

Vulnerability: consultancy, training, and resources



Helping your organisation,
help your customers

We specialise in vulnerability

We've worked in the area of vulnerability since 2011. During that time we've helped over 450 firms, and more than 60,000 staff, to deliver the best experience, support, and outcomes for their customers.

Our approach is based on being short on the obvious, and long on the practical. We **consult with** organisations to help them achieve the changes they want.

We go in - physically and remotely – and learn how you work. We review cases, policies, protocols, journeys, products, data and quality systems. And we help you to make changes that lead to better experiences and outcomes.

Our expanded consulting team are continuing to work with our existing and long-term partnerships, but can also offer full vulnerability assessments, targeted reviews, and even advice on single cases or challenges to new partners.

But we go beyond consultancy – and this gives our work a further edge. All our **staff training** raises awareness, but it also builds skills that are relevant to the roles and situations that staff will encounter every single day.

This is because we build our training around the way you work – the challenges you encounter, the expectations you have to meet, and the realities of being a business. We take all this into account because it makes the difference.

This is why, we are not only offering cohorts of our Vulnerability Academy, but also our hugely popular in-house and public vulnerability courses, as well as new courses on data and vulnerability, design and vulnerability, and digital channels and vulnerable customers.

Finally, our approach is also about **giving back**. We regularly publish **new resources**, thinking, and podcasts on vulnerability. Plus, we run invite-only workshops for those organisations who work with us.

Firms we work with also know they are giving back too. As a charity, the income from our vulnerability work is used to help fund the annual costs of running our National Debtline and Business Debtline services. This means by working with us, you help support the customers in financial difficulty we help.

So, become part of **something special** on vulnerability. Work with us. Make the change that you want to see. And not only implement regulatory guidance on vulnerability, but lead on it.

Our programme

The Money Advice Trust is committed to improving outcomes for customers in vulnerable circumstances.

We work with creditors, regulators, trade bodies, business and government across the UK to improve practice.

Thanks to this broad engagement we are uniquely positioned to bring insight and improvement to your organisation.



How we can help

We offer a Vulnerability Programme, which can help you to meet and exceed regulatory expectations.

- Our **consultancy** will assess your staff, policy, systems, and metrics, and make improvements to deliver the best customer outcomes.
- Our flagship **Vulnerability Academy** (a partnership with UK Finance) will show your operational and policy leaders what 'best in class' practice is when meeting regulatory expectations in any sector. Over ten half-day workshops, they will have access to leading industry practitioners, case-studies, videos, and use each workshop to develop their own blueprint for action.
- Our **award-winning training** courses will prepare your frontline and specialist staff to understand and meet relevant vulnerability needs among your customers.
- And our practical guides, research, Vulnerability Matters podcast series, and events will keep you to up-to-date with developments, innovations, and best practice.

Contact information



moneyadvicetrust.org/vulnerability



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Training built on

Expertise, experience and insight

We gain insight through our own services, supporting people who contact our National Debtline and Business Debtline services.

Our knowledge is cross-sector and our expertise is evidence based.

This helps to embed best practice strategies to support your business and meet your obligations.

Training delivered to



450+
organisations



60,000+
staff

Virtual classrooms

Recreating our face-to-face course experience in an interactive virtual classroom setting, our newly available virtual courses are designed to provide your staff with the practical support and tools they need to help your customers and clients, whilst meeting your business objectives.

E-learning

Our interactive e-learning is a cost-effective way of building foundational knowledge across your organisation. We can provide you with a file to upload to your Learning Management System (LMS) or we can host the learning for you.

In-house | Public

Our face-to-face courses are designed to provide your staff with the knowledge, practical support and tools they need to help and support your vulnerable customers.

Contact information



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We specialise in vulnerability. It is not an 'add-on' to other consultancy services. It is at the core of what we do. This means we can help you to better identify, engage, understand and support vulnerable customers across all your channels.

We can sense-check, shape and improve your policies, practice, data, and systems to deliver the best customer and business outcomes. We work across all regulated essential services (FCA, Ofcom, Ofgem, Ofwat). As a charity, all income generated from our consultancy and training is re-invested back into our National Debtline and Business Debtline services.

How we can help you

1. Focused guidance and reviews

Our experienced team of experts can help review and guide your organisation on any specific aspect of vulnerability. This might be a single query or question, or a case or challenge that is multi-faceted.

