Money Guiders

Money & Pensions Service

Strengthen everyday money conversations

Messaging toolkit

Supporting the adoption of Money Guiders within your organisation

Best viewed in presentation mode

Version 1 | April 2026

First, thank you

Across the UK, over 3.7 million practitioners – employees and volunteers – give money guidance as part of their wider role, reaching millions of people. Money Guiders is designed to help with this important work.

Money Guiders shines a light on all the support you're already providing, and helps your teams give money guidance clearly, safely and confidently. This can range from signposting customers to trusted support through to specialist guidance based on a customer's specific needs and circumstances.

Money conversations aren't always easy. Challenges are real. But helping in this vital area can make a positive difference to people's lives and be deeply rewarding for those giving the support.

Thank you for adopting this service and welcome to the Money Guiders community.

Money Guiders enhances your commitment to delivering a high-quality service

Money Guiders is the free, UK-wide service that helps organisations give money guidance without crossing into regulated advice.

Government backed and led by the Money & Pensions Service, it's designed to be flexible, working across different services, teams and roles.

What Money Guiders offers

- Practical tools.
- Flexible learning.
- Professional recognition.
- Peer network support.

Toolkit created for:	Used by:
Leaders and managers responsible for service quality and delivery, and staff development	Frontline organisations and their practitioners – employees and volunteers – across the public, voluntary and community sectors

How Money Guiders helps

- Builds a shared understanding of what good money guidance looks like in the non-regulated space.
- Supports leaders, managers, employees and volunteers in delivering clear, safe money guidance consistently.
- Protects your organisation, while enhancing professional development, staff wellbeing, customer outcomes and service efficiency.

Use this toolkit to bring everyone with you

To save you time, this toolkit provides ready-made copy and links to assets to support the adoption of Money Guiders within your organisation.

Useful for: Internal communications, leadership discussions, team meetings and service briefings. There are also external LinkedIn posts.

Secure buy-in from peers and senior leaders who seek confidence to embed Money Guiders.

Forward this toolkit to other managers so they can also support their teams with this free service.

Engage your teams of frontline practitioners in ways that feel relevant, realistic and supported.

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 sectors 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: Quick background

About money guidance and our Money Guiders service, and why this all matters.

Please skip anything in this section you already know.

What is money guidance?

When it comes to money, guidance is different from advice. It's crucial for safe practice that organisations, their employees and 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.

Key UK money trends

People under financial strain regularly seek help from services they know and trust. **MoneyView 2026**, the flagship financial wellbeing survey from the Money & Pension Service, shows why the money guidance you give as part of your wider, everyday support is so needed.

Millions struggle with essential costs

49% of UK adults are struggling to keep up or are falling behind with bills.

Financial resilience is low

52% of 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 in the UK are at risk of problem debt.

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 frontline services.

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

Service benefits

Your organisation, its people and customers all benefit from Money Guiders.

Organisational benefits

Identify strengths and the vital money guidance already being given.

Strengthen money guidance practice across teams – enhancing service efficiency.

Protect your organisation and people from straying into regulated advice.

Enhance development pathways, including though professional recognition.

Improve customer outcomes and reduce service pressure by addressing money struggles as a cause of wider challenges.

Practitioner benefits

Feel confident having everyday money conversations with customers.

Be clear on money guidance boundaries.

Know when to pause and signpost for specialist support.

Progress professionally, while enhancing wellbeing at work.

Access a network of peers and shared learning.

Customer and wider benefits

Improved outcomes for customers through earlier, preventative money guidance.

Support future funding.

Explore opportunities to evolve customer services further.

2: Engagement and adoption tools

The following tools will save you time when introducing Money Guiders, gaining organisational buy-in and engaging teams to use the service's free resources.

Why our money guidance matters – the facts

With 49% of adults struggling to keep up, money issues frequently escalate into wider challenges handled by services such as yours.

