Smart Growth Web Session I: Innovation Cohort Information Session

September 13, 2017
Welcome
Housekeeping

- This webinar is being recorded and will be available online within one week
- All webinar attendees are muted to ensure sound quality
- Ask a question any time by typing the question into the text box of the GoToWebinar Control Panel
- If you experience any technical issues, email gotomeeting@prosperitynow.org
Prosperity Now’s mission is to ensure everyone in our country has a clear path to financial stability, wealth and prosperity.
Today’s Agenda

- Introduce the Smart Growth Innovation Program
- Invite you to participate in the 2017 Innovation Cohort
- Provide an overview of the Human Insights approach
- Share where to find resources (i.e., web portal, activity guides, examples, office hours, etc.)
- Review Activity 1. *Frame the Challenge* so that you can get started right away in identifying a problem you’d like to solve
About Smart Growth
Smart Growth is an innovation program created to help agencies enhance client outcomes and advance the industry.

Project Website: https://prosperitynow.org/smart-growth-innovation-program-credit-counseling-agencies
Innovation Grant Process and Deadline

- Capital One is offering grants **up to** $20,000 to non-profit credit counseling agencies who can effectively show how they will use human-centered design to evaluate an industry wide problem.

**Application:**
- Not to exceed 3 pages
- Due October 31, 2017 at 5pm EST
- Decisions in November
Invitation:
2017 Innovation Cohort

- 10 Weeks: September 13 to November 13, 2017
- Learning Objectives
  - Identify a challenge and potential solution(s) to propose for the Capital One Innovation Grant RFP
  - Master an iterative three-phase process to gather and apply human insights to your services
    - Create models and maps that help you discover the identified challenge
    - Draft an interview guide to learn about and document clients’ perspective on the identified challenge
    - Practice creative techniques to design and solicit feedback on solution(s) to the challenge
    - Assess fit of the solution(s) with clients
    - Decide whether you should continue investing in the solution(s) for further development
Human Insights Approach

Engage clients and stakeholders throughout

Discover
Design
Test

Repeat...sometimes over and over

PROBLEM

INNOVATION
Resources:

- Smart Growth Innovation Program web portal
- 14 activity guides with examples from previous Smart Growth projects
- 6 web sessions
- 4 general Q&A web sessions
- Email Listserv for announcement and engagement with fellow Smart Growth participants
- Opportunity for individual feedback sessions through office hours
Your Prosperity Now Team

PAMELA CHAN
Project Director, Human Insights

SPECTRA MYERS
Senior Research Manager

FELIPE BARROSO
Research Associate

Cohort Mentors
• Facilitates web and Q&A sessions
• Available for scheduled individual feedback sessions

Cohort Support
• Administers ListServ & Website

@ProsperityNow
prosperitynow.org
The Smart Growth Innovation Program Web Portal Tour
Download the Cohort Guide

Human Insights for Credit Counseling
2017 Innovation Cohort Guide

Cohort Overview
The nonprofit credit counseling industry has undergone many changes in recent years, including the types of services clients are seeking, the types of clients seeking services and the regulatory environment. To break through these challenges, Capital One and Prosperity Now launched the Smart Growth Innovation Program. In 2017, the Smart Growth Innovation Program offers a select group of invited credit counseling agencies to participate in an innovation cohort. Participating agencies have the opportunity to identify a new improvement or feature for their services with web-based technical assistance from Prosperity Now and connections to peer agencies. Agencies are also invited to apply for an Innovation Grant from Capital One in October 2017 to continue developing their innovation.

Learning Objectives
In this cohort, you will:
- Master an iterative three phase process to gather and apply human insights to your services
- Identify a challenge and potential solution(s) to propose for the Capital One Innovation Grant RFP
- Create models and maps that help you discover the identified challenge
- Draft an interview guide to learn about and document clients’ perspective on the identified challenge
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Time Investment for Best Results*
- 10 Weeks – September 13 to November 13, 2017
- Typically 4-6 hours of dedicated work time per week for an in-depth experience

Helpful Hint: Lighten the Load with a Working Group
Having multiple people involved can help spread the workload while ensuring you leverage the diversity of your staff’s experiences and perspectives. Check out Facilitating a Working Group with Your Organization for steps to identify your leads, secure buy in and assemble your team.

*If your organization does not have the capacity to participate in the full set of learning activities, we welcome your participation in the cohort at a reduced level. Skip the optional activities or take part in the sessions that fit your schedule. There is still a lot you can learn by being exposed to the process.
What questions do you have?
ACTIVITY 1. Frame the Challenge
Human Insights Approach

Engage clients and stakeholders throughout

Repeat...sometimes over and over
What is a Challenge?

A challenge is the **statement of a problem** you want to fix by going through the innovation research and design process.
Examples of Design Challenges

From other Prosperity Now Human Insights Projects

- How might we help clients to pay rent on time?
- How might we help clients retain what they learn in our technology training class?
- How might we help clients utilize direct deposit for savings?
ACTIVITY 1. Frame the Challenge

ACTIVITY 1
Frame the Challenge

Framing the challenge allows you to spell out the specific problem you want to solve. A well-framed challenge provides a starting point for the entire process. It guides your investigations in the discovery process and puts you on a path to innovative solutions. In this initial attempt, your challenge will represent a hypothesis that can, and should, evolve.

Steps in This Activity
- Step 1: State the Problem to Address
- Step 2: Hypothesize Who Experiences the Problem
- Step 3: Reframe the Problem into an Inspiring Challenge
- Step 4: Check the Challenge
- Step 5: Revise the Challenge (if necessary)

Expected Time: 1-2 hours
Expected Results: By the end of this activity, you’ll have a succinct challenge to explore with the challenge framed as a question.

HOW TO
Step 1: State the Problem to Address

What’s the problem?
Describe the issue you’ve identified. This may be just a hunch based on observation or experience, or it can be informed by past research or project data. If you identify more than one problem, describe each one and then prioritize based on the organization’s needs and the opportunity each of the problems might present for your clients.

What evidence helped you to identify the problem?
It can be helpful to look at evaluations, feedback cards and project data to inform your challenge.

Example: AIM Consolidated Credit Counseling Service (AIM CCCS)

State the Problem to Address
A large number of Debt Management Plan (DMP) clients leave the program within the first two years, which limits the amount that they can reduce their debt.

Evidence
- AIM’s account data shows that at least 25% of clients have their DMPs terminated in the first two years. Terminations beyond that timeframe are less common.
- Some counselors hypothesize that clients with savings seem less likely to have their DMP terminated.
Examples to guide the way

Step 1. State the Problem to Address

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What questions do you have?
Before going forward with your challenge, don’t forget…

- This is an **initial** challenge statement
- It’s a **starting hypothesis** of the problem you seek to solve
- You have opportunities to **continue to refine** the it throughout the 2017 Innovation Cohort
What’s Next?
Suggested Next Steps

Web Session I: Innovation Cohort Information Session
☐ Attend Session I on September 13, 4:00p ET (30 mins)
☐ Complete Activity 1: Frame the Challenge (1-2 hrs)
☐ Complete Session I reflection (5 mins)

Additional Preparation/Team Set-Up
☐ Read Human Insights for Credit Counseling Cohort Guide (10 mins)
☐ Read Capital One Innovation Grant application (10 mins)
☐ Hold team kick-off meeting
☐ Register team members for cohort web sessions (10 mins)

Attend Web Session II: Discover, Part 1 on Sept. 18, 3:30p ET