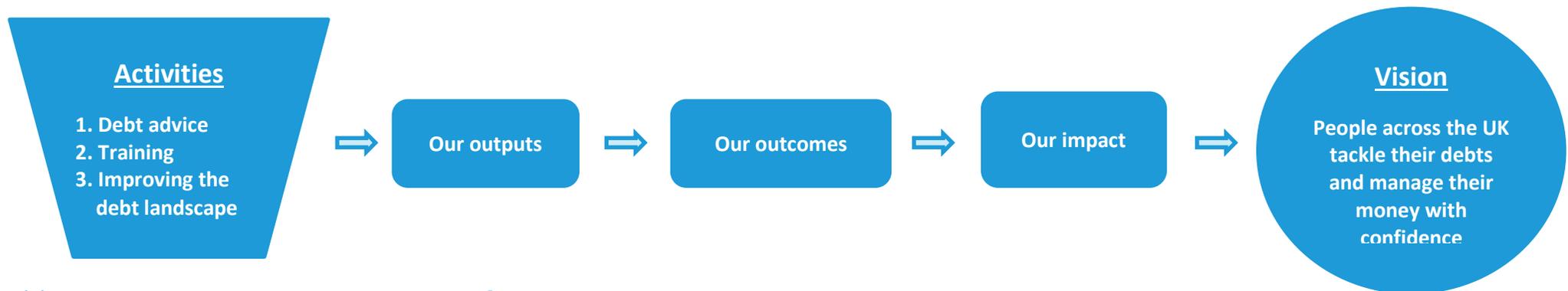


Money Advice Trust theory of change

About our theory of change

Our theory of change sets how the Trust contributes to helping people across the UK to tackle their debts and manage their money with confidence. It shows the pathway from our day-to-day activities to the outcomes we aim to achieve, and the changes that we want to influence. It helps us to:

- ✓ show exactly how our work makes a difference; and
- ✓ demonstrate how our activities contribute to us achieving our overall vision.



How we use our theory of change

We use our theory of change to help us shape our business planning and the key areas of work that we need to focus on. We have also used it as a framework to refine our impact measurement and key performance indicators so that we know whether we are achieving our objectives. Our theory of change has influenced how we:

- ✓ Evaluate our services
- ✓ Use insight to shape our services
- ✓ Measuring our performance in the right areas; and
- ✓ Monitor and report on progress against our targets.

MONEY ADVICE TRUST

BUSINESS DEBTLINE NATIONAL DEBTLINE WISER ADVISER

ADVICE YOU CAN TRUST

Our services are seamless

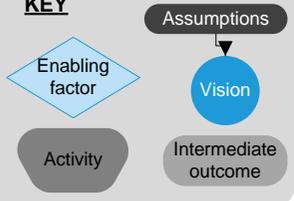
Our services and training are effective

Our expertise and distinctive voice are recognised

Our sector partnerships are strong

Our insight from clients informs our services and policy work

KEY



OUR CHALLENGE: People's lives are adversely affected by debt and related money worries

OUR MISSION: Supporting people and small businesses to deal with their debts, training the free advice sector to help them, and improving the UK's money and debt environment.

OUR ACTIVITY

We deliver quality, seamless, multi channel debt advice via
- National Debtline
- Business Debtline

We develop learners in the free advice and commercial credit sectors to better serve clients via
Wiseradviser

We improve the UK's money and debt environment by
- raising awareness of our services
- influencing policy
- promoting best practice

OUR OUTCOMES

More people are reached through our multi-channel approach

Web-chat/websites
Our clients are clear on the steps they need to take to deal with their debts

Phone/Portal
Our clients are clear on the steps they need to take to deal with their debts

Phone/Portal
Our clients take action to deal with their debts

Phone/Portal
Our clients have debts that are stabilising or reducing

Phone/Portal
Our clients have improved well-being as a result of dealing with debts

Phone/Portal
Our clients feel more in control of their finances

Phone
Many businesses continue to trade as a result of our advice

More learners are trained through our multi-channel approach

Our learners have better knowledge following our training

Our learners are able to apply their learning

Outcomes for clients of our learners are improved

Best practice is shared within the advice and credit sectors

Stakeholders are aware of issues we are seeking to deal with in the debt environment

Our policy messages reach decision makers

Our interventions directly influence policy-makers to act

More people are aware of our services



Outcomes for people in debt are improved and more people are helped as a direct result of our interventions

LINE OF ACCOUNTABILITY