All our work is undertaken remotely or on-site, in a single session or over time, and with outputs and recommendations that answer your questions and match your needs.

2. Regulatory and strategic assessment

Our experts can conduct a detailed assessment into your team, department, or organisational approach to vulnerability. In doing this, we will assess and advise on your alignment with regulatory, legal, and best practice frameworks (and how to close any gaps).

This can range from vulnerability and related policy reviews, to staff skills and customer engagement audits, through to in-depth reviews of how vulnerable customers are supported across your organisation.

3. Development and change

We can help you to change your practice. Whether you are starting out on a new strategy, taking on a challenge, or wanting to see how you can improve practice, we can help.

We work with some clients for a short period of time, many for longer periods, and even more on an on-going basis.

1. Focused guidance and reviews

We have the experience and team to review and guide your organisation on any specific aspect of vulnerability.

This might be a single query or question, or a case or challenge that is multi-faceted.

Focused guidance

We have advised more than 450 firms, and trained more than 60,000 staff, on vulnerability issues.

We have helped firms:

- improve frontline staff understanding on key issues
- re-design customer journeys for vulnerability
- devise vulnerability flags/data recording systems
- revise quality assurance, complaint processes and many other aspects of firms' processes.

If your organisation has a specific challenge, and needs a clear response, we can help.

We can also attend, present at, or facilitate senior executive and board meetings where vulnerability is a key agenda item for discussion.

Case, journey, product, system review

When developing a strategy or approach to consumer vulnerability, this always needs to be both customer-focused and commercially realistic.

Striking this balance is not always easy.

To achieve this, we help you apply a number of 'lenses' – vulnerability, compliance, and practical – to the case, product and service journeys, and system challenges that are most difficult.

This can include:

- reviewing and helping calibrate responses to the most challenging customer cases
- helping to build customer journeys that deliver positive experiences and outcomes for all customers
- working with your team to inclusively design products and systems that anticipate and actively take vulnerability into account.

Timely input

We can help you to change practice whenever that help is required.

Whether you are planning to make a change, are about to introduce a new way of working, or want to assess and evaluate ongoing practice, we can add value and insight.

Experienced team

You are the experts in your own organisation. We do not seek to replace that.

Instead, our team brings experience of not only working with more than 450 firms on vulnerability, but also from their own specialist backgrounds and expertise, ranging across frontline service provision, research and data, GDPR, quality assurance, complaints, training, and compliance.

Importantly, our team not only have the experience of working with 450+ firms, but also have their own professional, research, and lived experience of vulnerability. This includes consultants who have run their own compliance or support teams in financial services, who have actually designed award-winning products for vulnerable consumers themselves, who have undertaken research with thousands of people in vulnerable situations, and who have their own lived experience of disability and vulnerability. This gives our team the additional insight and experience needed, and the edge your organisation requires.

2. Regulatory and strategic assessment

We work across all regulated essential services (FCA, Ofcom, Ofgem, Ofwat) as well as sectors such as retail and customer services.

We know what regulators expect from firms on vulnerability, what constitutes alignment, and how firms can meet and exceed expectations.

We have helped firms to analyse their regulatory and legal gaps, prepare for regulatory engagement, and respond to supervisory recommendations.

In doing all of this, we focus on what is beneficial for the customer, practically feasible for staff, and commercially realistic for the organisation.

Focused guidance

We are able to provide an organisation-wide assessment, based on regulatory requirements and best practice, detailing how your firm is meeting these requirements and provide recommendations for improvement.

This review can include the effectiveness of existing approaches to:

- identify vulnerability
- engage vulnerable customers
- understand and support customer need
- record key information
- monitor customer need over time
- use aggregated data to understand/meet need
- inclusively design products and services
- develop communication and engagement approaches
- develop and improve staff skills on vulnerability
- operate quality assurance and complaint processes
- share data and insights within an organisation
- deal with vulnerability in sales, onboarding, customer service, collections, loyalty, data analytics, policy, and complaints teams.

Targeted assessment reviews

A full assessment may not always be appropriate or needed.

In these situations, we can undertake a targeted assessment review and provide independent recommendations.

Practical recommendations (not lengthy reports)

Firms do not want lengthy reports, but short, practical, and effective recommendations delivered in a format that best fits their needs.

Our recommendations therefore always aim to be 'short on the obvious, and long on the practical'.

