used by:
Policy and funding leaders	UK government departments Local authorities Other public funders and commissioners

Your Money Guiders toolkit

Your role

Promote Money Guiders to service delivery partners in the public, voluntary and community sectors, support its embedding within those organisations, and champion it internally to colleagues.

Our offer

A free, UK-wide service, offering:

- practical tools
- flexible learning
- professional recognition
- peer network support.

The result

- Clear money guidance.
- Consistent, safe practice.
- Enhanced customer outcomes.
- Better long-term value for public funds.

Inside, you'll find:

You can navigate this document using the contents list or the top navigation bar.

Who runs Money Guiders?

Money Guiders is from the Money & Pensions Service (MaPS), an arms-length body sponsored by the Department for Work and Pensions and funded by levies on the financial services industry and pension fund scheme providers.

MaPS publishes The Money Guidance Competency Framework, which establishes clear boundaries with regulated advice and sets out the breadth and depth of non-regulated money guidance.

The wider Money Guiders service is built around the Framework, helping organisations across the public, voluntary and community strengthen money guidance practice.

Our vision: Better financial futures for everyone in need

Alongside the Department for Work and Pensions, we have a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

maps.org.uk

Money & Pensions Service

1: Briefing notes

About money guidance and our Money Guiders service, why it matters and how to promote it.

Money & Pensions Service

What is money guidance?

When it comes to money, guidance is different from advice. It's crucial for safe practice that organisations, their employees or volunteers know the boundaries when supporting customers.

Non-regulated money guidance is impartial and up-to-date support on money matters. It ranges from pointing someone elsewhere for help (signposting) to guiding on money topics relevant to a service or role – such as Borrowing, Welfare and benefits, or Budgeting and cashflow.

Money Guiders provides free resources focused on the knowledge, skills and behaviours needed to give money guidance clearly and safely.

- Guidance provides impartial information on the available options, which may include the pros and cons.
- But guidance does not recommend one option over another – that's advice, which is regulated.

In short

Guidance will suggest what you ***could*** do.
Advice will recommend what you ***should*** do.

Click here for a fuller definition

About Money Guiders

Money Guiders is the free, UK-wide service for the public, voluntary and community sectors.

Led by the Money & Pensions Service (MaPS), it's open to organisations and individuals who have any form of money conversation with customers in need. It helps practitioners give clear, safe money guidance and know when to signpost for further support, tackling the root causes of common challenges in life without crossing into regulated advice.

The service is modular, flexible and proven to work UK wide.

What Money Guiders offers

Practical guidance tools

A Competency Framework, setting out the breadth and depth of money guidance, plus webinars, management resources and more

Flexible, self-paced learning

E-learning modules based on the Framework – accessible around busy roles – complementing any existing training and protecting practitioner wellbeing

Professional recognition

The option to be assessed to gain City & Guilds credentials (digital badges)

Network support

Peer networks and events in each of the UK's four nations – turning knowledge into effective frontline practice

Inclusive and accessible by design

Money Guiders is ready to use by a wide range of learners across public, voluntary and community services, and offers support for participants with additional needs – giving you confidence to promote and embed this initiative widely. If you have any questions on accessibility, just email the team at: money.guiders@maps.org.uk

3.7 million+

practitioners give money guidance in the UK, reaching millions of people

Money Guiders currently supports

19,000+

from housing officers to work coaches, health specialists, money mentors and more

Key UK money trends

People under financial strain regularly seek help from services they know and trust, including delivery partners working across health care, housing, education, employability and family support. **MoneyView 2026**, the flagship financial wellbeing survey from MaPS, shows why Money Guiders is so needed.

Millions struggle with essential costs

49% of UK adults struggle to keep up, are falling behind, or have fallen behind with their commitments.

Financial resilience is low

52% of UK adults say they couldn't manage for 3 months or more without borrowing if their income stopped.

Debt risk is widespread

8.4 million people have strong indications of needing debt advice in the UK.

