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Money Talk Team Q3 Report:

1 April 2025 – 31 December 2025

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Service objectives

This report covers the period 1 April 2025 to 31 December 2025. All data in this report will cover this time period unless otherwise stated.

The Money Talk Team (MTT) service supports individuals and families to increase their income, reduce their debt and better manage their finances. This service empowers clients with awareness of their rights and responsibilities and helps improve their wellbeing.

The service positively contributes to Citizens Advice Bureaux' local communities through community partnerships, as well as empowering volunteers with knowledge, transferrable skills, and increased confidence.

The Money Talk Team is focused on reaching key client groups. These are:

Priority Family Groups



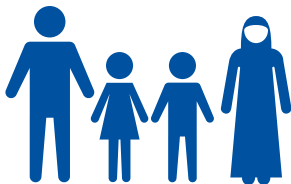
Single parent families



Families with an adult or a child with a health condition



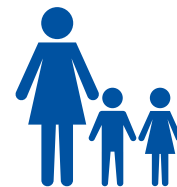
Larger families (3+ children)



Minority ethnic families



Families with a child under one year old



Families where the mother is under 25 years of age

Other key client groups include

- > Older people (65+)
- > Individuals struggling with debt
- > Those with health conditions
- > Unemployed people
- > Those with caring responsibilities
- > Young people (16 - 24)



Executive summary



50,122
clients
supported



9,991 priority
family group
clients supported



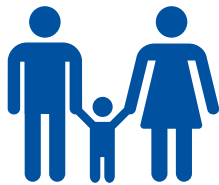
Client gains over
£38.7 million
reached (average
£3,879 per client)



Gains of over
£9.6 million for
priority family clients



7,021 clients
struggling with
debt supported,
achieving client
gains of over
£8.3 million



Of those having
difficulty making
debt payments,
26% were priority
family group clients



Of priority family
group clients
advised about debt,
61% were single
parent families



Of priority family group
clients advised about
debt **56%** were families
with an adult or a child
with a health condition
or disability

The MTT service supports the most financially disadvantaged households: **68%** live on less than £20,799 and **84%** on less than £26,000 a year.

The service is having a positive impact for clients beyond financial gain:



87% of clients are
satisfied or very
satisfied with the
service



73% of clients
surveyed reported
improvements to
their peace of mind



69% reported
feeling more able
to find support
with finances in
the future



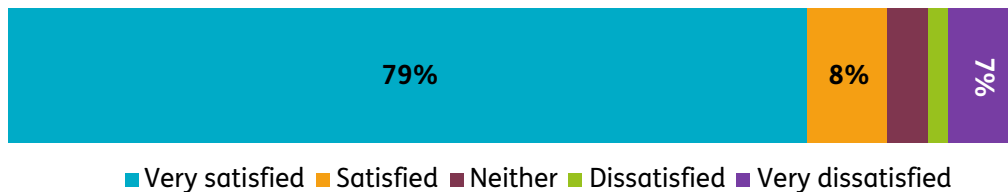
59%
reported
improvements
to their mental
health

Client outcomes

Client satisfaction

During the period April 2025 – December 2025, of the 396 MTT clients who completed the survey, **87%** reported being satisfied with the service.

Chart 1: Client satisfaction with MTP service



“I can now sleep at night and am no longer having panic attacks. Being able to know what to do, without a significant financial burden has been invaluable.”

“The people at CAB are so reassuring, helpful and patient, especially with myself as I have never claimed for anything in my life.”



Client outcomes continued

Due to the continued effects of the cost of living crisis, limited support available, and ongoing demand on bureaux, some clients report being dissatisfied. Despite this, clients recognise bureau efforts to provide an effective service, as shown in the satisfaction rating.

To understand client experience in more detail, and to better understand their current situation, several semi-structured interviews were conducted with clients as a follow-up from their initial survey response. The below case study demonstrates how MTT Advisers can support clients in time of crisis.

Zsófia's experience



Zsófia* is a non-EU national and a single mother who was at risk of homelessness. She and her child fled their home suddenly out of fear for their safety following serious trauma. Due to the ongoing housing crisis in Scotland, Zsófia was struggling to access stable accommodation and had temporarily moved in with a friend. Since moving to Scotland, she has become a repeat client at her local bureau, stating the CAB have **“helped me with everything, I am so grateful.”**

The bureau assisted Zsófia with an application for Local Authority housing. Although a flat was offered, it was entirely unfurnished, with no bed, mattress, washing machine, or fridge freezer. This caused Zsófia increasing stress, especially during the winter months. She is on a zero-hour contract, so if she took time off work to try to source essential items, she would not be paid, further impacting her finances. Her income is already stretched, covering only basic necessities such as rent, food, electricity, and her child's school uniform.

The bureau continues to support Zsófia and has signposted her to an organisation that will help with furnishing the flat. Despite still being in an extremely difficult position, Zsófia expressed how helpful the bureau has been in supporting her and her daughter and that, **“Even though I don't know what to do next, they [CAB] are here for me and are willing to help. I am very happy and very grateful.”**

*No real client names are used in case studies to protect client anonymity

Client outcomes continued

This case study highlights how the bureau supports individuals facing intersecting challenges, including trauma, single parenthood and in work poverty, to prevent homelessness and improve stability. It demonstrates the bureau's role as a trusted, ongoing source of practical and emotional support for families navigating complex systems during crisis.

The complexity of issues and support needed by clients is reflected in the client-reported advice progress. Just over one-third (35%) of respondents report that their issue is still ongoing with the bureau, including waiting on benefits decisions or having debt payments managed.

“[The] CAB filled in my application form for several benefits that I didn't even know I was eligible for. I am still waiting to receive any word from my local Council. I know my next steps thanks to the CAB and will go from there.”

Chart 2. Status of client issue



■ Yes - Issue has been resolved ■ Issue is still ongoing with the CAB ■ No - Issue cannot be resolved by CAB

Of the 54% of clients who reported that their issue had been fully resolved, 34% reported improvements in their financial situation. The number of clients who reported improvements in their financial situation after reporting that their issue had been fully resolved continues to be 9% lower than in our Year 3 reporting. This suggests that the financial support available to clients is increasingly not enough to improve their finances long-term.

“I now have affordable monthly payments which are actually reducing the balance of my debt instead of just paying hundreds of pounds in interest only. The staff are very understanding and helpful. Not all heroes wear capes.”

Due to ineligibility for benefits, being referred to other organisations for support, or other factors outside of CAB control, several clients (11%) stated their issue had not been resolved.

“The Adviser was incredible and professional. She emailed me with crucial information that I could use to help me understand the issue when I was unable to do so myself. It is now in the hands of the Student Loan Agency, but I can't thank the bureau enough for giving me the knowledge and confidence to advocate for myself.”

Of the 35% of clients whose issues are still ongoing with the CAB, 81% reported that they are very satisfied or satisfied with the service.

“I suffer badly with my mental health and severe anxiety. The Adviser made me feel very at ease. I am now waiting to hear from Social Security which I've been told can take 5-6 weeks, but the bureau will contact me with an update as soon as they can.”

