

DESIGN SITE VISIT

About the Project

In 2018, the Smart Growth Innovation Program is exploring one challenge with Consumer Credit Counseling Service of Rochester, OnTrack WNC Financial Education & Counseling, Consumer Credit Counseling Service of the Savannah Area and Credit Counseling of Arkansas. Together with Prosperity Now, they are discovering community members' experience with the challenge and designing an initial concept of solutions to address it. Insights from this project will be shared with the broader credit counseling industry at the end of this year.

Design Phase

The design phase is where project team members have the opportunity to generate solutions to address the challenge. Design is highly collaborative. There are many points to bring in the voice of clients and other stakeholders like staff from other departments. Together you will create the concept for a solution and draft materials to be used in the innovation. It's a chance to get creative and engaged with more people to create something that will work for clients.

The Design Phase allows us to brainstorm barriers and solutions to the challenge identified in the Discovery Phase

What We Did

To kick off this phase, all partner agencies and Prosperity Now visited the Capital One headquarters in McLean, VA for a three-day site visit. During this gathering, we got to continue working together and completed the following work:

- Refined challenge based on community members' experience and team insight
- Finalized journey map(s) to understand what the challenge looks like from the community members' point of view
- Diagnosed and prioritized barriers that happen along the community members' journey using the journey map(s) and interview data
- Brainstormed solutions to address the identified barriers
- Prioritized actionable solutions
- Developed early drafts of the solutions to allow potential users and stakeholders to react following the convening



Representatives from each agency traveled to McLean, Virginia for the second Smart Growth 2.0 site visit.

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WE FINALIZED THE CHALLENGE

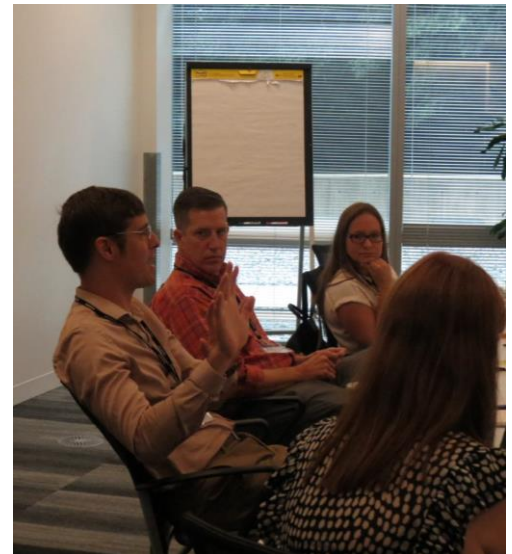
Together, we assessed the two options along the following dimensions: Better time to reach out to credit counselors (to have more, better options); more potential to be noticeable to community members; more people experience; and more likely to act on challenge, if noticed. Both challenge options had strengths and weaknesses. We used consensus decision making to arrive at the challenge with the fewest concerns.

How might we encourage people to reach out when they notice their balances aren't going down?

WE DIAGNOSED AND PRIORITIZED BARRIERS

Next, we reviewed all interviews conducted at Consumer Credit Counseling Service of Rochester and OnTrack WNC Financial Education & Counseling to diagnose barriers. After we diagnosed barriers, we revised and prioritized five of the nine barriers to focus on in the next round of brainstorming and concept creation. Noted below are short overviews of these target barriers.

1. **Dismissed credit counseling agency as an option with misunderstanding** – These clients dismissed credit counseling because they weren't able to make a decision because of lack of information.
2. **Didn't know credit counseling was an option in the world** – These clients didn't know credit counseling services could help them/or that it existed.
3. **Lacks knowledge to identify when debt problematic** – These clients didn't have enough financial knowledge to be able to know that their debt was getting to be an issue.
4. **Situation not painful enough** – These clients felt like they were getting cues that the debt is not 'bad.' Example, "I'm treading water but not in panic mode."
5. **Feels sense of pride/shame and preference for self reliance** – Reasons these clients didn't want to ask for help include default of self-reliance, believed they could handle it on their own, and/or had a fear of being judged.



