



# How we say it

Writing in our tone of voice

## **Our words help people move on with their lives.**

They're the basis of our information and guidance. They're vital to realising our vision.

We want to see everyone in the UK making the most of their money and pensions.

# Contents

Welcome to MoneyHelper	3
Our audiences and role	6
Our approach	12
Our communications	14
Our tone of voice	16
Clear	18
Real	24
Positive	28
Supportive	32
Adjusting our tone	36
How our tone fits in	40
Our brand narrative	42
Using plain language	48
House style guide	51

# Welcome to MoneyHelper

## About our consumer brand and its purpose

### Introducing MoneyHelper

MoneyHelper makes money matters clearer, so you can take control and move on with life. Whatever your circumstances, we're on your side and free to use.

### Our brand story

#### What we do

We help people make sound financial decisions throughout their lives and encourage them to make changes that improve their financial wellbeing.

#### What we mean by financial wellbeing

Financial wellbeing is about feeling secure and in control. It's knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future. In short: confident and empowered.

#### How we do it

We open up information and guidance on money and pensions to everyone in the UK. We make sure this is clear and readily available.

We do this directly through MoneyHelper and by pointing people to partner services. Support is free, whether that's online or over the phone.

#### Why we do it

So everyone in the UK can make the most of their money and pensions. This is good for individuals, families, communities, businesses and the nation's economy.

Our work is pressing and important. Right now, tens of millions of people have serious money worries, holding them and the UK back.

## In the UK today:



# 9 million

people are over indebted, often borrowing to buy food or pay bills



# 11.5 million

people have less than £100 in savings to fall back on



# 22 million

working age people say they don't know enough to plan for their retirement

## On our consumers' side

We're not just talking about people's money, but also their livelihoods, happiness and all-round wellness.

Fortunately, we're ideally placed to be impartial and champion our consumers, helping people make informed decisions about their money and pensions without bias. MoneyHelper is from the Money and Pensions Service, part of HM Government.

Government has set us up as an arm's length organisation to be a trusted, free source of information and guidance. What we do can't be found anywhere else and we don't sell anything. Our work is funded by a levy on the financial services industry and pensions schemes.

MoneyHelper is the main way we reach out and support people. It's the public face of our organisation.

# Our audiences and role

We help people from all walks of life with all sorts of money matters



## Who you could be talking to

Here are just some quick examples...



### Kayla (28)

A 'struggling' younger adult

Kayla is a single mum of three and home carer on a zero hours contract. She lives in a council flat in Enfield, north London.

*"I don't remember a time when I didn't owe money. I worry about it all the time."*

#### Financial challenges and goals

- Paying the rent and priority bills.
- Clearing debts and relying less on high-cost credit.
- Saving enough to buy a new car before it breaks down for good.

#### How we can help Kayla

- Finding free, confidential advice, to help Kayla with her debts.
- Our online guides can help her find ways to cut back and save money to maximise her income.



### Jordan and Danielle (both 27)

A 'squeezed' younger couple

Danielle works in the hotel trade and Jordan works in retail. They've finally escaped years of flat-sharing, renting their own flat in Bristol.

*"We know we're spending too much on nights out and weekends away."*

#### Financial challenges and goals

- No spare cash at the end of the month.
- Getting better deals on their bills
- Going overdrawn.
- Trying to save up for a deposit on their own place.

#### How we can help Jordan and Danielle

- Supporting them in much the same way as Kayla.



### Patience (39) and Kofi (37)

A 'struggling' younger family

Patience (looking for part-time work) and Kofi (a warehouse delivery driver) have two school-age children. They rent in Swansea, receiving tax credits to top up their income.

*"Being able to save for anything in the future feels impossible."*

#### Financial challenges and goals

- Relying on credit.
- Falling behind in paying the rent and priority bills.
- Having no savings to fall back on.
- Starting to save and finding somewhere secure to live.

#### How we can help Patience and Kofi

- Supporting Patience and Kofi in much the same way as Kayla, and Jordan and Danielle.



### Jo (38) and Ashley (37)

A 'squeezed' younger family

Jo (a part-time admin officer) and Ashley (a full-time software professional) have two pre-school children. Home is a two-bed house in Reading.

*"We'd like to feel more on top of things – but there's nothing left at the end of the month to put away."*

#### Financial challenges and goals

- Relying on credit to pay bills.
- Growing debt.
- Never being able to save.
- Moving to a larger home.

#### How we can help Jo and Ashley

- Finding ways to pay down their credit cards.
- Our online budgeting tool can help them work out where they could cut back.
- Our online guides can help them to maximise their income.



### Anil (53) and Bhatti (52)

A 'struggling' middle-aged couple

Bhatti works part-time in a supermarket. Anil had to stop working due to illness and is now a self-employed delivery driver whenever he can be. They live in a two-bed council flat in West Bromwich, with their eldest son Prasad (28), since his marriage broke up.

*"My hours are never the same, so I don't know how much I'll be getting each week." Anil*

#### Financial challenges and goals

- Budgeting, especially with an irregular income.
- Paying off debts.
- Supporting son, Prasad.
- Being able to retire in ten years' time.

