



MaPS Corporate Plan 2026/27

I Foreword



I am pleased to introduce the Money and Pensions Service’s Corporate Plan for 2026/27, the second year of delivery of our Strategic Plan 2025–28. This plan sets out how we will continue to advance our vision of better financial futures for everyone in need, by strengthening the systems, services and partnerships that support financial wellbeing across the UK.

We will progress delivery of the MoneyHelper Pensions Dashboard, ensuring it is inclusive, accessible and capable of operating at scale. Alongside this, we will continue to develop our stronger, organisation-wide approach to customer experience and accessibility, so that services are consistent, intuitive and supportive across all channels.

We will also add to MaPS’ contribution at a community and system level. This includes sustaining and expanding access to high-quality, locally tailored debt advice, increasing the reach and effectiveness of the Money Guiders network, and supporting open conversations about money through national campaigns and place-based programmes.

Underpinning all of this is continued investment in our organisational capability. We will build on our data and digital foundations, make responsible use of technology and artificial intelligence, and work with partners across all four nations to review progress against the UK Strategy for Financial Wellbeing, ensuring our collective efforts remain focused on the outcomes we want to achieve by 2030.

I am proud of the commitment and expertise of colleagues across MaPS and the strength of our partnerships. Together, we will continue to ensure our services are accessible, inclusive and focused on those who need our support most.

Oliver Morley
Chief Executive Officer

I About MaPS



The Money and Pensions Service (MaPS) was set up by the Financial Guidance and Claims Act (2018). We are an arm's-length body, sponsored by the Department for Work and Pensions (DWP), funded by levies on both the financial services industry and pension schemes.

The work of MaPS is across five statutory functions, as set out in the Act:

- **Pensions guidance** – to provide, to members of the public, free and impartial information and guidance on matters relating to occupational and personal pensions.
- **Debt advice** – to provide, to members of the public in England, free and impartial information and advice on debt.
- **Money guidance** – to provide, to members of the public, free and impartial information and guidance designed to enhance people's understanding and knowledge of financial matters and their ability to manage their own financial affairs.
- **Consumer protection** – work with government and regulators to protect consumers against financial scams and support the efforts of the wider financial services industry to protect consumers.
- **Strategy** – working with others to develop and co-ordinate a national strategy to improve (a) the financial capability of members of the public, (b) the ability of members of the public to manage debt, and (c) the provision of financial education to children and young people.

We also have a specific mandate from government: to create the technical architecture for the pensions dashboards ecosystem and facilitate the pensions industry to connect to it. This programme of work will allow individuals to access their pensions information online – securely, and all in one place – supporting better planning for retirement.



Our strategy

Vision

“Better financial futures for everyone in need”

Mission

“Working together, we help people manage their money today and for the future”

Strategic priorities

Brilliant services
that make a
difference

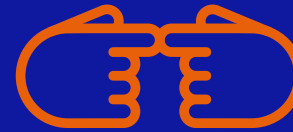
Collaboration
that gets results

Information
that enables

Capability
that transforms



Caring



Connecting



Transforming

At MaPS, our values – **Caring**, **Connecting**, and **Transforming** – are at the heart of everything we do. They define our relationships – internally, and with partners – shaping how we collaborate, influence the sector and drive meaningful change. They guide the way we work with each other, ensuring we remain focused on delivering high-quality services, strengthening partnerships and improving financial wellbeing across the UK.

You can [read our three-year Strategic Plan here on MaPS.org.uk](https://www.maps.org.uk).

Brilliant services that make a difference

We are here to help people make informed financial decisions and gain the skills and knowledge they need to manage their money well throughout their lives.

We will continue to work towards the aims set out in our Strategic Plan:

- **Deliver for people** – continuing to raise the quality of our services, helping to improve lives every day.
- **Deliver joined-up services within the Money and Pensions Service, and our partners** – making it easier for people to access and navigate the help and support they need with their money, debts and pensions.
- **Design our services for those most in need** – improving our impact for people struggling with financial wellbeing, particularly at moments that matter.



Collaboration that gets results

Achieving our vision of better financial futures for everyone in need requires the collective action and teamwork of many people and organisations across the UK. MaPS holds a unique responsibility and convening power to draw people together to make progress on financial wellbeing – from UK government departments, devolved governments, regulators, industry, and other relevant organisations and interested groups.

We will continue to work towards the aims set out in our Strategic Plan:

- **Go where people are** – reaching many more people in need with quality help and support, through the individuals and organisations they trust.
- **Trusted partner to government** – strengthening our reputation as a trusted partner to help inform and deliver priorities that improve financial wellbeing.
- **Debt advice infrastructure and resources development** – helping to improve the efficiency and effectiveness of debt advice across the UK.



I Information that enables

Core to our purpose is being able to provide expert and credible information that leads to action. Whether we are helping people with their money through our guidance or pensions dashboard, or helping partners make evidence-based decisions, we are financial wellbeing experts.

We will continue to work towards the aims set out in our Strategic Plan:

- **Share and promote research and insight** – creating and sharing knowledge that enables decisions-makers to make a real, lasting difference to financial wellbeing.
- **Deliver Pensions Dashboards** – enabling people across the UK to access their pensions information online, securely and all in one place.
- **Financial guidance and education** – making our content and tools more accessible and easier to understand for those who need them most.



I Capability that transforms

The world is changing at pace, with rising and increasingly complex consumer needs, along with groundbreaking technology, bringing major opportunities and risks for consumers. In this context, we can only deliver great things if we have the right people, equipped with the right capabilities, in the right places – for today, and for the future.