We deliver these in:

- traditional report format
- slide deck (suitable for re-presentation)
- remote or on-site presentation
- larger facilitated discussion or workshop
- podcast or video presentation (including summary findings for a wider staff audience).

We have the experience to help you work more effectively with your vulnerable customers, and ensure your staff understand their part in your mission for change.

3. Development and change

Whatever the objective or challenge, we can give you a foundation on which to build.

We can help you achieve your ambition in a practical, balanced, and compliant way that improves customer and business outcomes.

Strategy, policy and procedure

Your vulnerability strategy and policy are the foundation of your success, and your team are the ones who build and deliver this for you.

Ensuring your procedures align to this strategy and policy are instrumental to your staff so they can support vulnerable customers effectively.

We have worked with many firms to create these foundations and can support you through:

- strategy conversations, workshops, and outputs
- vulnerability policy creation and testing
- protocol and tool development
- alignment of policies and procedures across an organisation to ensure alignment.

We also provide **tailored vulnerability training** for senior managers, specialist teams, frontline staff, and non-customer facing staff via remote or in-person delivery. This can be chosen from existing modules or custom-built for your organisation.

Vulnerability data architecture

Data is essential in identifying and supporting customers in vulnerable situations.

However, the collection, use, sharing, storage, and processing of vulnerability data can be challenging for firms.

Our experts have written key guidance on vulnerability, data, and GDPR, and we have assisted hundreds of firms with:

- vulnerability flag design
- need code categories support
- account note management
- outcome measure development

(Cont.)

- management information reporting
- analysing vulnerable customer data
- identification and communication strategies
- GDPR and vulnerability data compliance.

Importantly we ensure that firms achieve these ambitions while collecting the most relevant data for meaningful action.

Quality

A consistently high-quality, sensitive, and fair approach to vulnerability is key.

Achieving outcomes for vulnerable customers that are as good as those for non-vulnerable customers, requires effective quality frameworks.

In addition to monitoring outcomes and service delivery, quality assurance also helps to identify areas of improvement and coaching opportunities.

We have assisted firms to:

- align Quality Assurance frameworks to training and policies
- identify relevant measures
- implement assurance assessments
- improve reporting
- develop coaching / feedback loops
- refine complaints management.

Our team has extensive experience in these areas, including overseeing major programmes in large financial and regulatory organisations.

Vulnerability Academy



MONEY
ADVICE TRUST



ASSURED

Virtual classroom

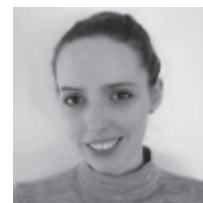
Face-to-face

Protecting consumers in vulnerable situations is a priority for firms and regulators, including the Financial Conduct Authority and ICO, as well as being central to wider legal frameworks.

Our award-winning Vulnerability Academy, in partnership with **UK Finance**, will bring this to life across five interactive, practical, problem-solving online workshops (with each workshop split into two separate half-day sessions).

Created by the Money Advice Trust's Chris Fitch, Colin Trend, and Ian Phillips, the Academy is built around case-studies presented by leading practitioners and firms across (and beyond) financial services, supported by the facilitated examination and analysis of approaches already being taken in practice.

The Academy draws on a blend of exclusive video, audio, podcast, and course-work review for participants, with the aim of helping participants embed vulnerability throughout the culture, policies, and relevant customer journeys of their organisation.



Five workshops

Each workshop is made up of two half day sessions.

Academy aims

The overarching goal of the Vulnerability Academy, is to help firms:

- Meet their legal and regulatory responsibilities
- Embed vulnerability across their organisation from product and service design, lending and onboarding, customer service, data recording and analytics, collections, fraud, and across all channels
- Improve their reputation as a responsible organisation that treats customers fairly
- Develop their own approach and focused plan to improve their own work on vulnerability
- Expose customers to an exclusive blend of leading practitioner case-studies, video, audio, and course-work review.

Contact information



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Supporting customers in vulnerable circumstances

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ADVICE TRUST



ASSURED

Virtual classroom

Face-to-face

E-learning

Health, disability, unemployment, bereavement, domestic violence and addiction can all contribute to making someone vulnerable.

Our 'Supporting customers in vulnerable circumstances' course will help your staff understand the steps and actions they need to take in order to support vulnerable customers.

