



# **Strategic Plan**

---

## 2025-28

Our vision



**Better financial  
futures for  
everyone in need**



Our mission

**Working together,  
we help people manage  
their money today  
and for the future**

# I Contents

Foreword	<b>4</b>
What we do	<b>6</b>
What we have achieved	<b>8</b>
Financial wellbeing in the UK	<b>9</b>
Our culture and values	<b>10</b>
Our strategic priorities	<b>11</b>
- Brilliant services that make a difference	<b>12</b>
- Collaboration that gets results	<b>15</b>
- Information that enables	<b>18</b>
- Capability that transforms	<b>20</b>
How to get involved	<b>22</b>

# I Foreword

Millions of people across the UK are facing increased cost of living pressures that have built up over several years. At the Money and Pensions Service, we are committed to supporting those who need our help, to secure better financial futures for everyone in need.

The UK government has made raising living standards a top priority as part of its mission to [kickstart economic growth](#). Together with many partners across the UK, we play a vital role in achieving that critical aim by helping people make informed financial decisions, navigate financial challenges, and prepare for later life. Whether it's supporting people to manage their day-to-day spending, access debt advice, or plan for their retirement, our work empowers individuals to improve their financial wellbeing.

**In short: by working together, we help people manage their money today and for the future.**

Every day, the services we provide – both directly and with our partners – transform lives. We help people overcome financial difficulties and return to employment<sup>1</sup>. We help people plan for retirement and boost their pensions savings. And we contribute to a healthier society, as good financial health is key to improving wellbeing<sup>2</sup>. We are dedicated to ensuring more people can access the support they need.

We take great pride in the impact that we and our partners have for individuals, communities and society. And yet, we are determined to do more for the millions of people who need our help and support.

From our [UK MoneyView survey](#), we know that:

**40%** of people **needing debt advice** are under 35

**More than half** of people living with a disability have **no plan for retirement**

**A third** of people with a mental health condition **rely on credit for essentials**

And **80%** of single parents are **struggling to keep up with their bills**.

Since we published our [strategy for 2022-25](#), we have made significant progress. We have commissioned high-quality debt advice for more than 1.7 million people in England, provided free training for the first time to thousands of frontline money guidance practitioners across the UK, and established MoneyHelper as a trusted source of impartial information and guidance for millions of people looking for help with their money and pensions.

Alongside growing our reach, we have also delivered major changes that will enhance our impact, such as developing a new and much-improved digital Pension Wise service, building the infrastructure for the successful future launch of pensions dashboards, and coordinating and supporting a wide range of key commitments set out in the [UK Strategy for Financial Wellbeing](#) national delivery plans.

1 [CIPD, Cebr 2023](#)

2 [Money and Mental Health Policy Institute](#)

In developing our strategy for 2025-28, it was important to build on this progress and also respond to the difficult financial challenges many face today. And so, we have taken the opportunity to set out a new vision and mission:

**Our vision: Better financial futures for everyone in need.**

**Our mission: Working together, we help people manage their money today and for the future.**

This is an evolution, not a departure. Our previous vision and mission have served us well, but we recognise that clarity and focus matter. Our new vision acknowledges that financial wellbeing isn't just about making the most of money – it's about addressing real hardship and providing meaningful support where it's needed most. Our mission, more concise and memorable, reinforces our collaborative approach and our long-term commitment to financial resilience.

Over the next three years, we will deliver key initiatives across four strategic priorities:

- **Brilliant services** that make a difference – commissioning debt advice services in communities across England, and transforming our guidance services to be more joined up and designed for those most in need
- **Collaboration** that gets results – scaling up our Money Guiders programme to enable thousands more frontline practitioners across the UK to deliver high-quality guidance, and supporting government's financial inclusion and child poverty strategies

- **Information** that enables – delivering the pensions dashboards programme and launching the MoneyHelper dashboard, and sharing and promoting research and insights to support decision-makers in government and across our sectors
- **Capability** that transforms – building an inclusive and agile organisational culture, and strengthening our capabilities in technology, data and artificial intelligence.

Across everything we do, we have a responsibility to focus on those most in need. Understanding individuals' diverse needs – including those who may currently struggle to access support – is at the heart of our strategy. Our services will remain open to everyone who needs them, but we will increasingly design and optimise for those who need us the most. We will continue to build targeted partnerships to ensure people can access the right support, at the right time and from the individuals and organisation they know and trust.

Our biggest strength lies in the expertise and commitment of our people and partners, who bring deep knowledge, experience, and an inclusive approach to helping people navigate financial decisions. Achieving our ambitious aims will not be easy, but by working together – across government, industry, and communities – we will deliver our vision: better financial futures for everyone in need.



