

**Mental  
Health  
UK**



# Engagement Playbook



**Engaging Young People Experiencing  
Money Worries and Debt**

This playbook provides practical guidance for organisations seeking to engage young people aged 18–25 who are experiencing money worries or debt. It translates the insights from the research into actionable approaches for communication, service design and engagement.

The research identified multiple distinct ways young people experience and respond to financial stress. These differences are captured through a set of personas that represent segments defined by the impact of money worries on wellbeing and the ability to navigate support systems. Understanding these differences is critical: the same service, message or intervention may resonate strongly with one group but feel irrelevant or inaccessible to another.

## The Candidacy Framework

Throughout the research, we used the Candidacy Framework to understand how people access – or fail to access – services. Rather than assuming services are simply “available,” it recognises access as an ongoing, negotiated process between individuals and systems, shaped by factors such as stigma, confidence, knowledge, and past experiences.

At its core, candidacy is not fixed. People move through a series of stages, and at each point they may progress, pause, or disengage depending on how they perceive services and how services respond to them.

The key stages include:

- **Identification of candidacy:** People first recognise (or do not recognise) that they need help. This can be complex – individuals may minimise their situation, feel services are “not for people like them,” or be influenced by stigma or previous experiences.
- **Navigation:** Once a need is identified, people must work out what support exists and how to access it. This can be difficult where systems are fragmented, information is unclear, or access requires time, confidence, or digital skills.
- **Permeability of services:** This refers to how easy it is to enter and move through a service. Simple, flexible routes increase

access, while complex processes, strict criteria, or multiple steps can create barriers.

- **Appearances at services:** Individuals make contact or present themselves for help, often needing to explain and justify their situation. This can be challenging, particularly where there is fear of judgement or difficulty articulating need.
- **Adjudication:** Services assess eligibility and decide what support to offer. Decisions are shaped not only by need, but also by criteria, professional judgement, and available resources.
- **Offers and resistance:** People may accept, question, or decline support. If support feels inappropriate, stigmatising, or hard to engage with, individuals may disengage.
- **Operating conditions:** Wider factors, such as organisational culture, funding, and policy context, shape how all of these stages work in practice and how accessible services ultimately are.

The framework shifts the focus from “why people don’t access services” to how systems shape access. It helps identify where people are most likely to disengage and highlights the importance of designing services that are visible, understandable, and responsive. In practice, it supports a more trauma-informed and person-centred approach, encouraging services to consider the full journey of seeking help, not just whether support exists.

# Core Principles for Engaging Young People

Across all personas and segments, several principles consistently emerged from the lived experiences shared in interviews.

## Start with emotional reality

Young people rarely approach financial issues as a purely practical problem. Money worries, for many young people, are deeply tied to identity, independence, and wellbeing. For many, the emotional experience includes anxiety, shame, fear of judgement, persistent mental load and/or feelings of failure or inadequacy. Engagement should therefore acknowledge these experiences explicitly.

**Instead of:** “You can get help managing your debt.”

**Try:** “Money worries can feel overwhelming, especially when you’re trying to manage everything else in life. You’re not the only one dealing with this.”

This framing reduces stigma and creates psychological permission to engage.

## Normalise financial uncertainty

Many young people believe their financial struggles are unusual or reflect personal failure. However, the research shows that money worries are widespread among this age group. Messaging should normalise financial uncertainty as a common life stage experience, particularly during transitions such as leaving education, starting work, moving out of their family/parents’ home, navigating insecure employment and managing first credit products.

Good engagement messaging emphasises:

- “Lots of people your age experience this”
- “You don’t have to be in serious debt to talk to someone”
- “Getting advice early can make things easier”

Normalisation reduces the shame that often delays help-seeking.



## Meet young people where they already look for help

Young people rarely start their help-seeking journey with formal advice organisations. Typically, they will try to manage independently at first, and then talk to friends or family and/or search online for information. This may include watching short videos or social media content. They may only consider looking for and contacting formal services when they hit crisis point, meaning that services that appear only at this final stage risk missing many people who are struggling earlier.