Share this info-graphic on why your money guidance matters. It's based on *MoneyView 2026*, the flagship financial wellbeing survey from MaPS that is nationally representative of adults living in the UK.

Useful for: Leadership briefings and internal business cases

[Download info-graphic]

Money Guiders in a sentence

Money Guiders helps us do what we're already doing as part of our wider service – but with clear boundaries, shared understanding and greater support when giving money guidance.

Useful when: You need a single sentence to gain buy-in of Money Guiders with other leaders and managers, as well as engaging team members

Introducing Money Guiders

Feel free to adapt this base copy. We recommend attaching the Overview fact sheet on the next page with your emails. There is a short PowerPoint presentation on Money Guiders in Section 3 if introducing it over a video call or face to face.

Useful when: Emailing other leaders and managers, and your teams, about Money Guiders

Email copy to senior leaders

Subject: A free service supporting our money conversations

Body: I'd like to share details with you about Money Guiders — a free, UK-wide service we're adopting as part of our commitment to delivering high-quality service.

Money Guiders supports best practice for our teams having any type of money conversation with customers as part of our wider service. It provides practical tools, flexible e-learning and peer network support. This service shines a light on all we do and helps make everyday money guidance clearer and safer, without straying into regulated advice.

Money Guiders is modular and accessible, with City & Guilds recognition available, and is designed to complement existing training and service delivery — improving outcomes while helping reduce organisational risk and service pressure.

Money Guiders is government backed and led by the Money & Pensions Service. I've attached a short overview and would be happy to discuss how the service could best support our vital work.

You can also find out more at maps.org.uk/moneyguiders

Email copy to teams

Subject: A free service to support safe money conversations

Body: I'd like to share details with you about Money Guiders — a free, UK-wide service we're adopting within our organisation.

Money Guiders supports best practice when we have any type of money conversation with customers as part of our wider service. It provides practical tools, flexible e-learning and peer network support. This service shines a light on all we do and helps make everyday money guidance clearer and safer, without straying into regulated advice.

Money Guiders is modular and accessible, with City & Guilds recognition available, and is designed to complement existing training and service delivery — improving outcomes while protecting our teams and organisation.

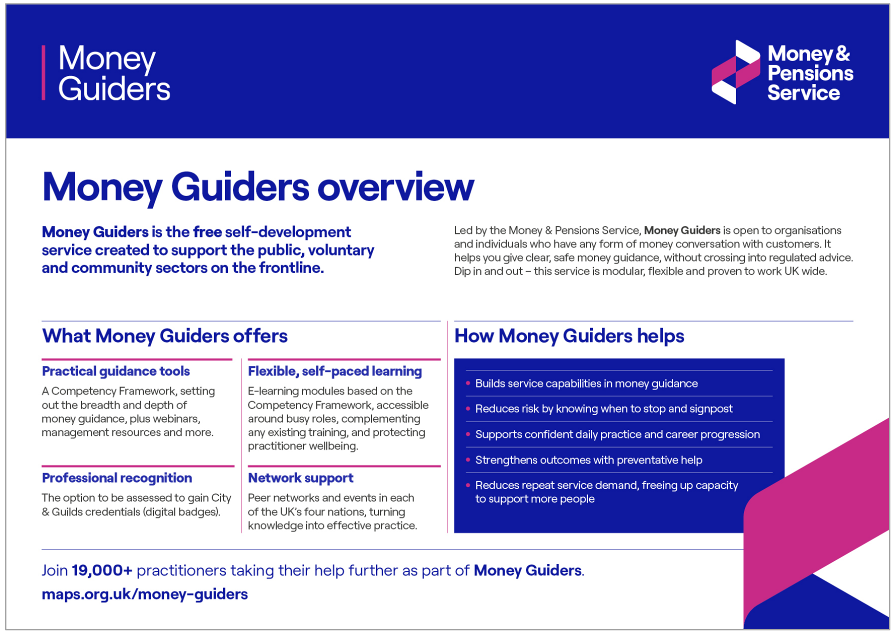
Money Guiders is government backed and led by the Money & Pensions Service. I've attached a short overview and would be happy to discuss how the service could best support your vital work.