#### How we can help Anil and Bhatti

- Finding free, confidential debt advice.
- Providing information and go-to sources on State Pension entitlement.



### Sheila (80s)

A 'struggling' retiree

Sheila relies on her State Pension and a small widow's pension. She has always managed the household spending and keeps to a tight budget, without receiving benefits. Sheila is in good health for her age and lives in social housing in Derby.

*"As long as I have my health and my family are OK, that's all that matters to me."*

#### Financial challenges and goals

- Increasing income with entitled welfare benefits.
- Finding out about entitlements if she needs long-term care.
- Getting better deals on her regular bills.

#### How we can help Sheila

- Providing information and go-to sources on benefits' entitlement.
- Encouraging Sheila, a loyal customer, to switch utility providers for immediate savings.

### Terms used

Our help, information and guidance is open to all. To be as effective as possible, we've defined our audiences into three main types, with an additional focus on the vulnerable and those most in need.

#### Struggling

People who struggle to keep up with bills and payments, and save to cover the unexpected. They are the most likely to be over-indebted.

#### Squeezed

Working-age people with significant financial commitments, but relatively little provision for coping with financial shocks.

#### Cushioned

The most financially resilient group with the highest levels of income and savings, and the lowest proportion of over-indebtedness.

### Get to know your audiences

There are a full range of personas that represent our target customers' financial lives, challenges and goals. For more information on how to access and use them in your work, contact Caroline Laws or Paul Middleton.

# What we do for people

**Consumers can: find us online, speak to us over the phone, find a specialist for support with pensions and debt, webchat with us, WhatsApp us; and more.**

#### Money Helper

Helping people manage their money better by focusing on the money topics that matter to people throughout their lives .

#### Money Helper Pensions

Helping people make the most of their workplace and personal pensions, from starting out to approaching retirement and being retired.

#### Money Helper Debt & borrowing

Helping people in England get quality debt advice quickly, when they need it, and supporting the devolved nations to provide this service.

#### Money Helper Savings

Helping people put money away to cover unexpected bills and life events, and encouraging a regular savings habit.

# Our approach

Providing clarity that empowers



## We want to take every opportunity to help people, which means making our words count.

Being better with money is good for everyone, but too often it's easier to let this go. Pensions can feel distant. Debt can be too daunting and draining to tackle. Saving can often be left to another day. Personal finance is often full of jargon, important, yet easy to ignore. But it doesn't have to be this way.

What if more people in the UK could cut through that fog of incomprehension and apprehension to move on with their lives? What if they treated their money differently, so it worked in their best interests? What if they knew how to get out of financial difficulties, see out difficult times and put themselves in a better place?

That's where MoneyHelper comes in. Here to help people see their money more clearly, whatever their circumstances and outlook. Here to listen, ask questions, clarify, explain and direct. Here, so people know what to do next and nudge them to act. Whether that's someone intimidated by money matters, unaware of their true situation, a little too happy-go-lucky or over-confident with their ability.

MoneyHelper brings a clarity to money matters, giving people the knowledge, skills and tools they need to take control. Clarity that empowers people to move forwards. Clarity that makes everyone better off. Individuals, families, communities, businesses and the nation.

# Our communications

From telephone scripts to website guidance, advertising headlines to the smallest details

## Everything should sound like it comes from one place: MoneyHelper.

Our communications are opportunities to engage with people, guiding and encouraging them to make the most of their money and pensions. Whatever the subject matter – and whoever we're talking to – our tone of voice is a vital part of our communications.

These tone of voice guidelines help us communicate in a compelling way, consistently. A way that expresses our brand personality, builds trust with people and works towards our vision.

### What we mean by our tone of voice

These are the words you choose, and the way you use them, when you write for MoneyHelper.



# Our tone of voice

Our writing should be **Clear, Real, Positive** and **Supportive**, like everything else we do



## We have four main principles

### Clear

MoneyHelper gives people the confidence to take control and move on with life

### Real

MoneyHelper hits the nail on the head

### Positive

MoneyHelper says 'you can now' and shows you how

### Supportive

MoneyHelper is an expert on your side

# How MoneyHelper sounds Clear

MoneyHelper gives people the confidence to take control and move on with life

## Why we need to be Clear

People find it difficult to manage their money matters for all sorts of reasons. We want to turn this situation around. By being clear, we make the knowledge and skills needed accessible to everyone, including people with English as an additional language. We encourage action. And we save people time.

## How we make our writing Clear

### 1. Get straight to the point, leading with it and sticking to it

Put yourself in your reader's shoes. Concentrate on what is of benefit for them, not us.

### 2. Make your headings and sub-headings work hard

These should: attract and engage your readers; be informative, guiding people through; help audiences to skim read; and break up passages of text. Using questions to draw audiences in is often a good technique for headlines.

### 3. Be concise, keeping your writing as short as possible

Use short paragraphs (three to four lines for online copy) and check how it will be viewed on mobile devices. Aim for 20 to 35 words per sentence, depending on audience. Each paragraph should be on a single subject to avoid confusion.

### 4. Be specific, wherever you can

For example, write 'people aged 75 to 90' rather than 'elderly people'.

