

Moneymadeclear – money guidance

What is Moneymadeclear?

Moneymadeclear offers information and guidance on financial matters, tailored to an individual's needs and circumstances. It is available on the phone, on the web and currently face to face in the North-East and North-West of England.

It aims to help people make confident, informed decisions and make the most of their money but it never recommends or tries to sell anything.

Moneymadeclear can help with:

- coping with changing circumstances,
- getting the most out of a budget;
- saving for a special event, or just a rainy day;
- borrowing wisely;
- planning for retirement;
- understanding tax and welfare benefits; and
- explaining what financial jargon means.

Moneymadeclear is available:

- online at www.moneymadeclear.fsa.gov.uk where there are step-by-step guides, interactive tools and impartial product comparison tables;
- over the telephone on 0300 500 5000* where people can speak to a trained money guide; and
- via face-to-face appointments in priority areas as well as the pathfinder areas of the NE and NW

* Calls cost no more than 01-02 UK-wide calls and are included in inclusive mobile and landline minutes

Background

In November 2009, the Government announced the UK-wide rollout of the money guidance service, delivered under the **Moneymadeclear** brand. This was based on interim evaluation findings from the pathfinder scheme carried out in the North-East and North-West of England which shows that **Moneymadeclear** is making a distinct contribution to the information /guidance landscape on money matters and delivering high levels of satisfaction among users. The FSA has committed to a phased national roll out from spring 2010.

Procurement of face-to-face partners for national rollout

The face-to-face element of the national **Moneymadeclear** service will be phased in nationally from spring 2010 and we are following the OJEU (Official Journal of European Procurement) process to procure organisations to deliver this.

If your organisation is interested in delivering **Moneymadeclear** face-to-face service, please register as a supplier on our procurement website.

- Open the page
- <http://fsa.bravosolution.com/web/login.shtml>

Face-to-face appointments direct delivery

The aim of the direct delivery activity is to:

- Build face-to-face money guidance capacity in priority areas from spring 2010, ensuring that those who could benefit most from face-to-face money guidance are reached first;
- Develop a network of trusted intermediaries across the UK who will support the service;
- Lay the groundwork for the Moneymadeclear national face-to-face service, which is due to launch in late 2010.

How will it operate?

Money Guides will work in their local areas and with local trusted intermediary organisations.

Initially, we will prioritise working with those organisations that have the greatest engagement with financially vulnerable people in the designated local authority areas such as:

- Local Authorities
- Jobcentres
- Employers
- Children Centres
- Advice Agencies
- Third Sector Organisations
- Housing Associations
- Credit Unions

Which areas are a priority?

We will continue to operate in the original pathfinder areas of the North East and North West of England; we have also identified local authority areas in the UK where a significant proportion of financially vulnerable people live. These areas are:

- Greater London (primarily inner London)
- South Wales
- Scotland (primarily the Glasgow area) and
- Northern Ireland

Want to know more?

If you would like to know more about **Moneymadeclear** or if you have any questions on the face-to-face direct delivery service, then please contact us at: moneyguidance@fsa.gov.uk

Principles of money guidance:

- 'On my side'
- Supportive
- Preventative
- Universal
- Sales free

The priority areas we will be working in are:

- Barking and Dagenham
- Belfast
- Blaenau Gwent
- Brent
- Camden
- City of London
- Derry
- Easington
- Fermanagh
- Glasgow
- Greenwich
- Hackney
- Hammersmith and Fulham
- Haringey
- Hartlepool
- Islington
- Knowsley
- Lambeth
- Lewisham
- Liverpool
- Manchester
- Merthyr Tydfil
- Middlesbrough
- Newcastle upon Tyne
- Newham
- Newry and Mourne
- North Lanarkshire
- Salford
- South Tyneside
- Southwark
- Strabane
- Sunderland
- Tower Hamlets
- Waltham Forest
- Wansbeck
- West Dunbartonshire
- Westminster