You can also find out more at maps.org.uk/moneyguiders

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.

Useful for: Wide internal circulation and use



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]

Money Guiders benefits

Money Guiders helps us do what we're already doing as part of our service – but with clear boundaries, shared understanding and greater support when giving money guidance.

Useful for: Wide internal circulation – also available as a PDF fact sheet

How our organisation benefits

We identify our strengths and the vital money guidance already being given.

We strengthen money guidance practice across teams.

We protect our organisation and people from straying into regulated advice.

We further enhance service quality, efficiency and our support.

How our people benefit

Greater confidence when having everyday money conversations with customers.

Clarity on money guidance boundaries, including knowing when to pause and signpost for specialist support.

Opportunities for self-development and to gain professional recognition.

Enhanced wellbeing at work.

How our customers benefit

Improved outcomes for customers through early, preventative money guidance and signposting.

Download Service benefits 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 line managers addressing any concerns about time, relevance and capacity – FAQs are also available as a PDF fact sheet.

Download FAQs

Engaging your colleagues

Just use the download links for copy, as well as for some supporting visual assets.
You'll also find an internal poster template in the next section.

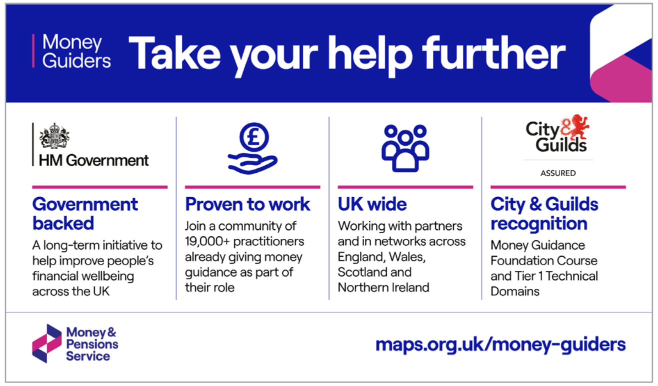
Useful for: Short newsletter or intranet articles

Visual assets

Money Guiders stamp

Download stamp

Money Guiders credentials



Download asset

Article copy

1. Strengthening our services

How Money Guiders helps improve outcomes

2. Keeping money conversations safe

Why understanding the boundary between guidance and advice matters

3. Money struggles are rising

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

4. Knowledge is transforming lives

Popular Money Guiders topics and where to start

5. Championing Money Guiders

Supporting consistent practice across our organisation

Posting about Money Guiders on LinkedIn

Just use the download link for a supporting banner and the base copy below for three suggested posts.

Useful for: Signalling leadership through service adoption

LinkedIn banner

Download banner

1. Proud to be part of Money Guiders

We're proud to be part of the Money Guiders service as part of our commitment to delivering high-quality service.

Money conversations come up every day in our wider work. Being part of Money Guiders helps our teams have these conversations clearly, safely and with confidence.

The free, UK-wide service helps organisations like ours with practical tools, flexible learning and a shared understanding of good money guidance — without crossing into regulated advice. It's government backed and led by the Money & Pensions Service.

Money Guiders is one more way we're strengthening how we support people with life challenges.

maps.org.uk/money-guiders

#MoneyGuiders #FrontlineSupport #GoodPractice

2. Why being part of Money Guiders matters

Here's why we've joined Money Guiders.

Money struggles affect more than half of UK adults, and they often lie behind wider challenges people bring to frontline services, like ours. Our people are already having money conversations with customers, even when money isn't the reason for reaching out.