**Sara Weller**  
Chair



**Oliver Morley**  
Chief Executive

# What we do

The **Money and Pensions Service (MaPS)** is an arm's-length body sponsored by the Department for Work and Pensions (DWP), established by the Financial Guidance and Claims Act 2018. It was setup to support the policy aims of DWP and HM Treasury (HMT) in relation to pensions guidance, money guidance, debt advice, and the improvement of financial capability from childhood through to later life.

Our **statutory objectives** guide everything we do. We are committed to:

- **Empowering people** to make informed financial decisions.
- **Avoiding unnecessary duplication** in the provision of information, guidance, and advice.
- **Ensuring clarity and value**, delivering services in the most cost-effective way.
- **Prioritising those who need us most**, including people in vulnerable circumstances.
- **Working across the UK**, including with the devolved governments in Scotland, Wales, and Northern Ireland.

We operate across **five core functions**. We **lead a UK-wide strategy** to improve financial wellbeing, ensuring coordinated action across government, industry, and communities in each of the four nations. We support collective action on **consumer protection**, sharing data and insights with regulators and other key stakeholders. Through our **delivery functions**, we provide and enable financial guidance across the UK and commission debt advice in England.

## Debt Advice

We are the largest single funder of free debt advice in England. We work alongside partners across the UK to make debt advice easier and quicker to access, and to improve standards.

In England, we fund consumer debt advice and related support, including national and community-based debt advice services, debt advice for small business owners and sole traders, Debt Relief Order (DRO) administration, the Money Advisor Network and Mental Health Crisis Breathing Space. We also offer a range of debt sector infrastructure resources across the UK, including the Standard Financial Statement and quality framework.

**Between 2022-25, our funded debt advice services helped more than 1.7 million people**

## Money and Pension Guidance

We provide free, impartial money and pensions guidance, to help people better understand financial matters and manage their money with confidence, today and for the future.

We do this through the provision of self-serve digital tools and content on our MoneyHelper website, practitioner-delivered guidance across telephone, email, web chat and WhatsApp. We offer specialist guidance services, including Pension Wise and Pensions Safeguarding.

**Between 2022-25, our guidance practitioners helped more than 1.5 million people, and our website received over 45 million visits**

## Money Guiders

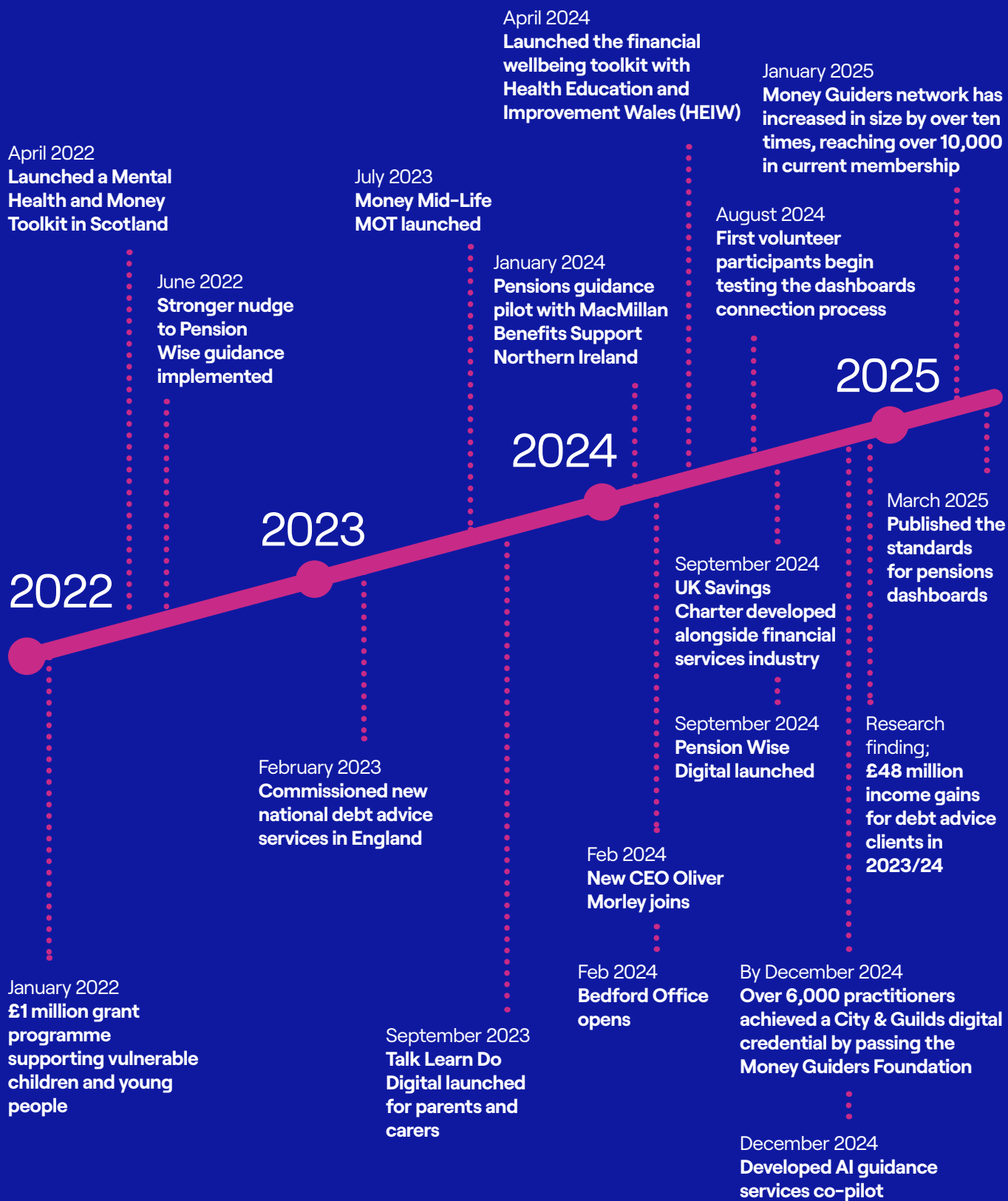
We support and enable organisations and practitioners across the UK to deliver high-quality guidance with confidence by providing learning opportunities through free specialist training, accreditation, and network events with a growing community of practice.

