

# Introducing our behaviours

**Step**Change  
Debt Charity

Get started





## Stepping up in a changing world

The landscape we operate in is ever changing. We need to be agile and flexible to respond to this, and continue to develop and enhance our solutions and ways of working to ensure we retain our reputation as a sector leader and trusted provider for our clients.

We all play a vital role in this by ensuring that how we work, individually and together, aligns to this mission.

Our behaviours guide the way we work and grow, ensuring we can all contribute to reaching our goals.

# Why are we here?

## Our vision and mission

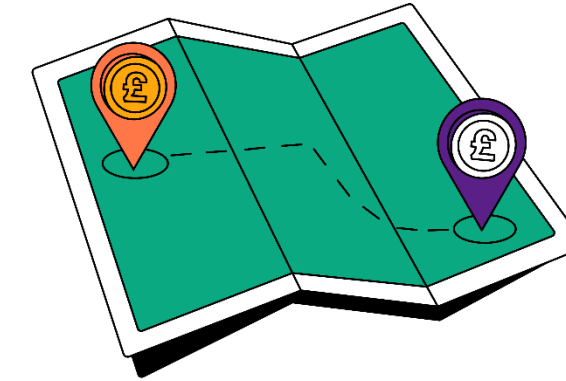


### **Our vision is to create a society free from problem debt**

Problem debt is not just an issue for individuals but goes much further – it damages families and communities.

By helping those in debt get back on their feet, and by campaigning for policies that aim to prevent problem debt, we'll help overcome the difficulties that debt creates for our society in the 21st century.

Our interventions have helped transform the lives of millions and we're committed to helping millions more. With the support of our partners and stakeholders, we will continue to be recognised as the most trusted provider of free debt advice and solutions and we will continue to champion all that's best in free debt advice and debt management.



### **Our mission is to break debt's stigma, and change lives for the better. This means:**

Shouting louder than we ever have done, we speak up for those struggling to find the words and lead by example.

Debt cannot feel like a no-go subject.

We're removing communication barriers with a safe space to share problems and a proactive mindset. They've got this, because we've got them.

We're flipping the narrative of dated 'who' stereotypes and 'how' misconceptions by using real data and real life experience to tell the real story.

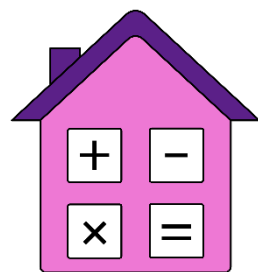
We firmly position debt as a 'we' problem, not a 'me' problem and supporting anyone who needs us on both a societal and personal level.

We see the full picture and help others to as well.

# Our commitments

Our strategy sets out how we will work towards our vision of a society free from problem debt in five areas.

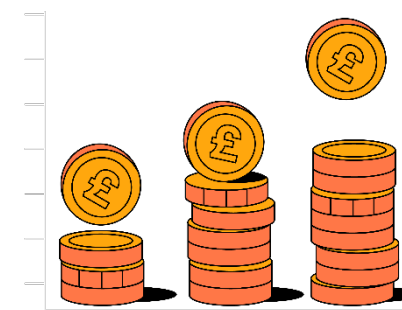
We will put our clients and their needs at the heart of everything we do



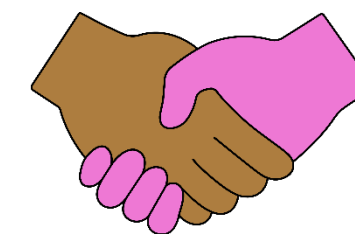
We will empower our people, and further develop their skills



We will deliver value for money in a changing funding landscape

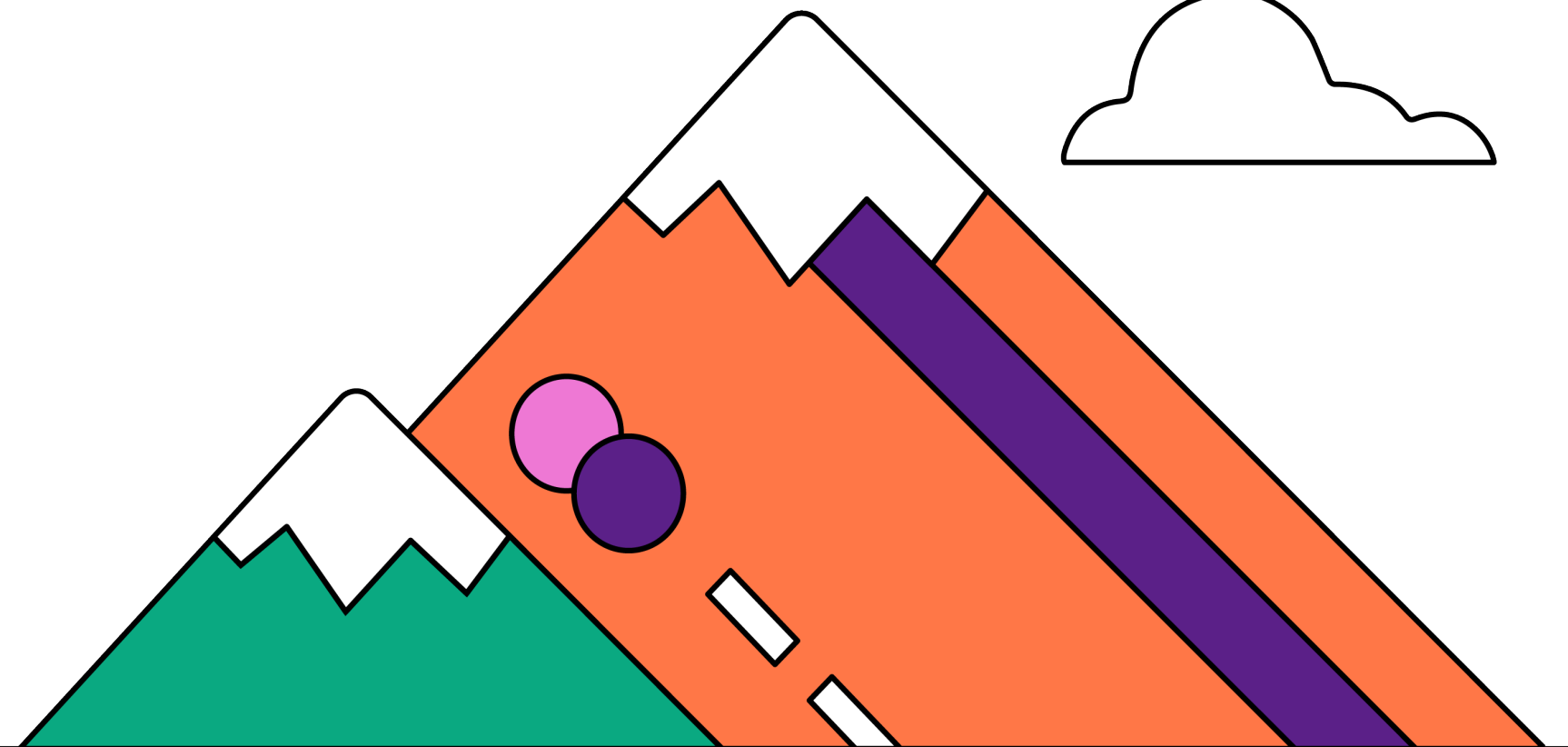
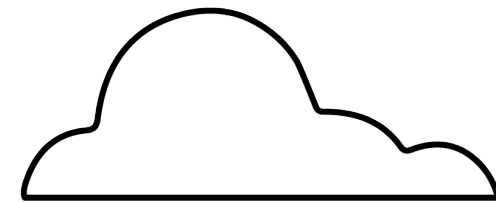
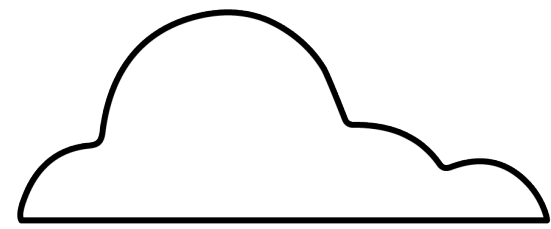