Course aims and objectives

The aim of this course is to provide learners with the skills required to identify, communicate, and support a vulnerable customer.

By the end of this course, learners will be able to:

- Define what the term vulnerable customer means
- Identify a vulnerable customer, based on the information available at the time
- Understand a customer's relevant needs, and take steps towards meeting these
- Apply conversational techniques to begin a conversation with a vulnerable customer
- Apply conversational techniques to manage the disclosure of a vulnerable customer and record the information compliantly with regulations
- Know how to signpost and refer that customer to further internal help, and external specialist support agencies.

Contact information



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One day course

This can be delivered in one day or split into two half day sessions.

"The sessions have allowed our adviser teams to sit back and evaluate their approaches to vulnerability and resulted in them feeling empowered to suggest changes to our current processes. We have two more groups booked in and we're excited about how well these sessions will be received." – **Just Group plc**

Tailored Refresher Sessions for Your Team

Are you looking for a refresher? No need to repeat the entire course. We collaborate with you to create customised refresher sessions, tailored to your specific needs. Whether it's condensing the material, focusing on particular areas, or adjusting the content, we ensure your training is both efficient and effective.

Tailored workshop for handling challenging calls

Virtual classroom

Face-to-face

Most training courses focus on the 'standard' customer and interaction but situations may arise where the conversation is challenging, and staff are not always sure on how to proceed or ensure that the best outcome has been achieved.

Utilising a selection of your recorded calls, we will tailor a training session on how to handle these challenging situations. Our Subject Matter Expert will unpack these calls and do a sense check with the team to focus on identification of vulnerability, identifying triggers and utilising tools such as TEXAS, IDEA and BRUCE to manage disclosures.

We'll identify ways to deescalate difficult situations and hold space for people in crisis whilst protecting ourselves.

Course aims and objectives

By the end of this course, learners will:

- Know what to do when dealing with challenging interactions and specific tools and techniques for handling these
- Recognise the impact of a trigger in your customer or yourself
- Identify and set important personal and organisational boundaries
- Have ways to de-escalate a challenging situation
- Reflect on your own advice practice and ways to develop this
- Know how to effectively signpost a customer without causing further distress.



16 people per session

This course is intended for those who are in consumer-facing roles that are likely to encounter and interact with vulnerable consumers.



This course explores interactions that can be challenging and identifies some specific techniques to handle these. We will have the opportunity to share best practice and discuss these, sometimes difficult, topics in a safe space.



This course is delivered through a one-day training course, which can be split into two 3.5 hour sessions.

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Inclusive design for essential services

Virtual classroom

Face-to-face

Inclusive design is now at the heart of regulatory supervision.

Of increasing importance in the conversations about vulnerability - inclusive design is the development of buildings, products, services, or processes that are accessible to all people, regardless of age, disability, or other factors. When considering product design and meeting the needs of vulnerable customers, firms should factor in three key areas.

- **Fundamentals** - designing products or journeys that meet the needs of disabled people, vulnerable consumers, and the wider customer base.
- **Design process** - taking vulnerability into account during the design process and accounting for specific groups of consumers.

This course will help you, and your teams, understand what inclusive design is and how you can use it when designing products and services.



“Inclusive design means designing services and products for everyone to participate in the experience with the same sense of belonging. It’s about understanding and empathising with customers, making sure none feels disadvantaged or left behind.”

- **Angelica Nesi, Service Designer, Money Advice Trust**

Course aims and objectives

By the end of this course, learners will be able to:

- Define what inclusive design is and why it is important when designing products for customers
- Identify what good inclusive design looks like
- Apply inclusive design principles to a product development project.

Contact information



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One day course

This can be delivered in one day or split into two half day sessions.

Supporting customers with mental health problems

Virtual classroom

Face-to-face

E-learning

Every year, one in four adults will experience a mental health problem.

Being aware of the range of mental health conditions and their impact is a vital part of understanding your customers and achieving the right outcomes for your organisation or business.

Course aims and objectives

The aim of this course is to provide learners with the skills required to communicate with and support a vulnerable customer with a mental health condition effectively.

By the end of this course, learners will be able to:

- Identify the challenges customers with mental health problems may face in their day-to-day life
- Identify the impact of not supporting customers with mental health problems can have on their firm and colleagues
- Apply conversational techniques to have a conversation with customers with mental health problems
- Apply conversational techniques to manage the disclosure of a mental health problem
- Explain what support options are available to a customer with mental health problems.



