



DEBT WEEK 2019

WEEK OF ACTION TOOLKIT

know a lot of people have
to sort it out. I know
they've ended up in s

Debt starts with pe
austerity doesn't ge

My mum has debts and she didn't tell
so I had to support her
easy to talk ab

you're stigmatised into thin
really bad thin

I'm always battling debt.
I'm never earning enough,
they never pay you enough
they never

It's a massive cause of stress for a lot of people I know. I think
amount of stigma around debt, but the reality is
people's lives, and it can also
mental health issues or
ones.

From credit cards to loans – more and more people are facing a debt trap. If you are, you're not alone. Join our campaign to help end it.

jubileedebt.org.uk/debt-trap

what debt steals is your life and your
itself. It steals your future
capacity to move freely
thinking about
and n

END THE

DEBT TRAP


**JUBILEE DEBT
CAMPAIGN**

DEBT WEEK THE BASICS

Debt Week is a nationwide week of action to end the debt trap faced by people, families and communities across the UK.

Right now there's a whole industry preying on some of the UK's poorest families. They're charging punishing interest rates to people who struggle to buy food and pay essential bills.

Personal debt has reached the highest ever level – a staggering £217 billion. One person in four in the UK today has debt problems, and more and more people are getting into debt just to cover essentials like food. Once you're pulled in it can seem impossible to get out. Despite this, the government isn't doing enough to crack down on rip off lenders.

From 23rd November – 1st December we'll be taking action to make sure our voices are heard. From Birmingham to Brighton campaigners will be putting on events, holding stalls, campaigning online and making sure the government acts to end the debt trap.

Join the movement for debt justice and get involved today.

FROM 23rd NOVEMBER – 1st DECEMBER

STOP PRESS:

This years debt week will now be held in the run up to a general election. It's more important than ever that we campaign during debt week so that all the candidates running to represent us know how important the issue of debt is in our communities.

What changes do we want?

- 1 End rip-off lending by capping interest and charges for loans, credit cards, overdrafts and door-step lending
- 2 A government inquiry into why so little action has been taken and to put pressure on the Financial Conduct Authority to act.

What can you do?

- 1 Add your name to the campaign and use your voice online on twitter, facebook and across social media. **#debtweek #EndTheDebtTrap**
- 2 If you've got more time you could get involved by holding an event, campaigning on a stall, getting local media coverage or ask a question at a hustings.
- 3 Share your story about debt – the government has to see the true impact of the debt crisis; please send us your story and we'll make sure they get the message. Thousands of us are facing debt, but together we can change the rules and end the debt trap.

WHAT'S IN THIS PACK

- 1 The UK's debt crisis
- why we must end the debt trap
- 2 Campaign update
- 3 Step by step guide on how to take action, whether you have one minute, one hour, or more
- 4 Where to get debt advice

NEXT STEPS

1 Read this guide and get started

It's so important that we take action together to end the debt trap.

One in four adults in the UK are now showing signs of financial difficulty such as falling behind on bills, using credit to survive until payday, and borrowing more to refinance or 'roll over' previous debt or to maintain repayments on pre-existing agreements. If you are facing debt problems, you are not alone.

Despite this there is virtually no action being taken to tighten up the rules and end the debt trap caused by punishing interest rates and rip-off loans.

The government will only act if we put pressure on them to do so.

This guide should give you all the info you need, but more resources and actions can be found online at jubileedebt.org.uk/debt-trap

2 Find a friend

Working together with a group of like-minded people to campaign for change is one of the most rewarding experiences there are. If you know someone else who sees or experiences the problem of unjust debt why not see if they want to plan an event, run a campaign stall or find another way to campaign together?

Many of you reading this guide will already be members of existing Jubilee Debt Campaign groups. If you want to check if there is a group in your area, Visit jubileedebt.org.uk/debt-trap and get in touch with your local group coordinator or drop us a line to see if we can put you in touch with anyone locally.

Get in touch and order:

Campaign Postcards, Posters, Leaflets, Stickers, to help you campaign to end the debt trap.

Order online: jubileedebt.org.uk/debt-trap

Or email info@jubileedebt.org.uk Call: 020 7324 4722

3 Plan what action you want to take and order your campaign materials

Have a read through this guide and feel free to get in touch if you want to talk it through or find out more.

You can order campaign materials using the contact details below, or on the online form:

jubileedebt.org.uk/debt-trap

4 Let us know about it!

We'd love to report back on all the action from Debt week 2019, so please let us know what you have planned and how it went.