Working together with partners across a broad range of sectors, we ensure more people in need can access quality financial guidance, when and where they need it.

**Between 2022-25, we supported more than 16,000 practitioners across 270 organisations**

Our consumer-facing services – available in English and Welsh – help people take control of their finances, navigate life's financial challenges, and build stronger financial resilience, with 88% of our customers reporting improved knowledge and understanding, and 77% saying their overall financial wellbeing was improved.

# What we have achieved




# Financial wellbeing in the UK





## Half of UK adults


are struggling or unable to keep up with bills and commitments<sup>1</sup>


**7m**  **Over 7 million people** lived in food insecure households in 2022/23, up by 2.5 million in a year<sup>2</sup>


**1 in 4**  employees say money worries affect their ability to do their job<sup>5</sup>


**One in five**  adults borrow money to buy food or pay bills<sup>3</sup>


**Half**  don't have a plan for finances in retirement<sup>6</sup>


**44%**  stopped or reduced saving or investing to make ends meet<sup>4</sup>


**A third**  of people with a recent mental health problem borrow money for food or to pay bills<sup>7</sup>


**Nearly 60%**  of people in poverty are disabled or live with someone who is<sup>11</sup>

**46%**  of ethnic minority children are living in poverty<sup>8</sup>

**50%**  of renters are not coping financially or finding it difficult<sup>12</sup>

**40%**  of people needing debt advice are under 35<sup>9</sup>

On average, women have **35% less**  in their pension savings than men<sup>13</sup>

**80%**  of single parents are struggling or unable to keep up with bills and commitments<sup>10</sup>

1 [MaPS \(2025\) MoneyView UK: 52%](#)

2 [DWP \(2025\) HBAI statistics](#)

3 [MaPS \(2025\) MoneyView: 19%](#)

4 [FCA \(2024\) Financial lives survey](#)

5 [CIPD \(2017\) Employee financial wellbeing](#)

6 [MaPS \(2025\) MoneyView: 50%](#)

7 [MaPS \(2025\) MoneyView: 33%](#)

8 [Child Poverty Action Group et al \(2023\) Inequalities amplified](#)

9 [MaPS \(2025\) MoneyView UK: 40%](#)

10 [MaPS \(2025\) MoneyView: 78%](#)

11 [DWP \(2020\) The gender pensions gap in private pensions](#)

12 [Social Metrics Commission \(2023\) Measuring poverty](#)

13 [FCA \(2024\) Financial lives survey](#)

# Our culture and values



At MaPS, our values—**Caring, Connecting, and Transforming**—are at the heart of everything we do. They define our relationships – internally and with partners – shaping how we collaborate, influence the sector, and drive meaningful change. They guide the way we work with each other, ensuring we remain focused on delivering high-quality services, strengthening partnerships, and improving financial wellbeing across the UK.