Effective engagement should therefore include:

- clear and searchable online guidance
- short, digestible content
- presence on platforms where young people already search for information
- pathways from informal information to formal support

## Focus on practical next steps

Young people appreciate a focus on practical next steps, since they can often feel overwhelmed by financial problems. Information should therefore prioritise clear and manageable actions. Helpful communication can help them understand what they can do right now, what happens if they contact this service, what will someone ask them and what will they actually do to help them. Providing this clarity reduces anxiety about reaching out.

## Use supportive, non-judgemental language and avoid jargon

Young people frequently interpret financial struggles as personal failure. Language that implies blame or irresponsibility can reinforce this perception. It is therefore important that services avoid phrases that suggest poor decision-making or financial irresponsibility. The goal is to create a tone that communicates support rather than correction.

Avoiding technical jargon where possible is very important. Financial terminology can quickly create barriers for young audiences. Technical terms such as APR, compound interest, repayment thresholds and arrears may be unfamiliar or intimidating. Where technical terms must be used, they should be accompanied by clear explanation and examples.

## Adopt a trauma-informed approach

Financial stress can interact with existing mental health challenges. The research found higher rates of anxiety, depression and stress-related conditions among certain segments. We also found that young people worry that accessing a service to support with debt would feel too stressful or complicated, and that decisions taken by debt or money advice services about their support would be based on money and not how they are coping.

A trauma-informed approach recognises that financial problems may trigger feelings of shame, exacerbate anxiety and depression, and/or interact with past experiences of instability or crisis. Key trauma-informed principles include:

- **Safety:** Ensure communications emphasise that support is confidential and non-judgemental, offering an opportunity to talk through their situation with someone who understands.
- **Choice:** Provide multiple ways to access support that include online information/chat; phone; and in-person support. This allows individuals to choose the method that feels safest and best meets their needs.
- **Transparency:** Clearly explain what will happen during interactions, such as emphasising that when they have talked through their situation, you will help them to understand their options and that nothing will happen without their agreement.
- **Empowerment:** Frame support as collaboration rather than instruction, working with them to find options that fit their situation.

## Consider practical engagement tactics

Organisations can implement the following strategies to improve engagement:

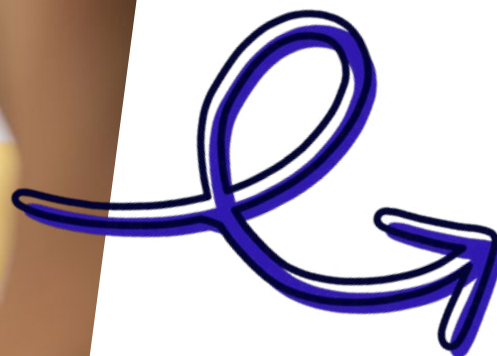
- **Reduce entry barriers** e.g. with clear “start here” guidance, minimal forms and anonymous exploration options
- **Make support visible earlier** e.g. through the use of budgeting tools, guidance for life transitions and financial wellbeing content
- **Provide layered information**, starting simple, with options to explore deeper guidance
- **Use peer-led content**, such as stories and examples from other young people which can reduce stigma
- **Follow up gently** e.g. with an automated reminder or check-in to help those who initially hesitate.

Young people are not disengaged from financial advice because they do not care about money or their situation. More often, they are navigating shame, anxiety, uncertainty, structural economic pressure and unclear service pathways. When services recognise these realities and respond with empathy, clarity and flexibility, engagement becomes significantly easier.

## Use an intersectional lens

Young people’s financial experiences intersect with broader social inequalities. The research identified several patterns including gender differences across segments; variation in engagement by ethnicity; and strong links between financial stress and mental health conditions. Effective engagement therefore requires an intersectional lens:

- **Recognise cultural differences in attitudes to debt:** In some communities, debt may be strongly stigmatised; borrowing and some forms of savings/investments may conflict with religious beliefs; and financial discussions may occur primarily within families. Services should avoid assuming universal financial norms.
- **Work through trusted intermediaries:** Young people may trust community organisations, student unions, youth groups and faith organisations. Partnerships with trusted organisations can significantly increase reach.
- **Ensure representation in communications:** Young people are more likely to engage when they see experiences similar to their own reflected in messaging. Representation should include diverse ethnic backgrounds, different financial situations, varied living arrangements and different educational backgrounds.
- **Recognise the interaction with mental health:** Financial stress often overlaps with anxiety, depression, ADHD and stress-related conditions. Services should therefore take a trauma-informed approach, link with mental health services where appropriate and provide follow-up support where needed.



