



“Sorry to hear you’re going through a difficult time”: Investigating online discussions of consumer debt[☆]



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ABSTRACT

As recent years have witnessed increasing pressure on personal finances, compounded by the current cost of living crisis, online forums have become an important resource for people dealing with financial precarity. In this article, we offer a corpus linguistic analysis of data from MoneySavingExpert.com, the UK’s largest online money management advice forum, studying 207 threads and 41.4 million words of text posted from 2005 to 2021. Through measures of word frequency and word association, we uncover similarities and differences in language use on the debt-free wannabe (DFW) and mortgage-free wannabe (MFW) forums. Our findings show that the DFW forum focuses on interactive exchanges involving requests for help and offers of advice, while the MFW forum is characterised by goal setting and community building. We thus contribute new insights into the discursive construction of debt in digital media and provide further understanding of the role online forums play in supporting vulnerable people.

1. Introduction

The impact of consumer debt on families, businesses, and individuals has attracted increased media and scholarly interest, particularly following the 2008 economic recession and the aftermath of the austerity agenda imposed by successive Conservative governments in the UK. Moreover, the ready availability of (predatory) lending, cheap credit, and payday loans, alongside the increasing prevalence of bank fraud, money scams, and rampant inflation means that consumers are earning less, spending more, and facing significant threats to their financial well-being (Gani 2022). As such, the Money Charity (2023) reports an average total debt of approximately £66,000 per UK household towards the end of 2022, or around £3,900 per adult, a situation exacerbated by the ongoing cost of living crisis, affecting everything from the price of fuel, through to rising electricity, gas, and food costs.

Although the extent of these financial challenges is clear, we know very little about how people talk about money and debt or what the lin-

guistic patterns might be in spaces dedicated to sharing financial advice. To gain further understanding of the discursive nature of online forums on the topic of debt, this article studies the linguistic dimensions of how specific themes emerge in these forums and shows to what extent language is used to build and maintain a sense of community. Our study focuses on the UK’s largest online money management advice forum, MoneySavingExpert.com (MSE hereafter). The site, which has been in operation since 2003, offers community members help, guidance, and support on a range of money- and debt-related topics, including credit card debt, payday loans, bankruptcy, savings, and budgeting.

In particular, our study is based on a corpus of posts published in MSE’s “debt-free wannabe” and “mortgage-free wannabe” forums between 2005 and 2021, comprising 207 threads and 41.4 million words of text. To analyse this large digital collection of text, we adopt a corpus linguistic approach, combining measures of word frequency and word association with the qualitative exploration of language use in context. This study represents, to our knowledge, the first in-depth account of

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language use in an online forum environment focused on financial advice. It highlights how forum users discuss debt, revealing their main topics of interest and their chief concerns, as well as the kinds of communicative strategies they use to express different forms of mutual support and create a sense of community. In doing so, this article provides new insights into the discourse of debt in digital media and contributes to the emergent literature on financial linguistics, suggesting additional paths for future research, particularly in terms of working more closely with financial service providers and support agencies.

2. Linguistic approaches to financial discourse

Despite the central importance of debt, finance, and money management in people's day-to-day lives, there has been limited scholarly attention paid to the language of debt and how people talk about money or personal finances. Perhaps the most comprehensive discussion can be found in [Mooney and Sifaki \(2017\)](#). Investigating a range of topics concerned with personal finances, including an analysis of people's accounts of money in their childhood in the Mass Observation Archive ([Moor 2017](#)), marketisation and neoliberalism in a corpus of university management training programmes ([Morrish 2017](#)), and the language of pawnbroker apps ([Brookes and Harvey 2017](#)), the studies in this volume highlight the extent to which money is at the heart of much of what we do. In fact, [Mooney and Sifaki \(2017: vi\)](#) suggest that,

Money itself is a discourse in that it relies on a range of conventions, relationships, symbols and trust. Thus at the root of all our discussions is a system of meaning and action which we all acquire as members of a social community but which we rarely interrogate. The notes in our wallets are indexes not only of a broader economic system with its own discourses and practices but also indexical of personal values, relationships, and activities.

With regard to the construction of these discourses, previous research has investigated how money and debt are reported in media outlets. For example, [Charteris-Black and Musolf \(2003\)](#) look at how metaphors around euro currency trading were deployed in British and German financial newspapers (the *Financial Times* and the *Financial Times Deutschland* respectively) from September to November 2000. Their analysis suggests that the main metaphors in the British data included the idea of TRADING IS PHYSICAL COMBAT (e.g. "to head off any attack on the krone"), a metaphorical frame absent in the German data. [Kehoe and Gee \(2009\)](#) examine the phrases *credit crunch* and *credit squeeze* in UK newspapers from 1984 to 2008. Through a contextual analysis, they conclude that the word *credit* has changed its meaning since the 1980s and is now associated primarily with 'debt worthiness', as reflected in its increasingly strong association with words such as *reference*, *ratings*, *histories*, and *limit*.