We will listen to and collaborate with our growing network of partners



We campaign to effect changes that stop people falling into problem debt, and help them recover if they do





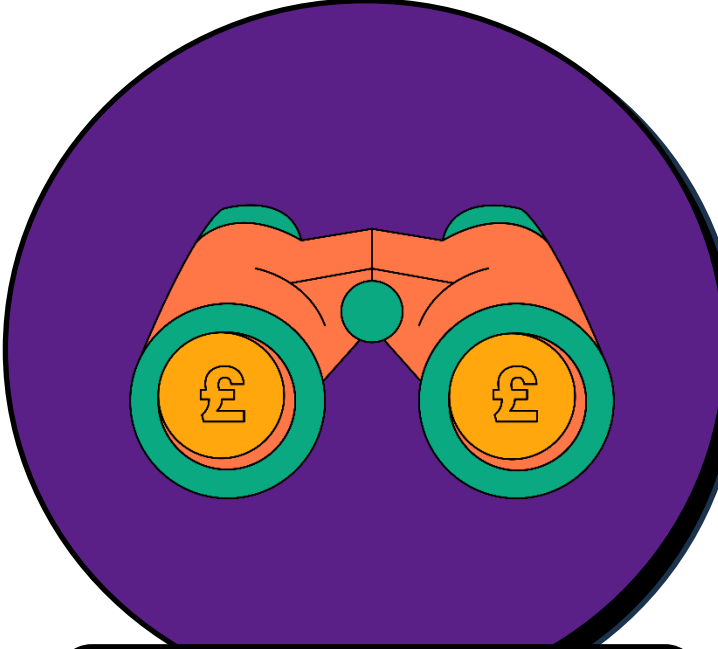
## Our behaviours: The part I play

Our behaviours enable the continued evolution of StepChange. Every single person has an important role to play. We all have individual qualities, skills, perspectives and experiences that come together to make us who we are, and it is important we maintain that. But it's also equally important that we have a common way of working that helps us understand what's expected of us and how we can reach our full potential.

That's why we have a set of behaviours that define who we are as an organisation and show us what great performance looks like.

# What are the StepChange behaviours?

We all have six StepChange behaviours to live by:



