

UNION Debtline

FREE debt advice for Union members,
provided by trusted partner, PayPlan



Introduction to Union Debtline

PayPlan has worked in partnership with Unions for over 25 years. Together, we support members to access a Union debtline, a free debt advice service for members. The service offers free, confidential debt advice to help you become debt-free.

The Union debtline service, provided by PayPlan, deals with all types of debt, from credit cards through to County Court Judgment (CCJ) claims and priority debts such as mortgage, rent and council tax arrears.

How we will support you

We know that as a Branch Welfare officer, your priority will be to support those in need and to help them access the range of services your Union has to offer.

This brochure aims to support you in your role and to ensure you have everything you need when a member comes to you for help regarding debt.

We understand that every member's situation is unique and the support they require from us will be tailored towards their circumstances. For some members this could be a quick call to discuss a worry they may have, whilst for others, it could be a debt solution that is required to support them towards becoming debt free.

Members can contact us via phone, live chat, email, WhatsApp, Sign Video and Language Line (Interpretation service in over 240 languages).

This will be a no-pressure conversation, and our advisers will be happy to explain everything along the way.

Once we have taken details of their incomings, outgoings and debt level, we will have a good understanding of the disposable income a member has to pay towards their debts. We will then discuss the options available so they can decide on the debt solution that is best for them.

Meet your partnership manager



Antony Price

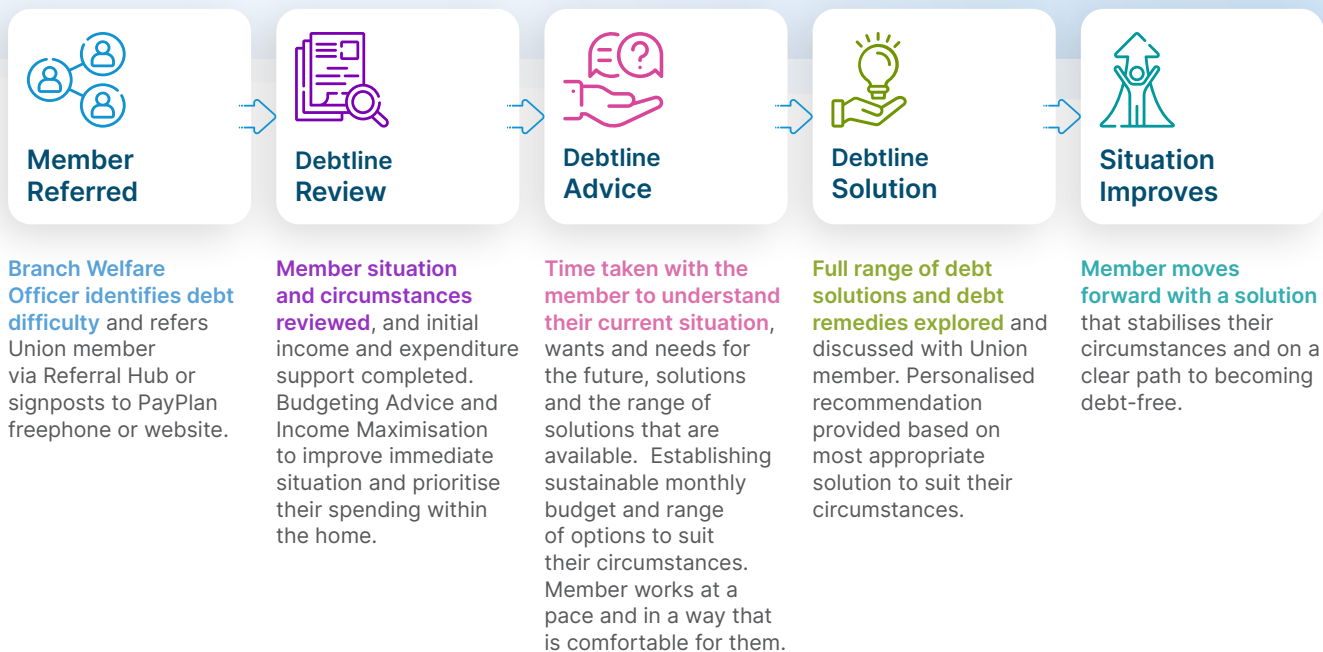
Partnership Development Manager

antony.price@payplan.com

"Working for an organisation that helps so many people change their lives is so empowering, that's why I've been a part of the PayPlan team for over 20 years. During this time, I have gained professional qualifications in Money Advice and Insolvency Certification."