We are committed to fostering a culture where creativity thrives, where people take personal responsibility, and where we consistently strive to improve financial wellbeing for those who need us most. But we know we can do more. We want to make it easier for colleagues to innovate, challenge the status quo, and continuously improve both what we do and how we do it. To achieve this, we are evolving into a more agile organisation – able to adapt and respond effectively to emerging needs, shaped by years of economic turbulence in the UK and globally. This means working more closely with government on emerging and changing policy priorities, and ensuring our services are flexible and responsive to those who most rely on them.

**We believe that a strong, values-driven culture enables us to deliver meaningful change – for individuals, communities, and the wider economy.**

Diversity and inclusion (D&I) are fundamental to our culture because they enable us to better serve our customers and improve financial wellbeing for those who need it most. A diverse team, enriched by different perspectives and lived experiences, helps us understand our customers more deeply and shape services that truly meet their needs. An inclusive culture fosters creativity and innovation, ensuring we develop solutions that reflect the realities of the people we support. And by holding ourselves to account, we build trust—not only within our organisation but with the individuals and communities we are here to help.

Our new **D&I objectives** set an ambitious path forward, ensuring that our organisation reflects the people we serve, and that we continue to break down barriers to financial wellbeing for all.

**Improve accessibility for colleagues and customers**

**Use our D&I data and insights strategically to enhance outcomes**

**Ensure leaders and managers take accountability for fostering an inclusive culture**

By living our values every day, we will inspire change, drive innovation, and make a lasting difference for our people, our partners, and those who rely on our services.

# Our strategic priorities

**Brilliant services**  
that make  
a difference

---

**Collaboration**  
that gets results

---

**Information**  
that enables

---

**Capability**  
that transforms

---

# Brilliant services that make a difference

---



We are here to help people make informed financial decisions and gain the skills and knowledge they need to manage their money well throughout their lives.

Millions of people use our free and impartial services every year and we are committed to delivering and commissioning high quality impartial advice and guidance that meets their needs. This means we will continue to fund national, community and business debt advice in England, deliver money and pension guidance efficiently and effectively through [MoneyHelper](#) and provide free and impartial pension appointments for those aged over 50. Over time we want to see even more people get the support they need.

But we recognise that to really **deliver for those most in need**, we need to look at how we can do things differently, working alongside our partners and customers to design and improve our services to best reflect what people need from us.

We will go further on **joining up services**, so that customers receive effective help across money, debt and pensions when and how they need it. We will finalise transformation of our guidance services, through optimising the way we deliver pension guidance delivery. We will prioritise further integration of our pensions and debt support – working with devolved governments where appropriate – as we know some of our pensions customers come to us struggling with a debt problem, and we have a responsibility to support them in getting the help they need. We will continue to work on our systems to ensure that our customers can seamlessly

move between different ways of contacting us – whether that's online, by phone, or in person – and still get a joined-up, consistent experience. We will improve connections with trusted partners, and particularly with government services, increasing the opportunities for people to find and access the help they need. And we will strengthen our approach to quality and customer experience across all our services and channels so that, however people engage, they can be confident that they will be getting a brilliant service.

We make sure our services are open to all, but we will always aim to **design our services for those most in need** – people struggling with financial wellbeing, particularly at moments that matter. Improving this will require us to rethink how we collect, analyse and use our data so that we can better target and design services for those who need them the most.

## Deliver for people

Continuing to raise the quality of our services, helping improve lives every day

We will continue collaborating with a wide and diverse group of partners within the debt sector across England, focusing on supporting those who need debt advice the most. People seeking debt advice will be supported through services and channels that best meet their individual needs.

We will strive for excellence as we prepare for, and conduct, our next commissioning exercise – bringing together lessons learned from the previous rounds, insight from our [consultation exercise](#), and working in collaboration with our partners. We believe that working with everyone to facilitate a thriving debt advice sector is the best way to get more people the specific help they need given their situation.

We will continue to look for innovative ways to do things better and work with partners through our new technology forum. Across the sector, we are all eager to share and use best practice technologies, and while we know each organisation needs to make its own choices on technology, we want to help create an environment for collaboration.

We will continue to work with devolved governments to understand the need for debt advice across the UK, including through our annual surveys, and will continue to champion and make the case for supporting the debt sectors in all four parts of the UK.

We will enhance the money and pensions guidance services we deliver across the UK through our MoneyHelper brand to make it easier for customers to navigate the help they need. This includes creating better journeys across channels, creating a single front door for all guidance and ensuring we build in accessibility needs at every point, really focusing on the things that make the biggest difference to those who need it most.

We will work with DWP to ensure that [Pension Wise](#) continues to be fit for purpose, delivering what customers need from the service and meeting the policy aims.

We will deliver and continue to improve the MoneyHelper Pensions Dashboard, transforming the way people interact with and manage their pensions. For the first time, people will be able to view all of their pots in one place, including their State Pension, tackling 'lost' pensions and ensuring people receive their full entitlements.

