



**Plain Numbers<sup>®</sup>**

Clear. Fair. Never misleading.

# Better understanding, Better outcomes

The Plain Numbers Customer  
Understanding Report

# An introduction from our Chief Executive

Your customers are making decisions every day based on communications you send them. It's likely most of them understand less than you think.

More than half of working-age adults in the UK have numeracy skills equivalent to a primary school child. One in five feel anxious about numbers and avoid situations involving them. This is not a niche problem. It affects many of the people your communications reach, every single day.

Most organisations are unaware of the scale of this issue. And that is where the business problem begins.

When we test customer understanding, the results consistently surprise. The vast majority of customers say a communication is clear and easy to understand. When tested with actual comprehension questions, far fewer can demonstrate they actually understood it. That gap shows up in

your business whether you measure it or not. Customers who do not understand cannot make informed choices. They call to ask what something means. They make poor decisions. They churn. They complain.

The good news is that there is a solution. Across the trials we have run, applying the Plain Numbers Method consistently sees huge increases in the number of customers who understand a communication (over double on average).

We are also proud that the Financial Conduct Authority has become a Plain Numbers Partner. When the regulator leads by example, it sends a clear signal to every firm that communicates numbers to customers.

*We are excited to share this report with you, we hope it drives real value for you and your team. A huge thank you to every organisation and individual who contributed to making it happen.*



**Mike Ellicock**  
Chief Executive,  
Plain Numbers

## PLAIN NUMBERS INSIGHTS

Throughout the report we show what our method looks like in practice, across four areas, each one introduced with our expert insights:

### **Better culture and capability**

Makes the case that improving individual communications is not enough. Nationwide, the Money and Pensions Service and Bupa show what it looks like when focusing relentlessly on customer understanding becomes part of how an organisation works every day.

### **Better communications**

Looks at how to improve individual communications – by getting the numbers, the words around them, and the structure right. Legal and General, Citizens Advice and Admiral each show what changes when you do that.

### **Better customer understanding**

Explores how to test for actual comprehension, not just perceived understanding. The results from HSBC, ClearScore and Cadent are eye-opening.

### **Better outcomes**

Shows what happens to real customer behaviour when communications improve. StepChange, Energia and Santander have all applied the Plain Numbers Method to achieve measurable improvements in outcomes for their customers.

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*Applying the Plain Numbers Method consistently sees huge increases in the number of customers who understand a communication (over double on average).*

# What is Plain Numbers?

Customers rarely tell you they didn't understand. They just don't act, don't engage, or get it wrong.

Plain Numbers was founded to fix that. The Plain Numbers Method looks at the whole communication: the numbers, the words around them, and how real people process and understand them. Developed and refined since 2020, on average applying the Method doubles the number of customers who understand a communication.

Plain Numbers partners with organisations across financial services, utilities, healthcare and the public sector to make customer understanding part of how they work. When customers understand, organisations see the difference in conversions, complaints and churn.

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# A message from the FCA

Consumer understanding is not a 'nice to have' in financial services. It is fundamental to people being able to make effective decisions, use products as intended, and get the right support.

Simple changes in how firms communicate can make a real difference to how people navigate their financial lives. Consumers' ability to act on information varies widely and can reduce further when households are under pressure.

Our Financial Lives research shows that around 13.1 million adults (24%) have low financial resilience and 26.4 million (49%) show characteristics of vulnerability. In this context, complex or poorly timed communications can quickly translate into harm.

The Consumer Duty sets a higher standard for consumer protection. One of the clearest messages from our work is: better consumer understanding leads to better outcomes. The strongest examples of good practice we've seen are rooted in culture as much as process. When boards and senior leaders set a clear tone from the top – better customer experiences follow.

Plain Numbers' report is a timely contribution to this agenda. It shows that investing in culture and capability helps firms prioritise consumers in everyday decisions. This, backed up with testing and ongoing monitoring, helps firms deliver good outcomes consistently.

We welcome the focus of this report into the real-world challenges consumers face and how firms are using the Duty to overcome them.

We encourage firms to continue to raise the bar, using this report alongside our ongoing good and poor practice reviews.



**Jonathan Pearson**

Interim Head of Department for Consumer Policy and Outcomes



“““

*Central standards and toolkits give people something to refer to and build from. Sign-off can be adapted so number-heavy communications are reviewed by a trained practitioner.*

**PLAIN NUMBERS INSIGHTS**

# Better culture and capability

**Improving customer communications one document at a time is slow, inconsistent and ultimately unsustainable.**

Many organisations have thousands of customer-facing communications, and any approach that doesn't make focussing on customer understanding a part of business as usual is flawed.

This means that even with the best intentions, things get missed, standards vary, and the moment a project ends, progress stalls.

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**Embed, don't bolt on**

The more effective route is embedding best practice into culture. When people across an organisation understand what 'good' looks like, and have the skills to apply it, the comms they work on will get better. Improvements happen iteratively, as part of normal workflows, rather than as a separate initiative competing for time and resources.

That cultural shift is also what regulators are looking for. Under Consumer Duty, firms aren't just expected to improve individual communications, they're also expected to demonstrate that customer understanding is embedded into how they operate.

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**Making it practical**

In practice, that can mean working Plain Numbers best practice into the processes organisations already have. Central standards and toolkits give people something to refer to and build from. Sign-off can be adapted so number-heavy communications are reviewed by a

trained practitioner. Even simple prompts within existing checklists, flagging where numbers might cause confusion, start to shift the way people think.

Underpinning all of this is a long-term view. Real, lasting change doesn't come from one-off projects. It comes from an ongoing partnership where the focus is building capability, reinforcing standards and ensuring that as organisations evolve, their communications keep pace.

In this section, we look at how Nationwide, the Money and Pensions Service, and Bupa have each taken that approach, building the skills, structures, and culture to make improving customer understanding genuinely business as usual.

# Raise the bar. Then raise it again



## How Nationwide made customer understanding a way of working, not just a formality.

We spoke with Laura Mead, Comms Standard Manager at Nationwide, about how they've built a culture where everyone takes customer understanding seriously.

For Nationwide, the case for clear customer communications goes beyond regulation. As a mutual organisation, it's important for them to be there for their customers.

"Whether customers are navigating product decisions or going through tough times, our service communications are the everyday brand touchpoints supporting them" Laura Mead explains. "That means it's imperative we make both the words and the numbers easy to understand."

That philosophy shapes everything about how they've approached their partnership with Plain Numbers, as a genuine commitment to their customers.

### Building the right infrastructure

Nationwide's starting point was identifying the different comms roles that colleagues across Nationwide play. From here they built a Communications Community of managers, creators and supporters, each with defined accountabilities and targeted training. A *Comms Centre of Excellence* followed, giving everyone a shared vision of what best practice looks like.

Alongside the training, they developed interactive toolkits that colleagues can return to again and again, with

tools, exercises and resources to help apply standards in practice. Short films of lived experiences brought real customer needs to life. Vulnerability partners helped test and improve the content. And uniquely, the toolkit itself was accredited by Plain Numbers, with a bespoke section for colleagues to learn about Plain Numbers or practice their skills.

Laura goes on to say, "It isn't enough to simply train colleagues and close any skills gaps. We need our colleagues to feel equipped and inspired – and to get closer to customers, so that they can craft the very best communications."

### Going further: Plain Numbers Accreditation across the organisation

The Plain Numbers Partnership added value immediately, and Nationwide wanted to magnify this value across the organisation, to reach more colleagues and support more customers.

A goal as part of working towards Plain Numbers Accreditation is for every colleague involved in producing legal, mandatory or regulatory communications to be a Plain Numbers Practitioner. In addition, Plain Numbers Champions are being introduced across the wider Communications Community, so a foundational understanding runs through every stage of the process, from briefing to approval. The ambition also extends to internal communications, applying the same principles to support colleague understanding.

### What it looks like in practice

The impact of this approach is showing up in how colleagues think and work day-to-day. The Plain Numbers Method has given teams practical principles to apply, and crucially gives them the evidence to back up their decisions.

"It's empowering to have evidence to stand by", Laura explains. "We can give rationale to stakeholders when we need to challenge a historical way of communicating and change it to aid customer understanding."

Colleagues are now spotting opportunities for clearer communication they might previously have missed and are even finding themselves applying Plain Numbers Principles to internal emails and presentations. The thinking has become part of how they work, not an extra step on a checklist.

### Looking ahead

For Nationwide, their approach is built on continuous improvement, including refreshing training, using evolving customer insight, and staying close to what best practice looks like as it develops.