“Even though I work hard, I have to choose between paying the rent, bills or eating. I’ve been in debt since I started work. Its not right, that’s why I’m ready to strike for £15 an hour ”

Maria, 31, McDonald's Worker, BFAWU member and McStriker

THE DEBT TRAP

Levels of unsecured household debt are now very close to the levels seen just prior to the 2008 financial crisis, with no sign of slowing down in the near future. A combination of low wages, insecure work, and cuts to social security mean that growing numbers of families across the country have no choice but to turn to high cost lenders just to make ends meet.

Personal debt has reached the highest levels ever – a staggering £217 billion.

At the same time a whole loans industry is developing – preying on some of the UK's poorest families. Offering rip-off loans with punishing interest rates, the industry is pulling people into a debt trap, one that's very hard to get out of.

And it's hitting people with the least money hardest. Nearly 9 million people (over three million households) are spending more than a quarter of their income on debt repayments, and just under half of these severely indebted households earn less than £15,000 per year.

The UK is sleepwalking into a debt trap, yet despite widespread evidence of exploitative interest rates and charges the Financial Conduct Authority or FCA (the body that regulates the financial services industry) isn't using the powers it has to curb predatory lending.

We have to get the government to act and put pressure on the FCA, that's why we're calling for a full inquiry, along with the cap on interest and charges.

“Personal debt has reached the highest levels ever – a staggering £217 billion.

One in four people are now affected. ”



CAMPAIGN UPDATE

Campaigning together to end the debt trap we've already made some big changes, winning a cap on the rent-to-own sector.

Earlier this year the Financial Conduct Authority (the FCA), the body that regulates the financial services industry introduced a cap - meaning that people who use rent-to-own firms will not pay more in interest than the cost of the original item. These are loans that are taken to buy things like washing machines or freezers, paid off over a few years, rather than in a lump sum.

So now, for example, instead of a £400 washing machine costing a potential £1,600 or beyond, the maximum a firm can charge will be capped at £800.

Although this is still a lot of interest, this is a great step forward, and one that couldn't have happened without thousands of people like you taking action and putting pressure on the government and the FCA to bring about change. The FCA estimates that the cap could save consumers £22.7 million a year.

The cap on pay day loans that was introduced in 2015 is now saving families £150 million every year.

But there's more to do. Earlier this year the FCA finished a big review called the 'high cost credit review', this was a huge opportunity to make some real changes and get a cap on interest and charges across the board. But they didn't take it.

They introduced the cap on rent-to-own, but didn't introduce a cap on credit cards, overdrafts loans or doorstep lending. It's not good enough.

That's why we're calling on the government to act and bring in a cap on all forms of consumer credit.

“The cap on pay day loans that was introduced in 2015 is now saving families £150 million every year. ”



DEBT WEEK HOW TO GET INVOLVED

I've only got a few minutes

Add your name to the campaign

The more of us take action the stronger our movement becomes and the more we can show the government that thousands of people across the UK want to see an end to the debt trap.

Last year thousands of us added our names and it made a real difference, helping to win a cap on rent-to-own.

You can sign one of our campaign postcards or add your name online jubileedebt.org.uk/debt-trap

Share the campaign with your friends, family or any groups you are a part of

Order leaflets and posters to give to friends or family or anywhere you go regularly such as a place of worship. Or share information about the campaign online in local forums or groups.

If you use social media, tweet or post about the campaign, some examples are below.



Your Name
@YourTwitterHandle

It's #debtweek, in the UK right now personal debt has reached the highest levels ever – a staggering £217 billion, join the campaign to tell the government to act

jubileedebt.org.uk/debt-trap



Your Name
@YourTwitterHandle

Thousands of us are facing unpayable debts in the UK while the predatory lending industry goes unregulated. Join me and take action this debt week

jubileedebt.org.uk/debt-trap

How does debt make you feel? Share your story.

Thousands of us are facing debts across the UK. If we are going to build a movement to end the debt crisis we need to come together and pressure the government to take action. We must tell them the real costs of the debt trap, like the strain on our mental health and families.

If you feel comfortable please share your story and we will send it in to the government and the FCA (anonymously), so they can see the true cost of the debt crisis. We need to collect thousands of stories to get the point across and let others know they aren't alone.

You can use our postcards or share your story online.

jubilee.org.uk/my-story

I've got a bit more time

Run a stall

Organising a stall is a great way to get the campaign seen and recruit new people to join. Some pointers and tips are below.

1) Where are you going to hold it?

The ideal place for your campaign stall is a place where lots of people will be walking past.

Think about the busiest spots in town. Check with your council – you may need to book the space. You don't need permission for publicly owned land, but you do need to make sure you aren't blocking the pavement.

Find out about carnivals, fairs, and any other events in your area. Can you book a stall at some of them? As well as having a large turn-out of people these events are often great fun. If there is a cost, please let us know and we may be able to cover it. Is there a like-minded organisation that's holding an event where you could have a stall?