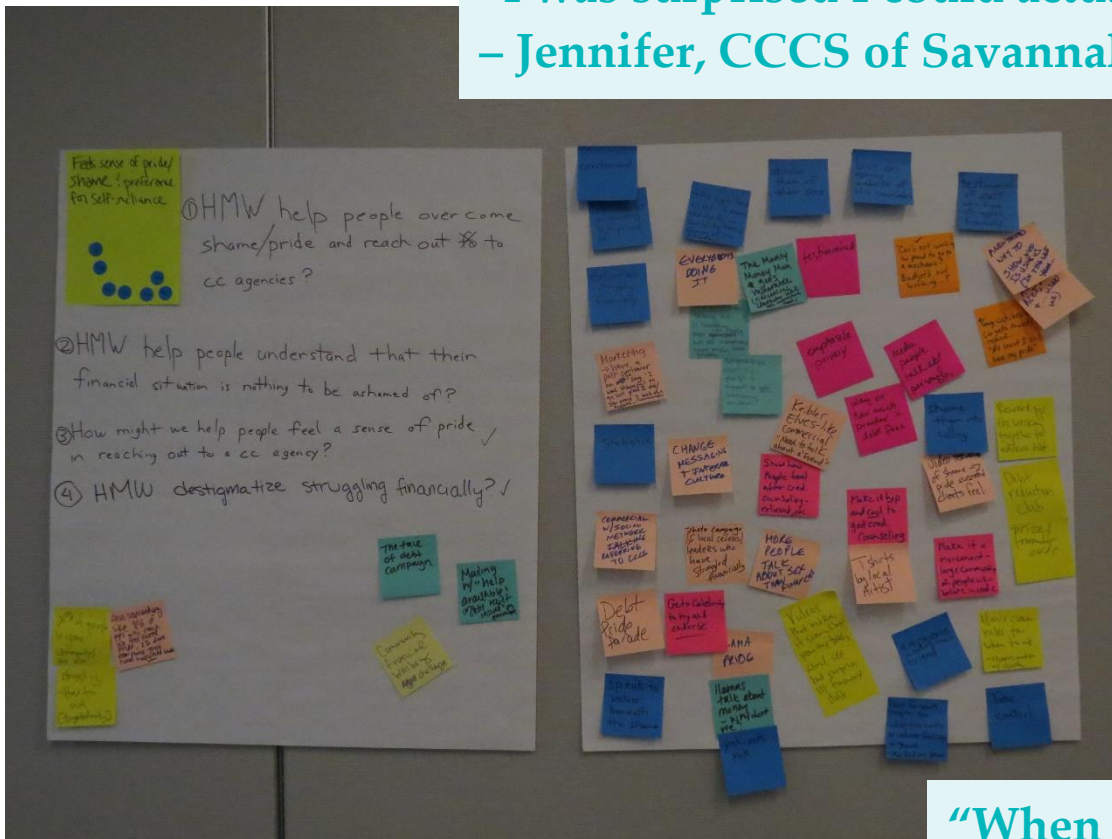
Cohort members Jonathan of WNC OnTrack, and Jennifer and Richard of CCCS Savannah in discussion about the barriers.

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BRAINSTORM SOLUTIONS

Brainstorming helps us take the insights learned in discovery and turn them into actionable solutions. Through this process, we generated many possible solutions to the barriers identified prioritized in discovery. First, we converted their given barrier to 'How Might We' questions to turn them into opportunities for design. Putting on some music to get our creative juices flowing, we circled around brainstorming solutions and adding our ideas on stickies for each question.

**“I was surprised I could actually brainstorm!”
– Jennifer, CCCS of Savannah**



Cohort members wrote their 'How Might We' questions for the barrier 'feels sense of pride/shame and preference for self-reliance,' along with their solution ideas on the post-its.