In the context of financial loans, the language of predatory lending is the focus of [Price and McIntyre \(2018\)](#), who present a comparative analysis of website data from major UK banks and payday lenders (specifically Wonga, which was declared insolvent in late 2018; see also [Collinson and Jones 2018](#)). Their findings suggest that UK banks mainly use lexis related to legal issues, suitability, and support, while Wonga used lexis related to money, lateness, and obligation, rather than explaining available loans and their suitability for customers. [Price and McIntyre \(2018\)](#) ultimately conclude that "Wonga's linguistic practices are inappropriate for their customer base... since they have the potential to negatively affect social mobility by trapping borrowers in a spiral of debt." Looking at student loans in the United States, [Lederman \(2020\)](#) conducts a corpus analysis of metaphors in news reporting, finding the metaphor of DEBT IS A BURDEN to be the most frequent and productive. [Taylor et al. \(2021\)](#) examine student loan debt letters for readability, cohesion, and lexical diversity, showing how variability in the texts might affect comprehension and engagement with sources of support and advice. They also argue that loan letters could be successfully integrated into a financial literacy programme for stu-

dents, in addition to offering a series of recommendations for institutions to implement in their debt reclamation efforts (e.g. making sure advice letters are sent outside assessment periods, and avoiding jargon and specialized terminology).

In response to recent financial pressures, we have also seen a surge in people engaging with the range of formal support mechanisms which exist for those dealing with financial precarity, indebtedness, low income, and financial instability, including the Consumer Credit Counselling Service, the Money Advice Service, and the National Debt Advice Line ([Money and Pensions Service 2020](#); [Citizens Advice 2022](#)). Such forms of debt intervention and advice are particularly important given that financial problems are regularly cited as contributing to a range of mental health difficulties, aggravating feelings of loneliness, isolation, depression, and anxiety ([Davies et al., 2015](#); [Cheng et al., 2021](#); [Marshall et al., 2021](#); [Etherington et al., 2022](#); although see [McCloud and Bann 2019](#) for an alternative view). This has led to calls for mental health treatment to integrate some form of financial education, with [Evans \(2018: 488\)](#) noting that "providing debt advice in healthcare settings can reduce GP appointments and prescriptions for some medicines used to treat mental health problems, as well as decreasing clinical workload."

Beyond these formal resources, informal online forums have come to serve as a key resource for community advice, guidance, and support, offering crowd-sourced assistance to those dealing with debt and money management problems. But as much as admitting to these difficulties is typically the first step in resolving debt problems, divulging financial struggles can be a fraught moment. For informal services which offer financial guidance, fostering a safe and supportive environment is an important element in encouraging posters to talk about their financial difficulties, since such rapport building can help elicit more information about financial status and improve the chances of successfully resolving debt and money management issues.

Concerning these informal services, several studies have used qualitative investigations to uncover the discourses that form the basis of debt forums. For example, [Stanley et al. \(2015\)](#) draw on qualitative thematic analyses to examine discussions on three online forums, revealing that people turn to anecdotal information to understand debt-related issues (see also [Montgomerie et al., 2015](#), who explore how groups use digital platforms to educate people about debt and coordinate action related to indebtedness). Focusing on selections of data from MSE, Consumer Action Group, and Mumsnet forums, they identify two main themes, including the idea of troubleshooting (or debtors' responses to debt and money management queries) and journeying (or how posters navigate the challenge of living with indebtedness and their pursuit of a 'debt free' reality). They end their discussion by noting that "[t]he emotional support and sense of a caring community within these threads are thus central to the collective processes of both community formation and calculation. Indeed, with respect to the latter [...] the collective acts of problem solving that the forums host are often communicated through a language that mixtures [sic] quantitative and emotional cues, via numbers and emoticons" ([Stanley et al., 2015: 78](#)).

While qualitative approaches provide important insights into textual data, recent work has advocated for more robust quantitative analyses. In fact, there is an argument to be made that manual and top-down approaches may fail to offer a comprehensive account of the volume of available data and pay limited attention to the linguistic dimension of *how* themes emerge. This is further explored by [Carter et al. \(2021\)](#), who compare a qualitative thematic analysis with quantitative corpus-based approaches in their exploration of language use in an online forum. They argue that "automated methods [...] provide an objective and quantitative basis upon which to build an analysis of textual data, allowing more data to be processed than is feasible in a manual thematic analysis" ([Carter et al., 2021: 9](#)). However, they also conclude that fruitful synergies can be realized by combining qualitative research methods and computational approaches, suggesting that a form of corpus-based critical discourse analysis is the most productive way forward.

A similar approach is adopted by Lehti et al. (2020), who conduct a corpus-assisted discourse analysis of the discursive patterns of *köyhä* ('poor') on the Finnish *Suomi24* discussion forum. Utilising topic modelling and corpus methods, their findings suggest that "the most discussed areas of life in relation to poverty are, first, politics, then money, income and spending, and finally unequal access to goods" (Lehti et al., 2020: 36). This deep-dive into one word (and its broader web of semantic associations) shows the utility of corpus-assisted methods.

As well as examining the topics discussed in online forums, corpus linguistic research has examined the way language is used in this medium. Hardaker (2010, 2013), for instance, studies Usenet newsgroup corpora for the concept of trolling, which entails the deliberate use of impolite or aggressive strategies to create conflict, often for the troll's own amusement. Coltman-Patel et al. (2022) explore conflict and the use of insults in vaccination discussions on the Mumsnet Talk forum, Demmen et al. (2015) study the use of violence metaphors in online cancer support forums (see also Potts and Semino 2017), and Hunt and Harvey (2015) use corpus linguistic methods to analyse health communication with a focus on the discourse of eating disorders.