We will implement a new Customer Experience and Quality Framework alongside updated and refreshed [MaPS Standards](#), taking into consideration any recommendations from the FCA review. This will enable us to make quality measurement more customer experience focused and more effective as a tool to drive service improvement.

## Deliver joined up services within the Money and Pensions Service, and with our partners

Making it easier for people to access and navigate the help and support they need with their money, debts and pensions

We will go further in joining up our services across money, debt and pensions, as we know people often have complex problems and need support with more than one thing. In particular, we will develop stronger pathways from pensions guidance to debt advice, as some of our customers who access pensions guidance also have debt concerns. We will work with devolved governments and agencies where appropriate.

Our service design and improvement work will strive to provide cost-effective and high-quality services and customer journeys, where customers – particularly those most-in-need – find it easy to get the guidance they need, across all financial topics, no matter how they initially engaged with MaPS.

As [pensions dashboards](#) become available to the public, we will explore opportunities with commercial providers to signpost their customers to MoneyHelper, where they would benefit from impartial information and guidance, or to debt advice, where appropriate.

We will improve connections with trusted partners, particularly with government services, through formalising partnerships of services and exploring outreach opportunities to extend our reach such as delivering MoneyHelper content and tools through Money Guiders partners.

## Design our services for those most in need


Improving our impact for people struggling with financial wellbeing, particularly at moments that matter

We will design our services for those most in need, who we have defined as “people struggling with financial wellbeing, particularly at moments that matter”, whilst being open to everyone.

This means:

- Using our understanding of those most in need to refine our target customers for each of our service lines
- Improving and better utilising our data to inform service improvements, targeting of new strategic partnerships and how we track and measure our performance
- Continuing our work to ensure that our services are designed to be accessible for everyone, including those who are most in need.

We will continuously assess how well we are reaching those who are most in need – either through our services or via partnerships at regional, national and UK level. Where we find gaps in reach, we will focus our efforts on understanding and overcoming barriers to engagement.



# Collaboration that gets results

---

Achieving our vision of better financial futures for everyone in need requires the collective action and teamwork of many people and organisations across the UK. MaPS holds a unique responsibility and convening power to draw people together to make progress on financial wellbeing – from UK government departments, devolved governments, regulators, industry and other relevant organisations and interested groups.

We already work with hundreds of partners across the UK, helping us reach those most in need and have a greater impact than we could alone. This new strategic plan marks a significant build on that approach – to **go where people are** – ensuring we reach them at the right time and right place with the support they need.

We know we don't always have direct relationships with those who most need help. That's why we created the **Money Guiders programme**, which supports and enables the broad system of financial guidance and education to be more impactful, including by working with partner organisations to provide training and accreditation for their frontline practitioners. This initiative began as a small pilot and delivered exceptional results. It is now ready to scale up partnering with a wider range of organisations – NHS trusts, local authorities, job centres, charities, housing associations – to tap into the reach and engagement of thousands of trusted practitioners. By leveraging the existing infrastructure and investment of a wide range of sectors, we can enable millions more people to receive good quality help and support provided by the organisations they already know and trust.

We will deliver this new strategic direction in other ways too, including collaborating with the pensions industry to ensure the successful launch of pensions dashboards, and by seeking a broader range of strategic partnerships – national, place-based and on social media, focusing on trust, reach and impact – to reach people in the right place and at the right time.

We are delighted to support HM Treasury's work to develop and deliver a UK Financial Inclusion Strategy, and the joint DWP and DfE led Child Poverty Strategy. We will continue to coordinate with the UK and devolved governments on how these new strategies work with and build on the progress of the UK Strategy for Financial Wellbeing and the four national delivery plans.

We will also continue to play an important role behind the scenes, identifying and implementing key opportunities to provide **shared infrastructure and resources**. By offering easily sharable tools and content, we aim to enhance our collective efficiency and effectiveness. This will allow organisations to focus their efforts on delivering frontline support, in the knowledge they are backed by safe and trusted expert resources.

## Go where people are

Reaching many more people in need with quality help and support, through the individuals and organisations they trust

We will expand and enhance our Money Guiders programme – delivering quality guidance to customers in each nation through trusted organisations and practitioners – increasing our reach and impact. Our work will build and support strategic partnerships with particular focus on reaching people most in need of help. We will work with our diverse range of partners in many different settings covering more sectors – e.g. NHS trusts, local authorities, job centres, charities, housing associations – building and scaling a community of trained practitioners to make it easier for people in need get effective guidance, often alongside wider support.

