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 fbarroso@prosperitynow.org
Prosperity Now’s mission is to ensure everyone in our country has a clear path to financial stability, wealth and prosperity.
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Today’s Agenda

- Discover Phase
- Introduction to Activity 2. Prioritize the Challenge with a Logic Model
- Introduction to Activity 3. Diagnose the Challenge with a Journey Map
- Next steps
Discover
Human Insights Approach

Discover

Design

Test

Engage clients and stakeholders throughout

Repeat...sometimes over and over

PROBLEM

INNOVATION
## Discover

### Objectives
- State a hypothesis of the problem
- Uncover assumptions
- Understand the problem
- Re-define problem statement

### Activities
1. Frame the **Challenge**
2. Prioritize the Challenge with a **Logic Model**
3. Diagnose the Challenge with a **Journey Map**
4. Conduct **Individual Interviews**
5. Synthesize **Findings**
6. Document Insights from Discovery
Activity 2. Prioritize the Challenge with a Logic Model
ACTIVITY 2

Prioritize the Challenge with a Logic Model

A logic model is a visual framework that displays the resources you use and how you use them to implement your project; it shows how your project supports clients as they achieve their desired goals. Logic models can be read as a series of "if...then" statements that link investments or other actions to results.

Steps in This Activity

Step 1. Define a Scope for the Logic Model
Step 2. List Elements for the Logic Model
Step 3. Lay Out the Logic
Step 4. Acknowledge Key Assumptions in the Logic Model
Step 5. Check the Challenge Against the Logic Model
Step 6. Note Consequences of Not Addressing the Challenge
Step 7. Revise the Challenge (if necessary)

Expected Time: 3-4 hours

Expected Results: By the end of this activity, you’ll have a draft logic model that can be referred to and refined in subsequent project activities. You will understand how the challenge affects your project’s results, and you will have a rationale for addressing the challenge.

HOW TO

Step 1. Define a Scope for the Logic Model

The first step toward creating a project-specific logic model is to define your project’s scope. A project’s scope is simply the extent of its focus within a larger organization, community or system. Your scope may differ depending on whether you are focusing on an existing project or designing a new one. If you already have a project logic model, start with this step to see if it will meet your needs for this process or if you’ll need to revise the existing model.

Helpful Hint: Understanding the Specific Purpose of This Model

Organizations develop logic models for many reasons, including communications, project design and evaluation. For this discovery process, the purpose of the logic model is to help you understand how the challenge fits into a larger project purpose. Seeing the challenge against the big picture of your intended outcomes will help you determine whether addressing the challenge is a priority.
What is a logic model?

- Describes the **sequence of events** thought to bring about change over time
- Portrays the **underlying rationale** of the program
- Core of program **planning, monitoring and evaluation**

![Logic model diagram](Image source: Minnesota Literacy Council)
Why create a logic model?
Example: AIM CCCS

**PROJECT ELEMENTS**

- Inputs
  - Funding
  - Client service staff
  - Financial Counselors
  - Online systems
  - Credit payment systems
  - Ongoing training
- Activities
  - Scheduling
  - Outreach
  - Make recommendation (DMP or other services)
  - DMP Administration
- Outputs
  - Conversion rates and service quality
  - Financial education sessions
  - Counseling sessions
  - Individualized action plans
  - Debt management plans in progress
  - Debt management plans

**CLIENT OUTCOMES**

- Short-term
  - Clients experience high service quality
  - Clients improve management of budget
  - Clients report increased sense of control
  - Clients successfully make payments
  - Clients reduce debt

- Intermediate-term
  - Clients successfully complete DMP
  - Creditors receive payments
  - Clients’ credit scores improve
  - Clients reach personal financial goals

- Long-term
  - Community financial well-being increases
Our goal for logic modeling

Helpful Hint: Understanding the Specific Purpose of This Model
Organizations develop logic models for many reasons, including communications, project design and evaluation. For this discovery process, the purpose of the logic model is to help you understand how the challenge fits into a larger project purpose. Seeing the challenge against the big picture of your intended outcomes will help you determine whether addressing the challenge is a priority.
Poll: Do you already have a logic model that may be relevant for prioritizing the challenge?

- Yes
- No
- Not sure
Steps in This Activity

Step 1. Define a Scope for the Logic Model
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Step 7. Revise the Challenge (if necessary)
Does your discovery process seek to improve an existing project, service or product?

This is probably the case if the problem you want to solve relates to clients’ experience with an existing offering.

Yes

Great! Your logic model should reflect that project, service or product.

No

Will your discovery process involve designing an entirely new project, service or product?

Your logic model should reflect either the organization or department in which this new project will be housed. This will provide space for you to explore the priority of your challenge in the context of organizational or departmental outcomes.