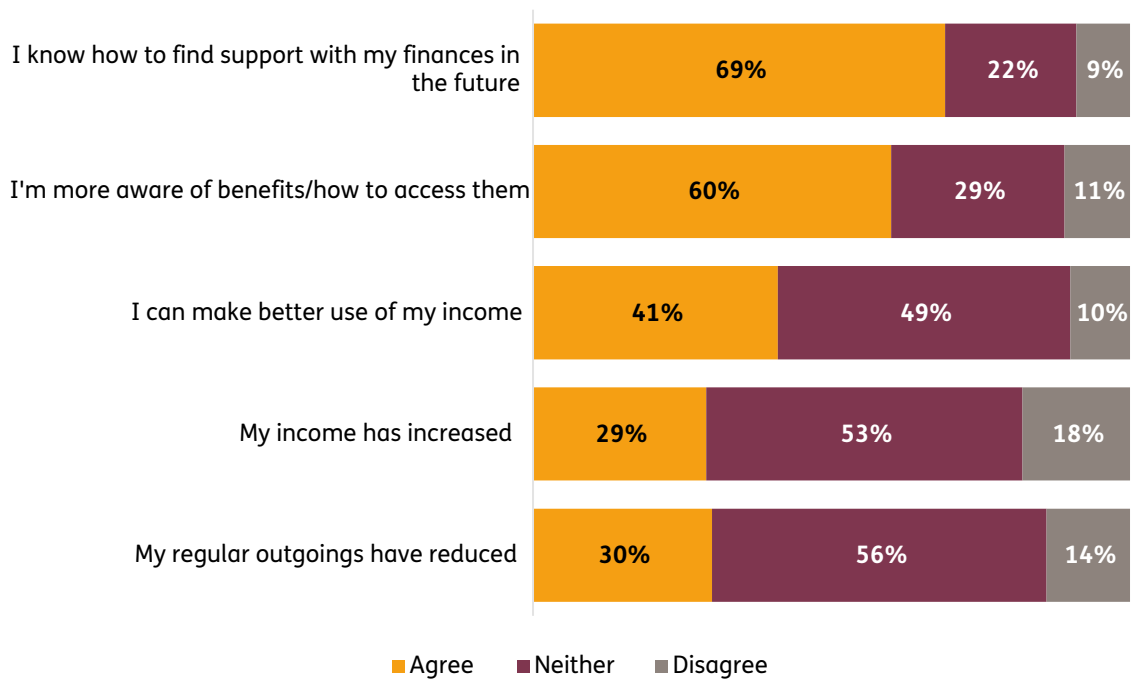
Client outcomes continued

Client impact

Clients are asked if they would answer additional questions to assess the impact of advice on their financial circumstances and well-being; 262 of 396 clients agreed to this¹.

Over two thirds of clients (69%) knew how to find support with their finances in the future, as well as over half (59%) being more aware of benefits available to them.

Chart 3: Client-reported financial impact (Excludes Not Applicable)



Due to the length of time that applications for benefits and other sources of support take, many cases have not reached a conclusion by the time they are surveyed. Therefore, in a continuing trend, over half the clients who answered the question neither agree nor disagree that their regular costs have reduced, or their income has increased.

When asked what difference the bureau support has made to their financial situation, of those that felt the question was relevant, 42% felt it had improved and 47% had no change. Similarly, when asked about their confidence in managing their finances, 51% felt this had improved, 39% had no change and 10% reported this had worsened.

¹ All discussion in this section relates to these 262 clients unless otherwise stated.

Client outcomes continued

The case study below shares Hamish's story, which reflects a client who has faced significant stress, anxiety, and confusion while dealing with a complex benefits system during a period of poor health and vulnerability. Importantly, it shows the vital role a bureau can play through its holistic, person centred approach, providing both reassurance and practical support when people are going through difficult times.



Hamish's experience

Hamish's local bureau has provided long term support to help him navigate the benefits system. He is unable to work because of a chronic health condition. Before this, he'd spent his working life in full-time employment and had no previous experience of claiming benefits. Hamish described this process as **"new and intimidating for me, but the bureau team have really saved my mental health and made a difficult time easier."**

Most recently, he has been receiving support for an Adult Disability Payment (ADP) redetermination notice, for which he is currently awaiting the outcome. The bureau have also successfully supported Hamish to apply for several benefits, including Universal Credit and Council Tax Reduction, resulting in him receiving almost £9,000.

Hamish stated that the bureau ensures he sees the same Adviser each time, which **"relieves my anxiety as we have built a rapport, and I don't need to explain my needs and difficulties afresh each time. It also means when I'm having a bad day, I'm with someone that knows my situation. It takes the pressure off me and I can just come as I am."**

As well as financial support, the bureau helped Hamish find confidence talking about his health condition and his needs, showing him there is support out there. The Adviser **"advocated for me every step of the way"**. He further stated that **"To have someone see me as deserving of support has built my confidence that one day I may be able to advocate for myself."**

Hamish emphasised how invaluable the bureau has been to his life and that the team who continue to support him are **"a massive credit to the organisation."** He further shared that **"when waiting at a drop in with such a mixed group of people attending for advice, there is a real community spirit and kindness between us all. If more people accessed these services or ones like these, I believe that attitudes towards those we see as different would quickly change."**

The case study shows that consistent, personalised support from the bureau helps people navigate complex benefits systems, reduce anxiety and secure vital income. It demonstrates how Advisers provide both practical and emotional support, building confidence and improving wellbeing. Hamish's experience highlights the significant positive impact the service can have on someone's financial stability, mental health and sense of dignity.

Client Outcomes continued

For those who reported that their financial situation had not changed or worsened following support from the CAB, clients attributed this to the following:

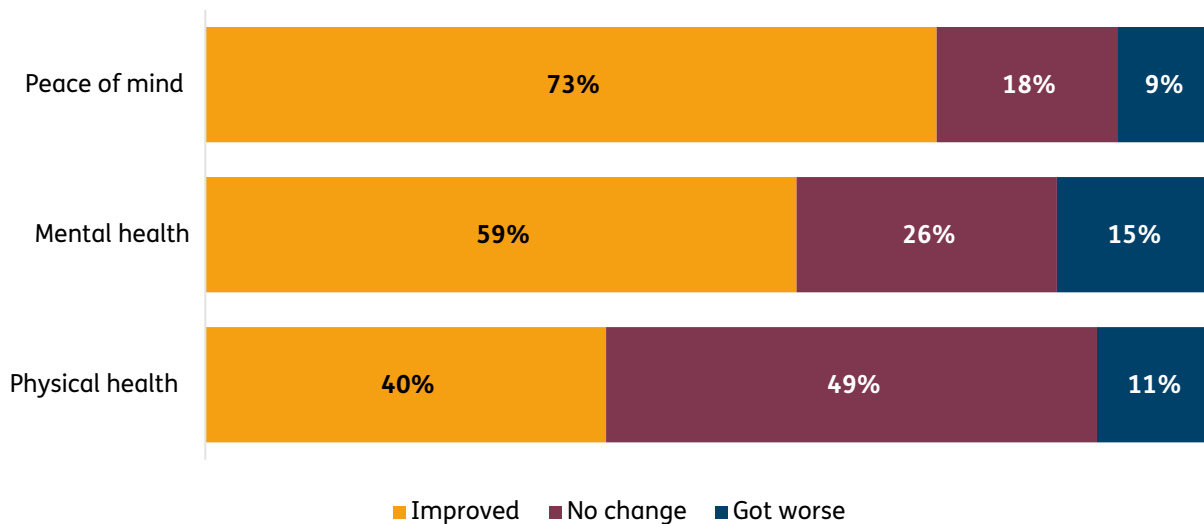
I am waiting on the results of my benefit application	47%
Other*	23%
I am not eligible for any additional sources of income or benefits	20%
I am still being helped to deal with my debt	10%

* Includes reasons such as awaiting first benefit payment following successful application or waiting on update from HMRC

Of those who felt it was relevant to them, 73% reported that their peace of mind had improved and 59% reported a mental health improvement.

“The source of my stress and anxiety has been removed. I now sleep better because of less worry.”

Chart 4: Client-reported wellbeing impact of Money Talk Team (Excludes Not Applicable)



Of those who said their physical health, mental health or peace of mind had not changed or worsened:

- > 54% said this was because they are waiting on the results of their benefit application
- > 28% chose Other – these reasons include requiring specialist support and still completing or looking to start filling out benefit application forms
- > 18% stated this was because they are not eligible for any further sources of income, benefits or support

Even during extremely challenging financial times, the MTT service continues to deliver positive impact for clients through holistic, client-led support.