Everyday credit use is common

There is a growing reliance on short-term credit and borrowing for essentials.

Money struggles affect health and wellbeing

There are clear links between low financial confidence, reduced financial wellbeing and higher stress around money.

Financial challenges rarely exist alone

They often co-exist with other difficulties, meaning more complex cases, higher intensity support needs and increased pressure on publicly funded services.

Source: MoneyView 2026, a nationally representative survey of adults living in the UK.

Strategic benefits

Embedding Money Guiders into your delivery partner services helps deliver on a range of national and regional priorities, including improving financial wellbeing – feeling secure and in control of personal finances, now and in the future.

Directly supports the UK Government's 2025 **Financial Inclusion Strategy:** building people's financial capability and resilience through greater access to clear, safe money guidance

Aligns with wider priorities from the Child Poverty Strategy and adult anti-poverty measures to housing stability, and improved public health and wellbeing

Demonstrates social value in commissioning and grant frameworks

Strengthens evidence of outcomes for further funding and reporting purposes

Service benefits

Enhance core services as part of your leadership role by promoting Money Guiders. Organisations, their people and their customers will all benefit.

Your leadership counts

By promoting Money Guiders across the strategies and services you influence, you help:

- Build service capabilities in giving clear money guidance, taking vital help further
- Reduce organisational risk, including knowing when to stop a money conversation and signpost for help
- Support the wellbeing of employees and volunteers, as well as career progression
- Strengthen customer outcomes with preventative help that addresses money struggles as a root cause of wider issues
- Reduce repeat service demand – freeing up capacity to help more people and support funding opportunities

How to use this toolkit to promote Money Guiders

Champion it internally

Introduce the service internally to gain organisation-wide engagement.

Reference and endorse Money Guiders in your strategies.

Implementation tip
Share this toolkit with colleagues to help them promote this service. Section 2 includes internal articles and Section 3 has a PowerPoint presentation and an internal comms poster.

Embed it in publicly funded services

Encourage the adoption of Money Guiders in grant or commissioning agreements.

Wherever possible, include a cause in service agreements that recommends participation in Money Guiders, or makes it mandatory.

Implementation tip
See Section 2 for suggested clause wording. A spreadsheet is a quick way to track engagement, keeping oversight easy.

Promote it externally

Use this toolkit to engage senior-level contacts across your funded or commissioned partners.

Link Money Guiders to your audience’s priorities and relevant national policies to help secure commitment.

Share LinkedIn posts about Money Guiders for wider engagement.

Implementation tip
See Section 2 for copy and PDF documents, including answers to common questions. Section 3 includes a PowerPoint presentation to introduce the service.