The analysis of forums that focus on specific topics has revealed that they differ with regard to their communicative functions and the linguistic constructions used. Lam (2021) studies a destination forum on TripAdvisor and finds that its function is mainly informational, which distinguishes it from other online travel texts, such as reviews, but also from forums with a different topic focus, where other features, such as rapport and community building, may be foregrounded. In an early qualitative study of a small sample of forum posts on the topic of depression, Morrow (2006) notes that requests for advice are mainly expressed indirectly and that the advice given often co-occurs with expressions of empathy and solidarity, and is occasionally followed by messages of thanks, expressing appreciation for the advice received.

With regard to longer linguistic constructions, Gray (2016) investigates the use of lexical bundles in a Q&A forum and concludes that expressions of stance are particularly frequent, which she relates back to the register's stance-orientated communicative purpose of giving advice and sharing opinions. Tkacukova (2020) studies the top n-grams in a corpus of online forums offering legal advice and finds that negated phrases occur frequently in the data, including *don't want to* and *don't think*, as well as *I don't know* and *don't know what*, which point towards indirect requests for advice and information.

Taking the previous research discussed above as a starting point, in this study we explore the specifics of a discursive construction of debt in digital contexts, particularly in terms of developing a more comprehensive account of how collective community support is realized. In doing so, our work contributes more broadly to what Crosthwaite et al. (2019) identify as the emergent field of 'Economic Humanities', highlighting another perspective concerning what "literary and cultural studies and the wider humanities can bring to the study of the economy and its genres of representation" (Crosthwaite et al., 2019: 661–662).

3. Data and methodology

Founded in 2003, MSE has grown to become one of the world's largest online money and debt advice services, with 2.2 million registered users.⁴ To date, however, there has been limited scholarly analysis of the MSE forums, linguistic or otherwise. In this study, we take a large-scale corpus linguistic approach. Compared to the studies described above, which tackle similar forums, our approach significantly increases the amount of data that forms the basis of the analysis. For example, Stanley et al. (2015) only looked at the first 40 threads in each forum, over a much shorter period, while Lehti et al. (2020) collected a substantial amount of data but restricted their analysis to the year 2014.

⁴ As reported by MSE (16 June 2022): <https://www.moneysavingexpert.com/site/about-the-site/>.

Table 1
Size of the MSE corpus and sub-corpora.

Sub-Corpus	Users	Threads	Posts	Words
debt-free wannabe (DFW)	16,490	115	297,621	23,003,184
mortgage-free wannabe (MFW)	3,086	92	233,263	18,378,890
Total	19,576	207	530,884	41,382,074

We selected two forums from the MSE site for data collection based on their focus on the topic of debt: debt-free wannabe (DFW) and mortgage-free wannabe (MFW). Observing the very high number of threads in these forums with varying numbers of posts, we chose to focus our analysis on threads with high levels of engagement, imposing the restriction that threads had to contain 1,000 or more posts to be included in the analysis. We chose to cover the full period of the forum: 2005 to June 2021 (the date of data collection). The selected threads were then downloaded and the text extracted using the WebCorpLSE software (Kehoe and Gee 2012), which combines crawling and text clean-up tools for the linguistic study of web data. Our initial data capture provided 221 threads, containing 589,369 posts and 43.5 million words of text. However, further manual filtering was required to remove duplicate posts consisting of a warning about internet trolls that occurred 1,574 times in the DFW forum. This reposting occurred between 2008 and 2014 with users regularly 'bumping' the message to keep it on the first page of the forum.⁵ After the removal of the troll warning posts, our final corpus consisted of 207 threads, with 530,884 posts contributed by 19,576 users totalling 41.4 million words (see Table 1).

Before we begin the linguistic analysis in the next section, it is worth looking in more detail at the forum users whose posts make up our corpus. As Table 1 shows, although the two forums are roughly comparable in terms of the number of threads and posts, these posts were made by significantly more users in DFW than in MFW. In other words, the average number of posts per user is much higher in MFW (76) than in DFW (18), suggesting that MFW is a smaller but more active community of users. Since DFW and MFW are two forums on the same website, an obvious question is whether the same people tend to post in both or whether each supports a separate community of users. In fact, our analysis shows that only 866 users posted in both DFW and MFW in the period covered by our corpus (4.6% of the total number of users). If we make this comparison from the perspective of the smaller forum, we find that 72% of the 3,086 people posting in MFW have never posted in DFW. This suggests that the two communities are quite distinct, something we explore in more detail in our Analysis section.

As we analyse online posts by individual people, ethical considerations are important. In this study, we follow guidelines from the British Psychological Society for internet-mediated research (Kaye et al., 2021), focusing on the protection of privacy and dignity for communities and individuals, integrity, social responsibility, and minimising harm. Concerning research of public online spaces, the guidelines suggest that observation of public behaviour should only take place in spaces where there is not a reasonable expectation of privacy (see also Carter et al., 2021). The forums studied in this article were viewable without membership, such that no sign up was required to view posts. Therefore, the data was freely shared and accessible in what is arguably a public online space. For the purposes of this study, which aims to demonstrate the community-building aspects present on the forums, we decided to reproduce the nicknames and anonymous usernames that MSE forum users frequently employ. Our decision making in this regard evaluated the extent to which personal or sensitive information was shared on a case-by-case basis, and the potential that reproducing the content verbatim had to cause harm to posters. In this study, we found very few examples of such information being shared and it was not necessary to modify the examples we present below.