We will aim to connect people directly to high-quality debt advice services at moments of disclosure – whether to a GP, a mobile phone provider, or another trusted professional such as a Job Centre Plus Work Coach. Leveraging new and existing technology we will provide a streamlined entry into debt advice that allow people to select their preferred method of contact – whether an immediate callback, a scheduled appointment, or referral to digital debt tools – ensuring the process fits their needs and preferences.

We will continue to work closely with devolved governments and apply what we have learned about taking a devolved approach through working with metro mayors and regional partners. We will build strategic partnerships to collectively offer more comprehensive support to people across the whole of the UK, with a particular emphasis on place-based collaborations. We will align with the UK government's devolution agenda, identifying opportunities for partnerships in insight, policy, and service delivery.

We will broaden how we reach and engage those most in need of money and pensions guidance, through targeted partnerships with the people and organisations who they most trust. We will explore co-branding opportunities and how we can make greater use of social media.

We will continue to strengthen our strategic leadership and coordination role for financial education for children and young people by supporting key, trusted organisations and individuals – helping them to build the skills, knowledge, and confidence and attitudes of children and young people across the UK.

We know that the most effective financial education takes place in the home (through parents and carers), education settings (such as schools and colleges) and children and young people's services (including youth organisations and social services). We will help improve the effectiveness of delivery through these settings by further establishing MaPS as a centre of expertise – supporting policy and funding decisions, shaping research and providing guidance and resources to providers.

## Trusted partner to government

Strengthening our reputation as a trusted partner to help inform and deliver priorities that improve financial wellbeing

Across governments, financial guidance and debt advice can be funded in multiple ways beyond the traditional financial services levy. We wish to support these efforts to diversify funding, and believe that the unique capability that MaPS has developed around commissioning and delivering these services makes us an important facilitator with other government departments building similar capability.

We will seek to work across government to support or deliver debt advice activities wherever the policy is held within departments. By helping to join up different government policies and funding we can collectively achieve greater quality and value for money. We are currently working with a number of central government departments and intend to explore and strengthen this approach.

We will share progress with the devolved government sub-committee of the MaPS Board to support a joined up approach in all four nations.

We will work with HMT as a key partner to help develop and deliver the new UK Financial Inclusion Strategy, and with DWP and DfE in support of the Child Poverty Strategy.

As these strategies continue to develop – along with broader government policies, such as helping people return to employment – we will review and evaluate the UK Strategy for Financial Wellbeing to ensure its progress is built on and supports wider policy initiatives across all four nations.

We will continue to support government to deliver priority campaigns, particularly where we can offer added value through our direct consumer reach and partnership networks, for example, increasing take-up of Pension Credit.

## Debt advice sector infrastructure and resources development

Helping to improve the efficiency and effectiveness of debt advice across the UK

We will enhance operational efficiency by offering targeted support to debt advice suppliers, enabling them to adopt and integrate new and existing technologies and practices that improve their service efficiency. This includes offering grant funding schemes to drive innovation and modernisation across the sector.

We will strengthen cross-sector collaboration to create opportunities for broader impact through initiatives like the technology forum. Our approach will be shaped by the best available evidence as we undertake comprehensive user research and evaluation of current debt provision to identify gaps, challenges, and opportunities for improvement.

Our initiatives will align with key government priorities on using AI to address societal challenges. We will work with the sector to co-create a technology roadmap that expands the sector's delivery capacity and improves key performance indicators (KPIs) through an ongoing cycle of discovery, prototyping, and evaluation and implementation.

We will update and continue to support the use and further adoption of the **Standard Financial Statement (SFS)** – a tool summarising a person's income and outgoings, along with debts they owe, providing a single recognised format for financial statements. This will allow the debt advice sector and creditors to work together to achieve the right outcomes for people struggling with their finances. We will review technology options to allow easy standardisation and communication of the SFS securely, possibly via an API (application programming interface).

MaPS will collaborate across UK and devolved governments, with regulators and other key stakeholders to champion the needs of people in debt and improve ways of working with the debt sector. Through collaboration MaPS will ensure that government and other services are designed with the needs of people in debt in mind, making advice more accessible and engaging. We will champion innovation, investing in infrastructure and developing joint solutions that drive positive outcomes in the debt sector.

# Information that enables

---



Core to our purpose is being able to provide expert and credible information that leads to action. Whether we are helping people with their money through our guidance or pensions dashboard, or helping partners make evidence-based decisions – we are the financial wellbeing experts.

