

Debt Ambassador Crib Sheet

Our Role

Our role is to:

- ☐ **Connect** with individuals in a supportive and non-judgemental way
- ☐ **Collect** relevant information about their circumstances
- ☐ **Refer** to appropriate specialist services
- ☐ **Stabilise** their situation where possible
- ☐ **Support** them to take positive next steps

Remember: Debt Ambassadors do not provide regulated debt advice. We help people access the right support.

Key Areas to Explore

Benefits Check

Has a benefits check been completed?

Access to Citizens Advice (CAS)

- Has support been offered?
- Was a referral made?
- Has the person engaged with the service?

Debt Situation

- Is there debt?
- What type of debt?
- How much is known about the debt?

Social Tariff Support

Many people may be eligible for lower-cost broadband or phone packages.

- Was support offered to contact the Social Tariff phone line?

Paperwork

Can the person access key documents?

Reasons for Debt

Listen carefully and record key factors.

✓ **Budgeting**

Has budgeting been discussed?

- Is the person interested in creating a budget?
- Was a budget started/completed?

✓ **Other Support Services**

Consider wider needs.

✓ **Mental Health Needs**

Financial difficulties can impact wellbeing. Look out for: Anxiety or stress, Low mood, Feelings of being overwhelmed

Where appropriate: Refer or signpost to relevant services.

✓ **Additional Financial Support**

Have you explored: Council Tax Support, Housing Benefit, Crisis Response Fund (CRF)

✓ **Positive Outcomes**

Record any changes achieved i.e. is support likely to result in reduced priority debt?

Remember

✓ **Listen**

✓ **Be Non-Judgemental**

✓ **Be Supportive**

✓ **Record in Ambassador Form**

✓ **Empower**

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