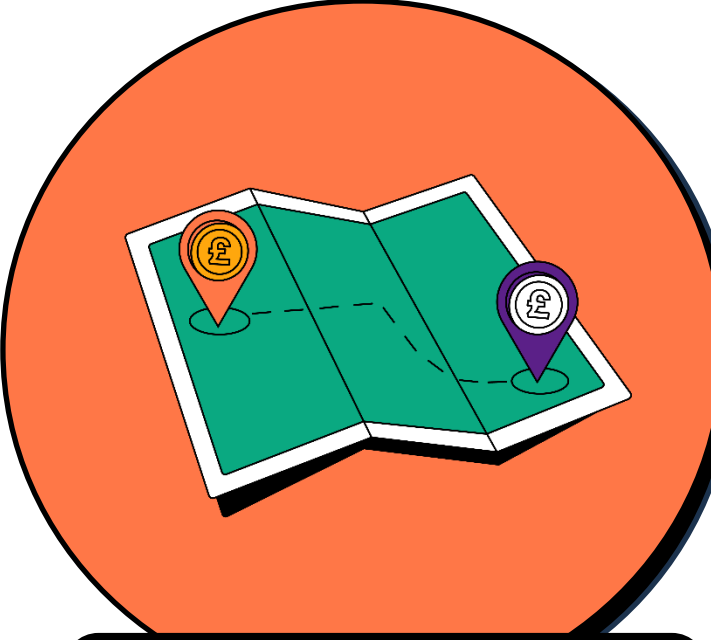
**Act purposefully**



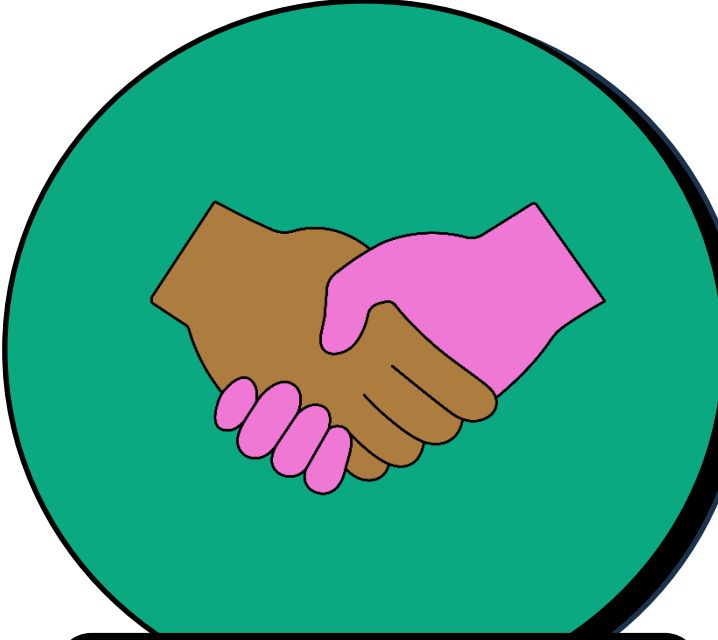
**Empower talent**



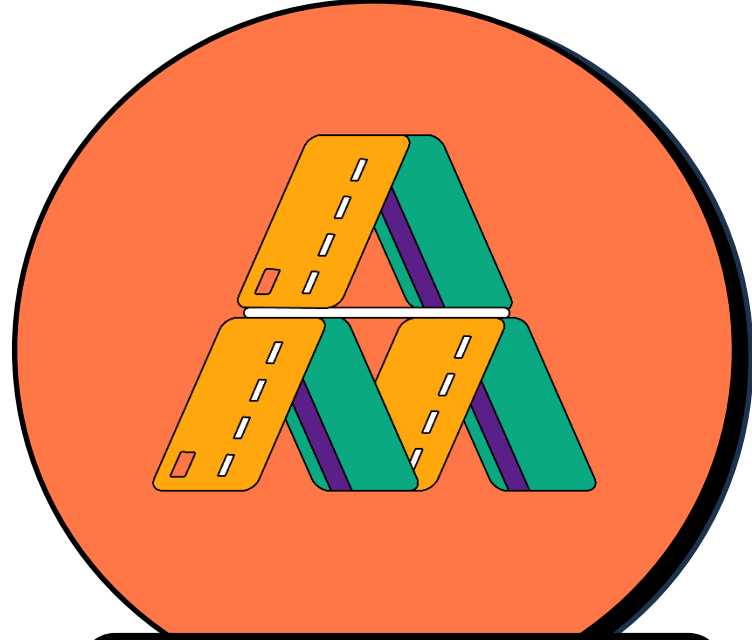
**Create connections**



**Drive change**



**Build trust**



**Deliver results**

# Behaviours by level

Depending on your role, the behaviours look slightly different when put into practice. We have defined the behaviours at two levels:

**Leader** – people with direct reports. **Colleague** – people without direct reports.

The overall principles are the same at both levels but there are some differing expectations for line managers. **Please select the links to find out more.**