“My case has gone to tribunal. I am still anxious and worried about the outcome, but my Adviser has helped me to realise that my case does have merit and I’m not crazy. I couldn’t have done this myself.”

Client gains

Of the **50,122** clients supported by the Money Talk Team, **9,884** clients have recorded client gains totalling **£38,750,340** resulting in an average client gain of **£3,921**.²

Key client group gains

Of the **39,576** clients across both key client groups supported by MTT, **8,778** clients have recorded client gains, totalling **£35,069,015**. This results in an average client gain of **£3,995** per key group client.

Of the **9,991** priority family group clients supported by MTT in the same period, **2,324** clients have recorded client gains, totalling **£9,662,612** (average of **£4,158**).

Priority family groups	Number of clients with gains	Client Financial Gain (CFG)	Debt written off	Total client gains
Families with an adult or a child with a health condition	1,440	£4,733,447.92	£1,916,222.30	£6,649,670.22
Single parent families	1,290	£3,288,080.47	£1,733,089.24	£5,021,169.71
Minority ethnic families	478	£1,962,168.92	£831,431.21	£2,793,600.13
Families with a child under one year old	266	£888,066.80	£181,095.33	£1,069,162.13
Larger families (3+ children)	256	£1,201,044.22	£198,381.62	£1,399,425.84
Families where the mother is under 25 years of age	119	£342,531.40	£30,712.36	£373,243.76
Total unique clients falling into at least 1 priority family group	2,233	£7,192,930.26	£2,469,682.00	£9,662,612.26



² All financial amounts in this report are rounded to the nearest pound, excluding those in tables where exact amounts are required to calculate accurate totals.

Client gains continued

Other key client groups	Clients with gains	Client Financial Gain (CFG)	Debt written off	Total client gains
Those with health conditions	5,249	£18,225,656.32	£3,612,121.48	£21,837,777.80
Those with caring responsibilities	3,126	£10,441,955.91	£3,676,540.08	£14,118,495.99
Those Unemployed	1,702	£2,740,749.38	£999,289.56	£3,740,038.94
Older people (65+)	1,760	£7,893,089.37	£636,000.52	£8,529,089.89
Individuals struggling with debt	1,123	£3,224,616.81	£7,340,650.66	£10,565,267.47
Young people (16-24)	475	£1,221,860.53	£99,855.73	£1,321,716.26
Total unique clients falling into at least 1 other key client group	8,360	£27,159,737.99	£7,766,011.78	£34,925,749.77

The service supported **39,255** clients belonging to other key groups, with **8,728** clients recording client gains totalling **£34,925,750** (average of **£4,002**). The highest client gains continue to be for individuals with health conditions, who have recorded **£21,837,778** in total gain, including debt written off.

Individuals struggling with debt record the highest average gain per client, showing that the holistic advice provided by CAB can make a real financial difference to clients who are struggling. These client gains demonstrate the work that MTT Advisers do to identify opportunities for income maximisation where possible, despite the limited availability of financial support.

Client gain per advice area

92% of the MTT client gain was recorded in the advice areas of Benefits and Debt. The breakdown of gain per advice area is shown below:

Advice area	Client gains
Benefits	£27,428,352.50
Debt	£8,359,315.85
Tax	£981,900.35
Financial and charitable support	£639,329.34
Utilities and communication	£626,527.58
Other	£704,914.25
Total	£38,750,339.87

Debt advice and outcomes

In this reporting period, MTT Advisers engaged with **7,021** clients about debt and many of these clients were likely advised in additional areas. At least **£42,684,488** of new debt was presented by clients supported with debt advice.

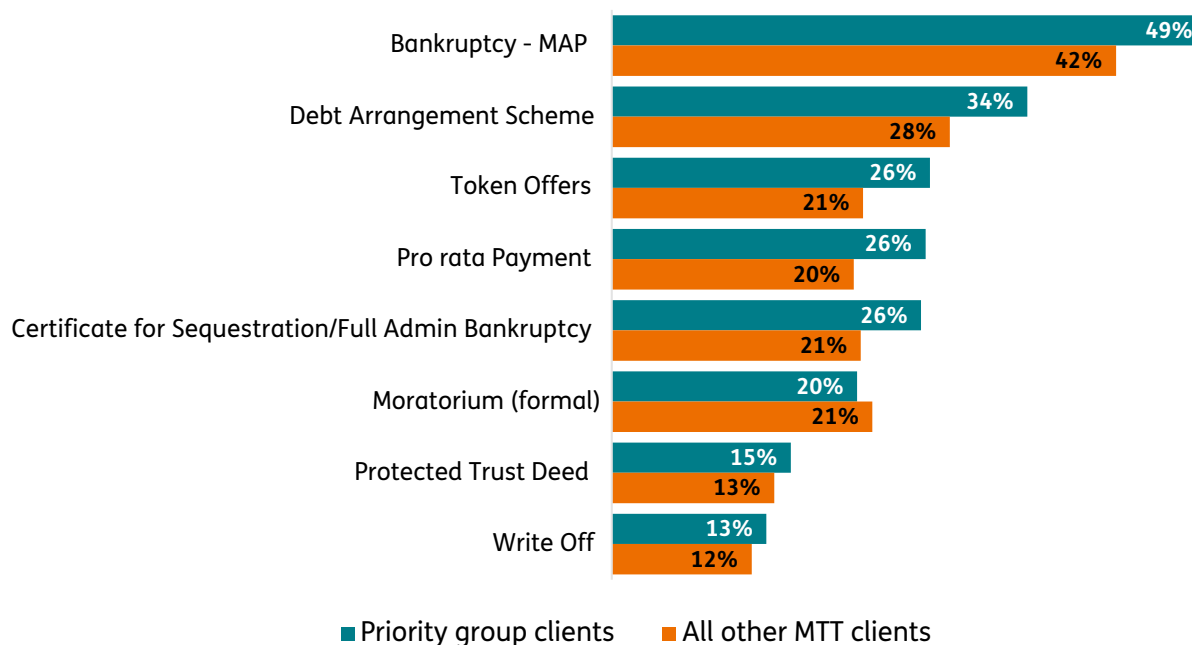
Looking at debt advice related gains only, clients had **£7,762,526** of debt written off and achieved **£596,789** in debt-related client financial gains. This totals **£8,359,316** in total debt-related client gains for **580** clients, resulting in average debt related client gain of **£14,413**.

Statutory debt solutions

For some clients, advice on how to manage their debt is sufficient and advice around statutory debt solutions is not required. This is one of the strengths of the debt support provided by the bureaux. However, 30% of MTT clients who received debt advice did require advice on debt options; of these clients, 29% were in a priority family group.

For those that do require debt solutions advice, clients in priority family groups were more likely than other MTT clients to have been advised on these solutions, as seen in Chart 5.

Chart 5: Proportion of clients advised on different debt solutions*



*Please note the percentages will not add up to 100 as clients can be advised on more than 1 debt type.

Debt advice and outcomes continued

The table below shows the number of recorded clients who have chosen specific statutory debt solutions.

Statutory debt solutions	Clients
Bankruptcy – MAP	81
Certificate for sequestration and full admin bankruptcy	33
Debt arrangement scheme	40
Protected trust deed	1
Total	155



Daniella's experience

Daniella was signposted to her local bureau after attending the foodbank. She is a single mother and recently lost one of her two part time jobs, causing her financial hardship.

Despite applying for social security support while she was looking for more work, Daniella was struggling to manage debt repayments, ongoing household bills and basic living needs.

The Adviser worked with Daniella to complete a financial statement and contact creditors. They identified the debts owed and requested interest and charges were frozen while they worked out next steps. With this extra breathing space, they were then able to discuss available debt options, and it was decided that sequestration would be the best option for the family.

