

UK Faces Deepening Debt Crisis: YourFinances.co.uk Launches the World's First Free, Voice-Enabled, AI Debt Support Platform Tools to Support Millions as Budget Pressures, Household Debt and Vulnerability Surges.

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UK Faces Deepening Debt Crisis After Budget: YourFinances.co.uk Launches the World's First Free, Voice-Enabled AI Debt Support Platform

New AI system offers free, 24/7, confidential debt-support tools as UK households face record arrears, rising interest rates and growing vulnerability following the Budget.

Record levels of financial strain, rising household debt and growing vulnerability coincide with the launch of the UK's first fully free, voice-enabled AI debt-support platform.

LONDON, UK —

As households absorb the impact of this week's Budget, YourFinances.co.uk has launched a new AI-powered platform offering free, confidential debt-support tools to millions facing rising arrears, reduced disposable income and escalating financial stress.

The platform provides 24/7 anonymous access to tools including the AI Debt Coach, Budget Analyzer, Legal Letter Generator, Budget Balancer, debt-to-income calculators and — for the first time — full voice-enabled debt support, allowing users to speak naturally to the system instead of typing.

During its soft launch, over 15,000 people used the platform, and £500m+ in debt balances have already seen interest paused or enforcement reduced after users generated FCA-aligned letters requesting support from lenders.

The launch follows mounting evidence of the emotional impact of debt. Research from the Money and Mental Health Policy Institute shows people in problem debt are three times more likely to experience suicidal thoughts; more than 420,000 adults in England considered suicide in a single year due to debt pressure.

Richard Stringer, of YourFinances.co.uk, said:

"Each new Budget places even greater pressure on families who were already struggling. We built YourFinances.co.uk so anyone can access free, confidential and practical support at the very moment they feel unable to cope — without judgement and without needing to talk to someone if they're not ready."

"One of the most transformative features is the AI Letter Generator. Users input their details, and the system produces a professional, FCA-aligned request for support. We're encouraged to see lenders responding constructively — not a single user has reported a refusal so far."

User testimonial — Darren Fawcner

"I was at breaking point after losing my job. The letter YourFinances.co.uk generated was something I could never have written myself. Within days, all my creditors paused their calls. For the first time in

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months, I could breathe again.”

About YourFinances.co.uk

YourFinances.co.uk is a UK consumer-support platform offering free, confidential and AI-powered tools to help individuals manage debt, communicate with creditors and rebuild financial stability. The platform provides information only; all regulated debt advice is delivered by FCA-authorised partners.

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