



STOPLOANSHARKS
Intervention . Support . Education

Social Media and Digital Toolkit

Stop Loan Sharks Week is an annual opportunity for organisations locally and nationally to work together and deliver a cohesive public awareness campaign. We understand that Christmas is a financially challenging time of year and some people may need to borrow to cover the cost of the festive period. We're urging families to avoid using unauthorised lenders.

We want to reduce the risk and impact of loan sharks by raising awareness and encouraging people to take action – recognising the signs and reporting illegal money lending activity in their community. Our aim is to drive people to the website (www.stoploansharks.co.uk) for useful information and strike up conversations online using the hashtag **#StopLoanSharksXmas**.

Loan sharks could be having a detrimental impact financially, physically and emotionally on your clients, residents and service users.

We want to arm people with the information that will enable them to spot the tell-tale signs of loan sharking activity. This crime involves cash loans without paperwork, use of benefit or bank cards as security and threatening behaviour or violence to get money.

The lenders may appear friendly at first but will quickly trap borrowers in a spiral of debt.



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This year's campaign will run from Monday 16th December to Sunday 22nd December. This toolkit provides guidance and tips for your social media campaign throughout Stop Loan Sharks Week 2019, to support you in raising awareness of the dangers of illegal money lending.

Quick actions

- > **Promote the campaign to local partners:** Encourage other organisations in your local community to bite back against loan sharks. Promote the resources and campaign toolkit to local agencies and organisations who work with you.
- > **Add this to your email footer/signature:** If you have borrowed from a loan shark, help and support is available. Visit www.stoploansharks.co.uk to find out more.
- > **Tweet this:** We're supporting the #StopLoanSharksXmas campaign to warn people about the dangers and how to report illegal money lending activity in their community. If you have been the victim of loan shark, contact @LoanSharkNews on 0300 555 2222 for advice and support. More here: <http://bit.ly/2RzrxLf>
- > **Post this on Facebook:** We're helping combat loan sharks as part of the #StopLoanSharksXmas campaign. Find out more about the week of activity here: <http://bit.ly/2RzrxLf>



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If you have more time....

Twitter

- > Don't get involved with a loan shark - yule regret it! Remember to only borrow from a legitimate lender such as a credit union. Search here: <http://bit.ly/2q1wYqM> #StopLoanSharksXmas
- > How to spot a loan shark – No paperwork, extortionate interest rates and threats and violence. If you've been affected by illegal money lending get help here: <http://bit.ly/343gtcx> #StopLoanSharksXmas
- > We're supporting @LoanSharkNews during their #StopLoanSharksXmas campaign as they share practical advice protecting people from falling prey to loan sharks. More info here: <http://bit.ly/2RzrxLf>
- > Do you noël how to spot a loan shark? Find out more here: <http://bit.ly/2P9cULV> #StopLoanSharksXmas
- > We're warning residents not to take loans out from illegal money lenders in the run-up to Christmas! Learn more here: <http://bit.ly/2RzrxLf> #StopLoanSharksXmas
- > Give the gift of a loan shark to crime-fighting enforcement agency @LoanSharkNews this #Christmas. Report here: <http://bit.ly/343gtcx> #StopLoanSharksXmas



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- > Don't let loan sharks spoil #Christmas. These unlicensed lenders offer cash loans without paperwork, use benefit or bank cards as security, and threaten or use violence to get money. Get support here: <http://bit.ly/343gtcx> #StopLoanSharksXmas
- > Loan sharks are a serious claus for concern! Don't get bitten this #Christmas – contact @Loansharknews on the 24hr hotline 0300 555 2222 for advice and support #StopLoanSharksXMAS
- > Festive alert: Loan sharks on feeding frenzy this Christmas! Contact @LoanSharkNews on 0300 555 2222 for help and support if you've been bitten #StopLoanSharksXMAS
- > Struggling for money? Don't fish in troubled waters this #Christmas. If you need to borrow money, remember credit unions offer a safe and ethical alternative to loan sharks. #StopLoanSharksXMAS
- > Don't unwrap a loan shark debt this Christmas. What may seem like a small loan to tide you over can quickly escalate out of control. Report illegal money lenders on 0300 555 2222 #StopLoanSharksXMAS
- > If you're worrying about money, don't turn to loan sharks as they are a bad IDEER! Contact your local credit union for affordable loans and advice. Find out more here <http://bit.ly/2q1wYqM> #StopLoanSharksXMAS



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Loan sharks festive warning for **XXXX** residents

XXXXX have joined forces with the England Illegal Money Lending Team to combat unscrupulous loan sharks who are preying on people in the run up to Christmas.

Borrowing from a loan shark might feel like your only option when you're in a pinch and need cash fast, but these illegal lenders operate outside the law and use violence when demanding payments from victims.

Anyone lending money should be authorised by the Financial Conduct Authority. Licensed lenders have to comply with legal obligations in dealing with customers, including the use of proper paperwork and fair collection methods.

You are not in trouble if you have borrowed money or have been paying back a loan from a loan shark – they are the people committing a crime, not you.

If you think you have borrowed from a loan shark and want help or advice, please contact the Illegal Money Lending Team on 0300 555 2222. The Stop Loan Sharks helpline will open as usual over the holiday period and all information is treated in the strictest confidence. You can also make a report online by [visiting this page](#).

There are legitimate services that you can access for help with money, such as credit unions, which offer affordable repayment options. [Find out more here](#).



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Hashtag guidance

- > Use #StopLoanSharksXmas to show your support for the campaign.
- > Use the hashtag to join the conversation and to ensure your content appears under the relevant feed on social channels.
- > You can search the hashtag on both Twitter and Facebook to find content you would like to share and comment on.

Social media graphics

- > We have created social media graphics that you can use during the campaign. Please feel free to download the images from the website and include them in your tweets and posts.

Helpful contacts

- > Holly-Leigh Luckman, Press and Communications Officer:
Holly.Luckman@birmingham.gov.uk
- > To report a loan shark, call the 24-hour confidential hotline on 0300 555 2222 or email reportaloanshark@stoploansharks.gov.uk