⁵ It is unclear when 'sticky threads' (i.e. threads which remain on the first page automatically) became available as a forum feature.

In the next section, we analyse the MSE corpus in the Webcorp-LSE system using a variety of corpus linguistic methods (see e.g. Collins 2019: Chapter 3; Lutzky 2021). We begin by examining a list of the most frequent words in the corpus, before looking at concordance lines showing examples of these words within their immediate context of use. We also examine the most frequent sequences of words, or clusters, in each sub-corpus. We use a collocational approach to find frequently co-occurring words in the data, and we explore differences between the DFW and MFW forums by looking at the keywords in each (Scott 2010): words which occur more frequently in one than the other.

4. Analysis and discussion

4.1. Word frequency in the MSE corpus

In our analysis, we begin by studying the words that appear most frequently in the MSE corpus. This is because words that occur frequently usually represent concepts and items that are important within the scope of the dataset (Handford 2017: 55). They reveal what a corpus is about and give insight into the focus of a corpus, both with regard to the topics discussed, and the stylistic and pragmatic features used. Table 2 lists the top 20 most frequent words in the complete MSE corpus, excluding stopwords. Our stopword list contained high frequency grammatical words, the most frequent in this corpus being *I*, *the*, *to*, *a*, *and*, *it*, *of*, *for*, *you*, and *have*. It is notable that the first-person pronoun *I* appears 1.4 million times in the corpus, reflecting the fact that users of the MSE forums regularly share personal experiences.

As Table 2 shows, the 20 most frequent non-stopwords in the corpus pertain to several areas: they include the main topic of the forum, *money*, and *work* as a means of making money. In addition, there are several words that refer to time, with *now* being the third most frequent word, as well as *today*, *time*, *day*, *month*, *still*, and *last*. Time thus stands out as a key theme of the forum, especially as, lower down the wordlist, we also find forms such as *year*, *week*, *years*, *days*, *tomorrow*, *months*, *yesterday*, and *weekend*. Example (1) illustrates the importance of time in the corpus.⁶ It includes a forum post by the user MCI and contains several references to temporal concerns (highlighted in bold). The user anchors their post in the present moment (*now*) by referring to the day of the week (*Monday*) as well as describing what they have *just* done and what they are *about to* do. They also talk about plans they have been making for the more distant future, such as booking a stall for *21st September* and another one for a *Christmas* market, as well as the near future, such as selling mugs *this evening*. This forward-looking attitude is also reflected in the use of *next*, which indicates that they are already thinking about their next sale, as well as the phrase *one day*, which symbolizes their goal of being debt-free.

- (1) Happy **Monday**. **Just** come back from organising a community lunch and my yoga class. Washing on, stall booked for **21st September**, a **Christmas** market booking form filled out and **now** I am **about to** tidy up the kitchen from my chutney making **yesterday!**
I put 18 white latte mugs on Facebook selling...hopefully the lady interested will pick them up **this evening** - that will be £18...plus a friend of mine had 4 of them - so £22 total!
What can I sell **next!**
Wish this was going towards the mortgage and not my debt...oh well...**one day!**
MCI [mfw]

The particle *just* is the most frequent word in the MSE corpus (Table 2). It sometimes appears with a temporal meaning, as illustrated in example (1), where it expresses that something has happened only a

⁶ All forum post excerpts are reproduced verbatim and have not been edited for spelling or punctuation.

Table 2
Wordlist for the complete MSE corpus (excluding stopwords).

	Word	Frequency	Word	Frequency	
1	just	178,383	11	really	81,966
2	get	158,676	12	money	78,786
3	now	132,927	13	work	75,409
4	good	111,649	14	month	74,427
5	today	96,546	15	know	73,295
6	time	94,301	16	still	68,245
7	think	92,408	17	hope	66,229
8	day	86,086	18	last	63,564
9	got	84,713	19	thanks	62,456
10	back	84,499	20	bit	62,429

moment ago or very recently. In this meaning, it co-occurs frequently with verbs such as *started*, *finished*, *came back*, *read*, *caught up*, *realised*, *remembered*, and *noticed*. In addition, *just* appears with the meaning ‘simply’ or ‘only’. In a study of a Q&A forum corpus, McEnergy (2016: 28) refers to this use of *just* as an ‘advice word’, which he defines as a word that is ‘used to give advice on a course of action.’ Adopting a collocational approach and examining the words appearing most frequently within four words to the left and right of *just*, we find that the verbs *wait* and *ignore* are strong indicators of this meaning of *just*, as illustrated in examples (2) and (3). When *just* is used in this sense, it puts the focus on the following word or phrase and weakens its meaning, potentially representing it as unimportant. The word *just* can also function as a politeness marker by minimizing an imposition (McEnergy 2016: 28), which we see in the first use of *just* in (4) and the first two uses in (5). A notable point about these examples is that they contain the word *just* more than once in close proximity. In fact, *just* collocates with itself 1,508 times at span 4 in our corpus, making *just* the second most significant collocate of *just*, behind only *wanted* (using the log-likelihood measure). The fact that *just* is the most frequent word in the MSE corpus underlines users’ preoccupation with temporal issues, but also reveals their mitigated approach to communication in the forum. They use this form to reassure other users, or ask them for reassurance, that the issue they are facing is not a big deal, as in (2) and (3). At the same time, they use it to downgrade their actions (e.g. *just wonder*, *just wanted*) and render them less intrusive (e.g. *just a quickie*), as in (4) and (5).