**Are you a leader with direct reports?**

This way 



**Are you a colleague without direct reports?**

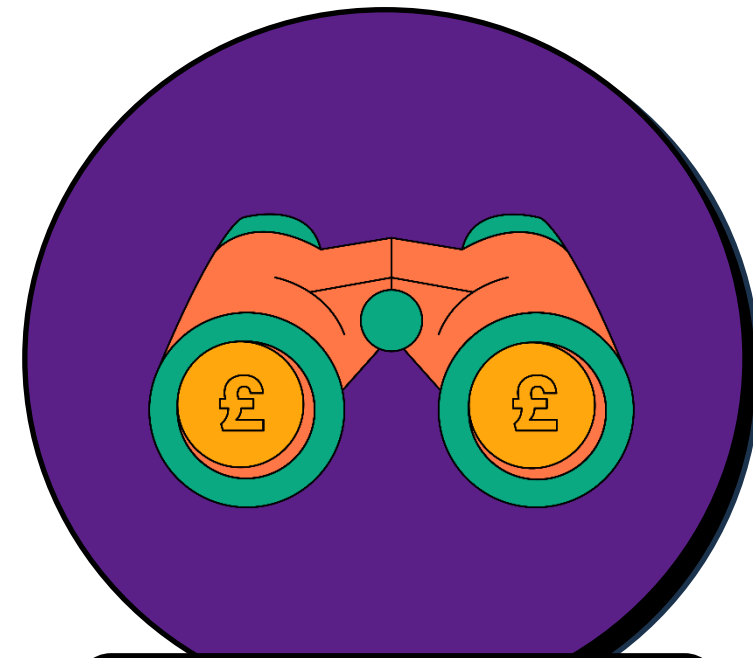
This way 





# Demonstrating our behaviours:

## Leaders



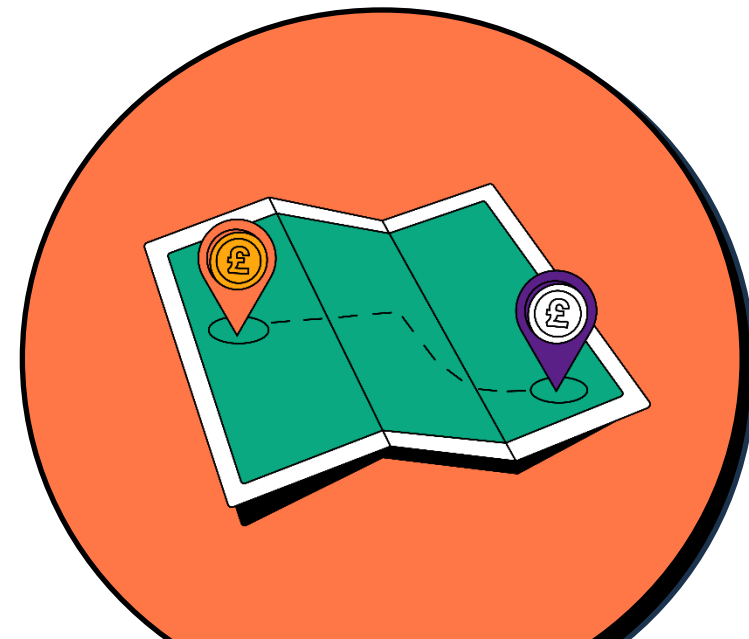
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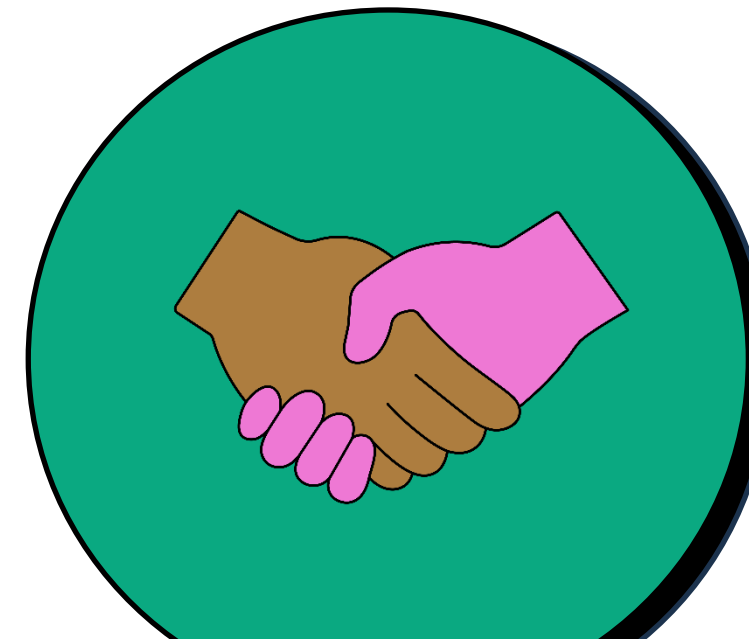
**Empower talent**



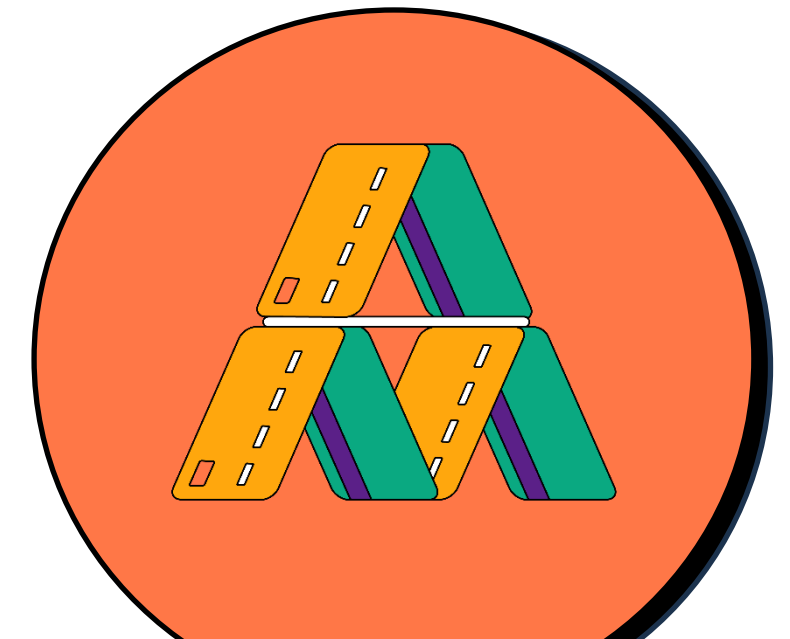
**Create connections**



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**Deliver results**





We put our clients at the heart of everything we do and are with them every step of the way. We are aligned behind a common purpose. We think broadly, shaping our future through commercial, insights-driven decisions, to have a positive impact on clients and partners. We take a long-term view, guided by our vision and purpose. We look outwards, anticipating trends and responding at pace.

## As a leader in StepChange, I:

- ☑ Positively engage and motivate people behind an inspirational, clear, and ambitious purpose
- ☑ Take a long-term view guided by our strategy, anticipating trends and responding at pace
- ☑ Adopt a future-focused perspective to decision making, considering what's best for the wider team, charity and client
- ☑ Critically evaluate insights from internal and external sources to make informed decisions, challenging others to do the same
- ☑ Base decisions on an evaluation of client outcomes and commercial implications, driving efficiencies to create value and impact for our clients
- ☑ Stay ahead of industry, policy and digital trends and proactively respond, using internal and external data to formulate action
- ☑ Create an environment focused on clients, partners and colleagues, ensuring resources and processes are designed to meet their needs



## Empower talent

Learning and development is important to us. We develop everyone to reach their full potential. We are intentional learners who prioritise building capability in ourselves and others. We trust in the abilities of those around us, sharing knowledge readily and empowering them to take ownership within their role.

## As a leader in StepChange, I:

- Coach and enable team members to self-direct and take ownership within their role, providing opportunities that stretch and empower them to grow
- Role model taking ownership for our own development and career, seeking opportunities for feedback and learning, encouraging others to do the same
- Take a strategic approach to development, aligning opportunities to the capabilities needed to deliver organisational priorities and looking outwards to determine future skills needed
- Champion access to learning for all, providing opportunities at the right time
- Regularly review and reflect on my own and the team's effectiveness, coaching others and taking action to improve performance
- Facilitate shared insight and knowledge, building a supportive and inclusive environment where people can learn from experience and each other
- Take accountability within my role, trusting in my own abilities to deliver good outcomes



**Create connections**

We are people helping people, working together to deliver good client outcomes. We build strong relationships, partnerships and teams through transparent conversations. We break down silos to enhance collaboration. We value diversity of thinking, understanding that different experiences and perspectives result in stronger decision-making. We are inclusive, involving the right people with the right skills at the right time.