Already have a logic model?

Your existing logic model may have been designed with a different purpose. Remember that your goal in this activity is simply to understand how the challenge might be affecting outcomes of interest. Based on this flow chart, does your existing logic model fit the appropriate scope? If so, move on to Step 5. Check the Challenge Against the Logic Model. If not, consider refining it or creating a new one that is scoped appropriately.

We are drafting a logic model for:

(describe the scope)

- A project, service or product offered by our organization
- A department of our organization
- Our entire organization
Getting through Step 5

Example: AIM CCCS

PROJECT ELEMENTS

<table>
<thead>
<tr>
<th>Inputs</th>
<th>Activities</th>
<th>Outputs</th>
<th>Client Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funding</td>
<td>Scheduling</td>
<td>Conversion rates and service quality</td>
<td>Short-term</td>
</tr>
<tr>
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<td>Outreach</td>
<td>Financial education sessions</td>
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<tr>
<td>Ongoing training</td>
<td></td>
<td>Debt management plans</td>
<td></td>
</tr>
</tbody>
</table>

CLIENT OUTCOMES

Short-term
- Clients successfully complete DMP
- Creditors receive payments
- Clients' credit scores improve
- Clients reach personal financial goals

Intermediate-term
- Clients successfully make payments
- Clients reduce debt
- Community financial well-being increases
Making your case

Step 6. Note Consequences of Not Addressing the Challenge

What will happen if you don’t address the challenge? A key benefit of creating a logic model is that it clearly lays out the consequences of not addressing the challenge. Review the elements of the logic model that come after the point where the framed challenge is located. These are likely the results that won’t be achieved if the challenge remains unaddressed. List them as the consequences of not addressing the challenge.

Example: AIM CCCS

Note Consequences of Not Addressing the Challenge

*The consequences of not addressing this challenge are:*

- Clients fail to reduce debt
- Clients fail to successfully complete the DMP
- Clients’ credit scores do not improve
- Clients do not reach their personal financial goals
- Creditors do not receive repayment
- Community financial well-being does not improve
What questions do you have?
Activity 3. Prioritize the Challenge with a Logic Model
ACTIVITY 3

Diagnose the Challenge with a Journey Map

Journey mapping is a process for visualizing people’s experiences as they interact with a product or service, solve a problem or complete a task. If you’re trying to explore opportunities to improve an existing product or service, it’s important to start by spelling out what that experience looks like, from the client’s perspective, in its current state. By mapping the client’s journey, you create an understanding of your project elements from their point of view and you can use that understanding to identify opportunities for improvement.

Steps in This Activity
Step 1. Decide Which Journey to Map
Step 2. Brainstorm Steps in the Journey
Step 3. Isolate the Client’s Perspective
Step 4. Draw Out the Journey
Step 5. Find Successes and Barriers in the Journey
Step 6. Revise the Challenge (if necessary)

Expected Time: 3-4 hours
Expected Results: By the end of this activity, you’ll have a flowchart depicting a map of clients’ journeys through your project, marked with potential problem areas or opportunities for improvement.

HOW TO
Step 1. Decide Which Journey to Map

Which journey are you attempting to represent?
Journey maps can depict a variety of activities and people. For those working to improve a current project, the journey to map is a client’s journey through your service(s) or their experience of using your product(s).

For those looking to develop a new project, the journey depicts how people are attempting to solve a problem or complete a task without the intervention you are now considering. In other words, the journey map for a potential new project describes how people are behaving now—not how they would behave if your intervention already existed.

Mapping the journey this way will help you design your new project from the client’s point of view, grounded in how she or he currently approaches the challenge.

In either case, your journey map provides valuable context to understand the challenge you identified.

Helpful Hint: Having a Manageable Scope

If your project is part of a larger program in which a client may continue on to a different service outside the scope of this project, make sure you stop where your scope ends. It’s okay to stop short of a client’s entire experience with your organization; what’s important is to capture the steps that are critical to their experience within scope of your project.
What is a journey map?

- The process of tracking and describing all the experiences that customers have as they encounter a service or use a product.

- A visualization of the archetypal journey created from an aggregate of all clients, or all clients in a target segment, going from point A to point B.
Why create a journey map?

