



STOP LOANSHARKS
Intervention . Support . Education

Christmas Toolkit 2025





We have created content to add to your Christmas calendar to spread awareness of the dangers of loan sharks over the festive period. We have two pieces of content and three captions that you can mix and match. There is also a blog which you are welcome to use.

Social media handles

Make sure you copy in our social media channels so that we can share your posts!

**Twitter
@SLSEngland**

**Facebook
@StopLoanSharksEngland**

**Instagram
@StopLoanSharksEngland**

**LinkedIn
@StopLoanSharksEngland**





KNOW WHERE TO GO

For help and support with a loan shark contact
Stop Loan Sharks today

☎ 0300 555 2222

📞 WhatsApp 07700 102773

🌐 stoploansharks.co.uk

✉ reportaloanshark@stoploansharks.gov.uk



KNOW THE WARNING SIGNS OF A LOAN SHARK

They give no paperwork and the debt keeps growing

They are making you, or someone you know, feel scared, frightened or intimidated

They pretend to be a friend at first, but then become threatening if you can't pay

Get help now by calling Stop Loan Sharks
0300 555 2222

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Captions

Christmas can be a stressful time financially, but loan sharks are not the answer. Loan sharks prey on those in need, leading to mounting debt and relentless pressure. If you're struggling, reach out to local support services or look for a safer way to borrow, such as a credit union or CDFI. Let's keep this festive season safe and loan shark-free! 🎄 If you think you or someone you know is involved with a loan shark contact @SLS today on 0300 555 2222 #StopLoanSharks #sleighnotoloansharks

Knowing the signs can help protect your loved ones. Loan sharks often operate without proper paperwork and use threats to control their borrowers. Let's stay vigilant this festive season. If you think you or someone you know is involved with a loan shark contact @SLS today on 0300 555 2222 #SpotTheSigns #StopLoanSharks #sleighnotoloansharks





Blog

Sleigh no to loan sharks this Christmas!

Christmas is a time for joy, family gatherings, and celebrations, but it can also bring financial pressure. The cost of parties, presents, and festive food can quickly add up, leaving some of us struggling to make ends meet.

Unfortunately, this is when loan sharks can strike. These illegal lenders prey on vulnerable people, offering what seems like a friendly helping hand - but behind the smiles lies a dangerous trap.

What is a loan shark?

Loan sharks are illegal money lenders. They often appear trustworthy, sometimes they're a neighbour, a parent at the school gate, a work colleague, or even a family friend. Borrowers often don't realise they've been targeted until it's too late.

What starts as a small loan can spiral into a nightmare. As these lenders aren't regulated, they can demand high charges and interest payments and sometimes use intimidation or violence when you can't pay.

What are the warning signs?

If you're considering borrowing money, watch out for these red flags:

- No paperwork or written agreement for the loan.
- Repayments far higher than the amount borrowed.
- Threats or intimidation if you struggle to pay.
- Demands for personal items like your passport, bank card, or valuables as security.

If any of these sound familiar, you may be dealing with a loan shark.

Safer alternatives

If you need to borrow, consider a credit union or CDFI. They offer ethical, safe loans even for people who've been refused credit elsewhere. You can search for providers here: findyourcreditunion.co.uk • responsiblefinance.org.uk • nestegg.ai

How to get help

If you think you've been targeted, don't suffer in silence. The England Illegal Money Lending Team (IMLT) - known as Stop Loan Sharks - is here to help. They investigate illegal lenders and support victims.

You've done nothing wrong by borrowing, the lender is the criminal.

You can contact Stop Loan Sharks confidentially and anonymously if needed:

☎ 24/7 Hotline: 0300 555 2222

📱 WhatsApp: 07700 102773

💬 Live Chat: www.stoploansharks.co.uk (Mon–Fri, 9am–5pm)

✉ Email: reportaloanshark@stoploansharks.gov.uk

Don't let a loan shark steal your Christmas joy this year – Sleigh No To Loan Sharks!

Feel free to use this blog on your website, in newsletters, anywhere you think it will reach people who may be vulnerable to loan sharks. If you have any queries, please email sally-anne.youll@birmingham.gov.uk or call 07840 712850.