## As a leader in StepChange, I:

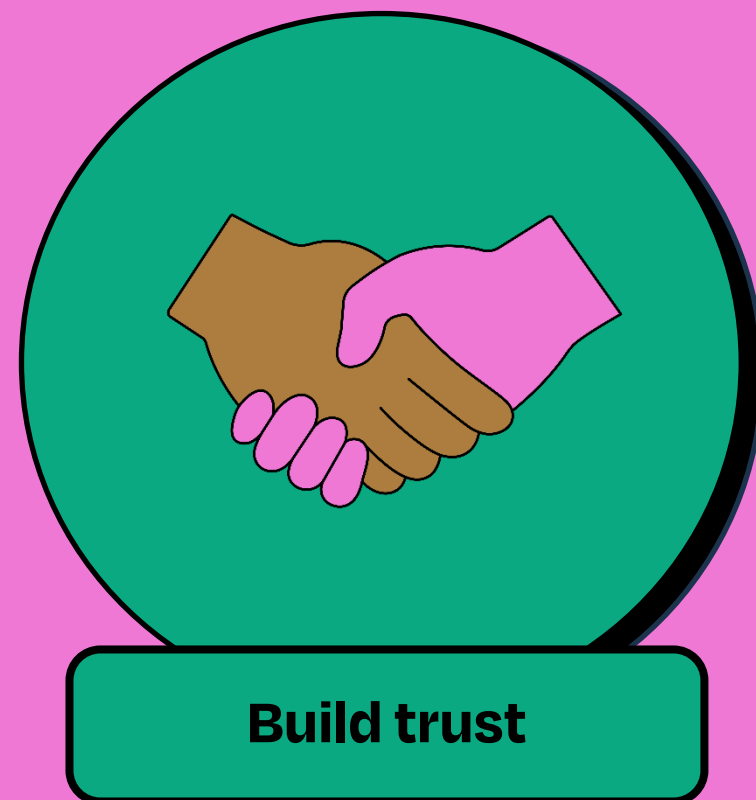
- Facilitate collaboration across boundaries, connecting people across teams, the charity and external partners to deliver good outcomes
- Build and maintain diverse internal and external relationships, acting as an ambassador and leading by example
- Involve people, internally and externally, with the right skills and knowledge at the right time to drive high performance and impact
- Drive diversity of thought, seeking out the opinions of people with differing experiences and perspectives
- Champion individual differences and build a culture of inclusivity and openness, where different backgrounds, cultures and styles are valued
- Show respect and understand the impact of my actions and behaviours on others



We make change happen. We have the courage to think differently, constructively challenging existing approaches to drive improvements and new ways forward. We are adaptable and agile, ready to shift direction in response to changing requirements. We bring people along the journey with us, creating a safe environment for experimenting and emphasising learning to bounce back from setbacks.

## As a leader in StepChange, I:

- Act decisively in response to the changing needs of clients, partners and the charity, even when faced with incomplete information
- Drive a culture of innovation, encouraging others to challenge thinking and bring new insight, ideas and perspectives
- Role-model experimentation and calculated risk-taking, learning fast from experience and inspiring others to test, learn and adapt new approaches, including being open when things don't go to plan
- Initiate and lead through change and ambiguity, guiding, motivating and supporting others and ensuring teams remain focused on key priorities
- Recognise when there is benefit in leveraging other people's knowledge and experience, rather than leading the way
- Constructively challenge change activity to ensure it is always focused on organisational goals and good client outcomes

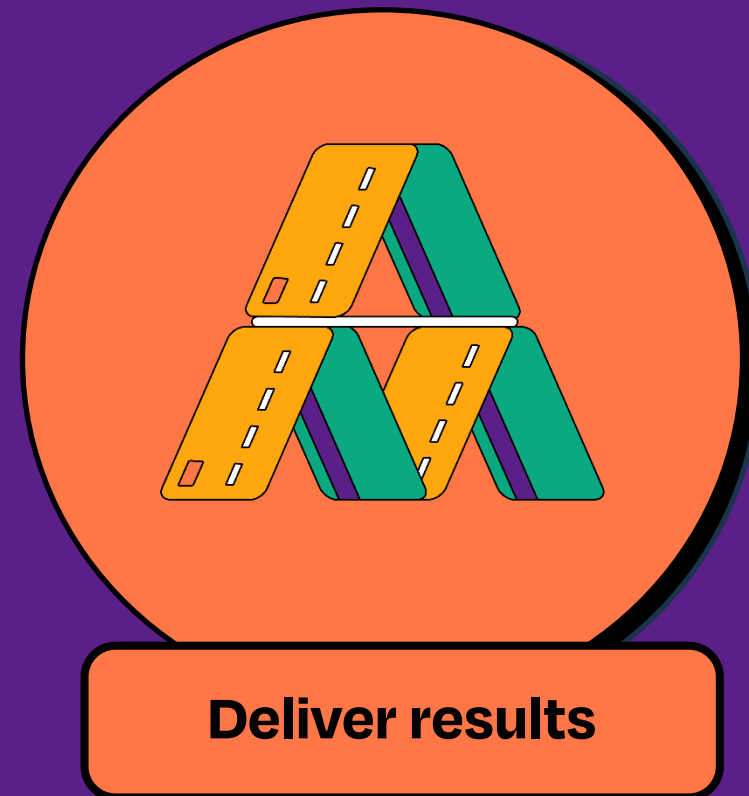


We create and sustain a culture of openness, transparency and trust. We have courageous and direct conversations; encouraging honest, constructive and frequent feedback to help each other succeed. We do this by being authentic, self-aware and respectful, considering our impact on teams, clients and communities. We communicate clearly and transparently, even when messages are difficult.

