MONEY ADVICE TRUST

Vulnerability: consultancy, training, and resources

Helping your organisation, help your customers

We specialise in vulnerability

Many organisations recognise the importance of supporting vulnerable customers—but struggle to translate that into consistent, confident practice.

Competing priorities, limited resources, and complex customer needs can make it difficult to get it right.

That's where we come in. Our tailored training and consultancy services are designed to bridge the gap between intention and delivery, helping your teams respond effectively in real-world situations.

Since 2011, we have worked with over 450 organisations to deliver training to more than 60,000 staff.

For more information about our training and consultancy offering:

Email: **training@moneyadvicetrust.org**

Website: **moneyadvicetrust.org/vulnerability**

OVERVIEW

Frontline and field

A clear structure for developing capability over time

Our Vulnerability Essential Skills training offer is organised into three linked strands of learning. Together, they provide a clear way to build understanding, confidence, and skill over time, while allowing organisations to engage at a level that makes sense for their current needs.

Each stage has value in its own right. Rather than treating each course as a stand alone product, the structure reflects how people typically develop in practice — from building a shared understanding, through applying learning consistently, to working confidently with complexity and higher levels of responsibility.

What are the levels?

Each stage reflects what participants are expected to gain and demonstrate at that point.

- Foundational understanding focuses on establishing a common baseline — shared language, awareness, and confidence around core concepts. For many roles, this provides a complete and sufficient level of capability in its own right.
- Applied capability reflects the point at which people are expected to use their learning more actively, making judgements and decisions in real world situations.
- Advanced practice is used where depth, consistency, and leadership are required — often in more complex, sensitive, or high risk contexts.

How the structure works in practice

Each stage builds on the one before it, but the framework is deliberately not rigid. Organisations commonly:

- Start different roles at different points
- Use a single stage to meet a specific need
- Plan progression over time as responsibilities, risk, or organisational maturity change
- Have different needs for different roles

This means the structure can support both immediate priorities and longer term development, without forcing everyone into the same pathway.

What this gives you

Using this structure allows you to:

- Match training to role, responsibility, and level of risk
- Make proportionate decisions about investment and focus
- Avoid repetition for experienced staff while ensuring meaningful value at every stage
- Demonstrate a considered, joined up approach to building capability

The following pages describe each stage in more detail, outlining who they are designed for and what outcomes participants can expect.

VULNERABILITY: ESSENTIAL SKILLS (LEVEL 1)

Audience: customer-facing staff

Format: full day [7.5 hours or 2 x half-days]

or half-day refresher for participants who have done full Level 1 before

Summary: to enable those working with customers to identify and provide the appropriate support in a range of financial and non-financial vulnerable circumstances

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Our clients said...

"This course was perfect for our team of 16 customer agents. It helped build the foundation for embedding understanding and support vulnerable customers across our organisation."

Participants will learn:

- Who is a vulnerable consumer?
  - key UK, national, and regional statistics
- Vulnerability: our Golden Thread (key concepts)
  - Vulnerable to what? Supported how? If not us, then who?

Shown how to:

- Identify a vulnerable consumer
  - one simple tool for all situations
- Start a conversation about vulnerability
  - strategies for stepping into conversations
- Manage a conversation about vulnerability
  - one technique to deal with any disclosure

Learn how to:

- Understand a customer's vulnerability
  - 'conversational compass' | six key questions
- Provide the right support to a vulnerable customer
  - quick method to establish the right support
- Signpost to the right organisations
  - knowing who to signpost to | knowing how to signpost effectively
- Record the most relevant information
  - summarising complex information | knowing what should (and shouldn't) be recorded

Using:

- case-studies of the different vulnerabilities covered
- recorded calls and written interactions
- take-away workbook and frontline kit (all slides, background information, and tools)
- post-course podcast libraries

VULNERABILITY: ADVANCED SKILLS (LEVEL 2)

Audience: customer-facing staff

Format: full day [7.5 hours or 2 x half-days]

or half-day refresher for participants who have done full Level 1 before

Summary: to enable those working with customers to identify and provide the appropriate support to customers in a range of financial and non-financial vulnerable circumstances, with a focus on more advanced and challenging situations

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Our clients said...

"Thought provoking. Also provided some information on external companies/ providers who may be able to help with individuals we deal with."