- Create a collective sense of things from your clients’ point of view
- Document clients behaviors and needs across programs
- Identify areas of opportunity for improvements and new ideas
Steps in This Activity

**Step 1.** Decide Which Journey to Map  
**Step 2.** Brainstorm Steps in the Journey  
**Step 3.** Isolate the Client’s Perspective  
**Step 4.** Draw Out the Journey  
**Step 5.** Find Successes and Barriers in the Journey  
**Step 6.** Revise the Challenge (if necessary)
Step 3: Isolate the Client’s perspective

Example: AIM Consolidated Credit Counseling Services (AIM CCCS)

<table>
<thead>
<tr>
<th>Isolate the Client’s Perspective</th>
</tr>
</thead>
<tbody>
<tr>
<td>The journey to be mapped: Debt Management Plan (DMP)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Before Attending a Session</th>
<th>Sessions</th>
<th>Setup Process</th>
<th>Once Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIM staff conduct outreach</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Client identifies need for credit counseling</td>
<td>Client attends first appointment to share goals and budget, learn about credit counseling and receive recommendation</td>
<td>Client sends DMP contract back to AIM</td>
<td>Client receives call to make first payment</td>
</tr>
<tr>
<td>Client contacts AIM by phone, email or website</td>
<td>AIM staff recommend a DMP</td>
<td>Client receives setup folder</td>
<td>Client sends creditor statements to AIM</td>
</tr>
<tr>
<td>Client agrees to a first appointment</td>
<td>Client gets an Action Plan with DMP, if applicable, and list of resources</td>
<td>Client completes a personal check and money order</td>
<td>Client checks DMP account online</td>
</tr>
<tr>
<td>Client receives email detailing session</td>
<td>Client decides to start DMP</td>
<td>Client sends back materials in pre-addressed envelope</td>
<td>Client receives three-month follow-up</td>
</tr>
<tr>
<td>Client travels to AIM CCCS or connects by phone</td>
<td></td>
<td>AIM establishes client DMP record</td>
<td>Client contacts client services and counselors as needed</td>
</tr>
</tbody>
</table>

- Client receives welcome packet
- Client receives annual anniversary call
- Client receives payment made to DMP
- If client misses payment, they receive notification call
- If client does not pay after 30 days, they receive call from financial counselor
- If client does not pay, they receive notice that DMP is terminated
- Client receives call or email in advance of conclusion of the DMP
Step 4. Draw Out the Journey
Step 5. Find Successes and Barriers in the Journey

**Step 5. Find Successes and Barriers in the Journey**

What’s going well in the journey? What’s not?
Diagnose potential successes and barriers in the journey. Ask yourself the following questions as you review your map, and note successes and barriers along the way. Successes may suggest opportunities for future solutions. Barriers are especially important to identify because they may be the reasons that the challenge for which you are developing a solution exists in the first place.

<table>
<thead>
<tr>
<th>Questions to Identify Potential Successes</th>
<th>Questions to Identify Potential Barriers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where do you receive positive feedback from clients?</td>
<td>Where do clients’ journeys diverge in important ways from the plan or the intended path?</td>
</tr>
<tr>
<td>When are clients experiencing positive emotions (e.g., happiness, pleasure, satisfaction, delight)?</td>
<td>Where do you receive complaints or negative feedback from clients?</td>
</tr>
<tr>
<td>Where are clients doing exactly what you hoped or expected they would?</td>
<td>When are clients experiencing negative emotions (e.g., frustration, dissatisfaction, annoyance, sadness)?</td>
</tr>
<tr>
<td></td>
<td>Where are clients not doing what you hoped or expected they would? Are there steps that are hard (or not particularly easy) to complete?</td>
</tr>
<tr>
<td></td>
<td>Are there steps that are unattractive or undesirable to complete?</td>
</tr>
<tr>
<td></td>
<td>Are there steps that are not considered normal among peers or that bear a social stigma?</td>
</tr>
<tr>
<td></td>
<td>Are there steps where the time to act is far removed from the time clients are thinking about the issue or are making a decision about the action?</td>
</tr>
</tbody>
</table>
After you draft a journey map...

- Document the client engagement map in electronic form using LucidChart or PowerPoint

- Show the map to other people in the organization
  - Include people across a variety of roles (especially any that work directly with clients)
  - Ask them for feedback on the map
  - Revise map based on feedback and additional insights from conversation
What’s Next?
Suggested Next Steps

Web Session II: Discover, Part 1
You will have 2 weeks to complete this session. It may help to schedule Activity 2 the first week and Activity 3 the second week.

- Attend Session II on September 18, 3:30p ET (30 mins) – DONE!
- Complete Activity 2: Prioritize the Challenge with a Logic Model (3-4 hrs)
- Complete Activity 3: Diagnose the Challenge with a Journey Map (3-4 hrs)
- Complete Session II reflection (5 mins)
- [Optional] Attend Q&A session on September 25, 4:00p ET (30 mins)
- [Optional] Sign up for feedback session with Prosperity Now mentor

Attend Web Session III: Discover, Part 2 on Oct. 2, 3:30 ET