## As a leader in StepChange, I:

- Demonstrate empathy and respect, seeking and taking others' perspectives, needs and motivations into consideration
- Appreciate our own impact on others', including understanding our own biases and how they might translate into the workplace
- Role model open, two-way communication, including transparency around decision-making and actions
- Provide honest, constructive feedback and address tough conversations without hesitation
- Demonstrate consistency between words and actions, delivering to commitments and role modelling integrity and fairness
- Lead by example in showing authenticity and willingly sharing vulnerabilities and mistakes
- Show visibility, availability and support to others and give recognition and credit for a job well done





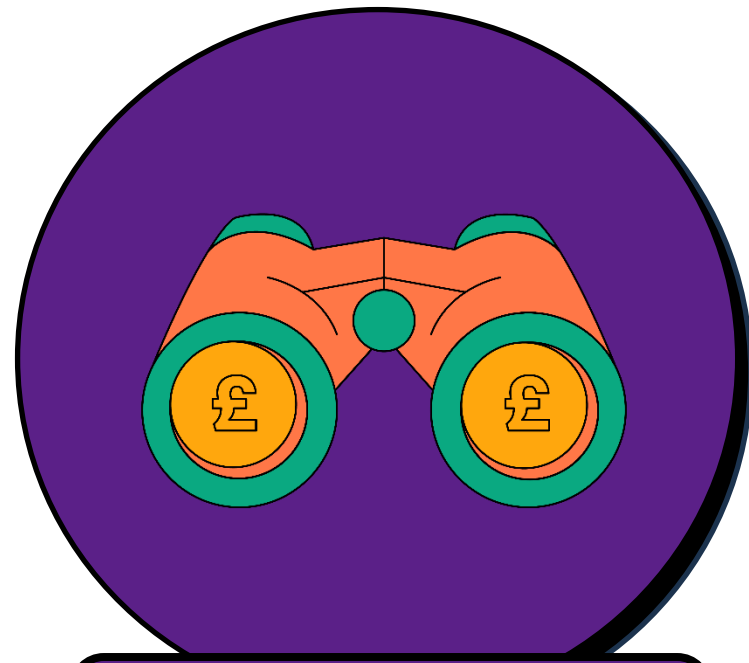
We flex our style to deliver results. We energise and motivate others behind clear goals and priorities, role-modelling resilience and drive to deliver impact and value. We drive individual accountability and ownership, enabling others to take action and make decisions. We ruthlessly prioritise, ensuring we are spending time on activities that add value.

## As a leader in StepChange, I:

- Define and cascade clear goals and priorities that drive client outcomes and align to the overall strategic direction
- Trust and enable others to be accountable for their own outcomes, empowering them to make decisions by providing role clarity and effective delegation
- Ruthlessly prioritise, ensuring priorities link to organisational strategy and abandoning tasks that add little strategic value
- Champion continuous improvement and drive greater efficiencies, leading to positive client outcomes
- Balance decision-making with taking action; delivering timely, quality outputs
- Demonstrate dedication, drive and resilience and motivate others to maintain performance
- Role model our behaviours as a mechanism to achieve results