2) Find people to help out

You usually need at least two or three people to run a stall for a day. You'll need to make sure any volunteers don't get too tired, if you have more than a couple of you on the stall maybe think about dividing your team up into shifts.

3) Get your materials

You can order leaflets, postcards and everything you'll need from us. Let us know how many you want, please order them a couple of weeks before your event. The objective of your stall is to get as many people signing the campaign postcards to add their name to the campaign as possible, and to raise awareness of the issue.

4) On the day

Preparing your stall: Think about making your stall eye catching – what will make people want to come over and speak with you? Display your materials and anything you want to give away such as leaflets badges or information.

Conversation starters: Many people find it's useful to have conversation starter or a couple of lines ready to go to start speaking to someone who is looking at your stall or passing by. It's useful to try a few different approaches and see what you feel most comfortable with.

For example, 'Would you like to sign our petition against rip off loans?'

'Do you want to help put an end to the problems people are having with debt in the UK?'

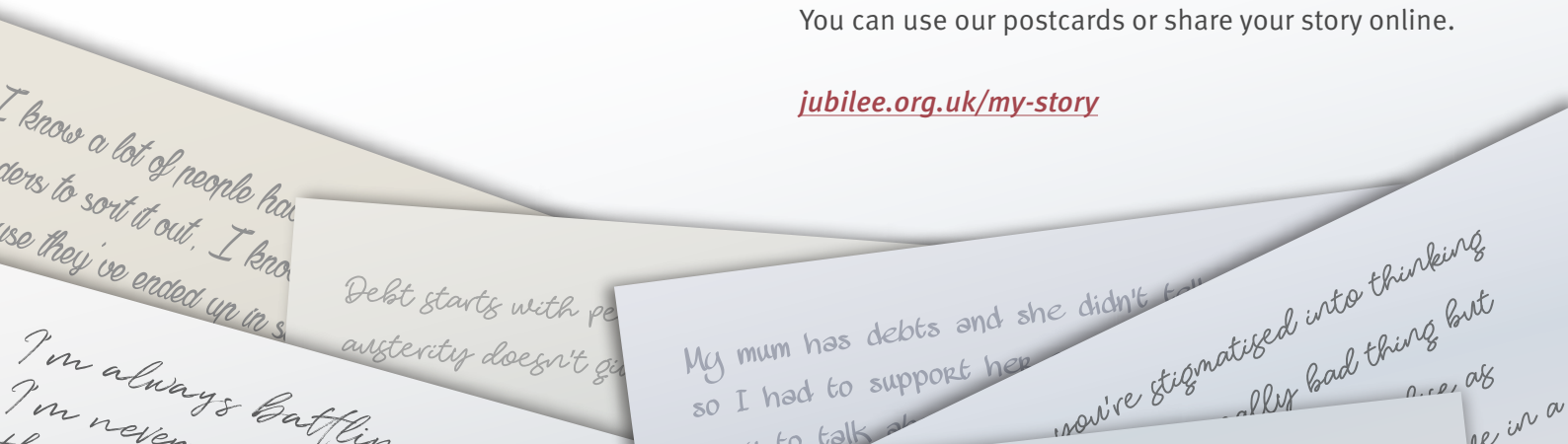
'I don't want your money but could I ask you one question?'

Part of this is knowing your facts – memorise a few so you have them to hand in conversation.

Stay on target: If your aim is to collect petition signatures then make sure you are doing this as part of the day and ask your volunteers to do so.

Thank everyone: Don't forget to say a big thanks to everyone who volunteered.

Send everything back to us: If you were able to package all the petitions you've collected up and send them back in one go that would be fantastic.



Organise a local event in debt week

Organising an event locally is a great way to bring people together, deepen understanding, and build relationships locally to campaign to end the debt trap. The events checklist below will help you plan a successful event.

• What sort of event are you planning?

Do you want to have speakers? Make sure people who are experiencing debt problems and want to speak are given space to do so. If you have a panel make sure it is diverse so that everyone has the opportunity to have their voice and perspectives heard.

What opportunities are you giving for people to get to know each other, share what’s motivated them to get involved and plan how they want to take action for the campaign? The best events are participatory and ensure that everyone has space to speak and share knowledge. What do you want the outcome of the event to be and what do you want people to come away with?

• Who do you want to invite and who is your audience?

You might want to map out local groups you think would be interested in getting involved in campaigning on debt and think about what sort of event and which speakers would be interesting for them to hear from.

• What venue will you book?

This is one of the first things to do. Some things to look out for are - making sure your venue is accessible, how many people does it hold and is it relatively easy for people to get to?

• How will you publicise your event?

You probably want to start inviting people at least three weeks before the event to give people time to get it in their diaries.

