

Improving the Debt Advice Journey Programme 2020 - 23

The Scottish Legal Aid Board - Plan as to Criteria

UNDERPINNING SUSTAINABLE, EFFECTIVE AND USER-CENTRED DEBT ADVICE IN SCOTLAND

The Scottish Government has asked the Scottish Legal Aid Board (SLAB) to develop a Plan as to Criteria for a new programme of grant funded projects during 2020-2023.

PRIORITY PURPOSE FOR PROGRAMME

The programme will provide time- limited funding for projects to develop and test interventions to help manage the heavy demands felt by services and improve the experience for clients and staff when resolving debt issues.

Learning from this SLAB funded programme is to aid Scottish Government longer-term development of commissioning strategies for direct debt advice in Scotland and so priority will be given to proposals that demonstrate a potential for being implemented on a larger scale or across the broader advice sector.

PRIORITIES FOR PROJECTS

Proposals must include a combined focus on:

- One or more of the specified key stages of debt advice;
- One or more of the specified user groups involved in debt advice; individuals approaching debt advice services, and the debt advice workforce;
- Development and implementation of one or more of the specified key types of intervention.

This programme is not providing funding for additional capacity for debt advice posts although other staffing resource will be considered where integral to the intervention being proposed.

i. Stages in debt advice

Proposals must focus on tackling an evidenced problem at one or more of the following stages:

- **Initial Access** to your service;
- **Early Diagnosis** for the client, identifying that it is a debt advice related issue;
- **Progress to resolution** - carrying out advice/casework and achieving case resolution;
- **Effective Exit** from the debt advice process. This may include making sure people know what to do after the formal debt advice process is complete.

ii. The user experience

Proposals must focus on improvements to enhance the experience for one or more of the main users at the identified stage to tackle an evidenced issue or barrier which affects effective access and progress into and through debt advice. This can be with a view to improvements for:

- **The individual** seeking and receiving advice
- **Debt advisers** involved in the delivery of free, independent debt advice.

iii. Types of intervention

We are looking for projects that test ways of working that can, where successful, be embedded into working practice by the agency/ies involved in the project. Priority will be given to proposals that are capable of being replicated and scaled up.

Proposals must focus on one or more of the following types of intervention method to achieve impact at the identified stage and for the identified users:

- **Digital/technology/multi-channel work** - proposals could consider development and use of technology-based for example to free up adviser time, facilitate channel shift for users or to improve the quality of debt advice
- **Tools or methods of working** - projects which identify improvements to specific parts of the user journey such as at the pre-diagnosis stage where triage services could be introduced to your money and debt advice process or to improve automation of simple process at specific points in the debt advice journey.
- **People** - to facilitate or enable access to the current provision of debt help or help the effectiveness of current debt advice.

Priority coverage and eligibility

There is no requirement for the programme to achieve national coverage. We welcome applications from agencies who currently provide independent free debt advice, including third sector organisations, local authorities and law centres. We will consider applications from national bodies.

Projects do not need to involve a partnership of agencies. If the proposal is from an individual local agency, the proposal must either involve or directly benefit a number of agencies, or test an initiative at a local or individual agency level that could be feasibly used by others more broadly.

Successful applicants to the programme must agree to work with the Improvement Service as part of an evaluation focusing on commissioning models for debt levy funding and to gauge project impact.

There is a maximum £650,000 available in the first year and £1.3million per year available thereafter. Projects can run up to 31 March 2023 and have a maximum value of £100,000 per year.