# Demonstrating our behaviours:

## Colleagues



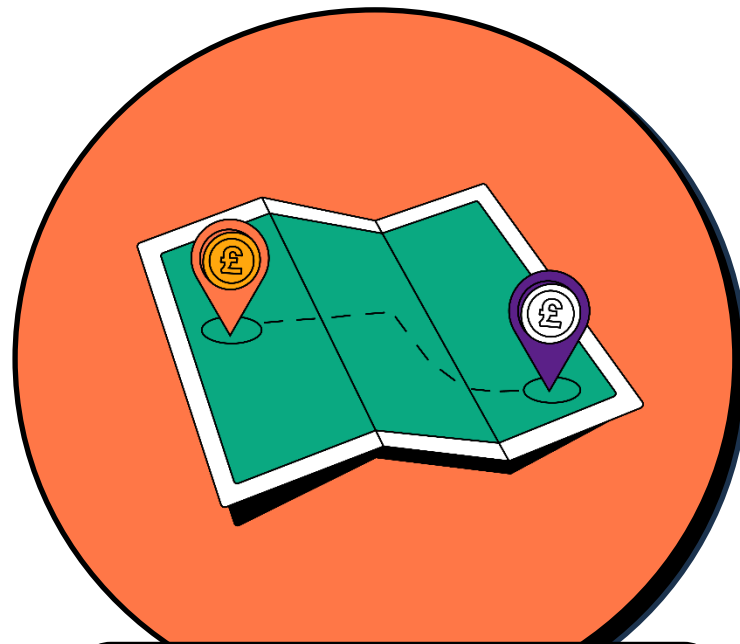
**Act purposefully**



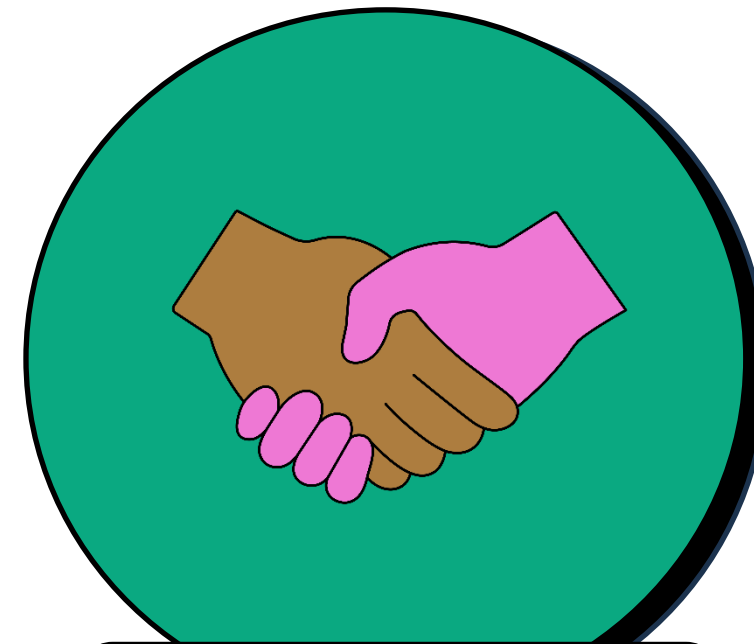
**Empower talent**



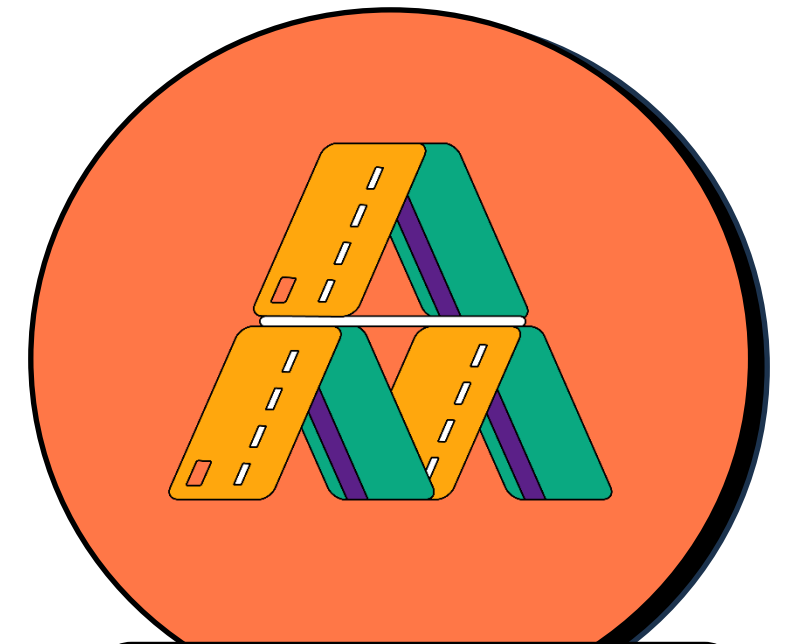
**Create connections**



**Drive change**

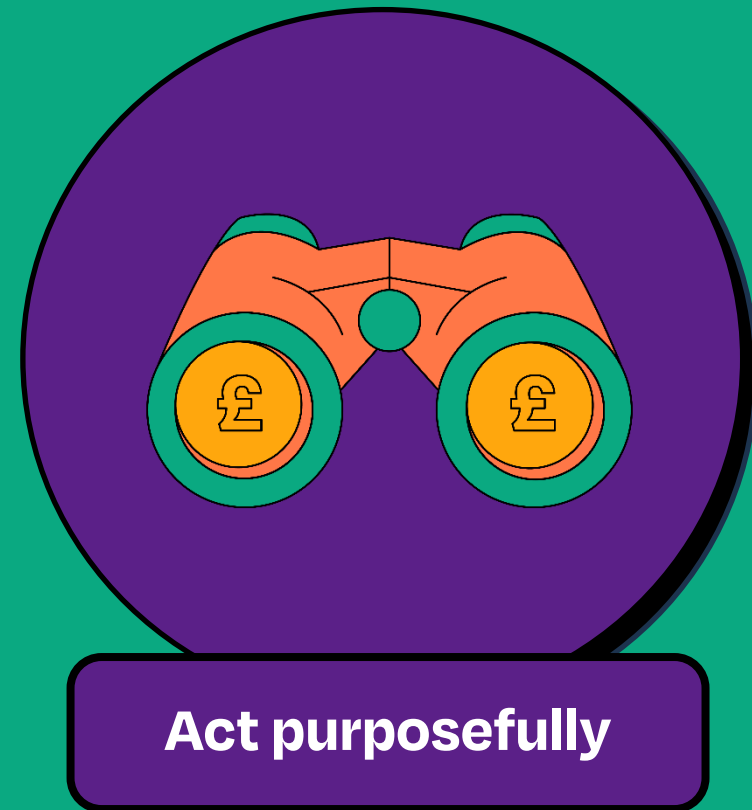


**Build trust**



**Deliver results**





We put our clients at the heart of everything we do and are with them every step of the way. We are aligned behind a common purpose and provide a consistently positive experience to both external clients and colleagues. We look outwards and make decisions that deliver good outcomes for all.

## As a colleague in StepChange, I:

- Explain information in a way that is easy to understand, tailored to the individual, clear and not misleading
- Talk with warmth and empathy to colleagues and external clients and make effort to include people and build rapport
- Listen, question and summarise to understand and confirm clients' needs
- Manage client and colleague expectations in a constructive way and take action to provide practical help and support with their issues
- When making decisions, use all available information considering what's best for the client or colleague, wider team and charity
- Suggest ideas to improve resources, processes and approaches to meet clients' and colleagues' needs



Learning and developing is important to us, both as individuals and part of our teams. We make use of time for personal development and support the development of others. We trust in the abilities of those around us, share our knowledge and experience and are empowered to take ownership within our role.

## As a colleague in StepChange, I:

- Take ownership for my own development and career, asking for and suggesting opportunities to develop, learn, and grow
- Share ideas and knowledge, building a supportive and inclusive environment where we can learn from experience and each other
- Respond productively to feedback and develop skills based on it
- Provide constructive feedback to others in appropriate situations
- Take accountability within my role, trusting in my own abilities to deliver good outcomes
- Regularly review my own effectiveness and take action to improve performance



**Create connections**

We are people helping people, working together to deliver good client outcomes. We build strong relationships, partnerships and teams through open conversations. We work effectively with colleagues, providing support and collaborating with other departments. We are inclusive and value diversity, understanding that different experiences and perspectives result in stronger decision-making.

