Employer Toolkit:

Debt Awareness in the Employee Journey

citizens advice LeicesterShire

Financial stress is one of the biggest hidden drains on productivity and wellbeing at work - and much of it is triggered or worsened by the employment experience itself. This checklist helps you spot the friction points before they become crises.

⏱ Pay Timing & New Starters

☐ Do you clearly explain your pay cycle to new starters before their first day?

Weekly, 4-weekly, monthly - people need to plan around this.

☐ Is there a gap between start date and first payday? Do you know how long it is?

A 6–8 week wait is common. For someone already stretched, it can be catastrophic.

☐ Have you considered whether bridging payments or salary advances are an option?

Not everyone will ask. Most won't. Remove the embarrassment by making it a standard conversation.

☐ Does your induction include a practical "here's how to manage your first pay period" conversation?

TRUST GAP Many new starters won't ask about bridging payments - not because they don't need them, but because they don't yet trust that asking is safe. Normalise the conversation at the offer stage, not when someone is already in crisis.

💬 Creating Psychological Safety

☐ Do managers know how to open a conversation about financial difficulty without making it feel like a performance issue?

☐ Is financial wellbeing included in your induction or 1:1 framework - not as a box-tick, but as a genuine check-in?

☐ Do staff know where to get confidential debt advice without going through their manager?

⚠️ The Benefits & Bonus Paradox

☐ Do you know if any of your staff are on Universal Credit or other means-tested benefits?

You don't need names - but awareness matters at policy level.

☐ Are managers aware that bonuses or one-off payments can reduce benefits entitlement - sometimes leaving people worse off?

A £500 bonus can trigger a £400 UC reduction. It's not always good news.

☐ Could the timing of bonus payments be made more flexible to reduce this impact?

☐ Is there a way for staff to flag benefits implications confidentially before a payment is made?

WORTH KNOWING Universal Credit is assessed monthly. A bonus paid in the wrong assessment period can wipe out a significant portion of a household's income that month. The intention to reward can inadvertently punish. Open the conversation - the solution is often simple.

✅ Quick Wins

☐ Signpost free, confidential debt advice services in your staff handbook and intranet

☐ Include pay cycle information in your job offer letter - not just the contract

☐ Add a financial wellbeing question to your new starter check-in at week 4

☐ Review your bonus policy with a benefits lens at least once a year

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WERK helps organisations find and remove the hidden friction that stops good people doing their best work. From financial wellbeing to onboarding, from policy to culture - we make the invisible visible.

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