## Three key things Nationwide got right...

### 1.

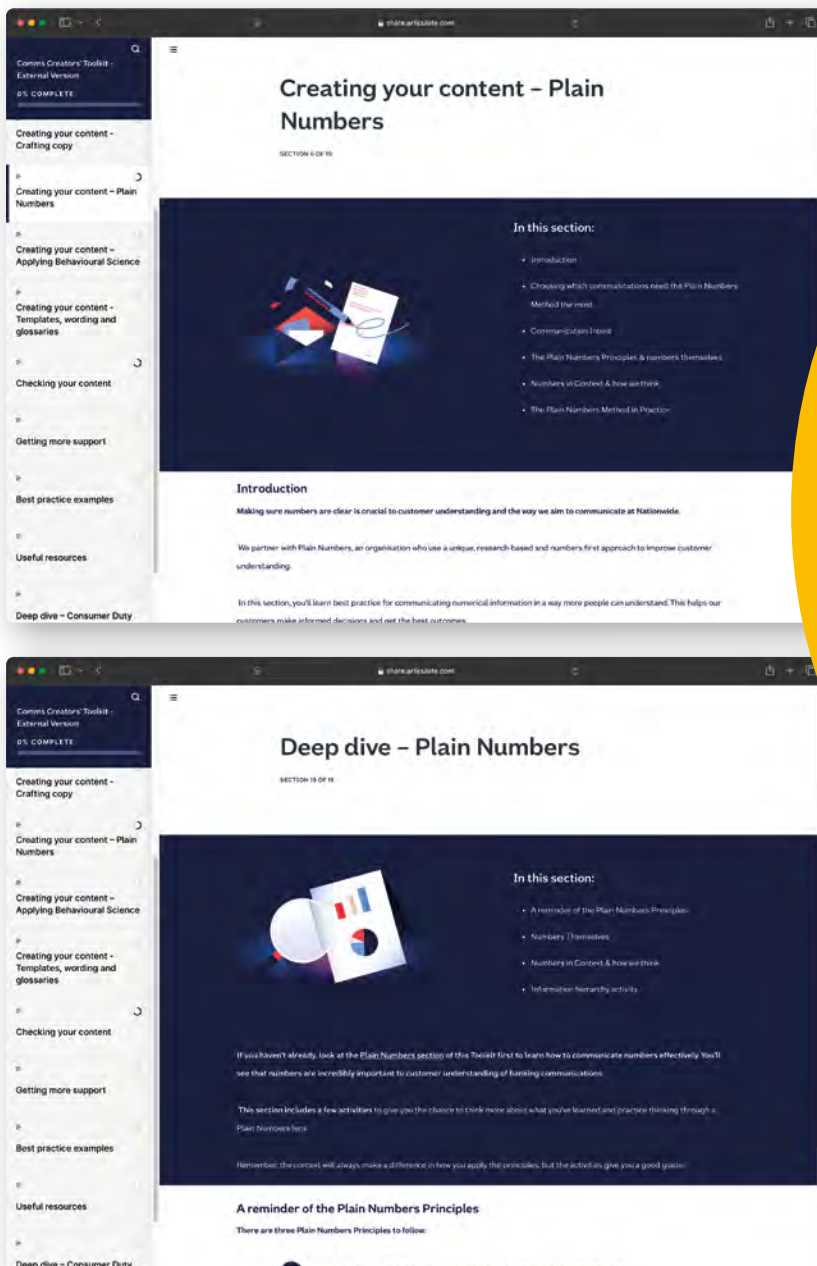
They recognised that different people play different roles in comms – and all play a role in making a cultural change.

### 2.

They built tools colleagues can use independently – so the standards are accessible to everyone, whenever they need them.

### 3.

They keep raising the bar – training, accreditation, champions, internal comms – the ambition just keeps growing.



“““

The Plain Numbers team feels like an extension of our team – in terms of our values and the way we collaborate. What stands out is how much they care about consumers and put all their passion and skill into their guidance.



**Laura Mead**  
Comms Standard  
Manager at Nationwide

Example pages from *The Comms Creator Toolkit* which has become a central part of the cultural shift within Nationwide.

# Good guidance starts with clear numbers

How The Money and Pensions Service is making Plain Numbers part of ‘business as usual’.



The Money and Pensions Service (MaPS) helps people across the UK navigate some of the most complex financial decisions of their lives including debt repayment, pension transfers and retirement income. The communications that support them must be equal to that task.

“Our customers often come to us when they’re facing complex decisions,” says Maryse Godden, Digital Editor at MaPS. “They’re often already feeling stressed or overwhelmed. So it’s important that we present numbers in the clearest possible way, to help them make informed decisions when it matters most.”

MaPS has drawn on the full breadth of the Plain Numbers partnership: training, expert support, community events and certification. Each element has shifted how the organisation thinks about communications.

## Rethinking a guide that millions receive

When MaPS put ‘Your pension, your choices’ through Plain Numbers Certification, the team already knew the guide needed work. A printed booklet sent to thousands of customers through pension providers every year, it had been confirmed through research that it was too long, repetitive and not presented in a way that prompted action. The title and cover had performed poorly in user testing, meaning many people may never have opened it at all.

What came back from the certification process went well beyond what the team had anticipated.

“A few things genuinely surprised us,” adds Stephen Brigden, Digital Editor at MaPS. “We had expected the review to focus narrowly on the sections involving numbers, so were not anticipating that the entire guide would be assessed, or that the feedback would take such a holistic view of comprehension.”

The certification process helped the team reduce the clustering of numbers, apply consistent conventions and cut a calculation entirely without losing overall meaning. The guide emerged thoroughly refreshed and renamed ‘How to take your pension’, a title that signals action from the very first line.

## Skills that stick

Plain Numbers training brought a different dimension. MaPS deliberately chose colleagues from different backgrounds, including content designers on the MoneyHelper Pensions Dashboard and editors and designers on the MoneyHelper website, to ensure the principles they learnt were spread across the organisation rather than sitting with one team.

Number communication is now a standing topic in the editorial team’s regular style meetings.

## Support across the organisation

Working across teams in design, policy and development, the Plain Numbers evidence base has also given colleagues something concrete to draw on.

“Having the Plain Numbers Method to draw on has made this much easier,” Maryse notes. “We can point to clear recommendations when making the case for simpler content.”

Plain Numbers Community events focusing on themes like behavioural science, using visuals, debt communications and others, have kept those principles fresh and helped colleagues beyond the core editorial team to build their understanding.

Working with Plain Numbers has helped MaPS to do all they can to support people across the UK to make the right decision for them when it matters most.



## How to take your pension

### A step-by-step guide

- Start planning at least 10 years before accessing your pension.
- Compare the options for taking your pension.
- Get free and impartial guidance.
- Find a regulated financial adviser for personalised advice.

**Money Helper**

HM Government

“““

Once you've done the training, you start seeing numbers differently. You start noticing where numbers are clustered, or they're inconsistent or unnecessarily complex in a way you might not have seen before. It's a practical shift that stays with you.



**Maryse Godden**  
Digital Editor, MaPS

### Step 1: Understand how your pension works

Start by learning how your pension works and making sure you know where all your pensions are.

#### How defined contribution pensions work

A defined contribution pension builds up a 'pot' of money to pay you a retirement income. They're sometimes called money purchase pensions.

The amount of money in your pension pot when you retire will depend on:

- how much is paid in
- how long you save for
- how well your invested money performs
- the pension provider's charges and fees.

Your pension is an investment, so the value of your pension can rise or fall – but it should grow over time. The longer you save for, the more time your money has to grow.

You can usually choose how to take your money, including as a guaranteed regular income or multiple lump sums when you need them. This guide explains all your options.

#### Gather information about all your pension schemes

How and when you can take your pension will depend on your pension scheme's rules, features and the options they offer for taking money. These can vary between schemes.

It's a good idea to:

- gather any information your provider has sent you
- make sure you have an up-to-date statement or log in to your provider's online account to view your latest estimate
- ask your provider to answer any questions you have about your scheme.

### Step 2: Check the age you can take your pension

The earliest you can take money from your pension is usually age 55. This is called the normal minimum pension age (NMPA).

But you might be able to take your pension before age 55 if:

- you need to retire early due to poor health, or
- your pension scheme lists a younger age, often called a protected pension age.

#### From 6 April 2028, the normal minimum pension age rises to age 57

If you're 55 or 56 on this date, you might lose access to your pension until you turn 57 – even if you've already taken money. Your pension provider will be able to explain the rules that apply to you.

#### You'll usually get less if you take your pension early

Most pensions are designed to pay out at either:

- your normal pension age (NPA) – when your provider expects you to retire
- a selected retirement date (SRD) – if you've told your pension provider a different date.

This means you'll usually get less if you take your pension before your normal pension age or selected retirement date, as there's less time to build up a pot of money.

You can find your normal pension age in your scheme documents or by asking your provider. It varies between schemes, but is often around age 60, 65 or the same as your State Pension age.

Your State Pension age is the earliest you can claim your State Pension. To check yours, go to [gov.uk/state-pension-age](https://gov.uk/state-pension-age)

'How to take your pension' step-by-step guide following application of the Plain Numbers Method.

# “It’s become a movement”

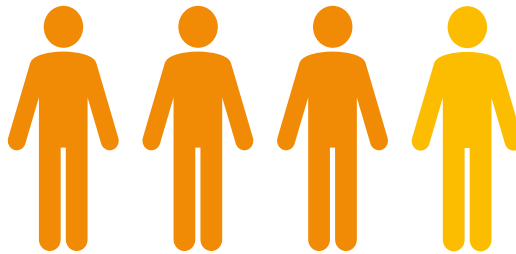
Putting clear communication at the heart of the customer experience.



We spoke to Claire Maskell Gibson, Senior Communications Manager at Bupa, on how they’ve used Plain Numbers Champion sessions to create a customer understanding focus across the business.

## *Why is embedding customer understanding into Bupa’s culture so important?*

It’s at the heart of our ambition to become the most customer-centric healthcare organisation in the world. We need to see every interaction through our customers’ eyes and design experiences that support them when they need us most. When we recently asked our customers what makes a great experience, they told us that communication matters, they want timely updates and simple explanations. Not only is embedding customer understanding the right thing to do, but it’s a must for all financial services firms under the Consumer Duty regulations. It’s especially important when you think about when people



# 3 in 4

rated the training 5/5 stars. All participants rated it at least 4/5 stars.