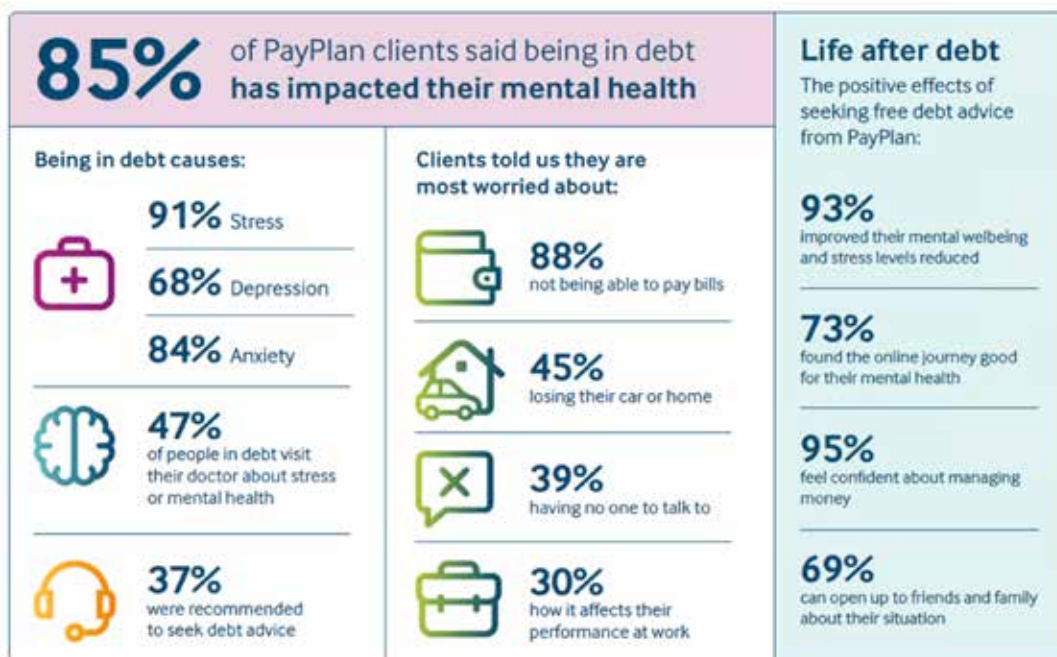
"I take pride in offering free training and upskill sessions and can provide these to Branch Welfare Officers who would like further guidance and support".

The Debtline journey



The impact of debt

Debt can have a substantial impact on mental health, with 85% of our clients saying their mental health has been impacted by debt. We have found the stigma of debt keeps some clients from asking for help, which is why PayPlan offers many ways for clients to reach us, including a full digital service for those who prefer not to speak on the phone.



Debt solution overview

We offer free and confidential advice, and we will find a solution that is tailored towards a member's needs. Everyone is different and we will work hard to get them on the path towards a debt-free future as soon as possible.

The debt solutions we advise on include:

Debt Management Plan (DMP)

Repay your debts through a single, affordable, monthly repayment in an informal agreement with your creditors.

Individual Voluntary Arrangement (IVA)

Make single, affordable monthly repayments to your creditors over 5-6 years, and write-off the remaining debt.

Full & Final IVA

Settle your debts by making a one off payment that is shared between your creditors, and write-off any remaining debt.

Debt Relief Order

Freeze repayments and write off some debts after an agreed period if you cannot afford to pay them back.

Repayment Arrangement

Make an informal arrangement with your creditors to repay unsecured debts at a rate you can afford.

Bankruptcy

Bankruptcy is a form of insolvency and is normally only suitable if you can't pay back your debts in a reasonable time.

Debt Settlement

Agree a one-off payment with your creditors to settle some or all of your debts.

Self-employed IVA

Write-off some of your debt through single, affordable monthly payments over a term of 5-6 years, whilst still running your business.

Only available in Scotland.

Minimal Asset Process

Write off your debts if you are in receipt of benefits or cannot reasonably make repayments.

Sequestration

Sequestration is a form of insolvency and is normally only suitable if you can't pay back your debts in a reasonable time.

Trust Deeds

Make single, affordable monthly repayments to your creditors usually over 4-5 years, and write-off the remaining debt.

Debt Arrangement Scheme

Apply for a Debt Payment Programme and make affordable monthly payments towards your debts.

Domestic abuse debt support

Domestic abuse refers to a pattern of incidents of controlling behaviour, violence and abuse.

It can be physical or psychological. In the majority of cases abuse is by a partner or ex-partner, but it can also be caused by a family member or carer and can happen during a relationship or after it has ended.

Types of domestic abuse can include:



Economic



Physical



Emotional or psychological



Coercive



Isolation



Threatening behaviour

PayPlan are experts in understanding and supporting members who need extra support, like those being affected by domestic abuse. Not everybody will openly admit they are experiencing domestic abuse, and our team are trained to listen out for early signs.

