



Your Financial Wellbeing

Vision, Mission and Values

Built by advisers, for advisers

YFW combines frontline debt guidance, ethical innovation and practical training to strengthen the money advice sector and improve outcomes for people facing financial insecurity.

Vision

A money advice sector where people facing financial insecurity can access timely, compassionate and effective support, and where organisations have the tools and capacity to deliver it well.

Mission

We strengthen the money advice sector through trauma-informed debt guidance, ethical technology and training, so clients can access better support and organisations can deliver it more effectively.

Our Three Strands

YFW Debt Guidance

In-house, trauma-informed debt support and guidance delivered directly to clients.

YFW Workshops

Training and learning that helps organisations build confidence, skills and better practice.

YFW Tech

Ethical AI tools, including the AI Debt Scanner, built by advisers for advisers.

Our Values

Ethical

We use technology and deliver services responsibly, transparently and in ways that always put people first.

Compassion

We recognise that behind every debt is a person. We approach every interaction with empathy, patience and genuine care.

Social Justice

We challenge the systems and inequalities that drive financial insecurity and use everything we do to push for fairer outcomes.

Innovation

We combine frontline expertise with ethical technology to find smarter, more effective ways to deliver support for the people who need it most.