Ratings from Bupa’s Champions sessions internal feedback.

need to use their health insurance. They often come to us when they’re unwell, worried, or unsure about what’s next. The last thing they need is to spend time deciphering complex terminology. Communicating clearly and simply helps take some of the stress out of already stressful moments.

## *What led you to create internal advocates for clearer communication?*

The full Practitioner training isn’t needed for every role, so the Champions sessions are a shorter, focused introduction – perfect for anyone influencing customer communications. That includes product managers, designers, digital experts, marketers, and even our compliance colleagues. The result is a brilliant mix of people, all keen to make our communications clearer and easier for customers.

Every person who attended said they felt confident or very confident using the Plain Numbers Principles in their role. But beyond the numbers, the comments showed how the sessions shifted people’s thinking: “I will now look at communications differently. Plain Numbers is integral to customer understanding.”

## *How did this help you improve real customer communications?*

Having Champions in different parts of the organisation helps shine a light on communications that don’t always get the attention they deserve. Customers don’t differentiate between the types of communications a business sends – they all impact their overall experience. We’ve achieved Plain Numbers Certification for several customer service communications, including claims advice and payment letters.

## *How do you know the culture is really shifting – not just on paper?*

Colleagues are proudly adding the Plain Numbers Champion logo to their email signatures. Teams are actively reaching out for advice on how to make something clearer. Conversations like this simply wouldn’t have happened before our Plain Numbers partnership. It’s really helping us build a movement of people championing clear and simple communications, far beyond just traditional communications teams.



*Communicating clearly and simply helps take some of the stress out of already stressful moments.*



**Claire Maskell Gibson**  
Senior Communications  
Manager at Bupa

# Three tips every communicator needs

Getting individual communications right matters.

But so does the way your organisation approaches customer understanding as a whole.

Here are three things worth keeping in mind.

**1.**

## Less is more

Most organisations want to be transparent with customers. That often leads to giving customers as much information as possible, on the assumption that more detail means better decisions.

In practice, the opposite is true. Too much information makes it harder for customers to find what matters. They get distracted, struggle to process it all, and often disengage altogether.

The answer is to use fewer numbers, not more. Start with the intent: what does the customer need to do, and what do they need to know to do that? Strip everything else out if you can.

**2.**

## Simple comms doesn't mean 'dumbing things down'

Simpler communications do not dumb things down. They work better for everyone.

Many organisations worry that making things easier will alienate more financially confident customers. It will not. Customers with high financial knowledge do not want communications to be harder than they need to be. Nobody does.

With such a high proportion of customers with low financial knowledge, complexity is the real risk. Clear, simple communications are not a compromise. They are good communication.

**3.**

## Focus on comprehension instead of readability

Readability and comprehension are not the same thing. A good readability score does not mean customers will understand.

Readability scores ignore the numbers, the familiarity customers have with your language, and the layout and flow of the communication. They only tell you part of the story.

A communication can score well on readability and still leave customers confused. Comprehension testing is the only way to know whether customers actually understand what they are reading.



A man with short brown hair and glasses is looking intently at a laptop screen. He is wearing a light grey t-shirt. The background is a workshop or office with shelves containing various items. The image is partially obscured by large, overlapping geometric shapes in orange, blue, and yellow on the left side. A dark blue rectangular box is positioned in the lower-left quadrant, containing a quote in yellow and white text.

“““

*The art of effective communication is not a ‘one-size-fits all’ approach, and this means the same principles apply in different ways depending on intent, audience, and environment.*

**PLAIN NUMBERS INSIGHTS**

# Better communications

**Improving customer understanding  
through better communications  
isn't about following a checklist.**



The Plain Numbers Method is principles-based - grounded in a thorough understanding of what each communication is trying to achieve. The art of effective communication is not a 'one-size-fits all' approach, and this means the same principles apply in different ways depending on intent, audience, and environment.

That flexibility is by design. The method works alongside your existing tone of voice and your existing approach to comms - it doesn't replace them. What it does give you is a framework for making better decisions across three areas: the numbers, the words, and the behavioural science of how people understand your communications.

## INSIGHTS: THE NUMBERS

Most communications contain more numbers than they need to. It's often what happens when a communication is built around everything the organisation thinks needs to be said, rather than what the customer needs to know. This also happens because the company believes more information means the customer then has everything they need to make an informed decision.

The problem isn't just visual clutter. Too many numbers make it harder to identify which ones matter. They also add to the cognitive effort. For instance, if your customers have to translate an example figure into something personally relevant or calculate what a percentage increase means in pounds and pence, the risk of confusion rises sharply. Stripping back to the numbers that genuinely drive the customer to make the 'best' decision for them is one of the most impactful changes you can make.

Communications should also do the maths for people. A communication that requires a calculation to reach the key information is one that's likely to confuse. You can perform a quick test by going back to the intent, clarifying what the customer needs to know, and checking whether you can get there without needing to do a calculation.

It's also helpful to consider personalisation. Generic example figures (e.g. "if you had £XX,XXX to invest") create additional cognitive load for anyone whose personal situation doesn't match. Using numbers specific to your customer makes the communication easier to process and more meaningful. The figure stops being abstract and starts telling a story that's directly relevant to that person's decision.



# Pension statements that talk you through your numbers

L&G's personalised video benefit statement is making pensions easier to understand.

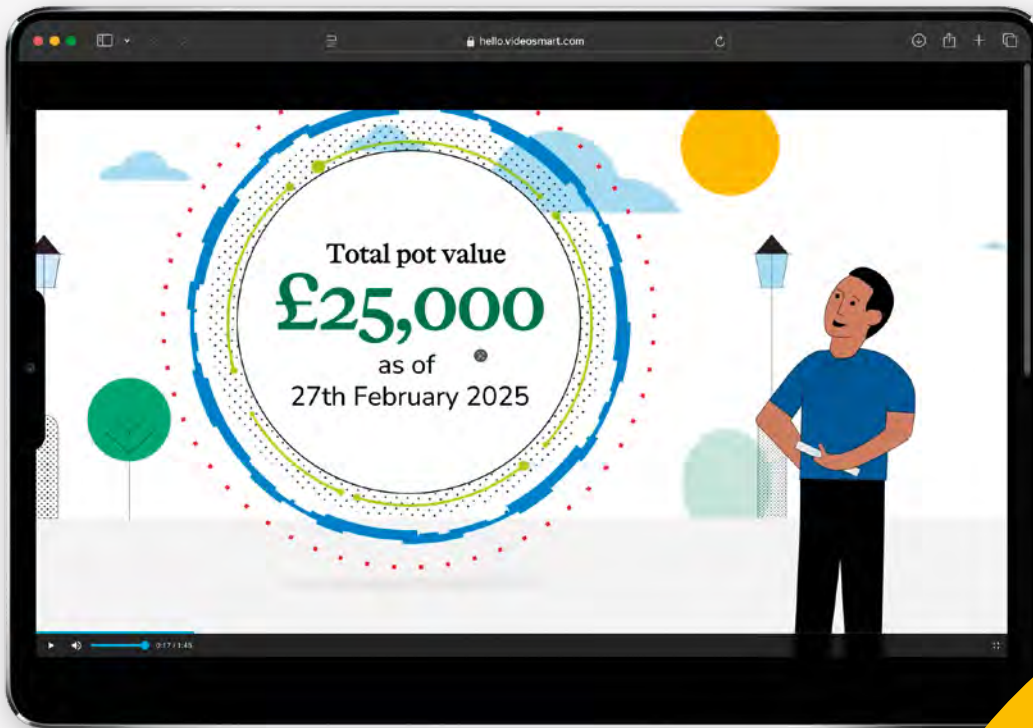
Lots of people find pensions confusing. Long written statements packed with numbers don't help.

Rather than just updating their existing written format, L&G created a personalised video benefit statement, certified by Plain Numbers.

### Making it personal

Personalisation was central to the planning of this video. When members see their own numbers (their contributions, their 'pot', their projected retirement income, etc.) in pounds and pence, the information stops feeling generic and starts feeling real. The video breaks information down into small chunks, does the maths for people as it goes, and reduces the effort required to interpret technical content.

Together, personalisation, good communication of numbers, and the video format address both sides of the challenge: the cognitive difficulty of pensions, and the emotional barrier (the "this is too complicated for me" feeling). The result is something people are more likely to watch, understand, and act on. Roxanne George, Senior Customer Lifecycle Marketing Manager at Legal & General told us, "Storytelling with a friendly voice, clear visuals and a logical narrative reduces the cognitive load and helps people feel more confident about what they're seeing."



L&G's personalised video achieved Plain Numbers certification.

### Why certification mattered

Pensions carry both regulatory weight and real emotional stakes. L&G wanted independent assurance that every element, including the script, graphics, numbers and sequencing, genuinely supported member understanding, not just ticked a compliance box.

### Putting the principles into practice

Three Plain Numbers principles shaped the final output:

- Reducing the amount of numbers: only figures that genuinely aid understanding made the cut
- 'Doing the maths' for the member: clear "£X becomes £Y" framings that work far better in video than percentages or multi-step calculations
- Using warm, jargon-free language that feels supportive rather than demanding.

### What comes next

The certified video will be available on demand in member's online accounts, and introduced as part of a new member onboarding journey.

Success won't just be measured by standard video metrics. L&G will be listening to their customers too: looking out for members reporting confidence in understanding the value of their pension pot, and more people progressing into the guided retirement planning journey. These are strong indicators that customers are not just watching but understanding and taking the next step.