- (2) Send them token payments and play the hardship card. Save all the money you would normally give to them as a buffer and, **just wait** for the dmp [debt management plan] to kick in. [dfw]
(3) I already missed a payment (though made a small token payment), do I send another small payment, or **just ignore** it and let it arrive at the end of the month? Or should I ask them to move the dates or something? [dfw]
(4) I **just wonder** how many others are **just** clinging on at the moment. [dfw]
(5) **Just** a quickie, **just wanted** to say hi to CP welcome and good luck
Congratulations to Shoppy, so glad to hear from you again and FH, I so hope everything turns out okay and it was **just** a glitch.
Off to cook dindins xx [dfw]⁷

In addition to the verb *think*, the top 20 words in the MSE corpus include the forms *know* and *hope*, which all fall into Halliday’s mental process category (Halliday and Matthiessen 2014) and function as verbs of cognition and affection. While forum users refer to temporal concerns in their posts to a considerable extent, they also discuss their opinions, their understanding of the topics raised, and their hopes and wishes for the future, which reflects the finding by Gray (2016) who found expressions of stance to be particularly frequent in Q&A forum data.

⁷ In (5), *CP* and *FH* are the initials of other forum users and *Shoppy* is a username. We discuss the use of these features further in our keyword analysis.

Table 3
Five-word clusters in the DFW and MFW forums.

	DFW	MFW
1	at the end of the	at the end of the
2	the end of the month	the end of the month
3	i do n't want to	i do n't want to
4	i do n't think i	the end of the year
5	sorry to hear about your	by the end of the
6	thank you for your message	i do n't think i
7	and thank you for your	for the rest of the
8	you put me down for	sorry to hear about your
9	do n't be afraid to	i 'm looking forward to
10	for the rest of the	so i 'm going to
11	n't be afraid to ask	i 'm not going to
12	a few of us have	reduce my mortgage from £
13	so do n't be afraid	i know what you mean
14	look at it as a	have a good day all
15	think about what you want	it 's going to be
16	i do n't know what	keep up the good work
17	do n't buy anything else	i 'm going to have
18	i do n't buy anything	i do n't have to
19	thing to be aware of	i 'll be able to
20	to be aware of is	sorry to hear about the

Table 2, furthermore, includes the verb forms *get* and *got*, with *get* being the second most frequent word in the corpus. These verb forms appear in phrases that relate to finance, such as *get paid*, *get cashback*, and *get (some) quotes*. Additionally, they are used in phrases which indicate that users are making plans to take action, such as *get organised*, *get sorted*, *get cracking*, *get round to*, *get ready*, *get a grip/to grips*, and *get (back) on track*. With reference to *get a grip* specifically, our findings differ from Gray (2016), who found the longer phrase *you need to get a grip* to be used to frame criticism. In our corpus, the self-reflective *I need to get a grip* is the dominant form, whereas the critical *you need to get a grip* occurs only once.

The verb forms *get* and *got* thus reflect the two overall themes we have identified for the MSE corpus so far: users discuss their monetary and temporal concerns. However, they also form part of constructions which show that users interact with and support each other. These constructions include phrases such as *get in touch*, *get together*, *get involved*, and *get better/well soon*. Thus, users express empathy for their fellow users and underline a certain community spirit. This is also reflected in the form *thanks*, which appears at rank nineteen in Table 2, and signals that users engage in the speech act of thanking each other for the support provided in forum posts and comments.

4.2. Frequent clusters in the mortgage-free wannabe and debt-free wannabe forums

While the wordlist gives insight into the most frequently used words in the MSE corpus as a whole (see Table 2), we now turn to comparing the two forums making up this corpus: mortgage-free wannabe (MFW) and debt-free wannabe (DFW). At the same time, we expand our scope from the frequency of single words to the top five-word clusters in the MFW and DFW forums, which are listed in Table 3.

As Table 3 shows, the MFW and DFW forums share the three most frequently occurring five-word clusters, with *at the end of the*, *the end of the month*, and *I don't want to*⁸ appearing at the top of the list. In addition, the clusters *I don't think I*, *for the rest of the*, and *sorry to hear about your* form part of the top 20 five-word clusters in the two forums. These shared clusters indicate that users of both forums include phrases in their posts that underline the importance of time, previously identified as a key theme in the wordlist analysis, by referring to the end of the month or the rest of a specific time span. The longer cluster *at the end of the month* occurs 1,328 times in our corpus overall, followed by *at the end of*

the day (655 instances), *at the end of the year* (359), and *at the end of the week* (217). Whilst *at the end of the day* can be used figuratively (meaning 'in summary' or 'in conclusion'), the high frequency of the other variants suggests that forum posters are primarily using these clusters literally, to refer to their personal goals and targets. Table 3 also shows that posters use negative constructions that point out what they do not think or do not want to do (cf. Tkacukova 2020), as illustrated in examples (6) and (7).

