New Debt Free Advice app aims to break the silence on money worries this Talk Money Week

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Key facts

- Around **8.1 million UK adults** (15% of the adult population) need debt advice, with a further **12.6 million** (24%) at risk.
- Less than half (44%) of those who need debt advice have actually sought help.
- Debt Free Advice supported **24,500 people** last year, securing **£36.5 million** in financial gains.
- The new **Debt Free Advice App** connects users to FCA-regulated advisers by **voice or video call**, 8 a.m.–8 p.m., seven days a week, with replayable advice sessions.
- The launch aligns with **Talk Money Week's 2025 theme**, *"Start the Conversation"*, encouraging people to open up about money and reduce stigma.

With more than eight million UK adults in need of debt advice yet fewer than half seeking help, a new mobile app from **Debt Free Advice** aims to make starting that conversation easier and more private than ever.

Launched to coincide with **Talk Money Week 2025** (3–7 November) — the annual campaign by the **Money and Pensions Service (MaPS)** promoting open conversations about money — the **Debt Free Advice App** gives users immediate access to free, impartial, and FCA-regulated debt advice from a coalition of charities, including Toynbee Hall, Citizens Advice, law centres and independent advice agencies.

It is the first UK app to combine live voice or video debt advice, replayable sessions and practical learning tools — helping people take that vital first step toward tackling debt and improving their financial wellbeing.

The app connects users directly to qualified advisers seven days a week between 8 a.m. and 8 p.m. Once a session ends, users can replay their advice anytime, allowing them to revisit key points and take action confidently. Its discreet "Advice" icon and intuitive design mean people can seek help privately, wherever they are.

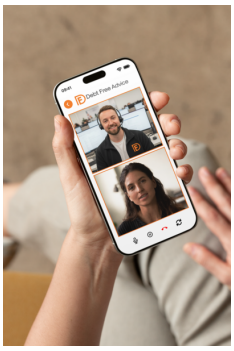
Matt Dronfield, Managing Director of Debt Free Advice, said:

> "Talk Money Week is about stepping forward, starting a conversation, and realising you don't have to face financial worries alone. With our app, taking that first step is as simple as opening your phone. You can speak to a real adviser within seconds and revisit the session whenever you need. Sometimes hearing it again makes all the difference."

The launch comes as the average debt supported through the service now exceeds **£16,000 per person**, underscoring the need for accessible, high-quality support. The app builds on the success of Debt Free Advice's award-winning **Video Advice Kiosk** network, which won *Best Service Delivery Innovation* at the *Third Sector Awards 2024*.

The **Debt Free Advice App** is free to download now from both the **App Store** and **Google Play Store**.

Media:



Debt Free Advice





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Notes to Editors

About Talk Money Week:

Talk Money Week (3–7 November 2025) is an annual campaign run by the Money and Pensions Service (MaPS) to encourage people across the UK to talk more openly about their finances. The 2025 theme, *"Start the Conversation,"* focuses on improving financial confidence and reducing money-related stress through open discussion.

About Debt Free Advice:

Debt Free Advice is a coalition of charities led by Toynbee Hall, an anti-poverty charity founded in 1884. The coalition includes Citizens Advice, law centres, and independent advice agencies working together to provide free, impartial, and confidential debt advice to Londoners and beyond. Over the past 18 years the service has supported more than 500,000 people, helping secure over £36.5 million in financial gains last year alone.

App features:

- Free access to qualified, FCA-regulated advisors
- Voice or video calls available 8 am–8 pm, seven days a week
- Replayable advice sessions for ongoing support
- Short guides and videos on common debt issues
- Discreet and user-friendly design for privacy and accessibility

Data sources

- *Debt Free Advice Impact Report 2023–25* – based on anonymised client data covering 24,500 people supported and £36.5 million secured in financial gains.
- *Money and Pensions Service MoneyView Report 2025* – figures on UK adults needing and at risk of needing debt advice.
- *Trustpilot (2025)* – over 2,000 verified reviews with 88 % five-star ratings.

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