## As a colleague in StepChange, I:

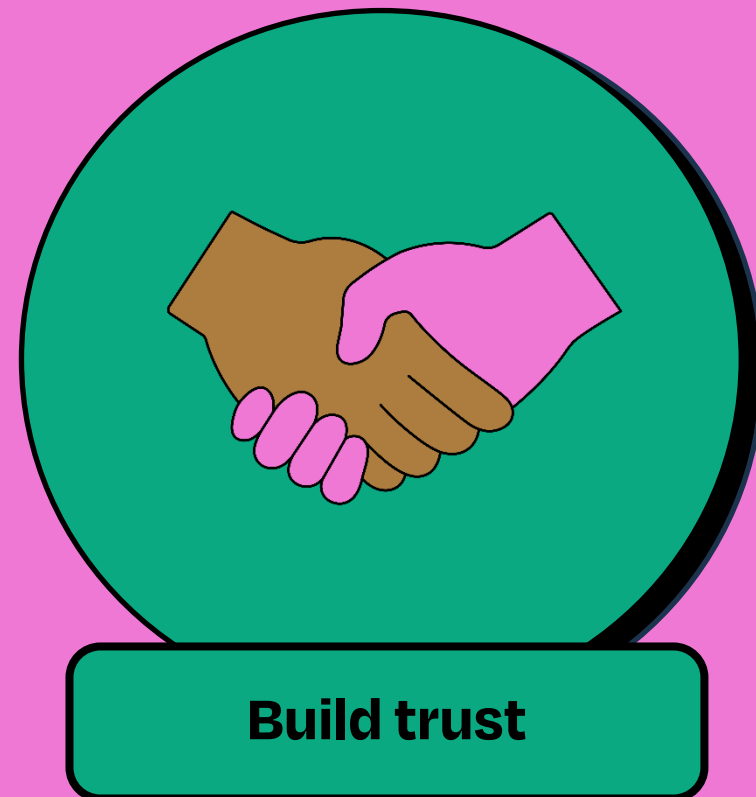
- Collaborate across teams, the charity and external partners
- Build and maintain internal and external relationships
- Ask for and provide support in achieving goals and solving problems
- Respect individual differences and help build a culture of inclusivity and openness, where different backgrounds, cultures and ways of thinking are valued
- Show respect and understand the impact of my actions and behaviour on others
- Actively seek out and consider the ideas, skills and expertise of others to achieve good outcomes



We make change happen. We constructively challenge existing approaches and make suggestions to continuously improve. We are adaptable and flexible when requirements change. We experiment, learn and bounce back from setbacks in a safe environment.

## As a colleague in StepChange, I:

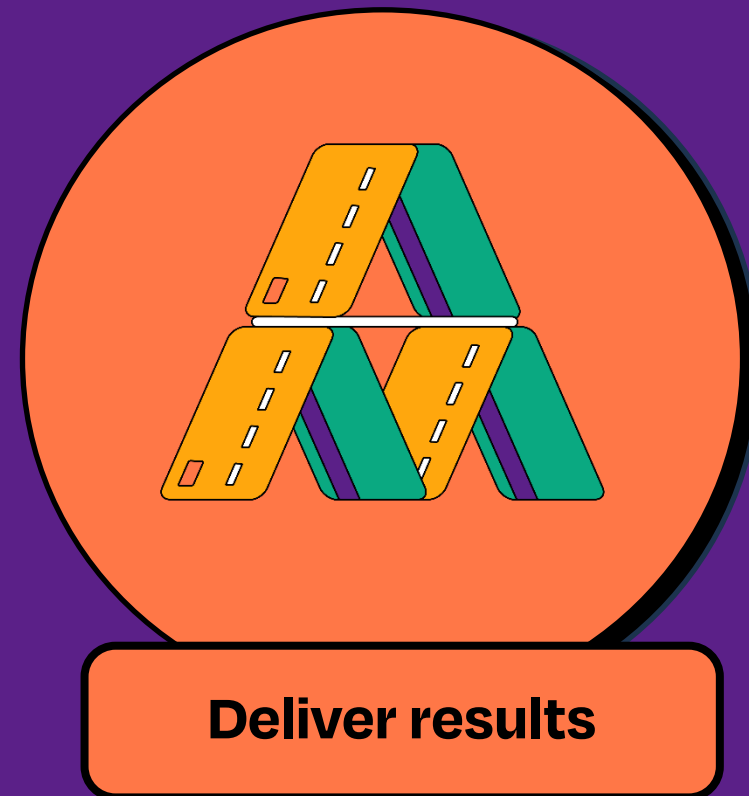
- Demonstrate a positive and constructive attitude to change
- Bring new ideas, information and perspectives to the team
- Take ownership and learn from mistakes to help us continually improve
- Show a positive attitude and determination even when faced with challenges, setbacks or incomplete information
- Present ideas on how to solve problems and take ownership for actioning agreed solutions
- Constructively challenge change activity to ensure it is always focused on good client outcomes



We contribute to and promote a culture of openness, transparency and trust. We have courageous and direct conversations; encouraging honest, constructive and frequent feedback to help each other succeed. We do this by being self-aware and respectful, openly sharing our mistakes and vulnerabilities when appropriate.

## As a colleague in StepChange, I:

- Demonstrate self-awareness, considering my impact on colleagues, clients and communities
- Communicate clearly and transparently, with open and honest communication
- Demonstrate empathy and respect, taking others' perspectives, needs and motivations into consideration
- Do what I say I will, delivering to commitments and showing reliability
- Help build a safe culture where everyone can contribute ideas or make mistakes without fear of embarrassment or rejection
- Act in good faith towards clients and colleagues, providing support, building relationships, and delivering good outcomes



We flex our approach to deliver results and adapt to the issues facing those we work with. We are accountable and take action to deliver impact and value. We work to build resilience and are not afraid to ask for support if we need it. We support the charity's strategy, priorities and goals by spending time on activities that move us forward, add value and deliver good client outcomes.

## As a colleague in StepChange, I:

- Achieve goals, managing time effectively and adapting to changing workloads
- Am self-motivated and enthusiastic, working to deliver good client outcomes
- Take accountability for my own actions and decision making
- Demonstrate dedication, enthusiasm and resilience showing willingness to learn and carry out unfamiliar tasks
- Act as a role model demonstrating our behaviours as a way of helping us achieve results
- Communicate effectively providing people with the right information to make timely and properly informed decisions



# Over to you...

## Putting our behaviours into practice

1

### Understand

Take the time to familiarise yourself with the behaviours that are relevant to your role, to fully understand what is expected of you and what that might look like in practice.

2

### Evaluate

Utilise our behaviours in evaluating and recognising your own strengths and to signpost further development and support, in line with your career aspirations.

3

### Apply

Make the most of opportunities to talk about the behaviours and how they apply in yours and others' roles. Utilise our behaviours to support objective setting, evaluation, and feedback exchange, as well as learning and development.