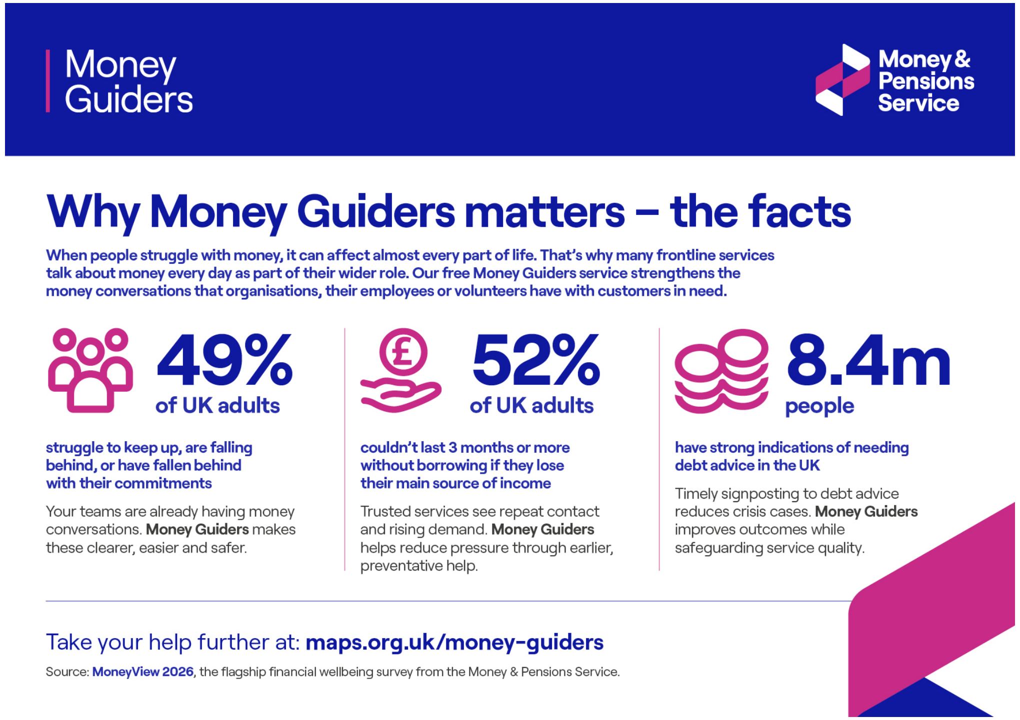
2: Promotional assets

Help your delivery partners give clear money guidance with confidence by gaining high-level buy-in to Money Guiders.

Why Money Guiders matters – the facts

With 49% of adults struggling to keep up, money issues frequently escalate into wider challenges handled by the public, voluntary and community sectors.

Share this info-graphic with your delivery partners on the pressing need for Money Guiders. It's based on MoneyView 2026, the flagship financial wellbeing survey from MaPS that is nationally representative of adults living in the UK.



Download info-graphic

Introducing Money Guiders

Use this copy in your communications to spread the word about Money Guiders.

A more detailed service explanation follows, and there is a short PowerPoint presentation on Money Guiders in Section 3 if introducing it over a video call or face to face.

Elevator pitch

Money Guiders provides free resources and support for organisations, employees and volunteers who ever have money conversations with customers in need. Available UK wide with City & Guilds recognition.

maps.org.uk/money-guiders

Useful when space is tight and for brevity

Expanded copy

Money Guiders is the free self-development service open to all organisations and practitioners across the public, voluntary and community sectors.

Led by the Money & Pensions Service, it provides practical tools, learning modules and network support for anyone who may find themself talking about money with customers. It helps employees and volunteers have clear, safe money conversations and know when to signpost for further support – tackling the root causes of wider challenges without crossing into regulated advice.

This service is modular, flexible and available UK wide, with City & Guilds recognition for professional development.

Take your help further at: **maps.org.uk/money-guiders**

Useful when you have more space

Emailing about Money Guiders

Subject: Take your help further with Money Guiders

Base body copy for you to use or adapt:

I'd like to introduce you to **Money Guiders** from the Money & Pensions Service, which aligns strongly with your mission to improve outcomes for your service users <and mention relevant national/regional policies>.

This free self-development service provides **practical tools, e-learning resources** and **network support** for your employees [and volunteers] who ever have money conversations with customers as part of their wider, everyday work.