We will strengthen MaPS' position as a leading organisation in the UK for research and insight within our statutory remit – covering debt advice, pensions, day-to-day money and financial capability and wellbeing, consumer protection, and financial education or children and young people – focusing on addressing key gaps and supporting government, including through our UK MoneyView survey. Collaborating with others, we will identify unmet insight needs and adapt our role to deliver the greatest impact. While we are flexible on how this will take shape, our core objective is to ensure a strong evidence base that helps us all drive change. A key element of our outreach strategy will be making our information easily accessible to partners. This will be supported by a new digital platform that spans our full range of resources, including a fully refreshed and updated evidence hub. Our ambition is for this to become the go-to source for funders, decision-makers, and providers.

During the strategic plan period, our transformative **Pensions Dashboards Programme** will move from development to launch. People across the UK will, for the first time, be able to have all the information on their pensions pots in one place. For some, what they see will be a relief. For others, worry. This can lead to inertia; we want it to be the turning point. We will be at people's sides to help them understand what this new information means for them, what they can do about it, and enable them to take action. Alongside this, we will continue to support industry to ensure we deliver a robust and secure infrastructure that operates in the interests of the users and meets the needs of stakeholders.

We will continue to deliver our core **financial education and guidance** offer to consumers through MoneyHelper, while strengthening the link between our guidance content and the evidence we gather. Millions of people use our guidance every year, we will continue to ensure that the trust customers have in us, is deserved.

## Share and promote research and insight

Creating and sharing knowledge that enables decision makers everywhere to make a real, lasting difference to financial wellbeing

We will collaborate with other organisations that produce or commission research relating to consumer financial wellbeing (across money, pensions and debt), to develop and manage a coordinated plan for new evidence generation and dissemination.

We will build a benchmark set of evidence released on a regular basis that helps governments, partners, and ourselves improve our understanding of financial wellbeing matters, such as 'what works' evaluations, consumer financial wellbeing trends, and the effect of advice and guidance on broader wellbeing.

We will identify opportunities to improve our understanding of our customers, and broader consumers through the delivery of existing and new services, such as pensions dashboards.

We will develop a central digital space for partners and stakeholders to access our full range of resources, including evidence and insights, as well as Money Guiders resources, MoneyHelper syndicate content and tools, and more.

We will continue to deliver and grow our annual **Talk Money Week** campaign – our UK-wide initiative promoting open conversations about money and encouraging individuals to take action. The aim will continue to be to break the taboo surrounding money-related discussions and empower individuals and families to take action and make informed financial decisions to improve their financial wellbeing.

Our consumer protection function will continue to work collaboratively across the UK to monitor, capture and share data and trends on scams with the wider sector.

## Deliver Pensions Dashboards

Enabling people across the UK to access their pensions information online, securely and all in one place

We will complete the Pensions Dashboards Programme (PDP), responsible for designing and implementing the central digital architecture that will make pensions dashboards possible – enabling individuals to access their pensions information online, securely and all in one place. The dashboards will provide clear information about an individual's various pensions, including their State Pension.

We will deliver and then continue to improve the MHPD service – available to everyone for free, in both English and Welsh. This will be at the heart of our pensions work, and we will evolve our content, information, tools and services to fit seamlessly with the dashboards service, as we strive to ensure that people receive the right guidance at the right time to help them navigate complex choices and make informed decisions. We will ensure it is designed for those most in need, providing a service that is accessible for all.

We will develop and deliver a marketing plan, coordinating with government, industry and broader stakeholders on communication and engagement activities for the successful launch of MHPD and broader availability of pensions dashboards.

## Financial guidance and education

Making our content and tools more accessible and easier to understand for those who need them the most

We will continue to improve our financial guidance and education resources, helping people to make informed financial decisions and build their core financial skills and knowledge. We will make our MoneyHelper content more accessible, more digestible and easier to share (e.g. adding bite-sized content, video and more immersive tools).

We will continue to enhance our Money Guiders training and competency framework, and supporting materials. Our efforts will focus on areas where the need and potential positive impact is greatest.

We will scan for opportunities to share more resources in more places where they can have a positive impact on financial wellbeing throughout people's lives – from children and young people, through working age and in retirement and later life.



## Capability that transforms

---

The world is changing at pace with rising and increasingly complex consumer needs and groundbreaking technology, bringing major opportunities and risks for consumers. In this context, we can only deliver great things if we have the right people equipped with the right capabilities in the right places, for today and for the future. More than ever, we need to foster a culture of innovation, champion diversity and inclusion, and embrace agility in a rapidly evolving landscape to ensure we can continue to deliver greater and greater impact for individuals and society.

We will enhance our **technology and data**, improving our ability to understand our customers, innovate, and measure and improve performance. This includes piloting artificial intelligence (AI) tools internally to increase efficiency and customer service, while exploring future AI applications to drive better outcomes. Alongside this, we will strengthen our analytics capabilities to generate insights into customer behaviours and demographics. This will inform our own service design and delivery and support our partners, enabling us collectively to deliver a more targeted and impactful approach.