Participants will learn:

- Re-cap: who is a vulnerable consumer?
  - key UK, national, and regional statistics
  - golden thread

Shown how to:

- Help customers in challenging situations (Part 1):
  - health conditions: serious and terminal illness | addictions
  - life events: crisis (including suicide) | bereavement
- Manage yourself in challenging situations:
  - recognising the impact of a trigger in yourself (and the customer)
  - techniques to ground yourself, stay focused, and make better decisions

Learn how to:

- Help customers in challenging situations (Part 2):
  - resilience: high-emotions (de-escalation)
  - capability: mental capacity limitations
- Manage your work on vulnerability in the long-term
  - reflect on your own practice
  - avoid personal harm or trauma

Using:

- case-studies of the different vulnerabilities covered (written, audio, video)
- recorded calls and written interactions
- take-away workbook and frontline kit (all slides, background information, and tools)

VULNERABILITY: SPECIALIST TEAMS (LEVEL 3)

Audience: customer-facing staff

Format: full day [7.5 hours or 2 x half-days]

or half-day refresher for participants who have done full Level 1 before

Summary: to enable those working with customers to identify and provide support to customers in a range of financial and non-financial vulnerable circumstances, with a focus on the most challenging and specialist issues that staff can face

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Our clients said...

"The trainer was amazing and engaging and facilitated at a great pace. Really liked the multi-media approach and the pre-course e-learning! Thank you! Brilliant training!"

Participants will learn:

- Re-cap: who is a vulnerable consumer?
  - key UK, national, and regional statistics
  - golden thread

Shown how to:

- Take the step from practitioner to specialist (Part 1)
  - moving from 'handling the contact' to 'solving the puzzle'
  - thinking about vulnerability in a more strategic way
- Deal with specialist vulnerability dilemmas
  - how far do we go with supporting customers?
  - navigating tensions between commercial objectives and consumer harm

Learn how to:

- Take the step from practitioner to specialist (Part 2)
  - move from 'managing my work on vulnerability' to 'supporting colleagues with theirs'
  - how to help and coach colleagues to solve their own vulnerability challenges
- Address vulnerability and intersections
  - how multiple vulnerabilities (e.g., age + bereavement + low digital literacy) create barriers
  - deep dive into specialist topic (e.g. economic abuse, neurodivergence, terminal illness)

Using:

case-studies of the different vulnerabilities covered (written, audio, video)

recorded calls and written interactions

take-away workbook and frontline kit (all slides, background information, and tools)

Design and outcomes

INCLUSIVE DESIGN

Audience: staff responsible for communications, products, services, development, project management

Format: half day [3.5 hours] or full day [7.5 hours – with expanded contact]

Summary: enable those working in design to ensure products, services, journeys, and other resources are accessible, inclusive, and deliver good outcomes and experiences

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Our clients said...

"I really appreciated the sharing of theories and frameworks, and the facilitators were incredibly knowledgeable on the topic and its application into real life case studies that are highly relevant to us."

Participants will learn:

- Practical introduction to inclusive design:
  - inclusive design without the jargon
  - understanding how small design actions can enable wider changes
  - concrete benefits and outcomes for real customers in real situations

Be introduced to:

- Core framework, tools, and steps to undertake in-design in your organisation
  - key tools, stages, and processes
  - journey and decision-making review checklists
  - 'start to finish' case-studies of inclusive design projects

Shown how to:

- Run your own inclusive design process including:
  - planning the project
  - getting involvement/buy-in from colleagues and stakeholders
  - starting the project
  - applying design principles (in stages)
  - involving customer/lived experience
  - iterating the design process in stages
  - implementing, rolling-out, and embedding an inclusive design project
  - monitoring the effectiveness/impact of inclusive design projects

Using:

- interactive and reflective exercises
- facilitated discussion
- case-studies of inclusive design projects

COMMUNICATIONS: ACCESSIBLE AND INCLUSIVE

Audience: staff with responsibility for communications

Format: half day [3.5 hours] or full day [7.5 hours – with expanded contact]

Summary: enable those working in all forms of information provision to customers to ensure this material is accessible, uses inclusive language, and accounts for behavioural bias

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Participants will learn:

- What the FCA want firms to improve customer communications
- What legal requirements exist (Equality Act 2010)
- How firms can achieve this in a commercially realistic way

Be introduced to:

- What 'accessible' means for our communications
- What' inclusive' means for the information we produce
- How 'behavioural bias' can be considered in this work
- How this can impact the customer if we do not act

Shown how to:

- Develop communications that are accessible, inclusive, and 'bias aware'
- Understand the range of communication needs and formats customers can have
- Make reasonable adjustments and changes that anticipate and meet these needs.