# Persona-Based Engagement Strategies

The research identified five key personas reflecting different experiences of financial stress and help-seeking.

## Persona 1: The Silent Struggler

*(Young people in this group find that money worries and debt have a high impact on their wellbeing, and they are not well skilled in finding and asking for help)*

This group experiences significant emotional distress but struggles to identify or access support. They often experience anxiety and depression; shame and embarrassment about money; avoidance; and uncertainty about where to start. Their debts may be relatively small, but they feel psychologically overwhelming.

### Engagement approach

- prioritise emotional reassurance
- reduce stigma around seeking help
- provide clear, step-by-step guidance
- avoid overwhelming them with information

### Messaging examples

- *"If money worries are weighing on you, you don't have to deal with them alone."*
- *"Even small debts can feel overwhelming. Talking to someone can help."*

### Service design implications

- simple entry points
- clear navigation
- proactive outreach

## Persona 2: The Plate Spinner

*(Young people in this group find that money worries and debt have a high impact on their wellbeing and they are skilled in finding and asking for help)*

This group actively manages finances and seeks information but still experiences significant financial pressure. They are financially aware; proactive in seeking help; and often dealing with structural pressures such as low wages or high costs. They often feel frustrated rather than overwhelmed.

### Engagement approach

- acknowledge their effort
- provide practical tools and options
- avoid patronising tone

### Messaging examples

- *"If you're already trying to stay on top of things, we can help you explore your options."*

### Service design implications

- advanced guidance
- tailored advice
- flexible eligibility criteria





### Persona 3: The Smooth-Seas Sailor

*(Young people in this group find that money worries and debt have a lower impact on their wellbeing than personas 1 and 2, and they are not well skilled in finding or asking for help)*

This group currently feels financially stable but lacks knowledge or resilience if circumstances change. They often rely on family support and have fairly stable living situations. However, they have little awareness of support services.

#### Engagement approach

- build awareness before crisis
- focus on financial capability
- provide early guidance

#### Messaging examples

- *"It's useful to know where to get help – just in case."*

#### Service design implications

- aim for prevention not crisis
- light-touch awareness building
- high digital engagement

### Persona 4: The Steady Navigator

*(Young people in this group find that money worries and debt have a lower impact on their wellbeing than personas 1 and 2 but they are skilled in finding or asking for help when they need it)*

This group is confident navigating financial systems and seeks help early. They are proactive and solution-focused. They can act as informal advice sources for peers, meaning engaging them can also help to spread awareness indirectly.

#### Engagement approach

- provide clear information quickly
- offer tools for comparison and planning

#### Messaging examples

- *"Already thinking ahead about your finances? Explore your options and make sure you're getting the best deal for your situation."*

#### Service design implications

- advanced, decision-support tools
- quick, self-directed navigation
- deeper exploration rather than basic guidance

## Persona 5: The Tightrope Walker

*(Young people in this group have real and present money worries, but they aren't currently experiencing debt)*

This group is financially cautious and often living month-to-month. They avoid borrowing, feel responsible for managing alone and do not see themselves as needing advice.

### Engagement approach

- emphasise prevention
- frame services as planning tools

### Messaging examples

- *"You don't need to be in debt to get advice."*

### Service design implications

- low-threshold entry points
- target everyday touchpoints

## Key final thoughts

**It is important to remember that this playbook is not intended to prescribe a single "right" model of engagement. Young people's lives, situations, challenges and personalities vary and this influences how they respond to debt and money worries. This playbook aims to meet that challenge by acknowledging this and building on our evidence to help with building an understanding of common ways in which people respond to money worries and debt and how we could better support them.**

We expect that those of you reading this playbook will be working in some very different contexts, so it's important to remember that services can play an important role in:

- recognising when money worries and debt are contributing to distress;
- naming this pressure as legitimate and common; and
- signposting or offering practical support in ways that feel safe, warm and non-stigmatising.

It's also important to think about the personas as "thinking tools" that help us understand the positions that young people may be in, rather than fixed boxes people must be placed into. Young people may move between personas over time as their circumstances change.

Adopting the principles in this playbook, taking steps to adapt and amend how services are currently designed and making effective use of the messaging examples can support positive, evidence-based changes to working practice.



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