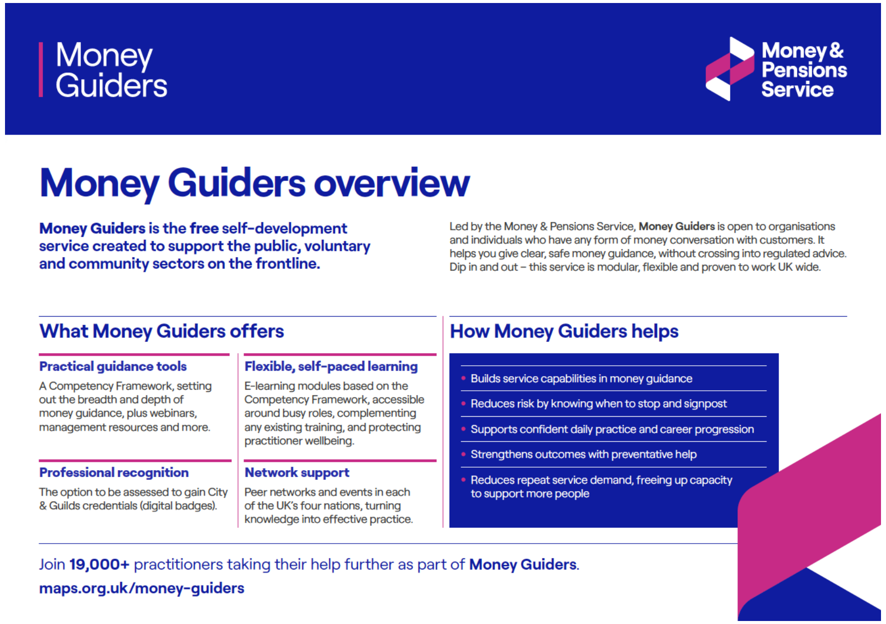
It's flexible and modular, with City & Guilds recognition, helping to make it easier and safer to give impartial and effective money guidance.

I've attached some information and would be happy to discuss how Money Guiders could support all you do – enhancing outcomes while reducing organisational risk and pressure on your services. You can also read more at **maps.org.uk/money-guiders**

Useful when introducing the service to delivery partners – we recommend attaching 'Why Money Guidance matters – the facts' (see earlier in this section) and/or the following overview fact sheet.

Explaining Money Guiders

An overview of Money Guiders for you to share as a PDF fact sheet. Feel free to attach this summary to your emails as supporting information and add to internal digital channels.


Money Guiders

Money & Pensions Service

Money Guiders overview

Money Guiders is the free self-development service created to support the public, voluntary and community sectors on the frontline.

Led by the Money & Pensions Service, **Money Guiders** is open to organisations and individuals who have any form of money conversation with customers. It helps you give clear, safe money guidance, without crossing into regulated advice. Dip in and out – this service is modular, flexible and proven to work UK wide.

What Money Guiders offers

Practical guidance tools
A Competency Framework, setting out the breadth and depth of money guidance, plus webinars, management resources and more.

Flexible, self-paced learning
E-learning modules based on the Competency Framework, accessible around busy roles, complementing any existing training, and protecting practitioner wellbeing.

Professional recognition
The option to be assessed to gain City & Guilds credentials (digital badges).

Network support
Peer networks and events in each of the UK's four nations, turning knowledge into effective practice.

How Money Guiders helps

- Builds service capabilities in money guidance
- Reduces risk by knowing when to stop and signpost
- Supports confident daily practice and career progression
- Strengthens outcomes with preventative help
- Reduces repeat service demand, freeing up capacity to support more people

Join **19,000+** practitioners taking their help further as part of **Money Guiders**.
maps.org.uk/money-guiders

[Download Money Guiders overview fact sheet]

Addressing Money Guiders questions

We already cover money matters – is this right for us?	Yes, it is. Money Guiders complements your existing training with a specific focus on good money guidance practice – with optional City & Guilds professional recognition.
Does it cost anything?	No, Money Guiders is completely free.
Who can join?	Organisations, individual employees or volunteers operating in the public, voluntary and community sectors who have any form of money conversation with customers in need.
We're already stretched. How much time does it take?	Money Guiders is designed to be modular, flexible and accessible to a wide range of learners, so you can dip in and dip out. Practitioners complete what's relevant to their role.
We already signpost customers – why do we need more?	Money Guiders helps teams have clearer, more confident money conversations and give safe money guidance, as well as spot issues earlier and signpost sooner.
Is it just training?	No, Money Guiders also offers supportive community networks and events.

Useful for conversations, presentations and email responses.
Or consider sharing these FAQs in a quick follow-up email –
a PDF version is available using the download link.