Using:

interactive exercises

facilitated discussion

audio and visual case-studies

course workbook (with full vulnerability toolset)

post-course podcast libraries

OUTCOMES: START TO FINISH

Audience: anyone with responsibility for ensuring their customers achieve good outcomes including vulnerability specialists, journey owners, product designers and those responsible for specialist functions such as complaints and fraud

Format: 2 x half day [3 hours] or full day [7 hours (including breaks)]

Summary: 'Vulnerable consumers should experience outcomes as good as those for other consumers.' This is the expectation on firms, but what does it mean in practice? What is an outcome? How do we measure it? How do we know if we have achieved it?

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Our clients said...

"It was a really excellent course. Gave a really good opportunity to bring a lot of it back to basics which will drive better delivery."

Participants will learn:

- How to meet legal and regulatory expectations on consumer outcomes
- How to define and deliver consumer outcomes
- How to evaluate whether those outcomes have been achieved

Be introduced to:

- The PAIR Outcomes Model (from definition to impact)
- Applying PAIR to real and common product and journey design challenges
- Using the PAIR approach at firm wide level, vulnerable customer cohort level, or individual level

Shown how to use PAIR to:

- Define your Purpose (what you want to achieve)
- Establish the Actions to take (to achieve this purpose)
- Collect and analyse Information (to establish if your actions were effective)
- Respond to this analysis (to correct or further benefit from the action)
- Learn from the PAIR cycle as a team, department, or organisation

Using:

- examples, case studies, and best practice from across the financial services sector
- facilitated interactive exercises to bring the model to life
- audio and visual case-studies including post-course podcast libraries
- course workbook

Vulnerability Academy

VULNERABILITY AND CONSUMER DUTY ACADEMY

Audience: anyone with responsibility for vulnerability and consumer duty in their organisation

Format: twelve practical and problem-solving online sessions over the course of five months, including an induction, ten workshops, and a graduation

Summary: protecting consumers in vulnerable situations is a priority for firms and regulators, including the FCA and ICO, as well as being central to wider legal frameworks

In our fifteenth cohort of the award-winning Vulnerability Academy, we will be bringing this to life across practical and problem-solving online workshops, each split into two separate half-days to allow for participant reflection and development

Created by the Money Advice Trust's Chris Fitch, Colin Trend and Zoe Medlock, the academy is built around case studies and presentations from leading practitioners and firms across (and beyond) financial services and is supported by facilitated examination and the analysis of approaches already being taken in practice

The academy also draws on a blend of exclusive video, audio, podcast and coursework review for participants with the aim of helping them embed vulnerability throughout the culture, policies and relevant customer journeys of their organisations, as well as meet regulatory expectations under the FCA's new Consumer Duty framework

Pricing: UK Finance member £4,095 per person

Non-member £5,095 per person

Aims:

The over-arching goal of the Academy is to help firms:

- Meet their legal and regulatory responsibilities
- Embed vulnerability across an organisation from product and service design, lending and onboarding, customer service, data recording/analytics, collections, fraud and 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 coursework review

Programme details:

- 2:00pm – 5:00pm | Introductory session
- 9:30am – 2:30pm | Building our Foundations, session 1
- 9:30am – 2:30pm | Building our Foundations, session 2
- 9:30am – 2:30pm | Identifying Vulnerability and Understanding Customer Needs, session 1
- 9:30am – 2:30pm | Identifying Vulnerability and Understanding Customer Needs, session 2
- 9:30am – 2:30pm | Communication and Engagement, session 1
- 9:30am – 2:30pm | Communication and Engagement, session 2
- 9:30am – 2:30pm | Design, Support and Partnerships , session 1
- 9:30am – 2:30pm | Design, Support and Partnerships , session 2
- 9:30am – 2:30pm | Quality, Monitoring and Evaluation, session 1
- 9:30am – 2:30pm | Quality, Monitoring and Evaluation, session 2
- 2:00pm – 5:00pm | Graduation session

Deep dives

MENTAL CAPACITY: UNDERSTANDING AND SUPPORT

Audience: customer-facing staff

Format: half day [3.5 hours] or full day [7.5 hours – with expanded contact]