### 5. Use connecting words and phrases to clarify messages and link writing up

For example, 'This means...' or 'As a result...'

### 6. Use simple, everyday words even when the subject is complex

For guidance on this, see the examples here and the **plain language section** at the back. You can also take a look at the Plain English Campaign website, which publishes an 'A-Z list of alternative words' as a free guide ([plainenglish.co.uk](http://plainenglish.co.uk)).

#### Instead of:

a number of  
acquire  
additional  
amongst  
ascertain  
commence  
complete  
comply with  
consequently  
ensure  
forward  
in excess of  
in order to  
in respect of  
in the event of  
particulars  
per annum  
persons  
prior to  
purchase  
regarding/concerning  
sufficient  
terminate  
utilise  
whilst

#### Write:

several (or be more specific)  
get  
extra  
among  
find out  
start  
fill in  
keep to  
so  
make sure  
send  
more than  
to  
for  
if  
details  
a year or each year  
people, individuals or families  
before  
buy  
about  
enough  
end  
use  
while

## What to avoid

### Jargon and technical language, which is widespread in financial services

If technical language is used (for example, in a detailed document written for a specialist audience), always provide a clear explanation. If you use an acronym or abbreviation, spell it out the first time you use it. Ideally, remove unnecessary jargon and choose simpler words.

### Useless words and phrases

The following words add nothing to your writing and can be removed from a sentence without changing its meaning or tone: a total of, actually, as a matter of fact, at this moment in time, at the end of the day, currently, in due course, in this connection, in view of the fact that, obviously, of course, and last but not least. (List courtesy of the Plain English Campaign.)

### Adjectives and adverbs

Use these sparingly. Rather than 'we significantly influenced the government', write 'we influenced the government'. Often, a strong noun beats using an adjective ('a crisis' is better than 'a serious problem', for example).

### Any long word where a short one will do

We're the opposite of sesquipedalian!

## End well on the next step

We want to encourage audiences to act on what they've just read or heard. Let's make sure we're clear on the next step.

### Copywriter's tip

Ask a colleague to read what you've written. Did they find it quick to understand? Was everything clear? Are there any misunderstandings?

## Clear example: Top-line copy



### Before

MoneyHelper is here to make your pension choices clearer.



### After

MoneyHelper  
Here to help you choose a pension.

### What's changed?

Before, the language didn't feel direct enough. We've made it more real and immediate by cutting to the audience's ultimate need (to choose a pension).



## Clear example: Detailed copy

### Before

#### How much can you earn before you need to pay Income Tax?

In the UK, the tax system is based on marginal tax rates. That means it's worked out as a percentage of income you earn inside certain thresholds – you don't pay the same amount of tax on everything you earn.

As an employee:

- you pay 0% on earnings up to £12,500\* for 2019/20
- then you pay 20% on anything you earn between £12,501 and £50,000
- you'll pay 40% Income Tax on earnings between £50,001 to £150,000
- if you earn £150,001 and over you pay 45% tax.

For example, if you earn £52,000 a year, you pay:

- nothing on the first £12,500
- 20% (£7,500.00) on the next £37,500
- 40% (£800) on the next £2,000.



### After

#### How much you can earn before paying tax

Up to £12,500\* for 2019/20.

#### After that?

You'll pay a percentage of your salary as Income Tax. This won't be the same on everything you earn as there are different bands (set by government). This is how it works right now...

Earn	Pay	An example, based on earning £52,000 a year
Up to £12,500* for 2019/20	No Income Tax (0%)	No Income Tax (0%) on the first £12,500 earned
Between £12,501 and £50,000	20% Income Tax	£7,500 is paid in tax That's 20% on the next £37,500 (+ £12,500 = £50,000)
Between £50,001 and £150,000	40% Income Tax	An extra £800 in tax is paid That's 40% on the final £2,000 (+ £50,000 = £52,000)
£150,001 or more	45% Income Tax	No further tax for this example
Total tax paid		£8,300

### What's changed?

Before, we led with information about the tax system, which is likely to confuse readers straightaway. We've removed that to 'answer' the headline immediately, and then go on to explain the details in a conversational style without any jargon. Finally, we've used an example in a table to illustrate the tax rules.

# How MoneyHelper sounds Real

MoneyHelper hits the nail on the head

## Why we need to be Real

Being clear alone won't attract and engage our audiences. We must also be relevant and meaningful to people. And we should sound human because no-one warms to cold and detached.

## How we make our writing Real

In two straightforward ways.

### Be relevant

#### Be as targeted as possible

This isn't always possible, but the opportunity to target a specific audience should be grabbed whenever, wherever. It's proven to work well.

#### Step into your audiences' shoes

Understand the challenges they face in their everyday lives, what they need to know and the best ways to tell them this information.

#### Focus on people's needs and circumstances

Our content and headlines, for example, are often informed by popular Google searches. Weed out any content that's unnecessary and gets in the way.

### Ground your writing

Your audience needs to relate to what you're writing and saying. Shape your thinking around real conversations, expressions and moments. Be unapologetically human. Avoid academic and bureaucratic overtones.

### Back up statements with facts, figures and quotes

This will help bring important points to life for audiences.