“““

*Gaining certification gave us confidence that our video didn't just meet the requirements in our opinion, but genuinely put members first.*



**Roxanne George**  
Senior Customer Lifecycle  
Marketing Manager

## INSIGHTS: THE WORDS

Of course language, alongside numbers, shapes how customers experience a communication.

On jargon, the challenge is that people working in an industry develop what's known as 'the curse of knowledge'. A difficulty in appreciating that something familiar to them might not be clear to a customer. If in doubt, strip it out. Where a term is genuinely needed, framing can do the work. For example, "You can borrow up to a credit limit of £5,000" comes across more clearly than "credit limit: £5,000".



The best communications use human language. Phrases like "Seize your assets" don't achieve this. Most people would agree 'assets' is jargon but wouldn't consider 'seize' to be, yet it rarely appears in everyday conversation. Unfamiliar words disengage readers just as jargon does, and that means people miss the important information. The cumulative effect is a communication that feels distant, complicated and not quite meant for the person reading it.

Alongside word choice sits numerical storytelling. Numbers are included because they should tell the customer something, but too often they leave the customer piecing together the story themselves. What people usually need is the overall pattern, not necessarily the specific data. Starting the story plainly – "the more you put in now, the bigger the impact on your retirement" – is often more powerful than a table of numbers that leaves the customer working out what they mean.



## Getting the words right

Clarity needs the words and numbers to work well together.

For Citizens Advice, redesigning their debt advice pack meant looking hard at every word as well as every number.

### An important document that makes a real difference

Citizens Advice is the UK's largest provider of free, confidential advice, helping over 2.7 million people find the support they needed in 2024–25. One of its specialisms is debt advice, regulated by the Financial Conduct Authority (FCA) and required to meet Money and Pensions Service (MaPS) quality standards. Central to that advice is the 'Next Steps Letter and Advice Summary', which is a pack that confirms in writing the advice a client received during their appointment.

Clients seeking debt advice are often under significant stress, which can make it even harder to take in and retain information. A debt appointment covers a lot of ground, including reviewing debts, building a financial statement, exploring ways to maximise income, and explaining debt options. The letter is what they take away, and it needs to be easy to understand.

As Amber Perinelli, Debt Quality Development Manager at Citizens Advice, explains: "It's a lot to take in, and often our clients are focused on the issue that triggered them to contact us in the first place. They need the letter to be able to reflect on the advice and be reminded of what they need to do and when."

## Finding the jargon you've stopped noticing

Citizens Advice used the Plain Numbers Method to redesign the pack and found the methodology applied just as powerfully to language as to numbers. Working with Plain Numbers Implementation Lead Jo Hustoft, the team reviewed and provided expert advice on 119 individual 'advice blocks', ranging from a paragraph to several pages, plus the overall letter structure.

One of the most valuable parts of the process was starting to notice the jargon. When you work in an industry for a long time, it can be hard to recognise that a term is unusual. Having an external expert eye to identify those terms, and ensure the explanations were genuinely clear, made a big difference.

As Amber puts it: "From a clear understanding comes meaningful decision-making, which means clients' lives are improved. It cannot be underestimated how important that is when people are struggling with debts and, often, other complex issues."

## Structure that guides the reader

Beyond language, the letter's structure was reworked. Key information was drawn out using headings and page breaks, with clearer signposting between sections. The most important content, such as next steps, was made easy to find at a glance.

The result is a pack that works for advisers and clients alike: helping people at a difficult moment in their lives to understand their options, know what to do next, and feel confident moving forward.

“““

*From a clear understanding comes meaningful decision-making, which means clients' lives are improved. It cannot be underestimated how important that is when people are struggling with debts and, often, other complex issues.*



**Amber Perinelli**  
Debt Quality  
Development Manager  
at Citizens Advice

## Example extracts from the reworked debt advice pack

### Full and final settlements

A 'full and final settlement is when you offer to pay your creditor some of the money you owe and ask them to write off the rest. Your creditor is the person or organisation you owe money to. A full and final settlement is usually paid as a single one-off payment - called a 'lump sum'.

If you have more than one creditor your offers are calculated using a pro rata method - the biggest debt gets the biggest share of your lump sum.

Full and final settlements are suitable for you because:

- you have a lump sum available and
- you don't have enough available income to repay your debts in full in a reasonable length of time and
- your circumstances are unlikely to improve in the future

### Mental health crisis: breathing space

Breathing space is a government backed scheme which gives you time when your creditors (people you owe money to) can't:

- contact you to ask for payment
- take action to make you pay
- add interest and charges to your debt

Breathing space will give you time to explore debt solutions. You can still make payments to your creditors during a breathing space if you can afford it.

'Mental health crisis breathing space' can give you protection if you're receiving mental health crisis treatment for a serious mental health condition. It can last for as long as you are getting crisis treatment, plus 30 days after your treatment ends.

There is no fee.

## INSIGHTS: BEHAVIORAL SCIENCE

People don't always make decisions by thinking in a rational way.

In his ground-breaking book "Thinking, Fast and Slow", Nobel Prize-winning psychologist Daniel Kahneman showed the way people think can be generalised into:

### System 1 thinking

Fast and intuitive. The mode most of us are in when we open a letter or scroll through an email.

### System 2 thinking

Slower and deliberate. The thinking required to weigh up a decision carefully.

Most communications are written for System 2 readers. Most customers are in System 1.

The solution isn't always to force people into slower thinking. It is to design communications that meet people where they're at. This shapes three important pieces of guidance for clearer communications.

**Layering.** Customers will only engage with information if they have a specific reason to. Separating the content all customers need to act on from supplementary detail (such as regulatory requirements, edge-case scenarios, additional context) means a covering email, landing page

or summary layer handles the core message. Everything else is in a second section or document. If you're FCA regulated this is explicitly encouraged in the Consumer Duty final guidance.

**Information hierarchy.** When someone spends only seconds on a message, the numbers that matter most need to be easy to find immediately, such as the new price, the amount owed, and the action required.

**Scannable.** Think about what a skim reader can take from the headings alone. Changing 'what to do next' to 'make your payment by [date]' means the message is communicated even if nothing else is read.

# Putting the most important information first

Sent to millions. Now easier to use.

When Admiral reviewed their essential terms communication, it was clear there was a big opportunity for change. The document is sent with every new policy and every renewal, reaching millions of customers. But it was dense and full of information that competed for attention.

The challenge wasn't just simplifying the language. It was structural. Customers couldn't quickly find what mattered most to them - what charges they might face and what to do if something went wrong.

### Leading with what matters

Working with Plain Numbers, Admiral applied a better information hierarchy to the document based on customers' needs, not what they thought they needed to say. The most important content was brought further forward and made easy to find. A contents section was added so customers could orientate themselves immediately. Sections that weren't essential were removed altogether, reducing the cognitive load on anyone opening the document for the first time.




Before



“““

If the customer can quickly find what they need, understand the fees, and feel confident about the information, then it's doing a great job.

Steven Hall,  
Product Subject Matter Expert  
for Customer Loyalty, Admiral

## Clarity at every level

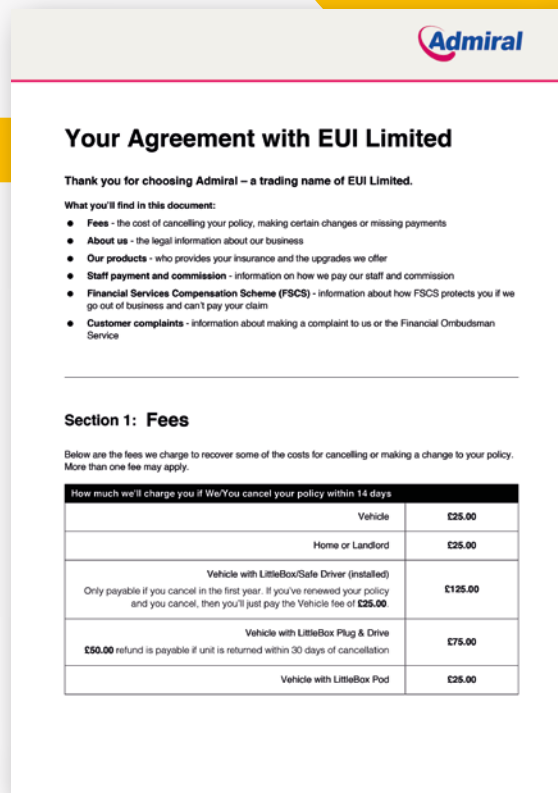
The changes went further than structure. Headings were rewritten to be clearer and more descriptive. Short annotations were added to explain anything that might otherwise trip a customer up. And the numbers, including fees, charges, and what a customer might actually pay, were made as plain as possible.

## A new standard for customer communications

The result is a document that does what it's supposed to do: help customers understand who Admiral are, what they charge, what they offer, and where to turn if they need support.

For Admiral, the goal was always simple; a document customers can actually use. The redesigned essential terms deliver that, and in doing so, raise the bar for every communication that follows.

After



# Thank you to our Partners

This report would not exist without the organisations who contributed to it.

Their willingness to share their results, their challenges and their thinking openly is what makes it genuinely useful. Every story and quote in these pages came from people working within busy organisations, with real constraints and competing priorities, and customers

depending on them. We know how much it takes to find the time and space to do this alongside everything else. We are grateful to everyone who gave their time, shared their data and trusted us to tell their story. You are the reason this report matters.