Summary: enable those working with customers in the financial services sector to identify and provide the appropriate support to customers with a mental capacity limitation

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Participants will learn:

- What 'mental capacity' is
- What a 'mental capacity limitation' is
- How this relates to customer understanding, support, and decision-making

Be introduced to:

- How mental capacity limitations can affect a customer's ability make decisions
- Key principles of working with customers with a mental capacity limitation
- Components of laws and regulations that apply to mental capacity

Shown how to:

- Identify a customer with a mental capacity limitation
- Support that customer to understand and make an informed decision
- Involve third-parties in this process where appropriate (including Power of Attorney)
- Use the BRUCE tool and other protocols to achieve this

Using:

- interactive exercises
- facilitated discussion
- audio and visual case-studies
- course workbook (with full vulnerability toolset)
- post-course podcast libraries

PREVENTING ECONOMIC ABUSE:
WITH DR NICOLA SHARP-JEFFS

Audience: customer-facing staff

Format: half day [3.5 hours] or full day [7.5 hours – with expanded contact]

Summary: enable those working with customers in the financial services sector to identify and provide the appropriate support to customers subjected to economic abuse

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Participants will learn:

- What economic abuse is and the context within which it is experienced
- How economic abuse intersects with other forms of vulnerability
- How to build customer's economic safety

Be introduced to:

- Indicators of economic abuse
- Skills needed to engage with victim-survivors
- Economic advocacy principles, including the Financial Abuse Code

Shown how to:

- Understand and manage conversations about economic abuse.
- Provide relevant support to a customer (including external signposting).
- Develop best practice responses.

Using:

- interactive exercises
- facilitated discussion
- audio and visual case-studies
- course workbook

SUICIDE FIRST AID FOR ESSENTIAL SERVICES

Audience: frontline and customer-facing staff (including specialist team members)

Format: half day [3.5 hours] or full day [7.5 hours – with expanded contact]

Summary: enable staff to identify, respond to, and support customers who may be thinking of suicide or ending their lives

Pricing: full day from £2,695 per session*

half-day from £1,595 per session*

*Discounted rates are available for multiple session bookings

Participants will learn:

- The impact and value of personal and professional experience with suicide
- Barriers that prevent people at risk seeking help
- Prevalence of suicidal thoughts and behaviours

Be introduced to:

- Identification, talking and keeping customers and staff safe
- Escalation to specialist staff/team managers and external agencies when required
- The Signs of Suicide and the Suicide-Safety Guide
- Partnership working and community resources

Shown how to:

- Spot the signs of when people are thinking about suicide
- Listen to understand how they feel, what this means to them, and the conditions for change
- Step-into conversations about suicide and support the person to safety

Using:

- interactive exercises
- facilitated discussion
- audio and visual case-studies
- course workbook (with full vulnerability toolset)
- post-course podcast libraries

E-learning

E-LEARNING OVERVIEW

Supporting customers in vulnerable circumstances (Frontline staff)

40 minutes

This module is designed for frontline staff and includes the latest strategies for supporting vulnerable customers and relevant regulatory expectations.

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 know how to provide the right support.

Supporting customers in vulnerable circumstances (All staff)

40 minutes

This module is designed for staff in non-customer fac-ing roles and brings to life the latest regulatory expectations, regardless of your role requiring direct customer interaction.

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.

Supporting customers with mental health problems

40 minutes

This module is designed for all staff and includes the latest research and strategies for supporting customers with mental health problems.

By completing this learning, your staff will be able to identify what a mental health condition is, why it is important to take this into account, and understand why customers may be reluctant to share this with creditors. It also covers recognising the impact this can have on managing customers and what further support is available.

Understanding and supporting customers with serious illness

35 minutes

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.

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.

Identifying and supporting cus-tomers with gambling, alcohol and substance addictions

35 minutes

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, offer appropriate support and signposting to external sources of help.

Supporting cus-tomers with decision-making limitations (mental capacity)

35 minutes

This module is designed for frontline staff to identify and support customers with mental capacity limitations to overcome decision-making problems.

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.

Consultancy

Consultancy

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

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 advice

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 REVIEW

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, 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.

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.

Case, journey, systems, product reviews

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.

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 ADVICE

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.