One day course

This can be delivered in one day or split into two half day sessions.

Training Plan

Pre-requisite – Mental health e-learning

Module one – The importance of identifying and supporting customers with mental health problems

Module two – The impact of not supporting customers with mental health Problems.

Module three – Starting a conversation with a customer with mental health problems

Module Four – Managing and recording mental health disclosures

Module five – How we can support customers with mental health problems

Certificate achieved – Supporting customers with mental health problems

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Suicide First Aid: Understanding suicide intervention for essential services

MONEY
ADVICE TRUST

Virtual classroom

Face-to-face

To help organisations and staff, the Money Advice Trust has partnered with the National Centre for Suicide Prevention Education and Training (NCPST).

Bringing together the Money Advice Trust's expertise and long-running programme on vulnerability and the work of Nick Barnes, Chief Executive, NCPST on suicide prevention, this training helps essential services support vulnerable customers with thoughts of suicide to stay safe, and to stay alive.



"In the last year, 1 in 4 front line staff in essential services spoke to a customer with suicidal thoughts - staff often fear these conversations. They worry about saying the 'wrong thing' and they can be unsure what action is best. To save lives and help staff, we have developed Suicide First Aid for essential services – this shows staff how to keep customers safe, look after their own wellbeing, and comply with key law and regulation."

- Nick Barnes, Founder, Suicide First Aid

Course aims and objectives

Delivered by CEO & Founder of NCPST, Nick Barnes, this session teaches the theory and practice of suicide intervention skills that can be applied in any professional, or personal setting.

- This is the **only course of its kind for essential services** – it has been designed, developed, piloted, and delivered specifically to reflect the commercial contexts in which staff are working.
- Each participant will have the option to receive an accreditation which is the **only national qualification in suicide prevention accredited by City & Guilds**.
- The course addresses the practical questions that staff working in these contexts will have – these are covered in the course, as well as in a **separate guide that every firm receives** (dealing with issues of data recording, re-contacting customers who have previously disclosed suicidal thoughts/intent, and supporting staff following difficult calls).

City & Guilds | Accredited
Programme

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One day course
and half day
course available

Identifying and supporting customers with gambling, alcohol and substance dependency

Virtual classroom

Face-to-face

E-learning

People living with any addiction - be it gambling, alcohol or substance misuse - can have complex and difficult lives. This can easily lead to financial detriment, including over-spending, loss of control and difficulty managing their finances.

Research shows that one in four frontline creditor staff find it difficult to talk about the issue of 'dependency' with customers – more than any other type of vulnerable situation.

With one in four specialist staff and one in ten frontline staff encountering customers with an addiction 'most days' or 'every day' it is vital staff are able to understand, identify and support customers suffering from an addiction.

Course aims and objectives

By the end of this course, learners will be able to:

- Understand how dependency occurs
- Have reflected on their values and attitudes
- Understand how dependency can affect members
- Be able to identify a member who may be affected by a dependency
- Be able to effectively signpost a member for further support



16 people per session

This course has primarily been designed for frontline staff who are regularly speaking to vulnerable customers but we would encourage all roles to attend as the skills are transferrable.



The aim of this course is to provide learners with the skills to have supportive conversations with their team members following a high-impact event.



This course is delivered through a one-day training course, which can be split into two 3.5 hour sessions.

Contact information



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Data, GDPR and vulnerability

Virtual classroom

Face-to-face

Data lies at the heart of the FCA's vulnerability regulations.

Firms need to evidence that the outcomes of vulnerable consumers are as good as those of other consumers.

Firms need to know their vulnerable consumers, hold the right data about them, and use this to help and support them. Firms need to balance the FCA's expectations on data with those of the ICO, the GDPR, and the Data Protection Act 2018. This course has been developed to address these specific requirements and provide your firm with the knowledge to make sure you meet your responsibilities.



"A firm's purpose for processing explains their need to record vulnerability data, and their practical plan for achieving this. It is developed using the guiding lenses of data protection, vulnerability regulation, and operational practicality. Together we'll explore how to comply with data protection law and regulation, meet vulnerable customers' needs, while keeping things simple for staff."

- Robert Bell, Data & GDPR Consultant, Money Advice Trust

Course aims and objectives

The aim of this course is to provide learners with knowledge to understand how GDPR and vulnerability interact and how to record the required information for vulnerable customers.