Our ability to achieve our strategic aims depends on **attracting, retaining, and developing talented people**. We will continue to focus on creating an inclusive and dynamic organisational culture that promotes flexibility, collaboration and creativity, enabling us to deliver great services for our customers. This will be delivered with a particular focus on supporting the next phase of pensions dashboards, further scaling up our Money Guiders programme, and using the best delivery channels to support our guidance services – whether directly or through an outsourced partner. To support our strategic direction of providing more joined up services to customers, we will look internally to identify opportunities – and address barriers – to become a truly holistic and integrated organisation. We will continue to advance our diversity and inclusion strategy, increasing representation across all under-represented groups.

Through all of this, we will **ensure value for money** by delivering more productive services, enabled by more efficient supporting functions. By optimising systems, refining processes, and investing in our people to grow capabilities and enable them to adapt to the changing needs of our customers, we will increase efficiency across all areas. Our commitment to continuous improvement will be embedded organisation-wide, applying proven methodologies that steadily improve performance and outcomes. We will simplify our service offering by rolling out our new corporate brand – aligned to our existing MoneyHelper branding – making it easier for customers and partners to access the information and support they need, regardless of how they interact with us.

## Transformational technology

Elevating our core capabilities in technology, data and AI to drive innovation and excellence for our customers, partners and colleagues

In readiness for the public launch of the MoneyHelper Pensions Dashboard, the organisation will ensure the necessary systems, processes, controls and capabilities are in place to run, support and continuously improve the service – providing an effective service to all dashboard users and stakeholders.

We will enhance our data and analytical capability and streamline the systems we use to collect and analyse data. This will help us better understand our customers – and consumers more broadly – at a UK, national and regional level. It will help us improve internal processes, ensuring data drives the design and targeting of our services and how we support partners, enabling us to boost performance and improve outcomes for customers.

We will pilot the use of AI tools internally to enhance customer service and efficiency. We will also continue to scan the evolution of AI tools and explore opportunities to applying them to our services where they could drive better service, efficiency and outcomes.

## Delivering exceptional value

Ensuring value for money through more productive, impactful services and more efficient enabling functions

We will drive greater productivity in the delivery of our services by implementing improvements in the way we deliver those services and how we allocate and flex resources in line with demand, along with targeted investment in our technology and people capabilities.

We will continue to drive efficiency in all of our enabling functions – investing in the capability of our people and introducing new systems and ways of working to embed efficiencies and productivity gains, allowing us to shift more resource to the frontline.

We will embed an organisation-wide culture of continuous improvement, developing on aspects already in place, applying appropriate methodologies to incrementally improve efficiency and productivity across all functions, raise awareness of techniques, increase organisational skills and celebrate success.

We will harmonise the look and feel of our services and programmes as part of our MaPS and MoneyHelper branding – helping to make it easier for customers and partners to recognise and identify the information and services we provide.

## Inclusive and agile organisational culture

Enabling and empowering our people to break down silos, collaborate and adapt to meet our customers' needs in a fast changing world

We will focus on embedding agile principles and practices to enable the organisation and our people to adapt to the changing needs of our customers. This includes recruiting, developing and deploying colleagues with the capacity and capability we need to deliver our commitments for now and the future.

We will continue to build an inclusive culture through the delivery of our 2025–28 diversity and inclusion strategy. We will improve accessibility, use data strategically to improve outcomes for colleagues and customers, and develop our leaders and managers to take greater accountability for building an inclusive culture. We will measure our progress through our engagement survey, monitoring the views of our people.

To ensure that we have the right people with the right skills to deliver our commitments, we will further develop our employer brand and offer, as we strive to be an employer of choice. Our aim is that our mission, culture, working environment, benefits and leadership are attractive to our existing colleagues and our prospective candidates.

# How to get involved

It will take coordinated action to deliver our vision of better financial futures for everyone. Together with our partners we've already achieved a lot, but there's more to do, and collaboration gets results!

If you'd like to find out more about our work, the strategic plan or how to get involved, you can:

- visit [maps.org.uk](https://maps.org.uk)
- email us at [contact@maps.org.uk](mailto:contact@maps.org.uk)
- follow us on [LinkedIn](#) and [X](#).

If you, or someone you know, needs help with their money or pensions:

- get information and guidance from [MoneyHelper](#)
- access local and national debt advice via the [Debt Advice Locator](#)
- call us on 0800 138 7777 for money guidance (0800 138 0555 for Welsh language), or 0800 011 3797 for pensions guidance.