The Money Guiders service helps us help others by:

- working confidently within clear non-regulated boundaries
- signposting customers to trusted support
- protecting our teams and the people we support.

maps.org.uk/money-guiders

#MoneyGuiders #FrontlineSupport #GoodPractice

3. What Money Guiders means to us

We've posted recently about our organisation being part of the Money Guiders service. That means our teams have access to:

- practical resources to support everyday money conversations
- flexible learning that fits around busy roles
- a shared understanding of non-regulated money guidance that supports safe, impartial, up-to-date practice.

That clarity and confidence makes a real difference, both for our teams and the people we support daily as part of our wider service.

maps.org.uk/money-guiders

#MoneyGuiders #EverydayPractice #SupportingPeople

Strategic leadership messaging

Useful for: Senior leadership communications, including LinkedIn posts

Why we've joined Money Guiders

Money lies behind many of the customer questions and challenges frontline services respond to – including ours – even when money isn't the reason for reaching out in the first place.

We've adopted the Money Guiders service because it gives our organisation a clear, practical framework for supporting money conversations clearly, safely and consistently, without crossing into regulated advice. This is underpinned by practical resources.

Money Guiders helps our teams:

- work confidently within clear money guidance boundaries
- spot issues early and signpost customers effectively
- enhance outcomes for customers.

Just as importantly, it supports professional development and employee wellbeing in complex, people-facing roles. Being part of Money Guiders from the Money & Pension Service is strengthening how we take our help further.

#MoneyGuiders #Leadership #ServiceQuality

Money Guiders boilerplate descriptions

Useful for: General communications and Notes to editors in Press Releases

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/moneyguiders

Useful when space is tight, and brevity is needed

Expanded copy

Money Guiders is the free self-development service for 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 in need. It helps employees and volunteers have clear, safe money conversations and know when to signpost for further support.

Money Guiders strengthens everyday practice without crossing into regulated advice. It’s modular, flexible and available UK-wide, with optional City & Guilds recognition to support professional development.

maps.org.uk/moneyguiders

Useful when you have slightly more space

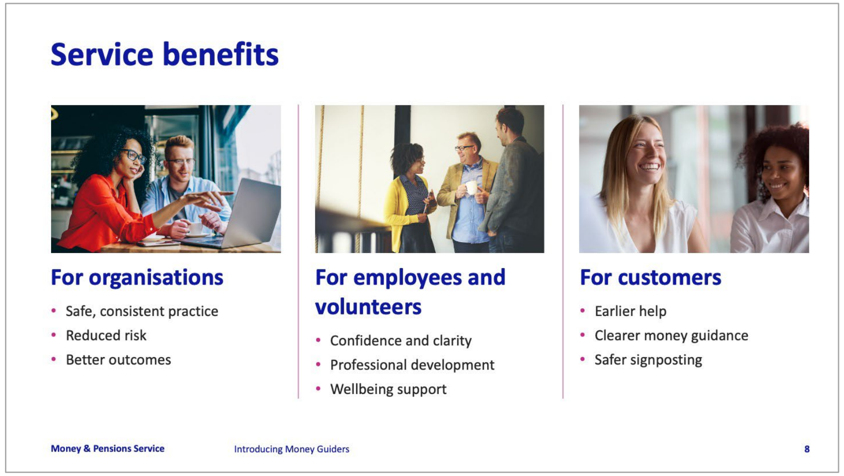
3: Handy templates

Links to digital and print templates to help you introduce Money Guiders internally.

Money & Pensions Service

Money Guiders presentation

Useful for: Introducing Money Guiders to teams, peers or leadership groups 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 as a follow up.

Money Guiders internal comms poster

Useful for: Giving clear organisational support to engage with Money Guiders and build awareness of the service

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. This document can also be forward by email to staff working remotely.

Size: A4

Format: PowerPoint document

Download poster template

Any questions?

Just get in touch with our team directly or send your email to: money.guiders@maps.org.uk

Any thoughts on how else we can help you champion Money Guiders internally are also welcome any time.

maps.org.uk/money-guiders

HM Government

Money & Pensions Service