Download FAQ fact sheet

Posting about Money Guiders on LinkedIn

LinkedIn posts help Money Guiders reach as wide an audience as possible. These social graphics are ready to share with your network. You'll also find copy for half-a-dozen suggested posts on the following pages.

LinkedIn banner

Download banner

LinkedIn carousel

Download carousel

Download carousel

Download carousel

Download carousel

Posting about Money Guiders on LinkedIn

LinkedIn posts to copy and paste or adapt.

1. Introducing Money Guiders

Money conversations happen everywhere, across all types of roles. With 49% of adults struggling to keep up, frontline teams feel that pressure daily.

Money Guiders is the free, UK-wide service helping organisations give clear, safe money guidance – improving customer outcomes and workforce wellbeing while reducing organisational risk and service pressure.

Key features:

- practical tools
- flexible learning
- professional recognition
- network support

Take your help further at: maps.org.uk/money-guiders

#MoneyGuiders

2. What is money guidance?

When it comes to money, guidance is different from regulated advice. The free, UK-wide Money Guiders service helps frontline teams:

- understand the boundary
- give clear, safe money guidance, often as part of their wider role
- know when to signpost to regulated support, such as debt advice

Take your help further with confident money conversations at: maps.org.uk/money-guiders

#MoneyGuiders

Posting about Money Guiders on LinkedIn

LinkedIn posts to copy and paste or adapt.

3. Why Money Guiders matters

Frontline teams in all types of roles hear about their customers' money struggles, from health care to housing, education, employment and family life. The need for clear, safe money guidance couldn't be greater.

- 49% of UK adults struggle to keep up
- 52% couldn't manage 3+ months without borrowing if their main income stopped
- 8.4 million people have strong indications of needing debt advice in the UK

Money Guiders provides free, practical support to make those daily conversations easier for all-round better outcomes.

Take your help further at: maps.org.uk/money-guiders

#MoneyGuiders   Source: MoneyView 2026

4. The benefits of Money Guiders

Across the public, voluntary and community sectors, organisations, their people and customers are benefitting from the free, UK-wide Money Guiders service.

- For organisations
  Stronger, safer practice. Better outcomes. Reduced pressure.
- For practitioners
  Improved confidence. Greater wellbeing. Professional recognition.
- For customers
  Earlier help. Clearer guidance. Safer signposting.

Join 19,000+ practitioners taking their help further at: maps.org.uk/money-guiders

#MoneyGuiders

Posting about Money Guiders on LinkedIn

LinkedIn posts to copy and paste or adapt.

5. Popular topics

Budgeting and cashflow. Borrowing. Debt awareness... Frontline teams across health care to housing – education to employment and family services – are helping to change lives by supporting customers in these vital areas.

Why not join 19,000+ practitioners giving clear, safe money guidance with practical tools, flexible learning, professional recognition and network support.

Be part of the free, UK-wide Money Guiders service at: maps.org.uk/money-guiders

#MoneyGuiders

Proving Money Guiders works

Investing time in Money Guiders delivers strong returns for service delivery organisations, their people and their customers. Use or share these real examples to support the case you're making for implementing Money Guiders.

Kent County Council promotes Money Guiders to its employees and partners through induction sessions, regular newsletters and webinars.

This service is helping frontline teams support vulnerable residents facing financial hardship.

Customers are being empowered to manage debt, bills and savings more effectively. The council is aligning financial guidance delivery with its wider wellbeing and inclusion goals.

Download PDF case study

Money Guiders was piloted with **Scottish Government** and nine **Health Boards** to strengthen confidence when supporting families with money worries.

Health Visitors and Family Nurses took part in the pilot – addressing a money guidance training gap. This initiative followed a 2021 evaluation of the Universal Health Visiting Pathway which found that 42% of parents reported receiving no information from their Health Visitor about where to go for help with money issues or benefits.

Download PDF case study

Further Money Guiders case studies are coming soon

Embedding Money Guiders

Sample wordings to include as clauses when producing commissioned and funded service agreements.
The first option is a recommendation to take part in Money Guiders. The second option makes this mandatory.