### Be human

#### Write it as you would speak it

Use a light, conversational style including contractions, such as 'we'll' and 'won't'. These sound more natural than 'we will' and 'will not'.

#### Talk directly to people, with inclusive language

Use the first person plural ('we', 'our') and second person ('you', 'yours').

#### Turn nouns into verbs

This feels more natural. For example, 'we made improvements' is better when written as 'we improved'. It's also quicker to write and faster to understand.

### Writer's tip

Flip 'we' content into 'you' messages. The trick to being relevant and meaningful is to talk more about your audiences than yourself or what you've done.

Read your copy over, out loud if you like. Does it flow? Does it feel natural? If you find yourself adopting an official voice or reaching for the clipboard, make it more conversational.

## Real example: Top-line copy



### Before

We can help advise you on a range of debt-related issues.



### After

MoneyHelper

Make your debts less of a problem.

### What's changed?

Before, we led with messaging about us. We've flipped this to talk about our audiences and rephrased 'debt-related issues' so it sounds like something someone would say.

## Real example: Detailed copy



### Before

#### Personal pensions

The different types of personal pensions, how they work and which one may be right for you.

- The options available
- Things to consider
- Deciding if a personal pension is right for you



### After

#### Starting a personal pension

If not today, when?

Sort this out in:	<b>Under an hour</b>
Be clear on:	<ul style="list-style-type: none"><li>• The options out there</li><li>• Things to consider</li><li>• Whether this is right for you</li></ul>
Know:	<b>What to do next so tomorrow's covered</b>

### What's changed?

Before, the headline was general. We've made it work harder, so it's relevant to what's in our audiences' head. We've added a nudge ('If not today, when?'), how long is needed, what's covered and the next step, ending on the real benefit.

# How MoneyHelper sounds Positive

MoneyHelper says 'you can now' and shows you how

## Why we need to be Positive

We have a bold vision: everyone in the UK making the most of their money and pensions. To realise this, we not only need to engage our audiences, but encourage them to act and even make changes in their lives. Bringing people along requires bundles of energy and a Positive outlook.

Positive, but never over-optimistic because we're also always Real.

## How we make our writing Positive

There are two parts to being Positive.

### Being Positive in what we say

We don't shy away from the issues and challenges, but we don't need to be negative about them. We find and bring out the positive points and messages, including leading with solutions, answers and next steps. Where we're encouraging change for the better, make sure there's no hint of us judging, or looking down at, people. Money's personal and most people are sensitive about it.

### Being Positive in how we say it

#### Start and end strong

Focus on benefits, answers and actions where you can.

#### Use lots of verbs

Verbs are 'doing' words and inject energy effortlessly. Start sentences with a verb, now and then.

## Write in the active voice

The active voice is direct and clear. In contrast, the passive voice sounds vague and long-winded (although it's sometimes useful, such as when not apportioning blame or being sensitively ambiguous). Most of our sentences should be active.

### Active voice

A qualified adviser can check your mortgage application.

### Passive voice

Your mortgage application can be checked by a qualified adviser.

## Vary sentence lengths

Stop and make people think by adding an occasional extra-short sentence. This could be summing up something that's gone before – for example, 'This really works' – or introducing a new point – for example, 'What next?' Don't use a burst of short sentences though, as it can come across as shouting.

## Avoid tentative language

Words like 'possibly' and 'hopefully' are too vague, but steer clear of telling people what they must do. ('Must' and 'should' are often best avoided when talking to our consumers.) We inform, direct and guide our audiences, and nudge them to act.

## Keep your writing moving onto new points and benefits

There should be a sense of progress and advancement, so cover a point and don't come back to it if you can help it, unless it's to neatly wrap up.

## Copywriter's tip

A bit of pace is refreshing. It introduces energy and rhythm, keeping people reading.

## Positive example: Top-line copy



### Before

#### Problems paying your mortgage?

We can help guide you to a place that makes a little more sense.



### After

#### Problems paying your mortgage?

Find the best way through it.

### What's changed?

Before, the pay-off sentence felt woolly. Perhaps it was trying too hard to be empathetic? We've made it concrete and avoided talking about ourselves first ('We can help...'). The reworked line is also 40% shorter.

## Positive example: Detailed copy



### Before

#### How to prioritise your debts

If you have several debts, you might be feeling overwhelmed, but you can get free, impartial advice to help.



### After

#### Tackle your debts, bit by bit

Debt can be overwhelming. Get free impartial help on what to sort out first.

### What's changed?

Both examples have flipped a negative message into a positive one. The After example brings the 'prioritising' thought to life in the headline and body copy. Positive change feels achievable. It also avoids personal connotations with debt by turning the 'overwhelming' thought into a fact.

# How MoneyHelper sounds Supportive

MoneyHelper is an expert on your side

## Why we need to be Supportive

Being supportive means we give people the confidence and capability to make positive changes to their money lives. We show them how they can do it themselves or we guide them to the experts who can help them further.

## How we make our writing Supportive

We're practical, helpful and our consumers' champion.

## Being practical

We know how money matters affect every area of people's lives and what works to make a positive difference. We've got a practical role. We live this purpose by getting to the point and focusing on solutions and answers.