A successful application was made which cleared Daniella's debts, relieving her of the immediate financial pressure and allowing her more time to focus on securing stable employment. Daniella first attended her bureau over a year ago, and since then she and her Adviser have interacted almost 50 times. She said she felt relieved at the outcome and as a result was able to focus on providing for her son.

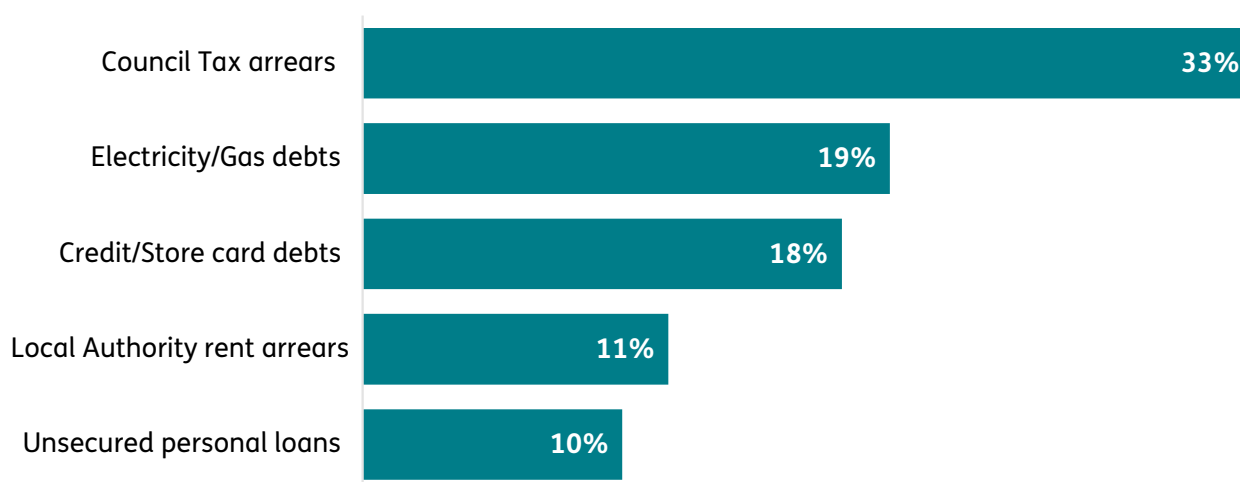
Daniella's situation demonstrates just how quickly debt can become unmanageable when circumstances change. The number of contacts she had with her bureau highlight the time and skill involved in debt advice, which in Daniella's case had a positive outcome and will allow her to manage her ongoing bills and work towards financial stability in the future.

Debt advice and outcomes continued

Debt advice

In this reporting period, more than 37,500 pieces of debt advice were provided to Money Talk Team clients, with Council Tax arrears continuing to be the most common debt type advised on.

Chart 6: Top 5 debt types advised on, by proportion of all clients receiving debt advice*



*Please note the chart will not add up to 100, as it shows the top 5 advice issues only and clients can be advised on more than one type of debt.

Chart 7 shows the most common debt-related advice provided to MTT clients, with over half receiving advice around difficulty making debt payments. Of those having difficulty making debt payments, 26% were priority family group clients.

Chart 7: Most common debt-related advice, by proportion of all clients receiving debt advice*

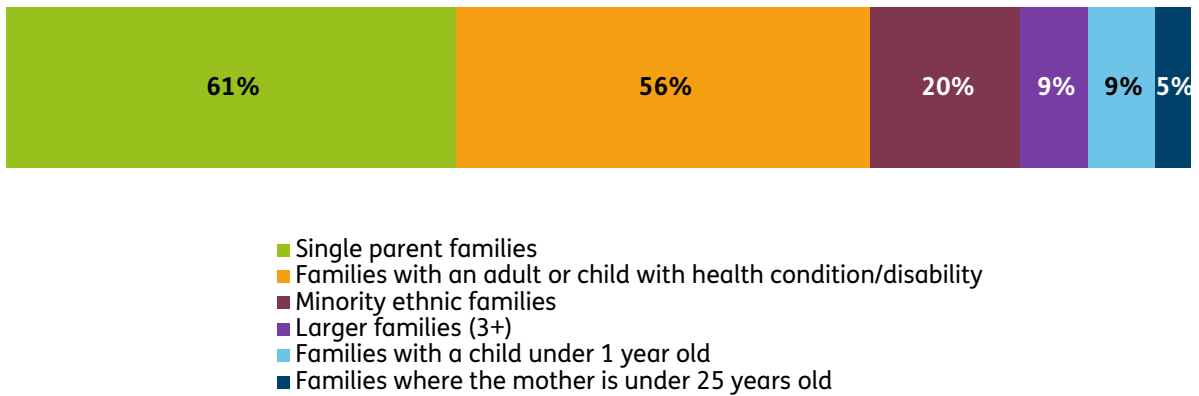


*Please note the graph will not add up to 100, as it shows the top 2 advice issues only.

Debt advice and outcomes continued

Of all MTT clients who received debt advice, 24% were in priority family groups. Of these clients, chart 8 shows the proportion of each of the priority family groups advised on debt.

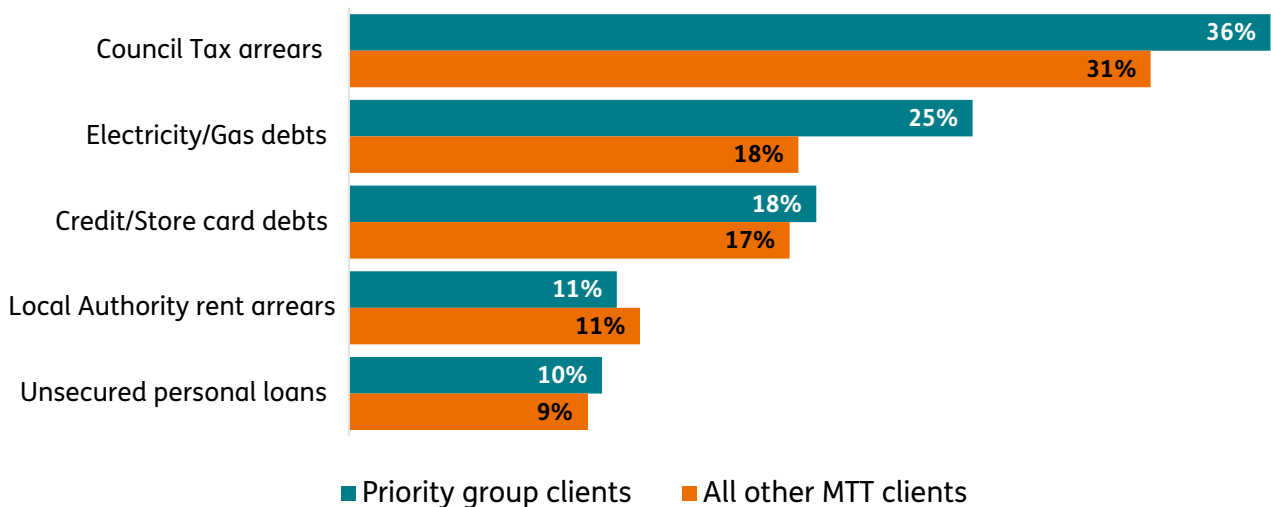
Chart 8: Priority families advised about debt*



*Please note the chart will not add up to 100, as clients can belong to more than 1 priority family group.

There continue to be small differences between priority family groups and other MTT clients in relation to the type of debt advice they received (Chart 9). The number of clients advised on Council Tax arrears and electricity/gas debts continues to rise across client groups.

Chart 9: Debt types advised on*



*Please note the graphs will not add up to 100, as clients can be advised on numerous types of debt. Not all advice types shown.

