MAT BACKGROUND

MAT is a charity formed in 1991 to increase the quality and availability of free, independent money advice in the UK. We work in partnership with government, the private sector and the UK’s leading money advice agencies to:

- increase the availability of money advice
- improve its quality
- improve the efficiency and effectiveness of its delivery.

MAT is recognised by both the Government and private sector as a leading organisation promoting free, independent money advice. There are four key aspects to MAT’s work:

1. Advice provision via National Debtline and Business Debtline
2. Ensuring high quality money advice through training and support for advisers
3. Fundraising
4. A catalyst for improving efficiency and effectiveness within the debt advice sector.

OUR PARTNERS

MAT works with leading UK agencies to achieve its objectives:

- advice
- advice
- Birmingham Settlement
- Citizens Advice
- Citizens Advice Scotland
- Consumer Credit Counselling Service
- Money Advice Association
- Money Advice Scotland
- Northern Ireland Association of Citizens Advice Bureaux
- Payplan.

FUNDING

The Money Advice Trust would like to thank all its supporters for their generosity in supporting NDL. In particular we thank:

Abbey National
Alliance & Leicester
American Express Foundation
Argos
Bank of Scotland
Barclays
BMW Finance
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Citifinancial Europe
Clifford Chance
Clydesdale Bank
Consumer Credit Association
Consumer Credit Counselling Service
Council of Mortgage Lenders
Department for Constitutional Affairs
Department of Trade & Industry
Dunfermline Building Society
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Experian
Finance & Leasing Association
Ford Credit Britain
GE Capital Bank Ltd
Halifax
HBOS plc
HSBC Bank plc
Legal & General plc
Lloyds TSB Group plc
Mail Order Traders’ Association
Marks & Spencer Money
MBNA
Morgan Stanley
National Australia Group
Nationwide Building Society
NatWest
Northern Bank
Norwich and Peterborough
O2
Paragon
Payplan Ltd
Provident Financial
Royal Bank of Scotland
Scottish Executive
Southern Pacific
Mortgage Limited
Swift Advances plc
The 29th May 1961 Charitable Trust
The Michael & Anna Wix Charitable Trust
United Utilities
Wescot Credit Services

For details of how to order self-help information or for further information about National Debtline, please call 0121 410 6251/52/53.

For advice, please ring 0808 808 4000 National Debtline, Tricorn House, 51-53 Hagley Road, Edgbaston, Birmingham B16 8TP

National Debtline is part of the Money Advice Trust. Registered Charity Number 1099506. A company limited by guarantee. Registered in England and Wales Number 4741583. Registered office, Bridge House, 181 Queen Victoria Street, London EC4V 4DZ.

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The Benefits

National Debtline (NDL), part of the Money Advice Trust (MAT), is an holistic helpline offering expert, professional advice via the telephone and email, enabling clients to deal with their debts in an informed and proactive way. NDL offers both self-help solutions and Debt Management Plans to people in multiple debt.

Clients following the self-help route receive guidance and motivation from specialist money advisers and all advice is backed up with comprehensive written material. This includes our information pack “Dealing with your Debts”. The pack explains how to:

- Work out a personal budget
- Deal with priority debts
- Work out offers of payment
- Deal with court procedures.

In addition to the information pack, NDL produces a range of specialist factsheets on specific issues such as magistrates’ court fines and bankruptcy. A dedicated information pack and set of fact sheets are available for clients in Scotland.

Clients can also access NDL’s self-help information via our website www.nationaldebtline.co.uk and the service can also deal with enquiries via email through the website. When a client is suitable, NDL is able to assist them in setting up a Debt Management Plan.

“...thank you for your patience, knowledge and help during this traumatic time”

You kept my feet firmly on the ground and gave me practical and helpful advice”

“I've got my confidence back”

To ensure that a high standard of service is maintained, all NDL advisers receive an intensive induction and training period when they join the service.

Training is given in all aspects of money advice and welfare benefits. All advisers receive regular supervision and support from colleagues is always available.

NDL has a proven track record and has been awarded the Community Legal Service Quality Mark.

NDL is a member of:

External Evaluations

The service has received extremely positive external evaluations, commissioned by the Department of Trade and Industry (DTI) as well as by The Money Advice Trust, confirming that clients rate the quality of service extremely highly and that telephone advice is an efficient and cost effective way of meeting a substantial proportion of the demand for money advice.

“NDL continues to generate high levels of short and long term satisfactions amongst its callers”

DVL Smith 2005