Full assessment reviews

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 recommendation, with an emphasis on 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
- Management information reporting | analysing vulnerable customer data
- Identification and communication strategies | GDPR and vulnerability data compliance.

Critically, we ensure firms achieve these ambitions by collecting the most relevant data for action.

Quality

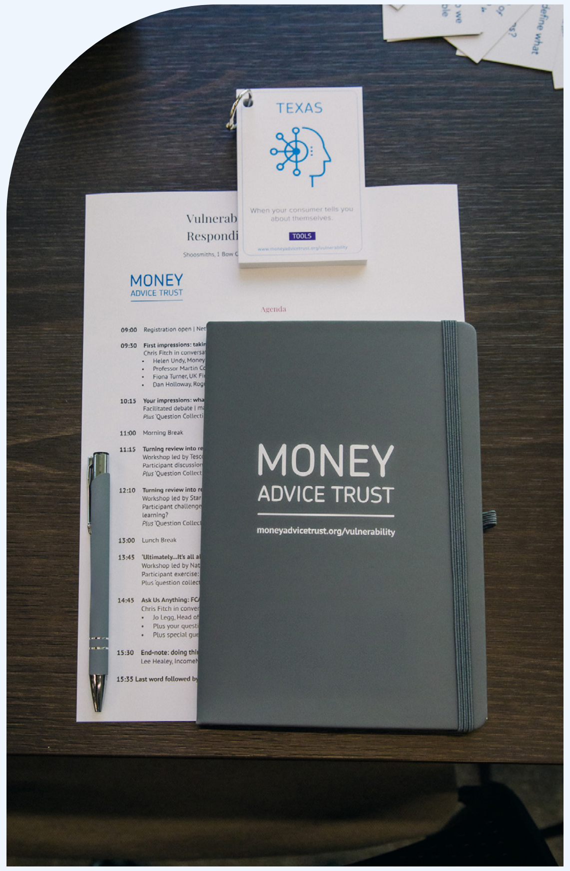
A consistently high-quality, sensitive, and fair approach to vulnerability is key.

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

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

WHAT OUR CLIENTS SAY



A learner said:

Topic made really clear and easy to understand, to the point where it just felt like, things not considered before, were actually just common sense.

Santander Consumer Finance said:

“The training delivered was practical and tailored to our needs and included a focus on enhancing staff understanding and confidence when dealing with customer vulnerability. We are now better equipped to provide a consistent high level of support across the organisation and to all our customers.”

Just Group PLC said:

“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.”

The Royal Bank of Scotland and NatWest said:

“Prior to these sessions with the Money Advice Trust team, there were considerable discussions about the need for action on how to identify, engage, and support customers with addictions. The Trust helped us to turn these discussions into action, based on their expertise.

The specialist face-to-face training provided practical actions to identify and support customers with gambling, alcohol and substance addictions. Our staff now know how to support these customers within the parameters of the business context, and who to refer them to.”

A learner said:

It was a really excellent course. Gave a really good opportunity to bring a lot of it back to basics which will drive better delivery. The trainer was an excellent, knowledgeable and interested (curious) presenter. He was patient and encouraged individual questions, which was great. The course encouraged interaction, which helped its usefulness and usability.

A learner said:

The trainer was fantastic. She made both sessions extremely engaging and talked us through many techniques that we have not come across to, that we can apply not just to work, but personal life too.

She had a really good gauge, for knowing what to move on to next and how the audience were feeling etc.

OUR EXPERTS

Chris Fitch
Vulnerability Lead Consultant

Chris oversees our vulnerability work with Phil King (Senior Training Consultant), has written core vulnerability guidance, created industry standard tools (including TEXAS), and hosts the vulnerability Matters podcast.

Colin Trend
Lead Vulnerability Trainer

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.

David Atkins – Vulnerability Consultant

David is a dynamic and accomplished consultant with a distinguished 35-year career at Lloyds Banking Group, where he has held senior roles spanning customer servicing, sales & marketing, compliance, operational risk management, and auditing the Group's international businesses.

Andy Langford – Vulnerability Consultant

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.

Caroline Wells
Customer Experience Consultant

Caroline 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.

Zoe Medlock
Vulnerability Consultant

Zoe 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.

Robert Bell – Data & GDPR Consultant

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

Robyn Azam – Vulnerability Consultant

Robyn 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.

MONEY
ADVICE TRUST

Vulnerability: consultancy, training, and resources

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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