We will continue to work towards the aims set out in our Strategic Plan:

- **Transformational technology** – elevating our core capabilities in technology, data and AI to drive innovation and excellence for our consumers, partners and colleagues.
- **Delivering exceptional value** – ensuring value for money through more productive, impactful services and more efficient enabling functions.
- **Inclusive and agile organisational culture** – enabling and empowering our people to break down silos, collaborate and adapt to meet our customers' needs in a fast-changing world.



What we will deliver in 26/27

We will deliver our **core advice and guidance services** with the following Key Performance Indicators and targets:

We will produce debt advice to clients via our contracted providers and community-based grants:

- **85%** customer satisfaction
- National and business debt advice: **625,000** clients served
- Community-based services: **108,000** clients helped
- Debt Relief Orders: **28,000** approved

We will provide money guidance via telephone, WhatsApp, email and webchat channels, and provide online content, including a range of money guidance digital tools:

- **85%** customer satisfaction
- Money guidance sessions and digital tool completions: **618,535** delivered

We will provide pensions guidance via telephone, email and webchat channels. We will also provide online content, including a range of pension guidance digital tools:

- **85%** customer satisfaction
- Pension guidance sessions and digital tool completions: **977,560** sessions delivered

We will provide Pension Wise telephone, face-to-face and digital appointments to all those who need to discuss their pension freedoms:

- **85%** customer satisfaction
- Pension Wise appointments: **118,000** appointments attended

We will provide comprehensive digital guidance and content via our website:

- **75%** customer satisfaction



What we will deliver in 26/27

We will implement the following services and changes to our organisation:

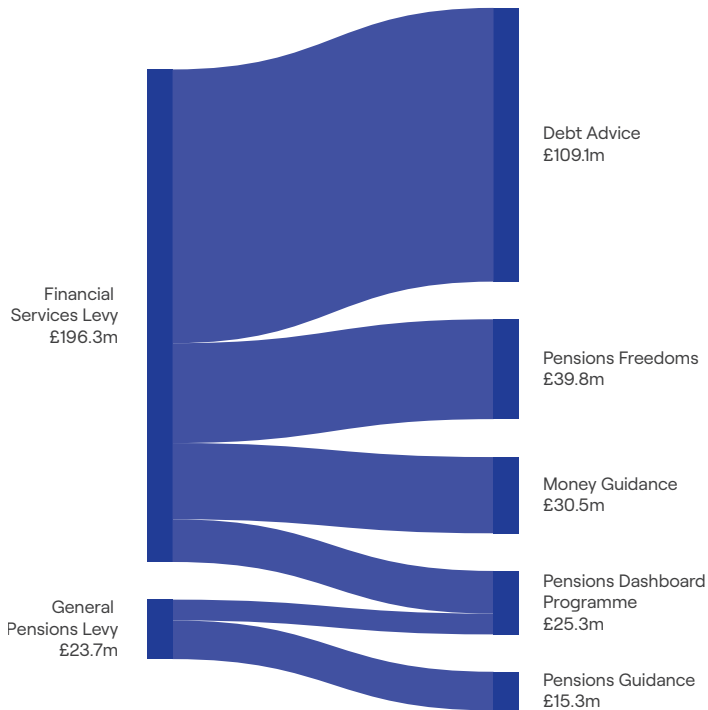
- Further develop and mature the MoneyHelper Pensions Dashboard (MHPD) service in both English and Welsh, embedding inclusive user-centred design and ongoing testing. We will build confidence in the service's readiness through continued work on scalability, support arrangements and delivery against relevant Government Digital Service standards, while also completing the delivery of the Pensions Dashboard Programme.
- Develop our Customer Experience framework to improve how MaPS delivers customer-led services, setting out clear models, standards and behaviours to drive consistent and continuously improving experiences.
- Support Community-based Debt Advice Commissioning by designing and delivering a large-scale grant competition that expands and sustains access to high-quality, community-based debt advice across England, ensuring services are tailored to local needs and reach those most in need.
- Complete our Guidance Services Implementation programme, supporting newly-insourced Pension Wise colleagues to embrace MaPS' culture, systems and behaviours, as well as making improvements to the service.
- Embed Artificial Intelligence (AI) responsibly across MaPS to enhance efficiency, improve services and positively impact customer outcomes.
- Design, deliver and evaluate an expanded 'Talk Money Week', MaPS' annual campaign encouraging people to have more open conversations about their finances.
- Improve the infrastructure that is required to support the Money Guiders network to deliver at greater breadth and depth, increasing the learning support available to organisations and practitioners giving non-regulated money guidance to individuals or groups at scale.
- Roll-out 'Talk, Learn, Do' as a 'go further' option in all Best Start Family Hubs in England in 2027, and use pilots and evaluations to support scaling across the UK.
- Work with government partners and stakeholders to review the UK Strategy for Financial Wellbeing across all four nations. We will assess progress to date, and use the findings to agree any re-focusing and re-prioritisation to achieve our goals for 2030.
- Ensure that accessibility is considered throughout the entire customer journey, both online and offline, and that services are built around those who we know are most in need and/or in vulnerable circumstances.

Budget

Our budget for 26/27 is £220 million. We are funded by levy payers and through the Department for Work and Pensions. The General Pensions Levy (GPL) on pension schemes is collected by The Pensions Regulator. The Financial Services Levy (FSL) is collected by the Financial Conduct Authority, and is split into three elements: money guidance, debt advice and pensions guidance (for pensions freedoms guidance).

The majority of our costs are directly attributable to particular levies; for example, our frontline services such as the pensions guidance helpline, debt advice or money guidance. Other costs – primarily for the enabling functions which support our delivery – are allocated between the two levies.

2026/27 allocation split by funding area



2026/27 allocation split by strategic priority