Debt advice and outcomes continued

Energy debt advice

In the period 1st August 2025 to 31st December 2025, **839** MTT clients were advised on energy debt. At least **£1,450,763** of new energy debt was presented by MTT clients in the same period.



Victoria's experience

Victoria is a single mother who lives rurally with her three young children. She heard about the Money Talk Team service from a friend and attended her local Bureau for help with managing her finances.

Like many families living rurally in Scotland, Victoria has struggled with high energy costs throughout the year. One of her children has a disability, so she relies on a car to get around. The family have a benefits-only income, and due to increasing costs, Victoria has been unable to keep up with payments for her family's energy usage and car finance repayments alongside basic living expenses.

The Adviser supported Victoria to:

- > Apply for the Warm Home Discount and inform her energy supplier of the family's circumstances
- > Apply for a fuel voucher and food parcel
- > Be referred to a local charity which could provide Christmas gifts for her children
- > Make a start on addressing her debt by completing a debt pack and discussing next steps

The applications for the Warm Home Discount and fuel vouchers were successful, addressing the family's energy needs during the winter. With a plan in place for addressing the debts and gifts for her children, Victoria was able to enjoy Christmas while her case is ongoing with the bureau.

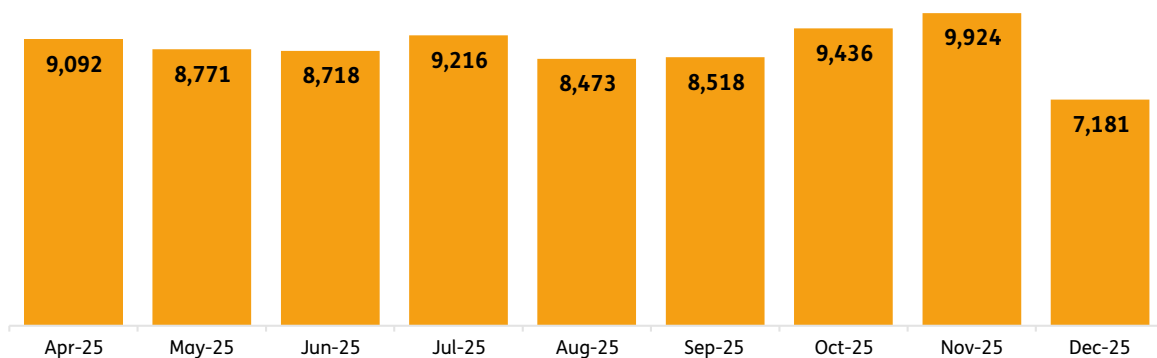
High fuel costs remain a year-round challenge which is heightened for those living rurally in exposed areas. Victoria's fuel debt accumulated over the warmer months, and she was left facing the impossible choice between heating and eating. The Adviser's holistic approach to debt support meant the family received assistance to address their immediate needs, and their financial stability improved going forward.

Clients supported

Overall number of clients supported

Despite the usual dip in client numbers in December due to winter holidays, the number of clients supported in this month has significantly increased from last year. Each month in this quarter reports a higher number of MTT clients than the same time last year.

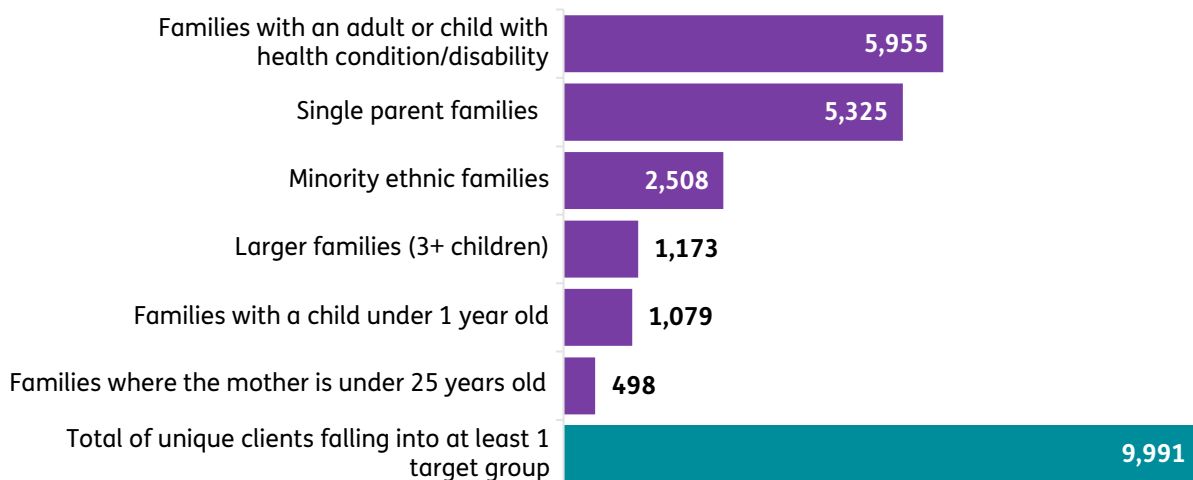
Chart 10: Clients seen each month*



*Note that combining the monthly figures will not equal the total clients seen as the same client could be seen in more than one month.

Number of clients supported per key client group

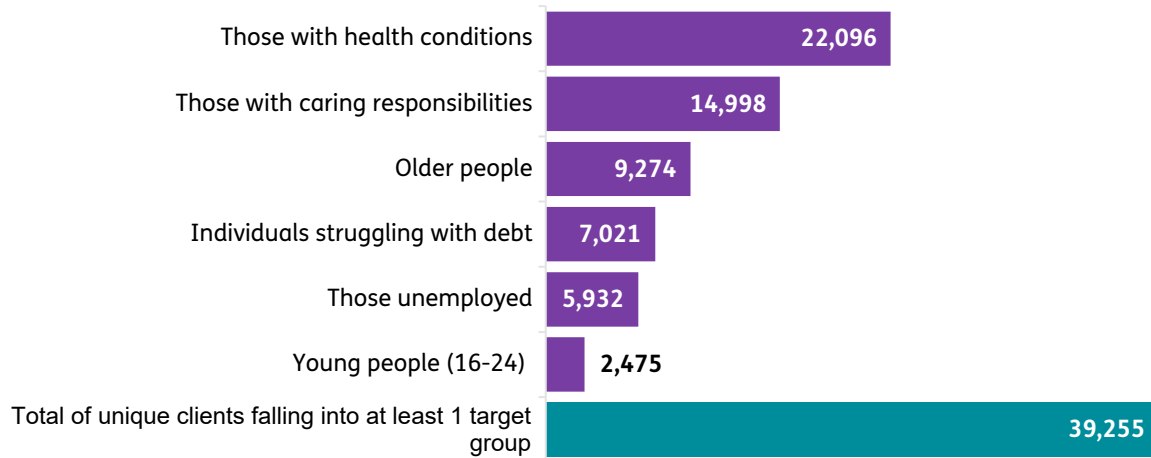
Chart 11: Number of clients in each priority family group*



* As clients can belong to more than one key group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one category.

Clients supported continued

Chart 12: Other key client groups*



* As clients can belong to more than one key group, the total number of unique clients cannot be calculated by adding up numbers of clients per category. The 'total' bar shows the number of unique clients who fall into at least one category.

As shown in the above graphs, many clients fall into more than one target group. This demonstrates the intersection of life circumstances experienced by these groups and the multi-faceted challenges that many MTT clients face in their day to day lives.