## Our supporters include:



*“Knowledge is power, and helping customers understand the benefits of different insurance and long-term savings products is essential to building financial resilience. Plain Numbers’ expertise in presenting numbers in a simple, accessible way can really help customers feel more confident in their understanding of these products.”*

*With the government’s Financial Inclusion Strategy placing even greater emphases on improving financial education, Plain Numbers’ work in championing these essential skills has never been more vital.”*

**Charlie Campbell**  
Head of Consumer, The ABI



*“Building societies and credit unions exist to serve their members, so it is important to them that those members understand how their mortgages, loans and savings are helping them to achieve their financial goals. For many this isn’t straightforward, as nearly half of UK adults have numeracy skills at primary school level, which can make interest rate changes, repayments and compound interest a challenge.*

*Plain Numbers’ approach helps to make complex information understandable, so people can see what their savings are earning, or what a rate change means for their monthly payments. When people understand their money better, they can make truly informed decisions, which in turn helps building societies better meet their members’ needs.”*

**Andrew Gall**  
Head of Savings and Economics,  
Building Societies Association



Our partners include:





“““

*To build genuine confidence you need to test for actual comprehension, not just perceived comprehension. Simply asking customers whether they understand is not enough.*

**PLAIN NUMBERS INSIGHTS**

# Better customer understanding

## You've worked hard to improve your communications, but how do you know it's making a difference?

The real measure isn't just what you change, it's whether those changes really help customers understand the information they receive to make decisions that work for them.

Using an evidence-based method like Plain Numbers can provide a strong foundation. But the work doesn't stop there. Testing key communications for understanding is essential – and what you find may surprise you.

---

### **You might be overestimating how many of your customers understand key comms**

Customer Understanding problems are deeper than many firms expect. If you've worked hard over the years on your communications, you might expect that most customers will understand them.

If you're offering relatively simple products or have an audience that you think has strong financial capability, you might make assumptions about how much is being understood. Research, not least the Plain Numbers original trials, consistently show lower understanding than you might expect.

In the trials, all the communications we tested were by market leading firms and about relatively simple products. For all of them, only around a third or fewer of customers could understand.

**The Plain Numbers original trials** – testing communications from market-leading firms about relatively simple products – found that only around a third of customers, or fewer, could demonstrate understanding consistently, across every communication tested.\*

### ClearScore

Percentage answering at least 4 questions correctly



Percentage answering at least 4 questions correctly



*The most effective way to select your comprehension questions is by **confirming what you need the customer to understand.***

*We call this **establishing intent**, which is a key component of the **Plain Numbers Method** and how we train practitioners.*

### Firms are overestimating how many customers understand their comms

If you've invested time and effort into your communications, it's natural to assume most customers should be able to understand them. If your products are relatively simple, or your audience appears financially confident, that assumption can feel even safer. Research tells a different story.

### What's a good level of understanding to aim for?

There's no magic threshold for what counts as good enough understanding. For FCA regulated firms the Consumer Duty avoids setting one, and for good reason. Different products, different audiences, and different journeys will naturally produce different results.

What matters most is improvement. Rather than picking an arbitrary target, say 80% of customers understanding every communication, the best approach is to establish where understanding levels are now and focus on consistent progress. Not as a one-off exercise, but as an ongoing commitment.

The following three case studies from HSBC, ClearScore, and Cadent methodically approached comprehension testing and are using the results to drive meaningful improvement.

### Get your testing right to prove customer understanding is improving

To build genuine confidence you've got it right, you need to test for actual comprehension, not just perceived comprehension. Simply asking customers whether they understand is not enough. There is often a significant gap between what people say they understand and what they can demonstrate they understand.

The way to check for genuine understanding is through comprehension questions – specific questions about what a communication says, what the customers need to do, by when, and what happens if they don't.

\*Initial Plain Numbers' research trial results: <https://plainnumbers.org.uk/research-trials>

# HSBC UK put customer understanding to the test



How applying the Plain Numbers Method increased actual understanding to 83%.

Emma Lockwood, Communications Assurance Manager, HSBC UK says, “Over 70% of respondents say they understand a communication – but this is very much at odds with results on actual comprehension”.

This observation changed how HSBC UK approached their testing. A self-reported “I understand” was no longer enough. What mattered was whether customers could actually answer questions about the content: the key numbers, the required actions, the deadlines.

Using comprehension questions as their primary testing method gives the team concrete evidence of where understanding needs improvement and where changes are working.

“Asking direct questions on the content has helped us identify areas for improvement, with follow-up testing regularly demonstrating significant uplifts in actual understanding.” Emma told us.

## Debt letters people actually understand

Chris Henfield, one of HSBC UK’s Plain Numbers Practitioners, applied the Plain Numbers Method to a letter in their credit card persistent debt journey (sent to customers who have been in persistent debt for 36 months and are still off track).

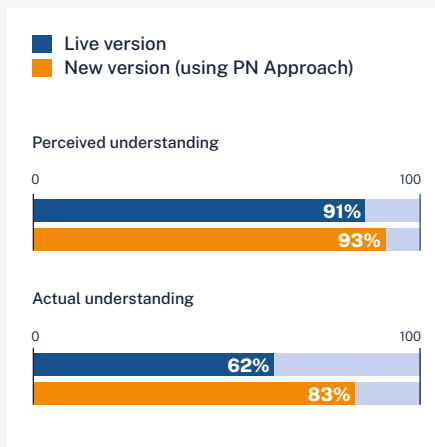
The rewrite used the Plain Numbers Method to drive key changes:

- A 25% reduction in overall length of the letter
- A more prominent call to action, with all the customer options visible on the first page
- Replace banking jargon with clearer language.

Customers were tested on five comprehension questions about the letter, covering key timeframes, required actions, and the consequences of not responding. The results showed the gap between perceived and actual understanding clearly and demonstrated the impact of the Plain Numbers Method.

Actual understanding of the document increased to 83%, even though the perception barely changed.

“It’s helped us drive home the point that many of our customers would be unable to understand financial topics that we, as banking professionals, find straightforward.” said Emma.



*It’s helped us drive home the point that many of our customers would be unable to understand financial topics that we, as banking professionals, find straightforward.*



**Emma Lockwood**  
Communications Assurance Manager, HSBC UK

## Driving genuine improvement

If you’re not testing actual comprehension, you can’t be confident that customers do fully understand the communications they receive. They are therefore less likely to achieve ‘good outcomes’.

Working with Plain Numbers has also shifted how the team thinks about the intent behind each communication: What are the key points to get across? How simply can this be expressed?

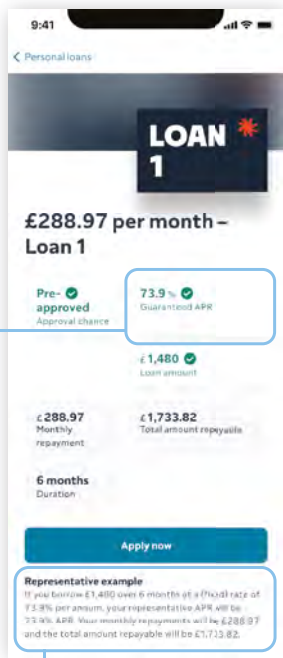
These questions, backed by real comprehension data, are what drive genuine improvement. Not just scores, but in good outcomes for customers.



# Testing proves Plain Numbers can double understanding, even with real world constraints

Do people actually understand the cost of credit? We partnered with ClearScore to find out.

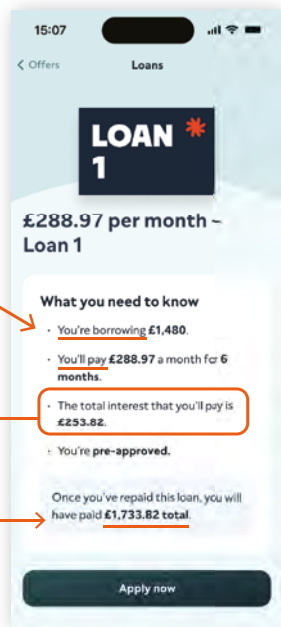
**Interface A**  
Control



APR value

Representative example

**Interface B**  
Plain Numbers Method

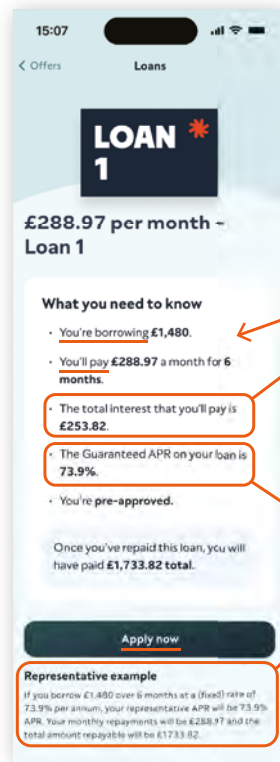


Simple narrative language throughout

Total interest you'll pay - in Plain Numbers

Total clearly highlighted

**Interface C**  
Plain Numbers Method + APR and representative example



Plain Numbers approach applied throughout (as in Interface B)

With original APR value and representative example also included



Alongside Plain Numbers' research partners, Thinks Insights and Fair4All Finance, we tested three different ways of presenting short term loan costs with more than 2,000 people.

We wanted to understand whether the standard way of showing APR and a representative example was helping people.

### What we tested

Participants were each shown a different version of the same loan information:

- **The current standard interface** – APR and a representative example, as per current regulation
- **A pure Plain Numbers version** – simplified using the Plain Numbers Method, with APR and representative example removed
- **A Plain Numbers version within current regulations** – applying the Plain Numbers Method while keeping APR and the representative example.