**“When we got this sheet, and saw all this...I was like, I can't do this. But we got it!”
– Lynette, CCCS of Rochester**

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CREATING A FULL CONCEPT AND CHECKING THE BARRIERS

After reviewing the three different concepts, the Cohort decided to proceed with Group 2's concept of the "Funnest Most Awesome Debt Tool in the World (!!!)." We drew on other concepts for key elements to include such as using an online platform and partnerships with creditors or lenders to provide alerts and more targeted outreach.

Having settled on the concept, we assessed how this concept addressed our target barriers:

1. Those who **dismissed credit counseling as an option** would hopefully realize through the campaign that credit counseling *is* an option and *can* help them. Additionally, partnering with creditors or lenders could help credit counseling gain exposure as an option for those having trouble paying down their balances.
2. Similarly, those who **didn't know about credit counseling** could learn of its existence through their bank or credit card company.
3. With a focus on a need for action, people who **lack the knowledge to know when their debt was problematic** could use our tool and realize they need seek help.
4. While we struggled to perfectly address how our concept would reach those whose **situation wasn't painful enough**, through partnership referrals and the nonjudgmental nature of the tool, we hope to draw in even the people who aren't ready to act yet.
5. Our emphasis on fun helps people who are petrified by a **sense of pride or shame and prefer to be self-reliant** seek help and better understand their situation.

We also asked ourselves some key gut check questions:

1. Has it been done before?
2. Will people actually go to it?
3. Will partners be willing to deploy the tool?
4. How rigorous does the measurement component need to be?
5. What does "fun" look like? How can we make sure we're delivering the right kind of fun?
6. Can we (this group of agencies) do it?
7. Who pays for it?

Discussion of the barriers and gut check questions helped us come up with some key concerns to focus on when prototyping and helped us create the underlying value proposition of our campaign:

A fun, nonjudgmental, simple way to gain clarity and act on debt

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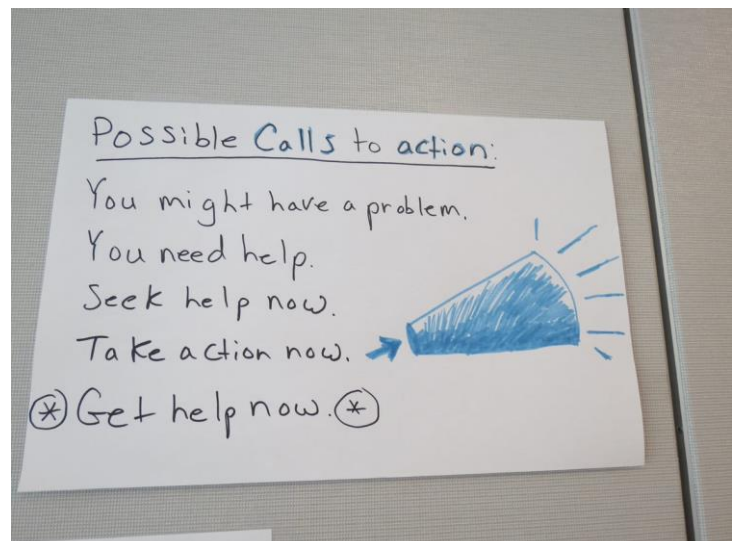
PROTOTYPING BASED ON KEY ELEMENTS

Armed with the concept and value propositions of the campaign, Cohort members began to prototype different elements of our tool and how it may look as a finished campaign:

- A character-based tool
- A fun tool
- The alert messages
- The scoring component
- A decision- and action-based tool
- Emotion-based overall campaign messaging
- Logic-based overall campaign messaging



Lynette Baker of CCCS of Rochester explains her prototype of an emotion-based overall campaign message to the Cohort.



Early prototype drafts of the decision- and action-based tool (left) and the logic-based overall campaign messaging (right).