

## Fact Sheet

We are a national debt education and advice charity (no. 1148498).

At the heart of the Charity's philosophy is the prevention and cure of unmanageable consumer debt.

### Education



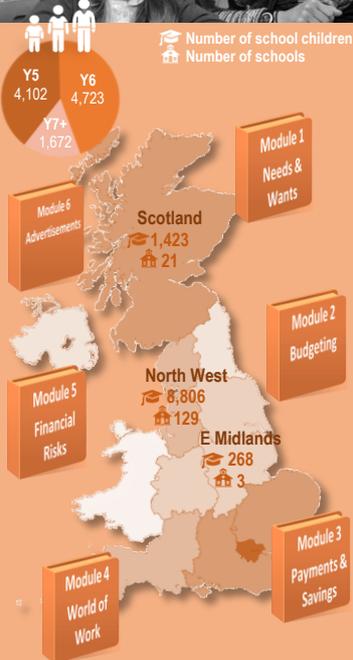
Each year, we teach over 10,000 children from over 150 schools about money management through our free DebtAware financial capability programme.

Financial education and the ability to manage money is one of the most important life skills we can teach our children.

Research shows that many of the habits that relate to financial capability are formed by the age of seven. Yet, financial capability is still not a compulsory part of the primary national curriculum.

DebtAware seeks to embed the knowledge, understanding, attitudes and behaviours that will enable children to manage their finances with confidence in the years to come.

### Who we teach



### Debt advice



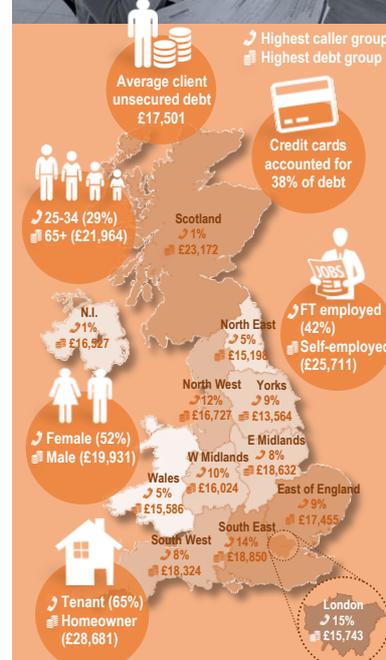
According to Money Advice Service, over 8m people in the UK are over-indebted.

We advise over 10,000 people each year that call our free telephone counselling helpline. Many people call us because they have experienced an unexpected life event, such as the loss of a job or illness that leaves them unable to afford their debt repayments.

Last year we helped callers deal with over £30m of unsecured debt. The average unsecured caller debt was £17,501. Credit cards accounted for the highest proportion of debt (38%).

The average debt repayment period fell from over 11 years to 3.3 years following our intervention.

### Who we help



“The programme is practical and enjoyable, which helps pupils acquire valuable money skills. Pupils learn from a range of different activities applying their reading and maths skills to understand how to use money responsibly. My class have thoroughly enjoyed developing their money skills and always look forward to another visit from the Debt Awareness team.”

**Masooma Begum, Y5 teacher, Heasandford Primary School, Burnley**

### About us

- Debt Advice Foundation is authorised and regulated by the Financial Conduct Authority (no. 692492).
- The charity holds the Advice Quality Standard and is a Money Advice Service accredited, free provider of debt advice.
- The charity is also a registered supporter of the All-Party Parliamentary Group on Financial Education for Young People and the All-Party Parliamentary Group on Debt and Personal Finance.
- The charity is a member of AdviceUK and all of the charity's advisers are members of the Institute of Money Advisers (IMA).

### Contact us

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