### Improving actual comprehension, despite constraints

Applying the Plain Numbers Method doubled comprehension when working with existing regulations. When APR and the representative example were removed entirely, comprehension almost tripled.

Across all three versions, perceived clarity was high, but actual understanding lagged far behind. That gap is one that traditional readability checks and customer satisfaction scores simply won't catch.

These results indicate that even when there are rules limiting what you can do, applying the Plain Numbers Method can make a substantial difference to how well people understand their choices.

*Applying the Plain Numbers Method **doubled comprehension** when working with existing regulations. When APR and the representative example were removed entirely, **comprehension almost tripled**.*

**Results from a Randomised Controlled Trial of the Plain Numbers Method commissioned by ClearScore**

# Testing shows big jump in customer understanding

How a redesigned gas connection quote transformed customer understanding.



**Cadent**  
Your Gas Network



When Cadent redesigned a connections quote for new connections customers using the Plain Numbers Method, the proportion of customers understanding it increased from 20% to 56%.

## The challenge

Cadent brings gas to 11 million homes and businesses. But the ability to navigate a bill, a quote, or a safety notice varies enormously across their customer base.

Low numeracy is largely a hidden vulnerability. Most people prefer to avoid saying they found something confusing – they'll often not even realise they've misunderstood.

Recognising this, Cadent entered a partnership with Plain Numbers, funded through the Vulnerability and Carbon Monoxide Allowance (VCMA). The project focussed on redesigning a gas connection quote for new customers, but with the aim of embedding genuine customer understanding into the operating culture of their firm.

## What the testing revealed

Cadent ran a randomised controlled trial with over 1,000 UK participants. Half saw Cadent's original connections quote; half saw the Plain Numbers version. The results showed a marked difference:

- **Overall understanding nearly tripled** - understanding rose from 20% to 56%
- **The most dramatic improvement was in understanding total costs** – increasing from just 3% to 60%
- **Customers with lower number understanding benefited most** - rising from 10% to 38% – that's an increase of well over 3 times
- **Customer sentiment improved** - satisfaction rose from 71% to 79%, and positive attitudes toward Cadent from 57% to 65%.

The redesigned document has since been further refined and approved and is ready to go live within Cadent's updated systems.

## Building long-term capability

Alongside the research, Cadent invested in building internal capability. Colleagues responsible for creating and managing customer communications were supported to become accredited Plain Numbers Practitioners. The training they received equipped teams with the skills to design clearer communications from the outset. But the work didn't stop at training.

Cadent also put 15 customer communications through the Plain Numbers Certification process, prioritising those most frequently used or containing complex numerical information. Certification provided an external benchmark and assurance that key communications met the highest standards of clarity.

Kerry Doyle, Safeguarding Advisor and partnership lead, explains, "Gaining certification gives us confidence that the numerical information in our communications is clear, accessible, and supports customers to make informed decisions."

## The result

Research, certification, and training combined to create both immediate improvements and long-term capability – with the greatest gains for the customers who needed it most.

Before

**Cadent**  
Your Gas Network

Henry Unim  
Cadent Gas  
BRICK KILN STREET  
Hinckley  
LE10 0NA

West Midland Network  
PO BOX 7028  
Coventry  
CV6 9RY  
Tel: 0800 074 5788  
Email: [connectionshelp@cadentgas.com](mailto:connectionshelp@cadentgas.com)  
Website: [www.cadentgas.com](http://www.cadentgas.com)

Our quotation reference: 33334118

16 August 2024

Site address:  
Mr Henry Unim  
1 Brick Kiln Road  
Hinckley  
LE10 0NA

**Here is your quotation for your requested works**

Thank you for your application. We've produced a quotation for you based on your application selections and our working assumptions.

**Service Details**

Mains pressure: To be determined  
Service pipe diameter: To be determined  
Length of service pipe in private property: 24m  
Length of service pipe in public highway: 6m

**Digging trench & re-surfacing**

Private property: Cadent  
Public Highway (where applicable): Cadent

**Meter details**

Type of Meter: U6 Gas meter  
Type of Meter Box: Surface mounted box  
Meter box supplied and installed by: Cadent

**Other important information**

None

Cadent Gas Limited  
Registered office: Cadent Pilot Way, Ansty Park Coventry CV7 9JU  
VAT Registration No. GB243133345  
Registered in England and Wales - No. 10080864

Page 1 of 4

**Abortive Charges**

Cadent will charge you for reasonably incurred costs related to eligible abortive visits.

**Allowances included in your quotation**

Domestic Load Connection Allowance	£1688.00
<b>Total Allowances</b>	<b>£1688.00</b>

**Price**

Total Excluding VAT	£3104.00
VAT Rate	0.00%
<b>Total Including VAT</b>	<b>£3104.00</b>

This quotation will be open for 90 days until 14 November 2024. If you haven't been in touch during this time, we will close your request.

**Quotation Team**

Connections Services

Cadent Gas Limited  
Registered office: Cadent Pilot Way, Ansty Park Coventry CV7 9JU  
VAT Registration No. GB243133345  
Registered in England and Wales - No. 10080864

Page 2 of 4

After

**Cadent**  
Your Gas Network

Mr Brandon Craig  
102 Ansty Park  
Pilot Way  
Coventry  
CV7 9JU

West Midland Network  
PO BOX 7028  
Coventry  
CV6 9RY  
Tel: 0800 074 5788  
Email: [connectionshelp@cadentgas.com](mailto:connectionshelp@cadentgas.com)  
Website: [www.cadentgas.com](http://www.cadentgas.com)

Our quotation reference: 33359414

14 January 2025

Site Address:  
Mr Brandon Craig  
102 Ansty Park  
Pilot Way  
Coventry  
CV7 9JU

Thank you for your request for work at 102 Ansty Park, Pilot Way, Coventry CV7 9JU.

**If you go ahead, the amount to pay is £1,080.96.**

The total cost to fit your gas pipe is £3,676.16, however we will provide you with an excavation discount of £907.20 and also cover the cost of the first ten metres of pipe. This is known as a Domestic Load Connection Allowance and for you, this comes to £1,688.

So we pay that and provide you with the excavation discount, and you pay the rest of the cost (£900.80) along with the VAT (£180.16), which together comes to £1,080.96.

**What to do if you want to go ahead**

If you'd like to accept the price, you'll need to get in touch with us. You can either:

- Accept the quote on your online account, if you have one.
- Fill in the acceptance form included with the letter, make sure it's signed and send it back to us.
- Give us a call on 0800 074 5788.

You'll need to get in touch by 13<sup>th</sup> April 2025, which is 90 days from the date of this letter.

If you get in touch after that we'll provide you with a new quote and the price may change.

**What happens if I accept the price but cancel the work later?**

If you cancel the work after it's agreed, you will be charged for any reasonable costs we've already had to pay.

Cadent Gas Limited  
Registered office: Cadent Pilot Way, Ansty Park Coventry CV7 9JU  
VAT Registration No. GB243133345  
Registered in England and Wales - No. 10080864

Page 1 of 2

**Some of the technical information**

Here we've included some handy details about the work we have quoted for.

Your mains pressure: Low Pressure  
The diameter of the service pipe: 32mm  
The length of pipe which is on private property: 12 metres  
The length of pipe which is on public highways: 1 metre

**Details about your gas meter**

The meter and the meter box will be supplied and installed by Cadent.

The type of meter you'll have: U6 Gas Meter  
The type of metre box you'll have: Surface mounted box  
Supply Hourly Quantity (SHQ): 45kW/h

**Digging trench and re-surfacing**

Digging and resurfacing on both the private property and the public highway will be done by Cadent Gas.

**If you have other questions about your quote**

If you need more information or have questions before you decide whether to go ahead, please contact us by [phone/email/online]

**Quotation Team**

Connections Services

Cadent Gas Limited  
Registered office: Cadent Pilot Way, Ansty Park Coventry CV7 9JU  
VAT Registration No. GB243133345  
Registered in England and Wales - No. 10080864

Page 2 of 2

Read our full research findings at [plainnumbers.org.uk/research](http://plainnumbers.org.uk/research)





“““

*Measuring the impact of a communication on real-world decisions isn't an exact science. But there's more data available than you might think, and building a compelling picture is achievable.*


**PLAIN NUMBERS INSIGHTS**

# Better outcomes

## Good customer understanding matters because it drives better outcomes.

Ultimately, we want customers to understand important information so they can make decisions that serve them best and keep them away from financial harm.

In practice, that means communications that enable people to take the right action, at the right time, with confidence.

That might mean:

- A customer increasing their insurance cover instead of staying underinsured
- Someone saving more for retirement because the numbers on their pension account make sense for the first time
- A customer acting to get a better return on their savings with you – and becoming more loyal to your brand.

When communications improve, things happen – or stop happening – that change people's financial lives.

### Measuring outcomes: where to start

Measuring the impact of a communication on real-world decisions isn't an exact science. But there's more data available than you might think, and building a compelling picture is achievable.

The most useful starting point is the intent of the specific communication. If you've applied the Plain Numbers Method to the communication, then you'll have already established the intent, i.e. what does the customer need to do, and therefore what they need to know to do that. This means you already know what outcomes you're hoping for – and so what to monitor:

- Did more customers take the action you needed them to take?
- Did fewer people call to ask what something meant?
- Did the behaviour you were hoping to change actually change?

Response rates, customer actions, and support or complaints data are the three most accessible windows into outcomes.

They might not tell the full story alone, but together they can give confidence that communications are working, and flag quickly when they're not.