By the end of this course, learners will be able to:

- Identify the challenges of supporting vulnerable customers and meeting GDPR requirements
- Explain the different basis under articles 6 and 9 that can be used to record customer disclosures
- Apply the principles from GDPR to a range of vulnerable customer scenarios.

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Building personal resilience

Virtual classroom

Face-to-face

Frontline creditor staff are often presented with difficult situations in supporting customers across a whole range of vulnerable circumstances that people experience.

The cumulative effect of dealing with these challenges can impact staff wellbeing both emotionally and professionally.

To help improve resilience in the workplace, our 'Building personal resilience' course, is designed to help support your staff improve their resilience.



"The better we become at creating environments where our customers feel more comfortable telling us what is going on in their lives, the more we are exposed to information and situations that can be difficult to hear. We wanted to create a course that helps colleagues to keep well while helping others."

- **Caroline Wells, Customer Experience Expert, Money Advice Trust**

Course aims and objectives

The aim of this course is to provide staff with an insight into what affects their resilience and the practical steps they can take to support their own wellbeing.

By the end of this course, learners will be able to:

- Understand why people react the way they do when they are under stress and strain
- Identify and explore their personal boundaries and triggers
- Identify practical steps to take when they are in 'the moment'
- Understand the steps to take to look after themselves both during and after an interaction with a vulnerable customer
- Identify what environmental factors they can influence and change for the better.

Once learners have completed all the required modules, they will be presented with a certificate confirming the successful completion of the course.

"We came away from the session with a better understanding of what it means to be resilient, how to keep ourselves on track in future and what can influence good resilience."

- **Royal London**

Contact information



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Supporting colleagues: high-impact interactions

Virtual classroom

Face-to-face

In the wake of the COVID-19 pandemic and the ongoing cost of living challenges, frontline staff are encountering an increasing number of consumers in a difficult situation. Many of these interactions can have a high personal, emotional, and practical impact on our staff over time.

It is vital to help your staff recover from these high-impact interactions for their own well-being and so they can help and support the next customer. This course has been designed to provide people managers with the skills to have a conversation with staff members and help them recover.

Course aims and objectives

By the end of this course, managers will:

- Be equipped to have supportive conversations with their team members
- Be able to promote colleague resilience in the context of a major impact event
- Share learning from challenging and complex conversations in the context of a major impact event.



16 people per session

This course is intended for people managers whose team are in consumer-facing roles that are likely to encounter and interact with vulnerable consumers.



The aim of this course is to provide learners with the skills to have supportive conversations with their team members following a high-impact event.



This course is delivered through a one-day training course, which can be split into two 3.5 hour sessions.

Contact information



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Coaching and mentoring following vulnerability training

Virtual classroom

Face-to-face

Coaching and mentoring are pivotal following training because they help bridge the gap between theoretical knowledge and practical application. Training provides the foundational understanding and skills, but coaching and mentoring offer the tailored support needed to navigate real-world challenges.

Our coaching and mentoring course is designed to help team managers, coaches and mentors to help their staff apply the knowledge and skills learnt in the training room and support vulnerable customers more effectively.

Course aims and objectives

By the end of this course, learners will:

- Understand the range of ways to communicate with the learner
- Explore the tools used for a consistent approach
- Recognise the needs of themselves and the wider team
- Know the best way to record this activity
- Be able to embed the tools used for vulnerable customers.



16 people per session

This course is intended for those who are in team manager, coaching, training or mentoring roles.



The aim of this course is to provide the learners with the knowledge and skills to work with their staff to improve how they utilise the skills learnt in our vulnerability training.



This course is delivered through a one-day training course, which can be split into two 3.5 hour sessions.

Contact information



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Supporting bereaved customers

E-learning

To help creditors support bereaved customers, The Money Advice Trust has partnered with Cruse Bereavement Care, the leading national charity for bereaved people in the UK.

Around 1,500 people die in the UK each day, and on average 22 organisations must be contacted following each death. Essential service providers are likely to encounter someone going through a difficult time because of bereavement. This e-learning will offer you an insight into what your customer may be experiencing both practically and personally and enhance your ability to support them.



“Front line staff often worry about saying the ‘wrong thing’ and can be unsure what action is best. We have developed Supporting Bereaved Customers to help staff understand the impact of grief, how it may lead to vulnerability and what financial organisations can do to support customers following the death of a loved one.”