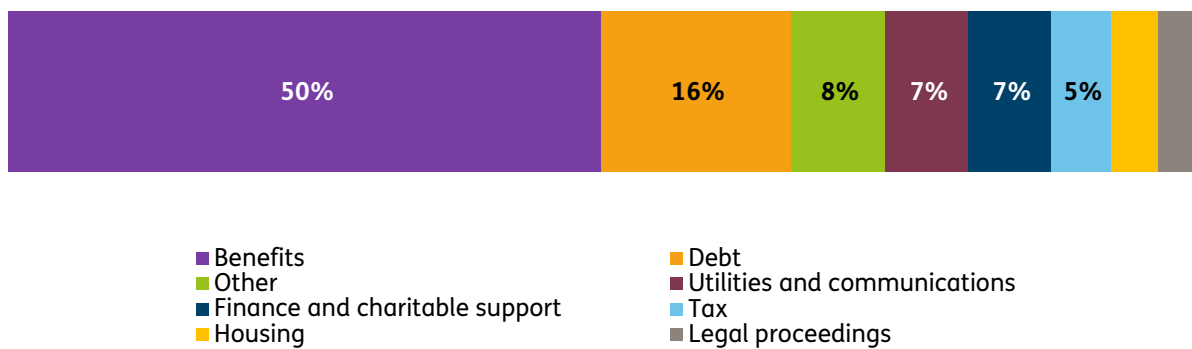


Holistic advice

Advice issues for the overall service

Advisers are able to make a holistic assessment of clients' issues and can offer diverse support. The MTT service has supported its clients on **158,241** individual issues, with advice on benefits and debt continuing to be the most common.

Chart 13: Most common advice provided to Money Talk Team clients



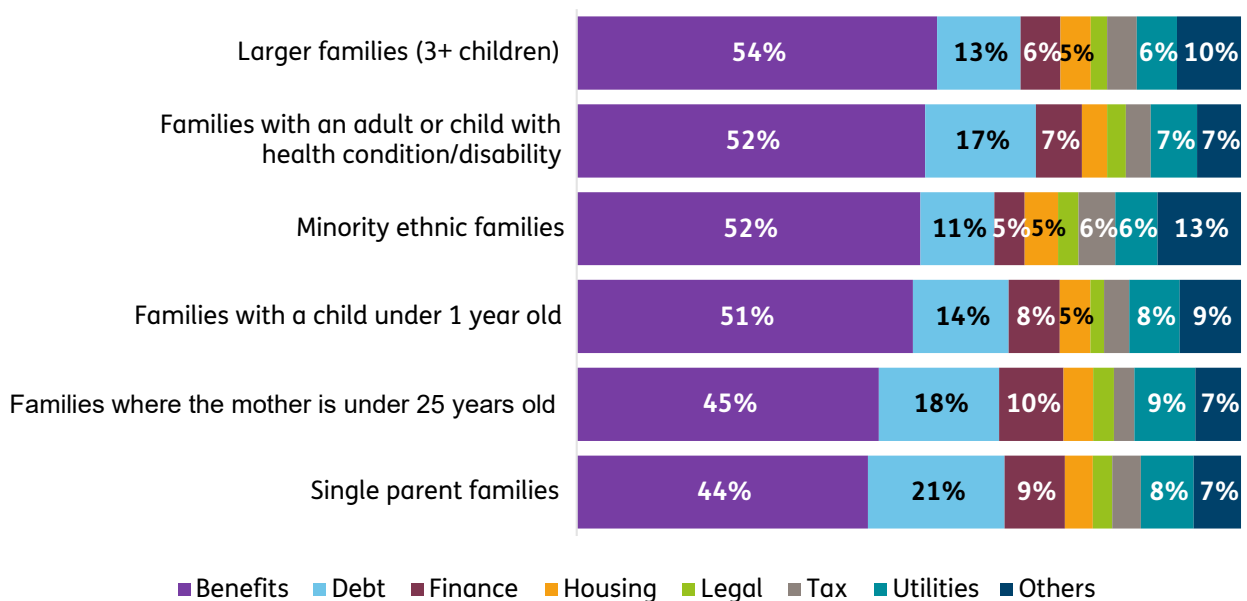
Holistic advice continued

Advice issues per key client group

Advice issues cannot be added together to make 100% as clients are often advised on more than one issue. Equally, advice across key client groups cannot be added up as one client may belong to more than one key client group category.

Across priority family groups, families with young mothers continue to receive the highest proportion of finance advice. Larger families continue to receive the most benefits advice, alongside minority ethnic families and families dealing with a health condition or disability. Across both key client groups, single parent families and families where the mother is under 25 years old receive the largest proportion of debt advice.

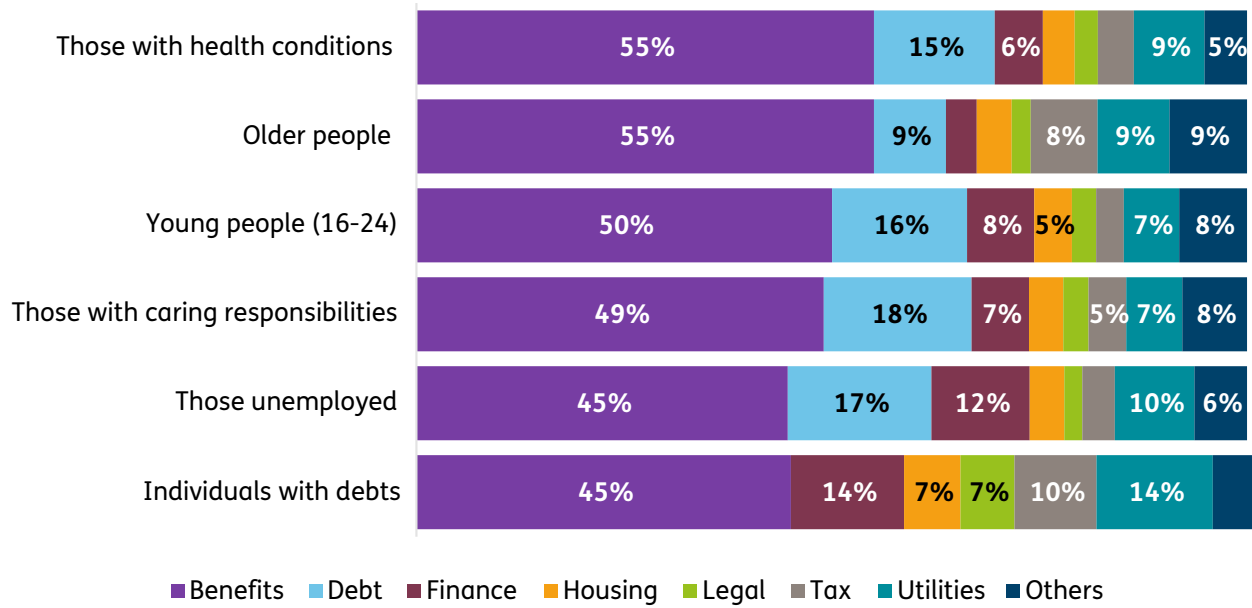
Chart 14: Advice provided to priority family groups



Across both key groups, the largest proportion of benefits advice is provided to those with health conditions, and individuals struggling with debt continue to receive the largest proportion of utilities and housing advice.

Holistic advice continued

Chart 15: Advice provided to other key client groups*



*Clients falling into the category of Individuals who are Struggling with Debt have all been advised on debt. To improve the visual representation of the other advice categories these clients have been advised on, debt advice has been removed from this diagram.





Katja's experience

Katja is a single parent and lives in temporary accommodation with her four children. She recently had to give up work due to her health and was struggling to get the support she needed before being referred to her local CAB by a family support worker.

The Adviser recognised that because Katja struggles with mental and physical health challenges, a tailored approach to engagement was required. Katja was initially resistant to accepting support, but thanks to the sensitive approach taken by the Adviser, she slowly opened up.