- (6) Please could you reduce my target to £2000 Voucherman? I am on target to hit this and probably beat it but **I don't think I** am likely to get anywhere near £3000 [mfw]
- (7) **I don't want to** be stuck unable to get a mortgage or a very good mortgage deal because i was on a DMP [dfw]

In example (6), a user is referring to a target they previously set themselves for overpayments on their mortgage. As they believe that they will not be able to meet this target, they ask for it to be lowered by £1,000. Voucherman is another user who records people's overpayment targets in a spreadsheet. This example illustrates that the forums are used to set mutual targets in a community of users who support one another in reaching their goals. The fact that the negative cluster *I don't think I* occurs frequently in the two forums indicates that users are not always successful in achieving their goals.

Example (7) illustrates that the negative cluster *I don't want to* appears when users discuss their fears and what they would not want to happen, such as not getting a good mortgage deal because they were once on a debt management plan. Somewhat surprisingly for an online forum, where conflict is often the norm, the construction *I don't want to be rude (but...)* occurs only once in our MSE corpus as a whole. This also differs from Gray (2016: 49) who observes an occasional impoliteness function for the cluster *I don't want to*, as in "*I don't want to make you feel bad but...*". In contrast, Table 3 shows that MSE forum users often express compassion for or solidarity with their fellow users (cf. Morrow 2006) by saying that they are sorry to hear about their issues and negative experiences, as illustrated in examples (8) to (10).

- (8) jus been catching up on the thread, **sorry to hear about your** problems Ben, hope everything works out for you :group hug: [dfw]
- (9) **Sorry to hear about your** accident Squirrel, sending hugs your way and hope you can claim back the excess at it wasn't your fault. [mfw]
- (10) Morning GG, **sorry to hear about the boiler**, hope it's a simple problem - dig out your thermals to keep toasty. [mfw]

While the DFW and MFW forums share six clusters, they differ in their remaining top 20 five-word clusters and this is due to a different focus in their linguistic functions. When studying the most frequent clusters in the DFW forum in more detail, it turns out that many of them underline the interactive nature of this forum. Users posting in the DFW forum, for example, often include the cluster *I don't know what* in their posts. This cluster is illustrated in examples (11) to (13) which show that it has the illocutionary force of an indirect request and is used when asking other forum members for help. The high frequency of indirect requests in DFW mirrors the findings of Morrow (2006) and Tkacukova (2020) in studies of depression support and legal advice forums respectively. Like debt, both of these topics are somewhat stigmatised, which may have a bearing on users' lack of directness. Of our examples, only (13) is followed up with a direct request for advice.

- (11) **I don't know what** to do now, as they seem to be pushing me into making the payment by phone so it goes through straight away. I'm due to give birth in 8 days and really wanted this sorted by then. [dfw]
- (12) I already save 1p, 2p and 5p in a bottle but now my bank wont take them **I don't know what** to do with them all. [dfw]
- (13) **I don't know what** I should do about this as on the phone they just don't seem to care and state that the debt has been passed on

⁸ Our tokeniser splits *don't* into *do* and *n't*, making this a five-word cluster.

to another agency. [...] Any advice please on how to deal with this and have the defaults removed? [dfw]

Several other clusters in Table 3 show that users are offering help in turn, as illustrated by the three clusters featuring the form *afraid* (*so / don't be afraid to / ask*), and giving advice (e.g. *look at it as a, think about what you want, thing to be aware of, to be aware of is*). In addition, the clusters (*and*) *thank you for your* (*message*) indicate that users express appreciation for the advice received (cf. Morrow 2006). The cluster *you put me down for* is unique to the DFW forum and relates to the challenges that users regularly set for one another, to support each other in reaching their goal of being free of debt one day. A user will outline the challenge in the original post (e.g. "Ok this challenge.. is called the sealed pot challenge. The aims simple, you put money in the pot and you cannot open it for 12months!") and then other users will each set their own target, asking the original poster to record it. This is usually done with the phrase "can/could you put me down for [monetary value]", which explains the high frequency of the cluster. The top 20 clusters in the DFW forum thus clearly reveal that it is a space in which members use expressions of mutual support by asking for and offering advice and help to each other in an interactive exchange.

The MFW forum differs from this to some extent. On the one hand, its most frequent five-word clusters include the phrase *reduce my mortgage from £*, which directly relates to the topic of the forum. On the other hand, it also features further time-related clusters in the form of *the end of the year* and *by the end of the*. These temporal noun and prepositional phrases also co-occur with clusters that express a future reference, such as *I'm looking forward to*, (*so*) *I'm going to* (*have*), *it's going to be*, and *I'll be able to*. It seems that users tend to engage in planning and goal setting in this forum, describing what they will do or will have managed to do by a specific point in the future. They also convey empathy and encouragement through their use of frequent five-word clusters such as *I know what you mean*, *sorry to hear about the*, and *keep up the good work*. The cluster *have a good day all* underlines the sense of community amongst forum members. They use friendly greetings when posting, congratulate each other, and express commiseration to others' stories of woe. While the top clusters in the DFW forum revealed a focus on supportive interaction, in the MFW forum its members seem to engage mainly in setting goals and expressing empathy with their forum community.

4.3. Keywords in the mortgage-free wannabe and debt-free wannabe forums

The community aspect of the MFW forum is also underlined when studying the keywords in the two MSE forums. Keywords in corpus linguistics are words that are of unusual frequency in a target corpus when compared with a reference corpus (Scott 2010). In this study, we compare the DFW and the MFW sub-corpora with each other and therefore treat them as target and reference corpora in turn, to arrive at lists of words that are 'key' in these two sub-corpora. As keywords reflect the underlying concepts that are foregrounded by members of the respective forums, they also give insight into the different topics they discuss and the communicative strategies they mainly use.