Being practical requires empathy and understanding first, but it doesn't mean sympathising with our audiences. We never sound overly familiar. Our tone is never of forced friendliness. We steer clear of emotional, subjective phrases – such as 'amazing' or 'heartbreaking' – and words such as 'really' or 'very'.

## Being helpful

This is about what we do, not what we sound like, when we write.

### Structure your writing

People skim read, so we help them do just that. Chunk up your content into clear paragraphs. Signpost each section with sub-headings.

### Break up text with bullet point lists

Lists are useful for readers when they are no more than five or so points, with each point being short.

They are unmanageable when overly long or where each point is a sentence (or several sentences) in their own right.

### Include examples and quotes

Real-life cases can make important points quickly and effectively.

### Think visually

Create charts, diagrams and infographics where it helps to quickly express information and guidance.

### Edit and edit again

Your audiences will thank you for this.

### Check for accuracy

Bring incorrect isn't helpful.

### Don't forget the call to action

Remember to keep this short too.

### Championing consumer change

We're more than impartial. We're on people's side when it comes to improving their financial wellbeing. Where we can, we bring this to life. We encourage people to make changes where that will help them.

### Copywriter's tip

Put your copy away. Buy yourself some reflection time and then come back and review it. Is there anything else you can do to improve it or make it more supportive?

## Supportive example



### Before

#### How to switch gas and electricity supplier

Sticking with the same companies isn't a marriage made in heaven when only new customers get the special offers! So switch and ditch!



### After

#### Cheaper energy bills

How to switch gas and electricity supplier

Why pay more than next door? Switching is usually best because only new customers get the special offers.

### What's changed?

We've used the headline to promote the outcome we know people want and a sub-heading for the practical aspect (based on popular Google searches). We've added the line 'Why pay more than next door?' to encourage people to stop, think and switch suppliers (replacing the comparison used before which felt less dynamic).

# Adjusting our tone

We're **Clear, Real, Positive** and **Supportive** across our organisation



## We have one tone of voice for all sides of the Money and Pensions Service.

Each of our brand principles should be present in all our communications, but can be adjusted to suit your audience and channel.

Our organisation needs to talk to b2b, as well as b2c, audiences. The latter includes a range of partner companies and organisations, politicians and policymakers, the media and other stakeholders. Our channels cover digital, print and event communications, advertising and social media through to research reports and presentations.

Rather like a graphic equaliser level, you can dial each principle up or down. You'll find examples in this section to illustrate the approach, but every communication is different.

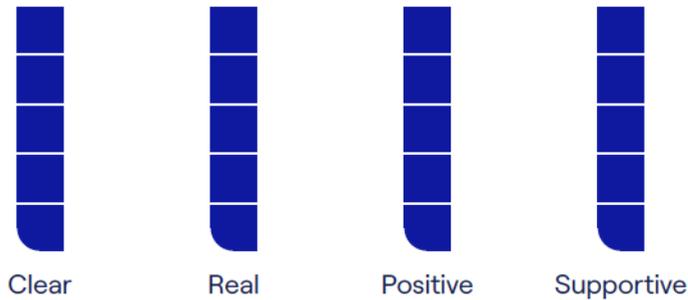
Take the writing pointers earlier and adjust the levels for your project based on your expertise, making sure each principle is represented.

Our four brand principles

**Clear**  
**Positive**  
**Real**  
**Supportive**

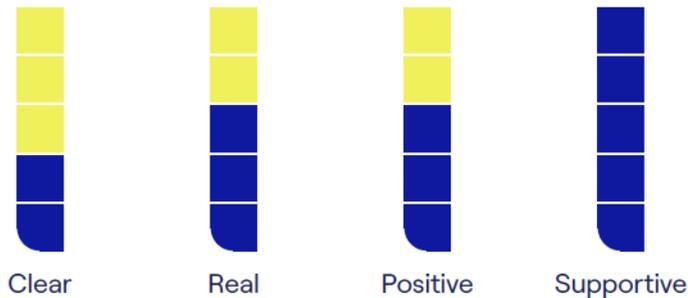
### All MoneyHelper communications to consumers

Equally and fully: Clear, Real, Positive and Supportive



### An in-depth research report for an academic audience

This focuses on being Supportive, with the content well-structured, organised and presented, with supporting tables and diagrams. Clear is shown at a high level because even though you are writing for specialists, everyone appreciates being able to get to the main points quickly and efficiently. Real sits above this. The principle is represented by the report being based on an understanding of real needs and issues, and what researchers need. Positive is at a similar level, as the report shares findings, learnings and next steps.



### Summary research report for partner organisations

This is as per the full report, but with Clear much higher as the audience are lay people, rather than academic specialists.



### Presentation to policymakers

This focuses on being Clear first. Real is important as change is needed for a good reason. Positive and Supportive are at similar mid-levels.



# How our tone fits in

Our principles in action



## Our brand at a glance

Everything we do at the Money and Pensions Service is about Supporting and Empowering people and our partners in the UK.

Putting our principles into action is important in building our brand and more. By sharing our principles in the work we do with partners – and leading by example – they go beyond our own communications, hopefully inspiring others to adopt them.