We can support members by offering tailored communication to meet their needs, by understanding how we can help prevent any further harm or risk, and by offering a completely confidentiality service which is paramount for their safety.

Breathing Space



PayPlan advisers will work with members to understand if Breathing Space is required. This offers those struggling with debt more time to explore the options available and to reduce immediate money worries. We can also help by supporting members to access other forms of help from organisations who specialise in services in conjunction to the debt help being provided.

This offers vulnerable members more time to manage their debts and reduce immediate money worries. We can also help by sharing details of organisations or charities that can help.

How to introduce a member to PayPlan



Secure Referral Hub

<https://referrers.payplan.com/company/BakersUnion>



Signposted

UNION debtline 0800 072 1206
or www.payplan.com/bfawu



Via Your Union

www.bfawu.org/why-join/financial-services/pay-plan/



Case Study

A Union member's story

Tania shares her experience of being in debt and how she managed to become debt-free.

Did you know about PayPlan before you contacted us?

"I'd heard of PayPlan through work, but my interest began when I was working within intelligence, where you have to have a high level of security vetting – and one of the things that comes up is financial vetting. Over a period of time, I'd accumulated store cards, credit cards and so on, and although each one wasn't very much, it came to a region of £14,000.

"Work then assessed me as being vulnerable and that caused a problem with my vetting. I was already looking at changing roles as I'd been interested in another organisation. I'd been in my role for 15 years and thought it was time for a change.

"A branch administrator job came up at (representing public services staff) which I applied for and was accepted. How did you find your experience with PayPlan?

"It was great when I spoke to PayPlan and created a plan. The previous organisation

I worked for didn't have an issue with the managed debt as such, the issue was that I had buried my head in the sand, and I was just paying the minimum amount off every time and then taking out another one (credit card).

"With PayPlan, it wasn't easy, but it was manageable, and it made me think about what I was doing. I felt the weight being lifted off my shoulders. I wasn't panicking every time the post came with a reminder of what I owed.

"I got paid on the 28th of every month and I paid what I needed to on the 28th of every month too so I didn't need to worry about the 15 different store cards, the loans and what have you.

"It made life easier and made me think about how I did things. I couldn't have another credit card, store card or bank account during that three-year period. I didn't have an overdraft. I have learnt to do things differently – if the money isn't there, I can't have it."

Would you advise others to use PayPlan?

"We've done a number of financial wellbeing webinars where we've pushed PayPlan.

"I know we aren't low earners, but the cost-of-living crisis is affecting our staff and their work. And because of the organisation we are in, it can be the difference between having a job and not having a job."

Do you feel more confident and open about your finances now having used PayPlan's services?

"I don't have an issue being open about my money, and a colleague of mine has done the same thing.

"I looked at the different options and felt the DMP had less impact on me and each year it was reviewed.

"I have tried to keep my payments at the maximum so I could clear it off as quickly as possible. The review meetings (with PayPlan) were great because we had to check that I could make these payments as my son left school and I lost certain benefits.

"It was my debt, and it was something I was dealing with – not my husband – and I didn't want his income to be involved. I wanted to be able to do it for myself.

How has life been since paying off your debts?

"Paying off my debt has given us more opportunity because I wouldn't have been able to do certain things before because of that debt."

Do you have any advice for those in debt or facing debt?

"Once you've made that initial step, it's almost a case of taking your head out of the sand and accepting that. My £14,000 debt, although it wasn't a massive amount of debt to some, was having an impact on my life because it was affecting my work, it was affecting my health as I was getting stressed with things and, as I said, I was worried about things.

"There's no negative stigma around debt, so people need to understand that and take the safer options rather than payday loans. Many years ago, when my husband and I split up, I was going to loan sharks for £50. I'd end up paying back £150 – it was a vicious circle to get out of."

Do you have any advice for those working in the force facing debt?

"It is a serious issue to owe money, but it's okay as long as you manage it. But if you have unmanaged debt, it becomes a dangerous situation for staff in the public sector. It makes staff far more vulnerable and it's important to get help from a trusted organisation."

PayPlan awareness sessions for Branch Groups

To help support your members as effectively as possible who are facing debt, we offer free of charge awareness sessions. Your Partnership Manager, Antony, will attend a session with you and your team to talk through how the service works, what helped is offered and much more.

Book by contacting: antony.price@payplan.com

Free resources available

We have a wide range of collateral available to showcase PayPlan to your team and your members.

- 01 PayPlan leaflet
- 02 PayPlan poster
- 03 PayPlan tear off poster
- 04 PayPlan READY leaflet

You can order these by emailing antony.price@payplan.com with the quantity of each that you require – all free of charge to help you provide your members with the support they need.