Kirsty Hunt, Training and Consultancy Manager, Cruse Bereavement Care

Course aims and objectives

By the end of this course, learners will be able to:

- Understand how bereavement and grief can create or exacerbate vulnerable situations
- Learn helpful phrases and communication skills to use when working with bereaved customers
- Signpost people when they need further support
- Ways to practice self-care when personally affected by bereavement.



This module takes around
50 minutes to complete

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Consumer outcomes: development and measurement

Virtual classroom

Face-to-face

The FCA's Consumer Duty expects you to be able to evidence that your outcomes for vulnerable customers are as good as those of other customers.

So, what is a 'good outcome' and how do we decide which outcomes we need to monitor? Why do they matter so much when it comes to vulnerability? And, how do firms go about doing all of this? If you are responsible for ensuring that a product, service or process is delivering good customer outcomes then this training course can help.



"It is clear that outcomes matter, but how do you know which outcomes matter most and how to monitor if those outcomes are good enough? This course will equip all participants with a structured and repeatable process to design, develop, deliver and embed great outcomes monitoring within a firm and to be able to evidence when good outcomes are being consistently achieved."

- Tim Hawley, Vulnerability Consultant, Money Advice Trust

Course aims and objectives

By the end of this course, learners will be able to:

- Assess your organisations' current approach towards outcome monitoring and set up new outcome monitoring that prevents harm occurring
- Understand regulatory expectations for good outcomes
- Design an effective Management Information system (MI)
- Understand how to choose appropriate outcome measures for your firm
- Apply principles of good MI.

Contact information



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vulnerability](https://moneyadvicetrust.org/vulnerability)



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moneyadvicetrust.org](mailto:training@moneyadvicetrust.org)

Our e-learning

In addition to our suite of face-to-face and virtual classroom training, we have a catalogue of interactive e-learning courses to provide your staff with the knowledge they need to support your vulnerable customers.

<p>Supporting customers in vulnerable circumstances</p> <p>Frontline staff</p>	40 minutes	<p>This module is designed for frontline staff and includes the latest strategies for supporting vulnerable customers and the regulatory expectation.</p> <p>By completing this learning, your staff will be able to identify a vulnerable customer and what they are vulnerable to, have a meaningful conversation with a vulnerable customer to understand their support needs and how to provide the right support.</p>
<p>Supporting customers in vulnerable circumstances</p> <p>All staff</p>	40 minutes	<p>This module is designed for staff in non-customer facing roles and brings to life the latest regulatory expectations, regardless of your role requiring direct customer interaction.</p> <p>This learning explores the practical meaning of vulnerability and how this affects customer needs. Everyone has a role to play in supporting vulnerable customers and by the end of this module staff will know how vulnerability relates to them, their role, and the wider organisation.</p>
<p>Supporting customers with mental health problems</p>	40 minutes	<p>This module is designed for all staff and includes the latest research and strategies for supporting customers with mental health problems.</p> <p>By completing this learning, your staff will be able to identify what a mental health condition is and why it is important to take this into account, understand why customers may be reluctant to share this with creditors, recognise the impact this can have on managing finances and what further support is available.</p>

(Cont.)

<p>Understanding and supporting customers with serious illness</p>	<p>35 minutes</p>	<p>This module will help your staff to recognise what a serious illness is and the impact it can have, as well as equipping them with different strategies for talking with and supporting customers who have a serious illness.</p> <p>This learning is designed to help staff speak to customers who are expected to die due to ill health, whose life is under threat due to poor health and whose life is significantly changed due to poor health.</p>
<p>Identifying and supporting customers with gambling, alcohol and substance addictions</p>	<p>35 minutes</p>	<p>This module is designed to enable front-line staff to recognise when customers may have an addiction problem and to be able to handle such situations with sensitivity, offering appropriate support and signposting to external sources of help.</p>
<p>Supporting customers with decision-making limitations (mental capacity)</p>	<p>35 minutes</p>	<p>This module is designed for frontline staff to identify and support customers with mental capacity limitations to overcome decision-making problems.</p> <p>By completing this learning, your staff will know the difference between mental health and mental capacity, the steps to making the decision and the importance of evidencing capacity when entering an agreement.</p>

Our team

Our team has considerable experience of helping organisations to better understand and support their customers, working across a range of sectors.