Once a relationship had been established, the Adviser was able to provide both immediate and long-term support. This included:

- > Accessing food and fuel vouchers
- > A benefit check and assistance filling out relevant forms, including for disability benefits
- > Ensuring Katja was receiving the correct medical support for her health conditions
- > Confirming entitlement to school provisions including free school meals and support with uniforms

If all relevant benefits are awarded, the family's financial gain could exceed £30,000 before housing costs annually. This would allow Katja to focus on her family and her health in a space of their own, and means the children have the means and stability to attend school.

Katja's experience highlights the importance of tailored and holistic advice provision to reach families who might otherwise be hard to engage. Katja was struggling when she first spoke to the bureau, but the dedication of the Adviser means the family were able to access the support they need.

The experiences of the four mothers included in this report demonstrate the heightened challenges faced in single-parent families, where parents must balance earned income, caring responsibilities and the 'singles tax' – often pushing them into poverty.

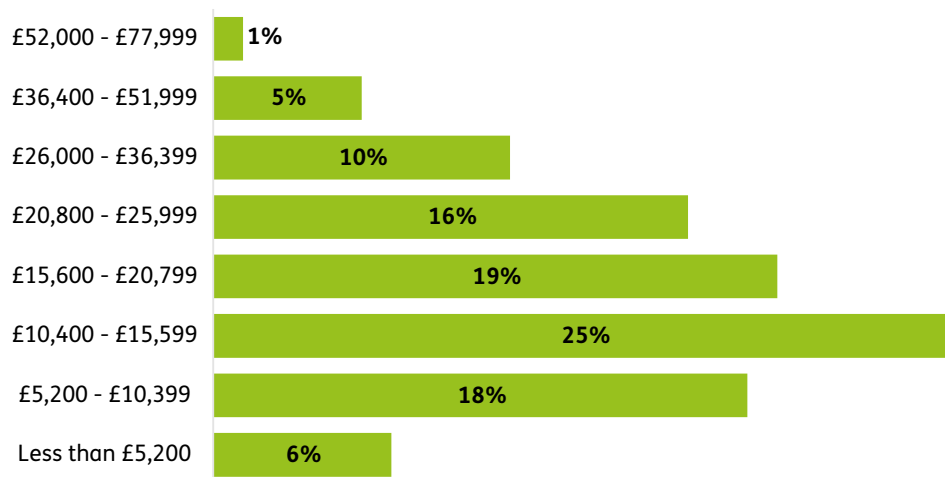
Holistic advice continued

Household income

As part of the advice process, MTT Advisers ask clients about their household income. Household income for all people sharing a residence is recorded at first contact and again if there are changes.

Chart 16 shows the proportions of household income bands recorded per client advice session. A majority (**84%**) of MTT households live on less than £26,000 a year and **68%** live on less than £20,799 a year.

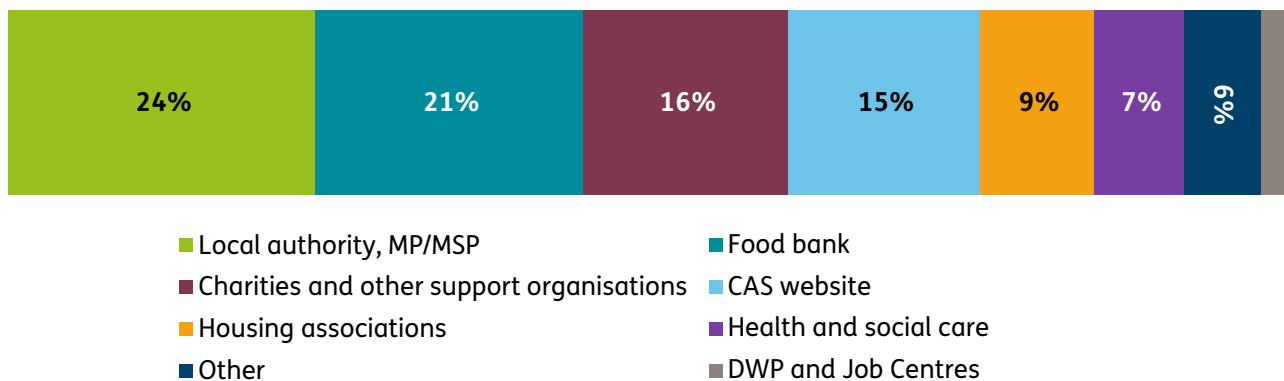
Chart 16: Client Household Income



Community based advice delivery

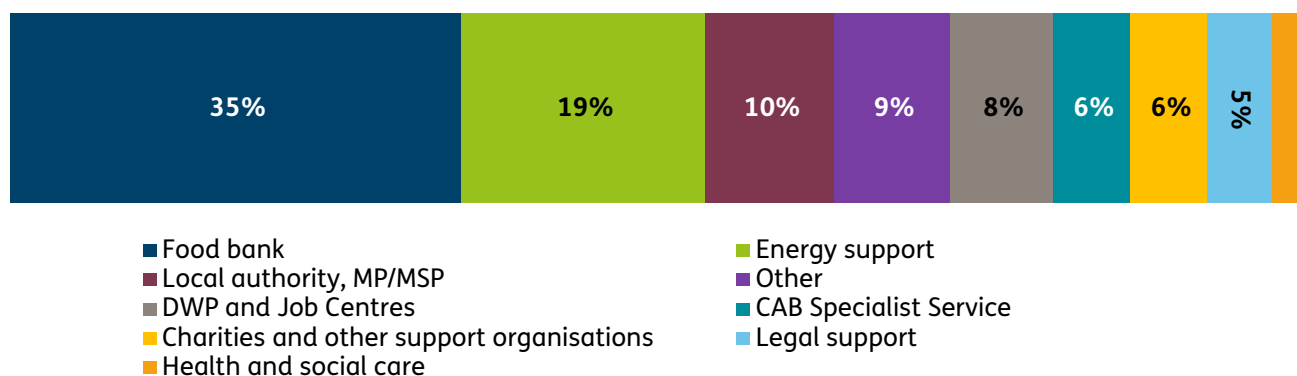
Referrals to the MTT service come through a diverse range of local government, social care and community organisations. Top referral partners were Local Authorities, food banks and health and social care services.

Chart 17: Referrals into the Money Talk Team Service



Referrals made by MTT Advisers to other organisations reflect the continued impact of the cost-of-living crisis on our communities. Food banks continue to be the most significant referral partner category, followed by energy support organisations, highlighting the ongoing need for support with daily essentials.

Chart 18: Referrals Out of the Money Talk Team Service



Community based advice delivery continued



Irene's experience

Irene spoke to a bureau Adviser at a community outreach session. She is retired and lives with her husband, and together they care for their adult son who has disabilities.

Irene and her family are on a low income, and like many households where someone has a disability, their heating costs are high. For Irene this is exacerbated by having an old and inefficient boiler, and she worried about what would happen if it broke down. She wanted to know if there was any support available which could help her with the cost of replacing the boiler.

The Adviser discussed various options with Irene and recommended that Home Energy Scotland (HES) would likely be able to help. The referral was made and HES found the family eligible for a full central heating replacement, saving them around £10,000. Irene was relieved and appreciated the support as she could not afford to have this work carried out without the grant.

The presence of the bureau network at locations in local communities is vital in helping reach people who need assistance. Irene was able to approach an Adviser at a location she already felt comfortable. In this case, the Adviser served as the bridge between organisations, linking Irene to the support she needed for her family.