Table 4 presents the results of the keyword analysis. It shows the top 20 keywords for the DFW and MFW forums which include topic keywords that pertain to the discussion of debt and mortgage respectively. However, we also note that the DFW forum list contains considerably more topic keywords, amounting to more than three quarters of its top 20 keywords. The DFW keywords include the forms *debt*, *debts* and the number one keyword *dmp* (debt management plan). The list also includes *credit*, *creditor*, and *creditors*, as well as *cca* (Consumer Credit Act). Forum users also discuss the *charges* they need to pay and the topic of *default*, which in the context of debt means failing to meet the legal obligations of a loan, that is, to pay it back as agreed. Users refer to ways of clearing their debt, for example, through making (*token*) *payments* and having an *nsd*, which stands for 'no spend day' and indicates their

commitment to not spending money on a specific day. Finally, there are several keywords that refer to organizations that support people in debt, such as the Consumer Credit Counselling Service (*cccs*), which was later renamed *stepchange*, and the debt advice provider *payplan*.

While the MFW forum also features topic-related keywords, they are considerably fewer. The top keyword *tilly* usually appears in the construction *tilly tidy*, which means tidying up an account by transferring money into a savings or overpayment pot, thereby bringing the amount in the account to a round figure. This indicates that the topics that preoccupy this forum relate to users' *mortgage*, their identity as mortgage-free wannabes (*mfw*), their wish to become mortgage-free (*mf*), and the steps they take to achieve this desire through *overpayment(s)*, which they also keep track of in their shared *diaries*; users frequently mention that they read other users' diaries for inspiration. In fact, the abbreviations *op* and *ops* also denote *overpayment(s)*, as examples (14) to (17) illustrate. This is an interesting forum-specific use as, in the context of online forums generally, *op* usually stands for *original post(er)*.

- (14) I've just made my July **OP** - a big one this month - £1930 and I'm pleased to say I'm no back on track for achieving my target for this year. It feels great! [mfw]
- (15) My hours have dropped back to part time for now but I think we can manage to still **OP** a bit and I'd like to have something to aim for. [mfw]
- (16) Have lost 2 lb and mortgage has gone down another wee bit with the standard payment, shall **OP** a bit later after I double check my spreadsheet:D [mfw]
- (17) I have my rough plan for **OPs** and savings for the rest of the year but this will obviously depend on the new mortgage product I take out for the start of August. [mfw]

In addition to these topic-related keywords, the MFW keyword list in Table 4 includes several forms that represent the names users go by in the forum (e.g. *fortune*, *froggy*, *cheery*) or initials, which tend to represent usernames rather than actual names (e.g. *fb* is mostly used as an abbreviation for the username *financial bliss*).⁹ Overall, these user-related keywords, which make up almost half of the top 20 keywords in the MFW forum, show that users address and refer to each other through initials and names, which indicates that they have stronger community bonds in this forum compared to DFW. This is in line with our finding above that the MFW community is smaller than DFW but members are more active. MFW users know each other by name and engage in active conversations with each other, as the exchange in (18) shows (where individual posts are separated by dotted lines). This exchange is taken from a thread entitled "Lois_E begins a long MFW journey" and it illustrates how users refer to each other by username, congratulating other users on their progress, thanking them for their compliments and encouragement, or simply saying hello.

- (18) Aww bless you **Lois..** You are always so thoughtful.
Well done on your progress, you are such an inspiration
Froggy :cool:

Bravo **Lois!**
Hmnnn, must do better.

Great progress **Lois** :T

Why thank you, **Froggy, Alchemilla** and **GG**. (Hello also to **Calfuray**
and **teapot** :wave:)
[mfw]

⁹ The abbreviations *dd* and *dh* are slightly different as they stand for *dear/darling daughter* and *husband* respectively. They thus refer to characters in the offline world who play a regular role in the forum narrative without posting themselves. These abbreviations are used across both forums but they are used particularly often by a group of users in the MFW forum.

Table 4
DFW and MFW keyword comparison.

	DFW Keyword	Keyness	MFW Keyword	Keyness
1	dmp [debt management plan]	18.601	tilly	6.944
2	creditors	12.103	op [overpayment]	6.349
3	debt	8.943	mortgage	4.385
4	cccs [consumer credit counselling service]	7.793	overpayment	4.061
5	debts	6.853	dh [dear/darling husband]	3.757
6	letter	5.418	mfw [mortgage free wannabe]	3.447
7	default	4.961	diary	2.866
8	creditor	4.910	overpayments	2.810
9	cca [consumer credit act]	4.892	garden	2.803
10	letters	4.499	kitchen	2.756
11	advice	4.325	ops [overpayments]	2.698
12	court	4.325	gg [user initials]	2.693
13	nsd [no spend day]	4.286	fortune [username]	2.654
14	credit	3.852	mci [user initials]	2.630
15	agreement	3.843	dd [dear/darling daughter]	2.593
16	charges	3.687	fb [user initials]	2.531
17	payplan	3.595	froggy [username]	2.511
18	stepchange	3.370	cheery [username]	2.427
19	token	3.308	kc [user initials]	2.410
20	payments	3.256	mf [mortgage free]	2.381

5. Conclusion and future work

This article has provided the first comprehensive corpus linguistic analysis of how people talk about personal debt and money management in an online context, examining data from the world's largest financial advice forum, MoneySavingExpert.com (MSE). More specifically, we used corpus linguistic methods to draw out the primary discursive features in 41.4 million words of text posted by users of the debt-free wannabe (DFW) and mortgage-free wannabe (MFW) forums between 2005 and 2021.