The Trust is able to draw on the experience of highly-regarded leaders in the fields of vulnerability and financial difficulty, and apply their expertise in a wide range of different contexts.



Chris Fitch is Vulnerability Lead Consultant at the Money Advice Trust.

He oversees our vulnerability work with Lyndsey Humphries (Head of Training & Consultancy), has written core vulnerability guidance, created industry-standard tools (including TEXAS), and hosts the Vulnerability Matters podcast.



Colin Trend is Lead Vulnerability Trainer at the Money Advice Trust.

He has a wealth of experience in the finance and debt sector, has written core vulnerability guidance, created industry-standard tools (including TEXAS), and co-hosts our Vulnerability Academy.



Lucy Holland is a vulnerability consultant who has worked in Financial Services for over 20 years, primarily within the underserved sector. She specialises in Customer Advocacy and Product Design with a particular focus on Compliance and Regulation. She has also built and trained Operations and Product teams across a number of businesses.



Angelica Nesi is a Service Designer passionate about Inclusive Design! During her undergrad in Industrial Design, Angelica discovered her passion for observing and redesigning the customer experience, which led her to transition into Service Design with a vision of building students' careers through a meaningful and inspiring educational experience.



Caroline Wells is a Customer Experience Consultant at the Money Advice Trust.

She is a pioneer of accessible and inclusive customer service and has led teams to win coveted awards, including Public Service Organisation of the Year, Top 100 Index, and Leaders in Diversity.



Tim Hawley is a Vulnerability Consultant at the Money Advice Trust. He has over 17 years of financial service experience, most recently leading a multiple award winning vulnerability program as Director of Consumer Vulnerability at Capital One. Tim now supports others on that journey through training and consultancy with the Money Advice Trust.



Michael Ramone is a Vulnerability Consultant at the Money Advice Trust.

He has over a decade of experience in the advice sector and has worked in specialist roles for other high-profile charities. Michael has worked across sectors including finance, utilities, regulators and ombudsman organisations.



Robert Bell is a Data & GDPR Consultant at the Money Advice Trust.

He is a law graduate, specialising in EU law, who has worked in a range of compliance roles within the financial services industry. Recently co-authored the Money Advice Trust and Money Advice Liaison Groups 'Guidance on Vulnerability, GDPR, and disclosure'.



Zoe Medlock is a Vulnerability Consultant at the Money Advice Trust.

She specialises in mental health and, as well as her role with the Money Advice Trust, she also works with the Money and Mental Health Institute to assess firms against their Mental Health Accessible Standard. In 2020 Zoe developed the Trust's Mental Health training.



Andy Langford is a Vulnerability Consultant at the Money Advice Trust.

Andy is Clinical Director for Cruse Bereavement Care, and has worked in the fields of homelessness, mental health, substance misuse, suicide prevention, and bereavement for more than 20 years.



Nick Barnes is a Vulnerability Consultant at the Money Advice Trust.

He is the CEO & Founder National Centre for Suicide Prevention and Training. He has developed Suicide First Aid for Essential Services (with the Money Advice Trust) and is internationally acknowledged for his ability to apply suicide prevention to the practical demands and realities of commercial organisations.



Robyn Azam is a Vulnerability Consultant at the Money Advice Trust.

Has worked for the Money Advice Trust since 2000. She has been involved in the design and delivery of training for both the commercial and voluntary sector, including bespoke debt training for organisations including the Institute of Money Advisers and StepChange Debt Charity.



Kathy Wade is a Vulnerability Consultant at the Money Advice Trust.

Has worked in the voluntary sector for over 20 years. As an experienced trainer, Kathy has worked with a number of organisations to improve practice.



Dan Holloway is a Vulnerability Consultant at the Money Advice Trust.

Dan specialises in data, design, accessibility, digital, and the Equality Act. Dan is an internationally known writer, advocate, and specialist in disability and accessibility issues.

Money Advice Trust

The Money Advice Trust is a charity formed in 1991 to help people across the UK tackle their debts and manage their money with confidence.

For more information about our training and consultancy offering
Email: training@moneyadvicetrust.org
Website: moneyadvicetrust.org/vulnerability

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The Money Advice Trust is a registered charity number 1099506.
A company limited by guarantee. Registered in England and Wales, number 4741583.
Registered office: Money Advice Trust, 21 Garlick Hill, London EC4V 2AU.

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