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.
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 VISION: People across the UK tackle their debts and manage their money with confidence

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
  - Our clients take action to deal with their debts
- Phone/Portal:
  - Our clients have debts that are stabilising or reducing
  - 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

Assumptions

- 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

KEY

- Activity
- Intermediate outcome
- Assumptions
- Enabling factor

LINE OF ACCOUNTABILITY

- 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
- Activity
- Intermediate outcome
- Assumptions
- Enabling factor