Our initial analysis found some linguistic similarities between DFW and MFW, in terms of their shared use of certain financial terms but also in their common focus on the topic of time. Several of the most frequent words across both forums are expressions of time, such as *now*, *today*, *month*, *still*, and *last*. These words also co-occur with each other in the two forums and function as frequently used clusters, such as *at the end of the month*. Community members thus discuss past events in their lives, describe their current situation to others, and express concerns about the long duration and wasted time involved in managing their finances.

Secondly, users of both forums post to set themselves financial goals, including saving up, paying off debt, or cutting expenses, usually all by a particular deadline. Compared to previous studies of online forums, we found these two topics of time and goal setting to be specific to the MFW and DFW forums. On the other hand, other communicative functions seem to be shared across different forums, such as the expression of stance, empathy and appreciation. In our corpus, there exists an explicit sense of aspirational discourse, where forum users support, encourage, and cheer on one another's achievements. Similarly, forum users often express compassion for their fellow users by saying that they are sorry to hear about their issues and negative experiences. All these points are in line with Stanley et al. (2015: 65), who note that forum users "position debt as something that is best solved not by the individual and their solitary self-interested economic decisions but by shared, collective endeavour. Here, practical advice is grounded in forum members' own experiences and thoroughly intermingled with forms of emotional support."

However, our quantitative analysis goes beyond previous qualitative research by exploring differences between all posts made in the DFW and MFW forums over an extended period. Our overall finding is that the DFW forum is more interactive and advice-giving, which reflects the theme of 'troubleshooting' identified by Stanley et al. (2015: 65), while the MFW forum is more concerned with goal setting and community building, which reflects their theme of 'journeying' (ibid: 65). Posts in DFW tend to include interactive features, such as the cluster *I don't know*

what (to do), which has the illocutionary force of an indirect request and is used when asking other forum members for help, as well as the clusters *don't be afraid to ask* and *thing to be aware of*, which show that users offer help and give each other advice. In the MFW forum, on the other hand, users are mainly concerned with goal setting and building a community. This is reflected in clusters with a future reference, such as *it's going to be* and *I'll be able to*, as well as in interpersonal constructions that express empathy and encouragement, such as *I know what you mean* and *keep up the good work*, revealing a community of mutual support where members congratulate each other and express commiseration to others' stories of woe.

Our study thus shows that language is used differently when seeking advice on debt in general or on mortgage as a specific type of debt. Moreover, the way users interact with each other in DFW reflects the more pressing nature of debt, which may prompt immediate need for help, as opposed to the more structured and predictable nature of the mortgage payments discussed in MFW. Somewhat surprisingly, given that they are in effect two sections of the same website, we also found that the DFW and MFW communities are quite separate, with 72% of posters in the smaller MFW forum never having posted to the DFW forum. These findings offer important insights concerning the needs and expectations of people facing different types of debt that can inform both formal and informal support mechanisms on the topic of indebtedness. Our study thus also contributes to the emergent field of Economic Humanities (Crosthwaite et al., 2019: 683), showcasing the value corpus linguistic approaches have to offer to the exploration of key economic topics and opening new interdisciplinary avenues.

Our corpus is unique in its diachronic coverage, spanning a 16-year period from 2005 to mid-2021. Unfortunately, since then, the impact of consumer debt has only intensified, with a wider cost of living crisis ongoing at the time of writing, both in the UK and worldwide. As Meade has recently argued, the "everyday-ness" of the crisis provides an "opportunity to talk about what is in our wallets, on the dining table, in the fridge; the emotional experience we have when we fill up our cars, open a bill, buy our child a new pair of shoes" (cited in Chakelian 2022). By analysing our MSE corpus, we have begun to unpick how people talk about the 'everyday-ness' of financial instability and the impact debt has on their day-to-day lives. There is scope for further work in this area, including research on how the current cost of living crisis is affecting people's ability to remain debt-free and whether interest rate rises are making the possibility of becoming mortgage-free more remote.

There is scope, too, for collaborative work with financial service providers, debt support agencies, advocacy groups, and debt charities. For example, our findings about how posters facilitate engagement with

difficult topics could potentially inform how forum moderators might encourage and support others to follow relevant financial advice. Similarly, understanding how different types of debt are discussed in on-line spaces could help financial advisers tailor their advice for different stakeholders, particularly in terms of signposting services and guidance for individuals struggling with indebtedness. Taking all of this together, the insights developed through our linguistic analysis could contribute to improving the provision of online advice for borrowers, ultimately increasing financial literacy across a variety of groups. We hope that the findings presented in this article function as a springboard for further interdisciplinary discussion concerning the centrality of debt and money management in people's lives.

Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Supplementary materials

Supplementary material associated with this article can be found, in the online version, at [doi:10.1016/j.acorp.2023.100056](https://doi.org/10.1016/j.acorp.2023.100056).

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