**MHAS Service User Guidance**

The Money & Housing Advice Service is part of Advice, Wellbeing & Welfare within King’s Student Services. We provide advice, guidance, and advocacy to all King’s College London students, through all stages of the student journey from the point of offer, through to the conclusion of your studies with us.  Whether you are a current student or making plans to come to King’s we provide tailored advice, information, and outreach sessions to help you manage your financial circumstances and housing options at the various stages of study.  We also work closely with our student staff, the [KCL Student Money Mentors](https://www.instagram.com/kingsmoneymentors/) and external third-party partners to develop proactive resources, tools and campaigns to keep you informed of current student issues and how to make the most of your experience at university right up to graduation.

**About us**

We will endeavour to help you identify practical solutions to improve or take control of your current financial or housing situation, which may be causing you distress and/or affecting your ability to fully engage with your studies. Our team are friendly, understanding and committed to continuously improving the student experience at King’s.

Students are required to register with the service and can access our advice by phone, on-campus meetings, online meetings, email advice or drop-in sessions. Full details and timetables are detailed at [kcl.ac.uk/money](http://www.kcl.ac.uk/money). Students can contact us directly or be referred by their department or another student support service. Your information with be collected, processed and retained in line with the [**Student Support Privacy Notice**](https://self-service.kcl.ac.uk/article/KA-02057/en-us).

**Service Level Agreement**

We aim to respond to all initial enquiries within 5 working days, however during busy periods this may take 10-15 days. Cases may be prioritised based on complexity and need rather than the date of enquiry. Where our service cannot assist directly, the enquiry will be forwarded to the relevant internal team or the enquirer will be signposted to alternative sources of help and support.

**You can expect to:**

* be assisted at the earliest possible opportunity and be treated in a kind, courteous and non- judgmental manner.
* have a private interview or online space to discuss your situation.
* receive full and accurate information regarding your case.
* have an independent observer, family member or friend at the interview if desired.
* be contacted as soon as is reasonably possible, if there has been a development with your case.
* be informed about further specialist help and where it can be obtained, when necessary.

**Similarly, we expect you to:**

* contact the service as soon as it becomes apparent that you need/will need assistance.
* arrive promptly for your appointments and contact us in advance should you need to cancel a meeting (see lateness and missed appointment below).
* be considerate and honest, providing full and accurate information pertaining to your case and bringing with you all relevant information and/or documents.
* follow all agreed action points by the time agreed.
* inform us immediately of any change in circumstance.

**Additional information for debt clients:**

We will check that you are receiving all the money that may be available to you and explain what options may be available to you to reduce or pay off your debts, highlighting your priority debts. Where appropriate we will advise and assist you to:

* apply for financial assistance from internal and external sources.
* work out a realistic payment schedule in line with your income and other expenses.
* empower you to negotiate directly with your creditors.

We will only advocate on your behalf when it is necessary to support your wellbeing and/or if you are experiencing funding delays from statutory bodies. Please note that, if you have multiple debts to the university and to external creditors, we will refer you to an external debt advice agency as it will be in your interests to receive impartial independent advice.

**You are required to:**

* Tell us about all your existing debts.
* Give us accurate details of your available income.
* Discuss any concerns you have, prior to our negotiating with creditors.
* Notify us of any change of circumstance which affects your income or expenditure.
* Agree not to make alternative arrangements with your creditors without discussing with us.
* Agree not to enter into any further non-priority credit agreements without discussing it with us.
* Make all the payments we have agreed with creditors at the times specified.

**Please note:** If you make reduced payments on any credit agreement it is UK policy for the credit agencies to be informed. This information will remain with the credit reference agencies for a period of six years and this may have an adverse effect on any future applications for credit. More information available here: <https://ico.org.uk/for-the-public/credit/>

**Holistic advice and collaborating with other services at King’s.**

All King’s Student Services endeavour to assist students within a holistic support network. We understand that student lives can be complicated and multi-faceted, and to resolve one issue may require tackling several other problems at the same time. This may require the input of colleagues across student and professional services, and faculties.

**Your Money & Housing Advisor will:**

* triage all the issues that are impacting your personal wellbeing and success at King’s.
* diagnose which issues we can advise on within our service and outline the options available to you.
* identify other sources of help and support for the issues outside our area of expertise, signposting you to suitable services or where appropriate refer you to appropriate teams within Kings for additional assistance or to work collectively on your case (for example Disability, Support & Inclusion, Student Funding Office, Credit Control, King’s Residences where relevant to the case)
* consult with those teams to determine the best and most sustainable approach for supporting you, sometimes this may require signposting or referring you to external or statutory sources of support (e.g. local authority housing services, social services, citizen’s advice etc.) which we will discuss with you first unless we have a concern about your safety, in line with [Student of Concern.](https://self-service.kcl.ac.uk/article/KA-02054/en-us)
* determine which other internal teams or individuals may need to be involved in your case in order to resolve it (for example your department, faculty or student records)(. Your advisor will discuss what information will need to be shared about your current situation and how best to coordinate with other teams and individuals in order to help you.
* also take note of the common issues affecting King’s students at this time to provide anonymised feedback and insight into the student experience to university committees, working groups and senior management.