### More than a regulatory requirement

Demonstrating good outcomes is a formal requirement for FCA-regulated firms under the Consumer Duty. But the ambition goes wider than that. Every organisation sending communications to customers has an interest in knowing whether those communications are working – not just as a compliance exercise, but because good outcomes for customers are good for business too. Think better conversion rates, higher customer loyalty and take up of new products and services.

Ultimately, everyone wants their customers to do well. The FCA has led the way in making that expectation explicit through Consumer Duty and this is the direction of travel for other regulators too. The case studies in this section show what measuring outcomes looks like in practice and what becomes possible when organisations make it a focus of their communications strategy.

# Deep client knowledge, real behaviour change



## Improving debt management plan emails helps people stay on track.

StepChange combined their deep client knowledge with the Plain Numbers Method to redesign their debt management communications. The results show real behaviour change.

StepChange is the UK's leading debt charity, supporting hundreds of thousands of people going through some of the most stressful moments of their lives, so every communication has to work.

Peer Lawther, Communication & Engagement Manager at StepChange emphasises, "We have an unwavering focus on good long-term client outcomes. Working with Plain Numbers is helping us meet that goal, especially under Consumer Duty."

### The challenge

StepChange have helped millions of their clients with a solution called a debt management plan (DMP) since they introduced it to the UK market in the mid-1990s. However, in mid-2024 they noticed an increase in new clients dropping out of their plans, a key metric. Rather than assume why, they went directly to clients to find out.

What they heard was revealing. Some clients:

- Didn't fully understand the flexibility available within their plans
- Didn't always read or understand communications – leading to avoidance, missed payments, and in rare cases, clients not realising their plan had even started

- Were still focused on protecting their credit score and had misunderstood what success on a DMP – repaying their debts - looked like
- Found adjusting to life on a budget wasn't easy, and once their DMP was set up they sometimes realised they had missed important expenses or debts
- Felt their budgets didn't work for them and had failed simply because they hadn't contacted StepChange to make adjustments.

### The approach

Armed with these insights, StepChange designed a new 12-month email communication journey for new DMP clients – one that combined their expertise in debt advice and client behaviour with our Plain Numbers expertise, to help clients adapt to their new plan and feel more reassured. To help, every email in the journey was reviewed, improved and certified using the Plain Numbers Method.

The new communications were designed to:

- Focus on what clients needed to know to take their next best step – not everything at once
- Layer information, starting with the essentials and also giving clients the option to go deeper
- Be a helping hand and source of support as they adjust to life on a DMP.

### The results

The new journey was piloted over a year, with a control group for comparison. StepChange saw that clients in the pilot group:

- Rated their emails better in terms of being able to understand and act on them
- Had budgets that were less volatile, with clients appearing to have more confidence in understanding their spending
- Reported payment issues more proactively, seemingly exhibiting more confidence in coming to StepChange to inform them of changes
- Had monthly payments that remained healthier than the control group by the end of the pilot, which indicates clients in the pilot had more resilient budgets
- Were more likely to have active plans at the end of pilot, the key objective of the pilot.

In conclusion Peer Lawther says, "We test, learn and iterate at scale – and we're proud to do that. Consumer understanding is too important to leave to chance."

## Your plan is set up!

Here's some information about your new debt management plan (DMP).

Hi Michael,

Your client reference number: 123456

Congratulations! Your DMP is set up and live. We are now getting in touch with your creditors to let them know.

---

**What do you need to do now?**

- **Keep an eye on your inbox.** We will send you an email about your first payment in the next hour
- **Stop making payments to your creditors.** We will make sure they get their share of your DMP payment.
- **If your creditors contact you,** give them your client reference number and tell them StepChange will be in touch soon. This is 123456.

---

**What to expect next**

**Hearing from your creditors**

Your creditors will be in touch with you over the next few months. This is normal and should settle down over time. Learn more about [creditor contact](#).

Remember, we are now making the payments for you, so you don't need to pay them directly.

**Hearing from us**

We will be in touch more over the next few months to check how you are getting on with your plan.

This includes giving you important bits of information when you are likely to need them.

---

**Features of your DMP**

- Free**

You will not pay us any fees for looking after your plan. All the money you send us goes towards paying back your debts.
- Flexible**

If you have less money available, we can update your budget and change your payments. If you start making more money, we can help you deal with your debts sooner.
- Easy**

With your OnlineDMP account, you can manage everything online at a time that suits you. You will get your login details in a week or so.
- Support**

You are not alone on your journey to becoming debt free. Whether it is online or over the phone, we are here to help you every step of the way.

## Your first payment

Here's everything you need to know.

Hi Michael,

Your client reference number: 123456

**Your monthly DMP payment will be £99.** We worked this out based on your monthly income and spending. **We will take your first payment on 29 Apr 2025.**

You can stop paying your creditors now. We will make sure they get their share of your DMP payment. If your creditors contact you, just give them your client reference number and tell them StepChange will be in touch.

If for any reason you don't think you can afford your first payment, please call 0300 303 5300\*. We can check if your payment amount is still right for you. We are open Monday to Friday, 8am to 6pm.

**How to make your first payment**

You set up a Direct Debit for this, so you don't need to do anything for your first payment.

The money will go straight from your bank account on 29 Apr 2025.

Once you get your OnlineDMP login details, you will be able to look after your plan online. In the meantime, you can [email us](#) or give us a call on 0300 303 5300\* if you have any questions. We are open Monday to Friday, 8am to 6pm.

Thanks for trusting us with helping you with your debts.

**Best wishes,**  
StepChange

Samples of StepChange's redesigned 12-month email communication journey for new DMP clients.



# Will customers understand this?

Applying Plain Numbers Principles to one web page doubled the number of customers taking the next step to understanding their finances.



*We can see the page is supporting people in deciding whether to save, invest, or do both. We want people to feel informed enough that they can make the right choice for their personal finances.*



**Mimi Oloni**  
Engagement Journey  
Manager at Santander UK

Mimi Oloni is an Engagement Journey Manager at Santander UK, responsible for optimising how customers experience the bank's digital products - from savings and ISAs to current accounts and credit cards. Her job is to make sure that when someone lands on the Santander website, they can find what they need, understand it, and take action.

When Mimi was selected to attend Plain Numbers training, she came away with a new way of looking at her work, "I've always had a customer-centred lens - but the training gave me a new numeracy lens to review our website with."

## Putting it into practice

The savings vs. investing page was a natural place to start. It was number-heavy, and Mimi could see immediately how it could be clearer. Drawing on her Plain Numbers training alongside her existing toolkit she redesigned the page from the ground up.

## The redesign focused on:

**Presenting numbers clearly and in context** - so customers could make sense of what they were seeing.

**A layered hierarchy** - making it easy to compare savings vs. investing options at a glance, with more detail available for those who wanted it.

**Clear calls to action** - directing customers to the next step or to further support.

Mimi then submitted the page to achieve the Plain Numbers Mark - certification that the Plain Numbers Method has been applied to the highest standard. The process involved multiple rounds of expert feedback.

"The Plain Numbers team were really engaged in helping me get the communication as good as it could be." she says. "The feedback made sense, was clearly from a place of expertise, and ultimately guided me in making the page a success."



## The results

The page attracted over 9,000 visits, with half of that traffic arriving through organic search – a bigger proportion than on the previous version. It ranked number one on Google search for ‘difference between savings and investment’ and number two for ‘savings and investments’.