### **Being Clear on consumer rights**

We provided timely answers with clear calls to action for consumers affected by the collapse of Thomas Cook.

### **Being Real to get people saving**

The tone of our content in our Savings Bot challenge reflects the audience and the language they use – motivating people to start saving.

### **Being Positive in difficult times**

Our guidance on seeking debt advice reassures readers that something can be done and explains how an adviser will help. It ends on an upbeat fact: that most people who have got debt advice tell us they feel less stressed or anxious and more in control of their life again.

### **Being Supportive in our words**

We're supporting the Department for Work and Pensions (DWP) with a leaflet handed out in Job Centres. This helps people claiming Universal Credit to budget, cut back on spending and tackle debt.

# Our brand narrative

How we talk about MoneyHelper



## Master narrative

### Making your money and pension choices clearer

MoneyHelper is here to help, so you can move on with life. Here to cut through the jargon and complexity, explain what you need to do and how you can do it. Here to put you in control, with free, impartial help that's quick to find, easy to use and backed by government.

Whatever your circumstances or plans, MoneyHelper is on your side. Online and over the phone, you'll get clear money and pension guidance. We can also point you to trusted services, if you need more support.

Open to everyone, MoneyHelper is helping people to clear their debts, reduce spending and make the most of their income. To support loved ones, plan ahead for major purchases and find out about entitlements. To build up savings and pensions, and know their options.

For money help all in one place that's free to use, just search for MoneyHelper.

[moneyhelper.org.uk](https://moneyhelper.org.uk)

## Master narrative – Welsh

### Gwneud eich arian a'ch dewisiadau pensiwn yn gliriach

Mae HelpwrArian yma i helpu, felly gallwch symud ymlaen gyda bywyd. Yma i dorri trwy'r jargon a'r cymhlethdod, egluro beth sydd angen i chi ei wneud a sut y gallwch ei wneud. Yma i'ch rhoi mewn rheolaeth, gyda chymorth diduedd am ddim sy'n gyflym i'w ddarganfod, yn hawdd ei ddefnyddio ac yn cael ei gefnogi gan y llywodraeth.

Beth bynnag fo'ch amgylchiadau neu'ch cynlluniau, mae HelpwrArian ar eich ochr chi. Ar-lein, dros y ffôn neu wyneb yn wyneb, fe gewch arweiniad arian a phensiwn clir. Gallwn hefyd eich cyfeirio at wasanaethau dibynadwy, os oes angen mwy o gefnogaeth arnoch.

Yn agored i bawb, mae HelpwrArian yn helpu pobl i glirio eu dyledion, lleihau gwariant a gwneud y gorau o'u hincwm. Er mwyn cefnogi anwyliaid, cynlluniwch ymlaen llaw ar gyfer pryniannau mawr a darganfod am hawliau. Adeiladu cynilion a phensiynau, a gwybod eu hopsiynau.

Am help am arian, mewn un lle sydd am ddim i'w ddefnyddio, chwiliwch am HelpwrArian.

[moneyhelper.org.uk](http://moneyhelper.org.uk)

## Paragraph narrative

MoneyHelper is here to make your money and pension choices clearer. Here to cut through the complexity, explain what you need to do and how you can do it. Here to put you in control with impartial guidance that's backed by government and to recommend further, trusted support if you need it. For clear money help that's on your side and free to use, just search for MoneyHelper.

[moneyhelper.org.uk](http://moneyhelper.org.uk)

## Paragraph narrative – Welsh

Mae HelpwrArian yma i wneud eich dewisiadau arian a phensiwn yn gliriach. Yma i dorri trwy'r cymhlethdod, egluro beth sydd angen i chi ei wneud a sut y gallwch chi ei wneud. Yma i'ch rhoi mewn rheolaeth gyda chanllawiau diduedd sydd wedi'u cefnogi gan y llywodraeth ac i argymhell cefnogaeth bellach y gellir ymddiried ynddo os bydd ei angen arnoch. I gael help arian clir sydd ar eich ochr chi ac yn rhad ac am ddim i'w ddefnyddio, chwiliwch am HelpwrArian.

[moneyhelper.org.uk](http://moneyhelper.org.uk)

## Boiler plate narrative

MoneyHelper is here to make your money and pension choices clearer.

Here to put you in control with impartial help that's on your side, backed by government and free to use.

[moneyhelper.org.uk](https://moneyhelper.org.uk)

## Boiler plate narrative – Welsh

Mae HelpwrArian yma i wneud eich arian a'ch dewisiadau pensiwn yn gliriach.

Yma i'ch rhoi mewn rheolaeth gyda chymorth diduedd sydd ar eich ochr chi, gyda chymorth y llywodraeth ac am ddim i'w ddefnyddio.

[moneyhelper.org.uk](https://moneyhelper.org.uk)

## Key messages

These are essential points to make, for all communications.

- Clear, free help for your money and pension choices (what this is)
- On your side with impartial guidance, backed by government (who we are)
- Putting you in control (key benefit)
- Search for MoneyHelper (call to action)

## Supporting messages

To further engage our audiences, whenever we can.