Omni-Channel service

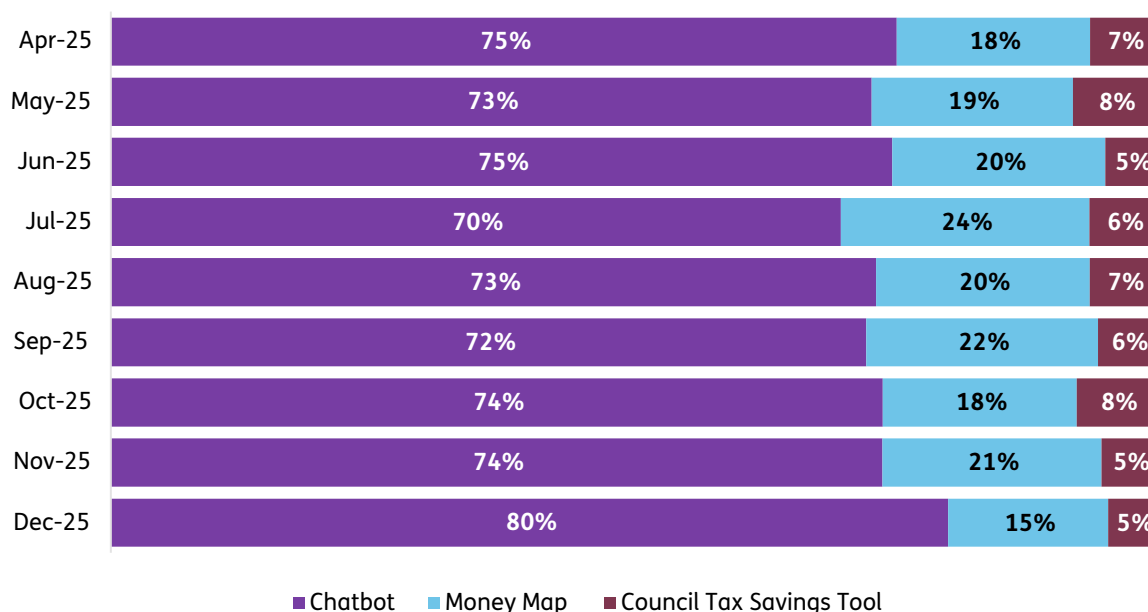
Money Talk Team website

The MTT website recorded **11,723** interactions across the reporting period. These interactions include the use of self-help tools (including the Money Map tool, Council Tax tool and Chatbot), as well as access to bureau contact information 24/7, information pages about the service, and other Citizens Advice pages.

The MTT website is a useful avenue of access for the service – not only can it empower clients to improve their financial situation through the available self-help tools, but it can also refer clients into the service if they would benefit from more personalised advice.

In this reporting period, the MTT website continues to be the **second biggest referral pathway** for the Money Map Tool, after citizensadvice.org.uk. Over the reporting period, there was a total of **2,920** client interactions with the self-help tools.

Chart 19: Monthly distribution of website interactions for self-help tools (by % of all interactions)



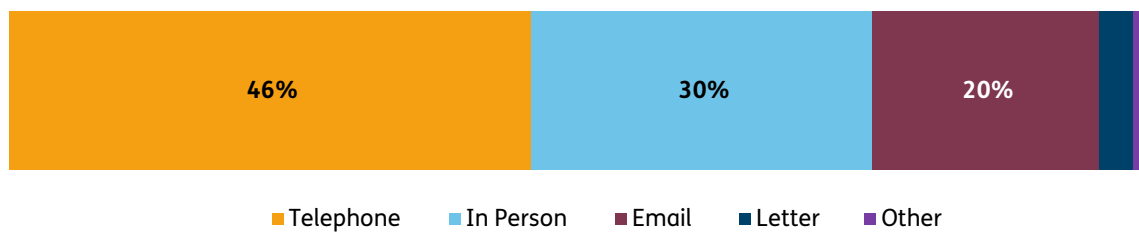
The MTT website has seen a total of **2,149** interactions with the Chatbot, averaging at **55** interactions per week. The Chatbot connected clients to MTT Advisers **493** times (23% of all interactions). Consistent client use of the Chatbot shows that it enables self-help and offers an alternative to people who are able to use online tools and might otherwise be nervous about making an initial personal contact.

Omni-Channel service continued

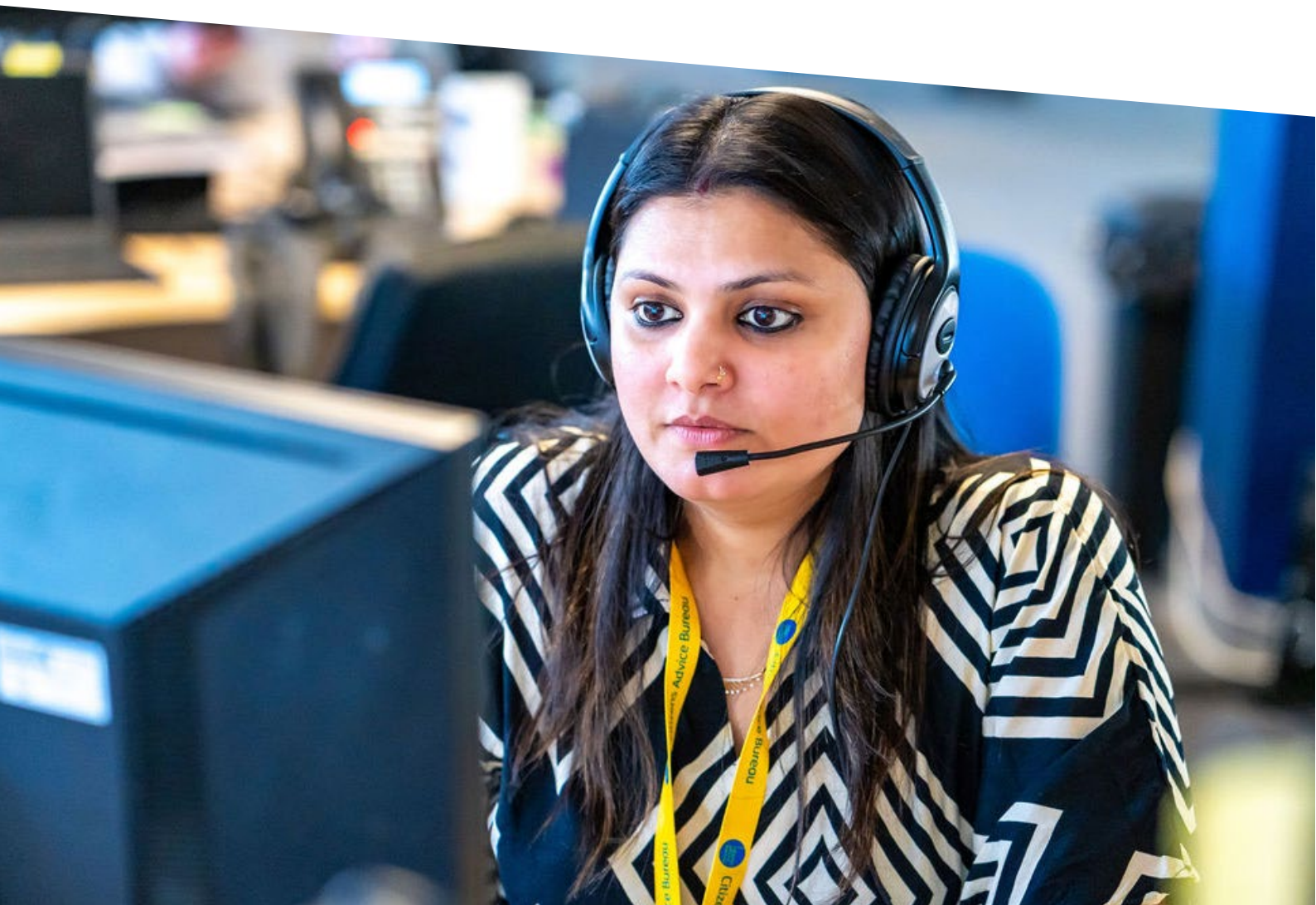
Client contact channels

MTT Advisers are contactable through a multitude of channels, shown below.

Chart 20: Client contact methods



Though a majority of contacts continue to be made by phone, a consistent 30% of contacts being made in-person demonstrates the continued importance of face-to-face support for MTT clients.





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