Recommended participation in Money Guiders

Your organisation is encouraged to participate in Money Guiders from the Money & Pensions Service. This free, UK-wide service offers practical tools, flexible learning and network support to help employees and volunteers have clear, safe money conversations with customers in need.

Mandatory participation in Money Guiders

Your organisation must ensure that employees and/or volunteers who have money conversations with customers in need take part in Money Guiders from the Money & Pensions Service. Use this free, UK-wide service to support practitioners in completing relevant money guidance learning. You should also encourage the use of this service's wider tools and community network.

Please retain records of engagement for contract-monitoring purposes.

Engaging your colleagues

Short newsletter or intranet articles – starting with some visual assets – to help you champion Money Guiders internally. Just use the download links and see over the page. You'll also find an internal poster template in the next section.

Visual assets

Money Guiders stamp

Download stamp

Money Guiders credentials

Download asset

Engaging your colleagues

Short newsletter or intranet articles for you to use as supplied or adapt.

Article copy

1. Strengthening the services we oversee

How Money Guiders helps our delivery partners improve outcomes

Download article copy

2. Keeping money conversations safe

Why distinguishing money guidance from regulated advice matters

Download article copy

3. Money struggles are rising

The need for clear, safe money guidance has never been greater

Download article copy

4. Knowledge is transforming lives

Popular Money Guiders topics with delivery partners

Download article copy

5. Embedding Money Guiders

A call for colleagues to act as Money Guiders champions

Download article copy

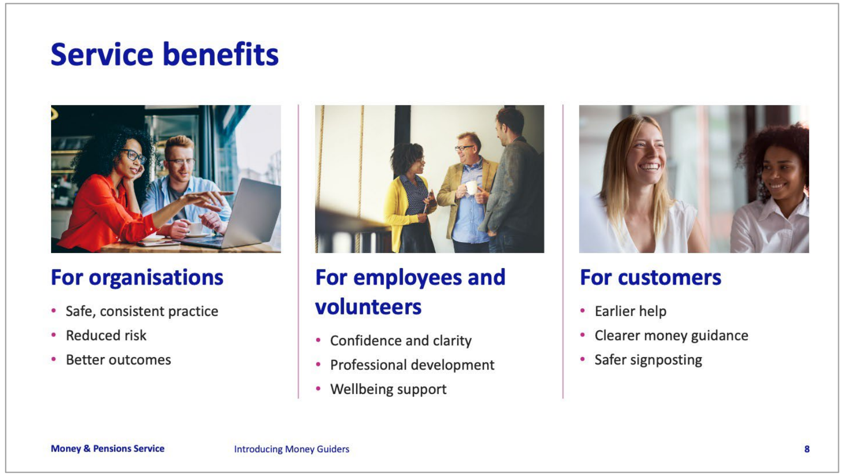
3: Useful templates

Links to digital and print templates to help you promote Money Guiders – both internally and externally.

Money & Pensions Service

Money Guiders presentation

A short PowerPoint presentation to help you introduce Money Guiders to internal colleagues and to delivery partners over video calls and in-person meetings.



[Download Money Guider presentation]

Feel free to adapt the template to work best for your needs and share the file – ideally as a PDF version – as a follow up.

Money Guiders internal comms poster

Build awareness of Money Guiders within your organisation using this internal comms poster.

Simply drop in your logo, add your contact details, print copies out and put up this poster in staff waiting and kitchen areas, or on community boards.

Size: A4

Format: PowerPoint document

Download poster template

Thank you for promoting Money Guiders

We want to see effective money guidance reaching all the people and places where it can make a difference. Your help is invaluable in growing our free service.

Any questions about Money Guiders – or your thoughts on how else we can help you to promote it – are welcome any time. Please send your email to the following address and one of our team will be in touch: money.guiders@maps.org.uk

maps.org.uk/money-guiders

HM Government

Money & Pensions Service