- Easy to use and open to everyone
- Here to cut through the jargon and complexity, explain what you need to do and how to do it
- Here to give impartial guidance that's backed by government and to recommend further, trusted support if you need it
- Available online and over the phone
- Here, so you can move on with life

## Reassuring messages

Additional messages for conviction, if there's space to include them.

- Whatever your circumstances and plans, there's a way to move forwards
- Examples of how MoneyHelper is helping people (see Master narrative, third paragraph)
- Clear help all in one place that's free to use (wrap-up message)

# Using plain language

How you can transform your writing



**Plain English is saying exactly what you mean. It's communications that your audience can understand the first time they hear or read it. It's efficient, but it's also friendly.**

**And it underpins all our written communications.**

## Plain language myths

Plain language is not:

- an attempt to dumb down, be superficial, or 'pc'
- stripping out necessary technical and legal information
- just editorial 'polishing' after you finish writing
- something subject matter experts will never go for
- easy.

## The elements of plain language

- Understanding your audience
- Structuring content logically
- Using the active voice
- Using common, everyday words
- Using short sentences and paragraphs
- Writing 'you' and other pronouns to address the reader directly
- Using easy-to-read design features, such as lists and tables.

# House style guide

For the full version including the use of specific words, go to:  
<https://tinyurl.com/yabppxg6>

## Why use plain language

- It shows that you put the customer at the heart of what you do.
- It communicates effectively, particularly online.
- It eliminates barriers, creates equality and empowers people.
- It gets people to take the right action.
- It gets people to act more quickly.
- It reduces the time you spend explaining.
- It's part of our brand make-up.

## Writing for your audience

Not...	But...
What do I want to say?	What does <b>the audience</b> need to know?
How can I protect my interests?	How can I serve <b>the audience's</b> interests?
What can I do to <b>impress</b> you?	What can I <b>clearly express</b> to the <b>audience</b> ?

## Tips

- Think of why the person needs to read your document.
- Keep in mind the average reader's level of technical expertise.
- Address everyone who is interested in your content, not just experts.
- Even an expert will prefer a clearly written document.

## Writing clearly

See our Tone of Voice section for pointers and examples on being Clear.

## Abbreviations and acronyms

Always write a name in full the first time you use it, followed by the abbreviation in brackets. For example, state 'the Financial Conduct Authority (FCA)' on first use, then 'the FCA' for all subsequent mentions. Don't use full stops in abbreviations (except at the end of a sentence) and don't use spaces between initials (FCA not F.C.A.).

## American usage

In general, use 's' in preference to 'z' in words such as 'organisation' and 'analyse'.

Avoid American terms. For example, use 'delivery', not 'shipping'. Note: We have a 'debt advice programme' but we run 'programs' on our computers.

## Ampersands

Avoid ampersands (&) in general but use them where they are part of a name, for example, 'Ben & Jerry's' or 'Scottish & Southern Energy'.

## Apostrophes

Apply the following rules.

- Don't use an apostrophe for decades, eg 1990s.
- Don't use apostrophes to denote a plural, eg write CDs not CD's.
- When referring to the possessive on a company/government department name, it's normally more natural to avoid the apostrophe, eg the FSA website, not FSA's website.
- Do use an apostrophe in phrases where the time period is modifying a noun. For example, one day's notice (before the 's' as it's single possession), six weeks' holiday (after the 's' as it's plural possession).

- Don't use an apostrophe if the time period is modifying an adjective. For example, nine months pregnant, three weeks old.
- There is only one apostrophe in dos and don'ts.

### **Brackets**

These should be used sparingly. Brackets can be used whenever a secondary piece of information needs to be visually separated in running text. In this way, the scanning eye can skip over non-essential information. If a whole sentence is inside brackets, put the full stop inside the brackets too. If only part of a sentence is inside the brackets, the full stop should come after the closing bracket.

### **Bullet points**

Where bullet points consist of complete sentences, each bullet should have a capital letter at the start and a full stop at the end.

Where the bullets are sentence fragments:

- the list should be introduced with a colon
- each point should have a lower-case letter at the start
- the last one should have a full stop at the end.

### **Capitalisation**

Use upper case for titles when referring to specific positions such as Prime Minister or Chancellor of the Exchequer. Use lower case when referring to less specific job titles such as 'ministers'.

Use a capital 'G' when referring to the current government: 'the Government has decided to introduce a new 'Help to Buy' ISA'. Similarly, 'we work closely with the Scottish/Welsh/Northern Ireland Government'. Otherwise use lower case: 'the previous government'; 'the governments of the devolved nations'. Also use lower case when the word is used as a qualifier, such as 'a government initiative'.

### **Currencies**

Lower case when the whole word is used, eg 'euro', 'sterling', etc. Distinguish between the United States dollar, Hong Kong dollar or Canadian dollar and so on, as necessary.

When writing amounts, always use currency symbols. Always use the currency symbol hard up against the amount. For example, '£3.30'. Distinguish between the United States dollar (US\$), Hong Kong dollar (HK\$), Canadian dollar (C\$), and so on.

Always write out 'million' and 'billion'. For example, '£10 million' or '\$200 billion'.

### **Dates**

Dates are written without a comma. For example, '11 January 2020'. In a table, the following format might be used: '11-01-2020'.