**Lateness and missed appointments.**

Due to the busy nature of our advice service, and to be fair to other students booked for appointments after you, your advisor reserves the right to cancel your appointment if you arrive more than 10 minutes late and if necessary, a new appointment will have to be booked.

Please note that continuous non-attendance (two or more missed appointments) with no prior cancellation may result in advice being offered by email or phone only or signposting to alternative services.

If you are running late please contact your Advisor or the Money & Housing Senior Officer (020 7848 9021) as soon as possible so that we may make alternative arrangements.

**Case management**

Where applicable, the Money & Housing Advisor will present you with a number of options and/or strategies for tackling your situation. In most situations, we will encourage and empower you to take the next steps for yourself with the option to return for further advice and assistance as and when required.

Where cases are more complex, and some support or advocacy is required, your advisor will establish and confirm the actions that need to be taken, by you and/or by our service or others, within recommended timeframes. In order to assist you with your case we do require you to keep to these timeframes or discuss any difficulties you may have doing so with your advisor (e.g. upcoming assessment periods) so that allowances can be made. Similarly, your advisor will inform you if there are likely delays due to current demands on the service or training or annual leave.

**We normally close cases when:**

* the client has been instructed to take action for themselves.
* the case has been successfully concluded.
* the case has been referred elsewhere.
* there are no further actions or advice that we can offer. We will normally confirm this advice and our conclusions in writing.

**We will also close your case if:**

* you advise us that you no longer require our assistance.
* you are seeking external legal advice on the same or a related matter.
* you have missed two or more contact meetings or emails requesting an update.
* two months or more have passed with no movement or realistic progress on your case unless there are reasons for this (for example ill health, changes in caring responsibilities etc.) that may require a bespoke approach to supporting you.
* you have misrepresented your circumstances and we believe it’s no longer appropriate to advise you.
* you are subject to a misconduct investigation/criminal investigation or other circumstances that put our staff at risk.

Please note that we will also inform any internal teams or other third parties that we have been liaising with on your behalf that your case is now closed with the service.

**Consultation**

In line with professional requirements, advisors may discuss their work with colleagues within Student Services or an external consultant if their expertise is required. The identity of the client will not be revealed unless there are legal or safety concerns or a collaborative approach is required as explained above. The main purpose of the consultation is to help the advisor reflect on their work and find an appropriate solution, especially where the case is complex.

Advisors regularly consult and receive training from the following external agencies and professional bodies:

* Advice UK
* Child Poverty Action Group (CPAG)
* National Association of Student Money Advisors (NASMA)

**Student** Staff

From time-to-time students are employed to work for the service from a pool of Student Services Ambassadors/Interns and Student Money Mentors. They assist us with promotional work and information helpdesks only, and **do not have access to the Student Advisor files, student records or our case management system**. Any guidance and information they give is supervised by Specialist Advisors. This will include (but is not restricted to) face-to-face advice at events and campaigns; open days and fairs; email and telephone advice during campaigns and helpdesks; social media administration. They may also help us to manage drop-ins at busy periods. All student staff sign a confidentiality statement confirming that they will not disclose the identity of students they interact with as part of their work for the service.

**Complaints and Feedback**

If you would like to provide anonymous feedback please complete our online feedback form: <http://www.kcl.ac.uk/campuslife/services/student-advice-support/about/feedback.aspx>

If there are any problems with the handling of your case, you are encouraged to speak to your Advisor in the first instance. If you wish to escalate your complaint, please email the **Head of Money & Housing Advice, Gretta Gavin** gretta.gavin@kcl.ac.uk outlining your concerns and attaching any evidence. If you remain unsatisfied King’s we are covered by our own professional indemnity insurance and have a comprehensive complaints policy which can be viewed at: <http://www.kcl.ac.uk/aboutkings/orgstructure/ps/acservices/conduct/complaints.aspx>

Please note that the Money & Housing Advice Service is regulated by the Financial Conduct Authority (FCA) to give debt advice in the limited areas of ‘debt counselling’ and ‘debt adjusting’. Our Licence number is 712115. If you have complained about advice, which relates to these activities and you are not happy with our response, we reject your complaint or you do not hear back from us within eight weeks, you can contact the Financial Ombudsman Service (FOS), who may be able to help you [http://www.financial-](http://www.financial-ombudsman.org.uk/consumer/complaints.htm) [ombudsman.org.uk/consumer/complaints.htm](http://www.financial-ombudsman.org.uk/consumer/complaints.htm).

**Will changes be made to this policy?**

We keep our privacy notice and other parts of this policy under regular review, and we will place any updates on this web page [www.kcl.ac.uk/money](http://www.kcl.ac.uk/money). This privacy notice was last updated on 22 September 2023.