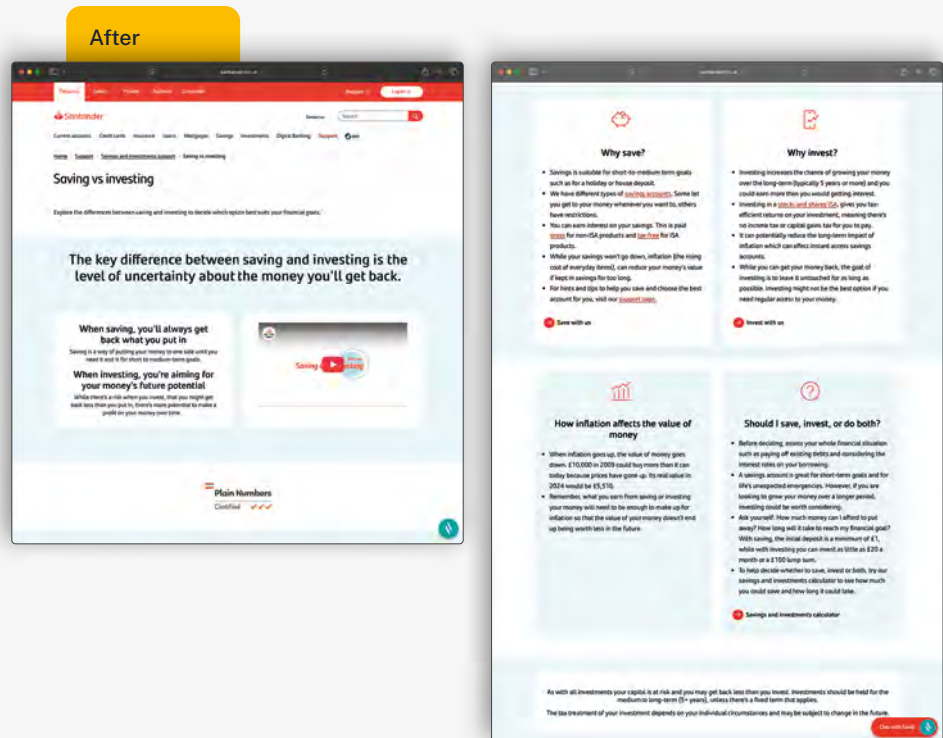
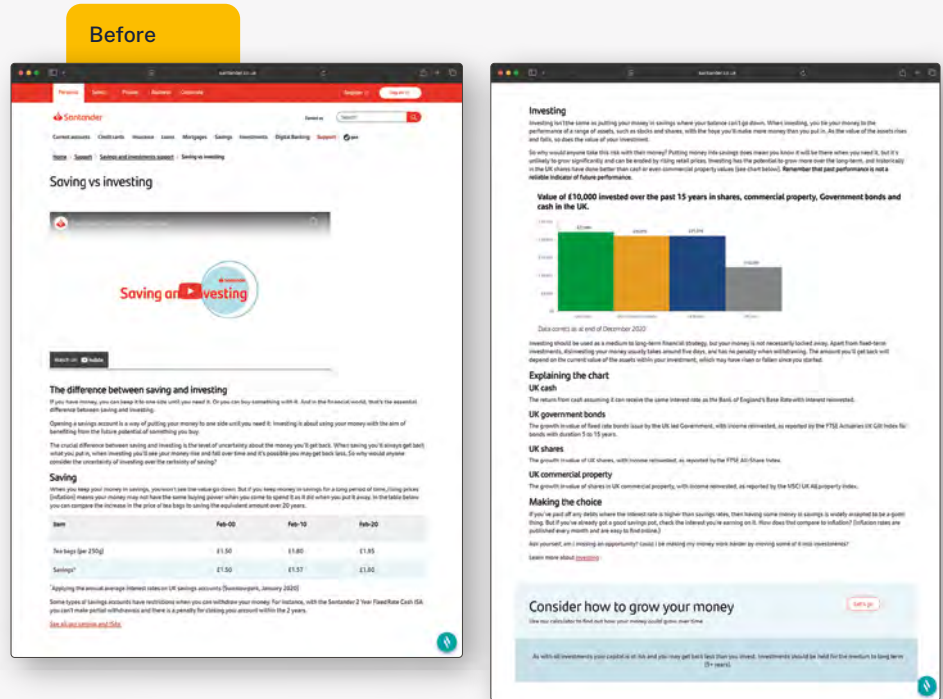
The number of visitors who went on to explore savings options more than doubled to 30% from 14% before. More people were going on to look at ways they could make more of their money through savings.

Mimi shares, “We can see the page is supporting people in deciding whether to save, invest, or do both. We want people to feel informed enough that they can make the right choice for their personal finances.”

## A new way of seeing communications

For Mimi, the impact of the training has extended well beyond this one page. “Now, when I look at a piece of work – copy, a web page, a number – I ask: will customers understand this? Is that number necessary? Could a diagram or icon communicate it better?”

It’s a reminder that better customer outcomes don’t always start with a big programme but with one person deciding to look at their work differently.



# When clearer emails mean fewer calls

A high-volume communication with room to improve.



energía



Every two months, Energia's customers receive a bill notification email. It's one of Energia's most frequently sent communications and while it doesn't contain many numbers, it does tell customers how much they owe and when payment is due.

Una Craven, Communications Manager at Energia, led the project to improve the notifications. "Ultimately, we wanted to improve the content to ensure it was easily understood by all customers", she explains.

## More than a word change

The project was more than a simple copy refresh. Una worked closely with the Energia Billing Team to understand the full range of customer bill types and payment scenarios, making sure every variation was reflected in the

updated emails. She also drew on insight from the Customer Relations team, who had direct visibility of the feedback customers were sending in.

That research led to a significant structural change: the emails were segmented, with tailored messaging for different customer groups based on payment type, bill type, and plan.

Plain Numbers Principles shaped how the numerical content was handled throughout. The key challenge was balance – giving customers enough information to understand their bill without overwhelming them with unnecessary figures. The 'Numbers Themselves' Principle proved particularly useful, helping Una make the case to colleagues in other departments for why less is more.

## The result

The impact was measurable. After the redesigned notification went live, Energia saw a significant reduction in calls and queries related to the emails. That reduction compounds quickly into a better experience for customers.

For Una, the outcome confirmed what the project had set out to do: "By putting the customer understanding at the forefront, it can have a very positive result on the overall customer experience."

## Part of a wider shift

The bill notification project didn't happen in isolation. Energia Group invested in Plain Numbers Practitioner training across its Energia and Power NI teams, and that training has genuinely shifted how people think.

Before taking the course Amy Bennington, Marketing Manager at Power NI, knew that some customers struggled with numbers, but hadn't appreciated the scale of the issue or how much it affects their ability to understand bills and tariffs. The training changed that, "It made me more aware that what seems simple to us can feel overwhelming to others."

That shift in perspective is now visible in day-to-day working. Teams are more aware of where numerical information might cause confusion, and how this affects their communication strategy.

The email is just one tangible result of that investment.

# How can you check customers are getting good outcomes?

Improving customer understanding is all about giving customers the best chance of getting a good outcome.

Consumer Duty has made outcomes monitoring critical for financial service firms. Not only are firms expected to improve customer understanding and evidence it, they're also expected to monitor whether communications are helping customers make effective decisions that lead to good outcomes.

Even if you're in another sector, it's still good practice to be checking on the results your customers are getting.

It can be tricky to monitor outcomes effectively, following these four tips can help.

## What we'll cover

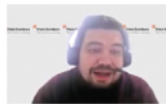
### Testing

- › Considerations for testing
- › Possible methodology
- › Setting good comprehension questions

### Outcomes monitoring

- › FCA expectations
- › What data to use for outcomes monitoring
- › Examples of good outcomes monitoring

### How we can help with both



A Plain Numbers Community Event, exclusive for partners, exploring best practice on testing and outcomes monitoring.

## Our top four tips

### 1. Know your intent

Understanding what the communication is really for, and what the customer needs to know, is one of the most important parts of the Plain Numbers Method. Before working on any communication, Practitioners will follow our framework to identify the desired customer action. This shapes what they produce and what outcomes they monitor.

### 2. Embed outcomes monitoring into your processes

Decide what outcomes to monitor as early in your process as possible. This makes it easier to identify the right data upfront, rather than retrofitting evidence from whatever data happens to be available.

### 3. Monitor responses, actions and inactions

Check how many customers are doing things that are likely to drive a good outcome, or not doing things you want to avoid. For example: contacting you when asked, making requested payments, switching to more suitable products, or following other important instructions.

### 4. Use customer support requests and complaints

It often won't be as obvious as people complaining that a communication is unclear. Analyse your customer support data for indications of confusion. For example: do you get lots of calls after a particular communication is sent? Are customers asking more questions about a particular stage in a journey? Are customers doing things that suggest they misunderstood what they bought – like making invalid claims on their insurance?

# Our Partnership Model

Plain Numbers partners with organisations to embed the Plain Numbers Method across their teams, their processes and their communications. This makes better customer understanding part of the way they work, not a one-off project.

Our partnerships are made up of:

## Training

Our training gives your people the knowledge and confidence to apply the Plain Numbers Method in practice - so that clearer, fairer communication becomes something your organisation can do from the inside, not something that depends on external help.

*“The training helps you look at customer communication from a completely new perspective. It gives practical skills that can be applied immediately and makes a real difference to how confident and informed customers feel.”*

**Lisa Greer**  
Marketing & Communications  
Executive, Energia

## Expert support

Becoming a Plain Numbers Partner means ongoing access to expert support, not just for your Practitioners, but for your whole organisation. Whether it's a 15-minute sense check or a hands-on workshop to work through a complex document, unlimited support is part of every partnership.

*“The support and feedback from Plain Numbers is excellent. Their team are clearly very passionate about the role they play in helping people understand information. They not only explained what should be changed but also why. If there was a regulatory basis for the content, they'd help us work within that. They took on board our organisation's tone, brand and the functionality of our systems. Having an expert eye was invaluable.”*

**Amber Perinelli**  
Debt Quality Development  
Manager, Citizens Advice

## Certification

Certification is the point in the partnership where training and support come together. The Plain Numbers Mark is formal recognition that a communication has been independently assessed by our experts and meets the highest standard of clear communication for customer understanding. When your communication carries the mark, it means information is presented as clearly as possible, making it easier for customers to make choices that are right for them.

*“For us, certification wasn't a “nice to have”. It was about providing clear evidence that our work meets Consumer Duty expectations and removing avoidable barriers. Gaining certification gave us confidence that our video didn't just meet the requirements in our opinion, but genuinely put member needs first.”*

**Roxanne George**  
Marketing & Communications  
Specialist, Legal & General



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## Community

Peer learning and knowledge sharing across sectors means your Practitioners aren't working in isolation. Instead, they're part of a wider movement, learning from others facing the same challenges. As a Partner, you get full access to exclusive events, expert-led content and valuable knowledge sharing. This isn't just for your Practitioners, but for your wider organisation too.

*"Our team have attended a number of the events, including an introduction to behavioural science, using graphics and visuals to communicate numbers, and one on arrears and debt comms. The events play an important role in the partnership. They are a great refresher for the MoneyHelper editorial team, help the wider team build their understanding of the Plain Numbers Principles, and embed better practice across everyday communications."*

**Samuel McFaul**  
Senior Digital Editor, Money  
and Pension Service

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

 **Plain Numbers**<sup>®</sup>  
Clear. Fair. Never misleading.

More than half of working-age adults in the UK have numeracy skills equivalent to a primary school child.

**On average the Plain Numbers Method doubles the number of people who understand the key information.**