When referring to a specific financial year, use a forward slash '2020/21' (not '2020/1' or '2020-21').

When referring to a range of years, write both years out in full, with a dash between. For example, '2020-2030'.

### **Days**

When referring to elapsed time in days, use 'calendar' days or 'banking' days rather than 'working' days or 'business' days.

### **Days of the week**

When entering days, always spell out the day in full, eg write 'Monday' rather than 'Mon'. Use abbreviated days of the week ('Mon, Tues, Thurs, Fri, Sat, Sun') in tables only.

### **Decades**

Write the '1990s' and not the '90s', the '90's' or 'the nineties'.

Use a hyphen to separate periods between years in the same decade. For example, 'Such and such occurred from 1991–96'. Write out the year in full when separated for over a decade. For example, 'The following happened between 1991 and 2002'.

### **eg, ie and etc**

Use 'for example' instead of 'eg' (which can be used if space is limited, for example in a table). Don't use full stops between the letters in eg.

Avoid 'ie' wherever you can. Use 'that is' or, better still, find another way of expressing your message. Don't use full stops between the letters in ie.

Avoid 'etc' altogether.

### **Headings and sub-headings**

Use an initial capital for the first word of a heading and for proper nouns inside headings (such as names). Otherwise, use lower case. We don't add a full stop to the end of headings.

### **Hyphens**

Use a hyphen where two or more words are used as an adjective before a noun. For example, we would talk about 'face-to-face advice' but say that 'advice is delivered face to face'. Compass points should be hyphenated: 'A trial was conducted in the north-west of England.'

### **Italics and underlining**

Italics can be used for the titles of publications. Underlined text should be avoided as it can be confused with a web link. Use bold to emphasise a particular word or phrase.

### **Job titles**

Generally, job titles are in lower case. For example, 'managing director'. However, government and other public titles are put in upper case. For example, 'Secretary of State', 'Chancellor of the Exchequer', 'the Queen', 'the Mayor of London' and 'the Prime Minister'.

### **Measurements**

Measurements should be spelled out and have a space between the number and the measurement. For example, '4 metres squared' and '10 kilograms'. Use numerals ('4 kilograms', not 'four kilograms').

If the measurement is more than one word, such as 'kilometres per hour' then in the first instance it should be spelled out in full with the abbreviation (km/h) in brackets and subsequent mentions should be abbreviated. If it is only mentioned once, there should be no abbreviation.

### **'Money' not 'finances'**

Use 'money' rather than 'finances' or 'financial' where possible.

### **Names**

Use 'first name' and 'last name' rather than 'Christian name' and 'surname'.

### **Numbers**

Numbers from one to ten are written out in full. Numerals should be used for 11 upwards, unless the number starts the sentence, in which case it should be written out.

For numbers consisting of four figures or more, a comma is used before every three (2,372; 16,500; 295,751 etc).

Write out one to ten in full for whole millions and billions.

For example, 'Experts predict that the population of India will exceed two billion by the end of the 21st century'. Otherwise, use numerals and decimals, for example, 27 million, 1.4 billion.

The words 'million' and 'billion' should generally be written out in full, except in tables and captions, where they can be abbreviated (m for million, bn for billion, tn for trillion). There should be no space between the numeral and the abbreviated form of the word. For example, 'Total UK population: 64.1m'.

Fractions, when written out, should be hyphenated: 'two-thirds', 'three-quarters'.

### **Percentages**

Use '8%' not 'eight per cent'.

### **Quotations**

Use double quotation marks ("...") for direct quotations, and single quotation marks ('...') for quotes within quotes. When using longer quotations, introduce them with a colon and start a new paragraph, indented from the main text.

### **Roman numerals**

Avoid them (they're archaic). Use bullet points or numbered bullets instead.

### **Seasons**

All seasons are written in lower case. For example, 'spring' not 'Spring'.

### **Tables**

We have a set of rules for tables. See the link to the style guide for details.

### **Telephone numbers**

If you're quoting a helpline number, please refer to it by name. For telephone numbers in the main body text, use the following format: 'You can call the call National Debtline free on 0808 808 4000.' Do not make the number bold or use the word 'Tel' before it. If including mobile numbers, use Mobile (not mob).

Numbers should follow one of the following formats:

0845 606 2626	0800 890 567	08459 023 4488
020 7438 6718	01273 800 900	07953 335 679

### **Time**

Times are written as '9am', '11.30am' and so on (with no space).

### **Upper case letters for nouns**

Other than when starting a sentence, only use an initial upper case letter for proper nouns. All other words should be in lower case. So, 'check your bank account for details', not 'check your Bank Account for details'.

### **'which' or 'what'?**

SEO often prefers 'what' over 'which'. For example, 'What benefits can I claim?' is better for SEO than 'Which benefits can I claim?'. 'What' is fine when there is an unknown or large quantity of choice. 'Which' is usually used when there is a smaller or finite choice.

### **Web addresses**

Web addresses do not need a prefix (http://, https:// or www.) They are written in lower case, for example maps.org.uk.

Where web addresses appear at the end of a sentence, there should be a full stop afterwards.

# Any questions?

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**Money  
↪Helper**

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