We can help you with some materials to publicise it. Are there local blogs or people or groups on twitter or facebook that you could also publicise the event? What other groups or networks could you reach out to? Local faith organisations, community groups?

Where would it be useful to leave fliers publicising the event?

• How will you lay out the room?

Often when events are laid out in what’s called theatre style, with a couple of speakers at the front and rows of chairs it gives people less opportunity to get to know each other and less space to speak. You might want to lay it out with some speakers at the front but with participants sitting round tables so they can speak with each other more easily.

• Snacks and refreshments

It’s a small thing but if people are thinking about the fact they are hungry or thirsty it’s harder for them to concentrate.

Make sure you are creating space for people to plan their next steps and what they want to do next to campaign to End the Debt Trap

We can help you with:

- Fliers for your event
- Promoting it on social media
- Promoting it online – setting up an Eventbrite
- With a speaker from Jubilee Debt Campaign or other organisations working on debt
- Help with costs

Give a talk or a sermon

Many faith groups across the UK are affiliated with the Jubilee Debt Campaign, seeing the elimination of unjust debt as one of the ways of working towards a fairer world. If you are able to, then giving a sermon or talk to your congregation or place of worship could be a great way of encouraging your faith community to take action on the debt trap and show

support and solidarity with people and families in your area who are suffering under spiralling debts.

If you would like to give a talk about the debt trap and want more information, please let us know and we can give you more resources and help you plan your talk.

Ask a question at a local hustings

During an election candidates in your area will attend local hustings events where their constituents can ask them questions. This is a great opportunity to ask them a question face to face about what they will do to end the debt trap if elected.

Find out what events are happening locally by searching online and prepare what questions you want to ask. For example:

‘Personal debt has skyrocketed in recent years, reaching its highest ever level – a staggering £217 billion. What will you do if elected to stop rip off lending and extortionate interest rates?’

Get local media coverage

Write a letter to your local paper to highlight the problems with debt in your area. This is one of the best ways to take action for Debt Week locally.

- Write a letter to your local paper
- Put out a press release to try and get some coverage in another bit of a paper or online. Say that it is national Debt Week and what action you are taking locally. Include pictures of any events or campaigning.

Some letter writing tips:

- Talk about your own experience.
- Think through what the key messages you want a reader to remember are, usually what’s the problem what solutions are we campaigning for
- Aim for 250 words max but ideally as short as possible
- Don’t be afraid to be passionate; editors like vigorous argument, emotive language and humour
- If you can, try and link to something local – it’s a local paper so they are looking for local news, for example, any research or reports on the scale of debt problems in your community. We can help provide you with local stats.
- Say you are part of the Jubilee Debt Campaign.

Practical tips:

- If you’re sending your letter to the newspaper in an email, include it in the body of the email, not as an attachment
- Include your name, address and daytime telephone number as many newspapers don’t publish unsigned letters or may want to contact you first.

Template letter:

Dear Editor,

This week is national Debt Week. Over [XXX] people in [YOUR AREA] are in problem debt, part of the more than 9 million people across the who are severely indebted, paying more than £1 in every £4 they have on debt repayments.

Low wages, insecure work and austerity cuts mean that more and more people in are having to turn to rip-off lenders, charging extortionate interest rates, just to make ends meet.

The affects can be terrible, impacting mental health and family life.

That's why, as part of the Jubilee Debt Campaign, [we are/I am] pushing for a Treasury inquiry after a recent Financial Conduct Authority (FCA) review failed to make any of the much-needed reforms campaigners like us have been calling for. We're calling for a cap on interest and charges on overdrafts, credit cards and other forms of consumer credit.

We/I hope people will join the campaign in [YOUR AREA] to End the Debt Trap that has been blighting our community and country. To find out more go to **jubileedebt.org.uk/debt-trap**

Yours Sincerely,

[NAME]

[LOCAL GROUP, IF RELEVANT]

Where to go for debt advice

Jubilee Debt Campaign is focused on campaigning and advocacy on debt issues. We do not provide advice on personal debt problems. If you are facing personal debt problems, we recommend getting in touch with one of the following free national services, who will be able to help.

If anyone you speak to during Debt Week is looking for help or advice about their debt, we strongly urge you not to try to provide advice yourself. Please direct them to the professional services below.

Citizen's Advice

have online debt advice, or you can speak with an advisor at your local Citizen's Advice Bureau. Find their contact information via their website:
www.citizensadvice.org.uk

StepChange

can help you to make a personal debt repayment/management plan on the phone.

Call: **0800 138 1111** or visit:
www.stepchange.org

National Debtline

can talk through your problems and help you move forward.

Call: **0808 808 4000** or visit:
www.nationaldebtline.org





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