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
Human Insights Approach

Discover
Design
Test

Engage clients and stakeholders throughout

Repeat...sometimes over and over

PROBLEM

INNOVATION
Today’s Agenda

- Overview of Design Activities
- Frequently Asked Questions
- Audience questions
- Next steps
# Design

## Objectives
- Generate ideas for solutions
- Create and refine prototypes
- Decide on a solution to advance

## Activities
1. Brainstorm **Solutions**
2. Create a **Concept Board**
3. Draft **Prototypes** (Optional)
4. Get **Feedback from Clients**
5. Check and Finalize Design Materials
Activity 7. Brainstorm Solutions

Steps in This Activity

▪ Step 1. Select Barriers to Address
▪ Step 2. Reframe Barriers into Actionable Questions
▪ Step 3. Generate Potential Solutions
▪ Step 4. Prioritize Solutions
Example: Brainstorm at Guidewell Financial Services

**Barriers Identified (Framed into Actionable Questions)**

- How might we help clients overcome fear of change to reap the benefits of the DMP?
- How might we ensure that counselors are actively engaging clients through the whole process?
- How might we help clients understand the benefits of Guidewell’s services over competitors?
- How might we instill confidence in clients in the face of emotional stress?

**Prioritized List of Solutions**

1. Pre-counseling outreach with a factsheet
2. Use motivational methods in counseling
3. Use case action plan during session as a collaborative planning process
4. Show factsheet and payout forecast during session
5. Add screen sharing to present information
Activity 8. Create a Concept Board

Steps in This Activity

▪ Step 1. Describe a Concept
▪ Step 2. Draft a Title and Tagline
▪ Step 3. Create a Concept Board
▪ Step 4. Get Feedback on Concept Board
▪ Step 5. Refine Concept Board

Example: Guidewell’s Client-Centered Counseling Concept Board

**Credit Counseling**
*Take control of your money and your future*

With credit counseling, a certified credit counselor will work with you to help develop a household budget, manage debt and reach your financial goals. The counselor will make recommendations, share financial tips, and connect you to appropriate resources. If you are eligible, the counselor may also recommend a Debt Management Plan (DMP).

A DMP is a way to pay off things like credit cards, medical bills, and other unsecured debt. You make one payment every month to the credit counseling agency, then they pay your creditors. A DMP allows you to pay off debts included in the plan in 5 years or less. Depending on your situation, you may be able to lower your monthly debt payments and improve your credit score.

What’s included in credit counseling:

1. An **initial credit counseling session by phone** where you will review of all your finances with a certified counselor to create an individual spending plan or budget and determine whether or not you are eligible for a DMP.
   - **Screen sharing** is available through a mobile app or computer web link so you can see.

2. A **Fact Sheet** that explains the differences between 3 common options for managing debt – debt management plans, debt settlement companies, and bankruptcy.

3. A **Case Action Plan** with tailored step-by-step guidance on topics such as reducing your expenses, increasing your income, and enrolling in a DMP:
   - To help you get started on your Case Action Plan and answer any additional questions, your counselor will schedule a **follow up call** 3-5 days after your initial session.

4. A **DMP Payout Forecast**, for those that are eligible for a DMP, which shows exactly how much you’ll pay and save as you pay down your debt with a DMP.

5. **Ongoing customer support**, for those that sign up on a DMP and make their monthly payments, with periodic follow up from the agency’s Operations Department.
Example: AutoSave

Savings has never been easier!
It’s Simple. It’s Free. It’s Smart.

Are you planning to save for a vacation, emergencies or another important goal?

Try AutoSave, a savings program offered through your employer. By saving a small amount of each paycheck, you will be more prepared to handle life’s unexpected events and realize your dreams.
- Achieving some financial security is easier than you think. With AutoSave, it’s automatic.
- Every pay day, a small amount of your pay will be sent to your AutoSave account, or your own personal savings account.
- You own the account. It’s 100% guaranteed by the U.S. Government.
- You can access your money at any time, for any reason.

Or you can leave it untouched and watch it grow:

<table>
<thead>
<tr>
<th>Savings every pay period</th>
<th>Total savings in one year</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15</td>
<td>$360</td>
</tr>
<tr>
<td>$25 (recommended)</td>
<td>$600</td>
</tr>
<tr>
<td>$35</td>
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</tr>
</tbody>
</table>

More Americans are saving today than ever before.

Sign up for AutoSave Program on your Direct Deposit Form!

Saving has never been easier!
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Or you can leave it untouched and watch it grow:

By saving a small amount of each paycheck, you will be more prepared to handle life’s unexpected events and realize your dreams.

Sign up for the AutoSave Program on your Direct Deposit Form!

Sample only – do not duplicate

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Activity 10. Get Feedback From Clients

- Steps in This Activity
- Step 1. Gather Feedback from Clients
- Step 2. Synthesize Prototype Feedback
- Step 3. Identifying Potential Changes
Activity 11. Check and Finalize Design Materials

Steps in This Activity

▪ Step 1. Confirm the Target Audience
▪ Step 2. Check the Desired Impact with Your Logic Model
▪ Step 3. Check the Client Experience with your Journey Map
▪ Step 4. Create Final Versions of your Concept Board and Prototypes
▪ Step 5. Reflect on Insights from Design
Example: Cooperative Federal Credit Union

Some for YOU. Some for ME.
When setting up a new loan, put aside something for yourself, too, with the Save Simple payment plan.

Try Save Simple, a new payment plan offered to Cooperative Federal members to help build savings while paying off loans. Here’s how it works:
1. When signing on to a new loan at Cooperative Federal, tell your representative you want the Save Simple payment plan.
2. Decide how much to pay yourself. We recommend an additional $15 payment, but you can choose a different amount.
3. You pay off your loan and save a little for yourself in one easy, monthly payment.
4. As time passes, watch your loan shrink and your savings increase with each payment.
5. When you finish paying off your loan, you also get paid in savings. Use the money for a vacation, a rainy day, or a very special purchase—it’s all for you!

QUESTIONS?
For more information on loans at Cooperative Federal and the Save Simple plan, call us at 315-473-0220.

BE A SAVINGS SUPERHERO
Save Up!

Add an extra $15 to your monthly loan payment and watch your savings add up. Pay for now while you save for later.

HERE’S HOW SAVE UP WORKS:
YOUR PAYMENT
YOUR LOAN
YOUR SAVINGS
1. For a new or existing loan at Cooperative Federal, tell your representative you want the Save Up payment plan.
2. Decide how much to pay yourself. We recommend an additional $15.
3. With each monthly payment, you pay your loan and set aside savings for your future.
4. At the end of your term, your loan is paid off and you’re a savings superhero.

TO ENROLL IN SAVE UP TODAY, CALL CHRIS: (315) 473-0212

Cooperative Federal
Federally insured by the NCUA
Activity 9. Draft Prototypes (OPTIONAL)

Steps in This Activity

- Step 1. Create Solutions’ Prototypes
- Step 2. Get Feedback on Prototypes
- Step 3. Refine Prototypes
Example: Lutheran Social Services of MN

1. DASH
2. Debt Conqueror Portal - Dashboard
3. LSS Financial Counseling Conquer Your Debt

MY PROGRESS (estimated)
- Current balance: $14,720.78
- Next payment of: $520
- Due date: 11/20/15
- How much I've paid off: $4,140.00
- DMP Countdown:
  - 3 years
  - 146 days

Money-saving tips year-round, check out our blog: Sense and Centability

1-888-577-2227

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Frequently Asked Questions

1. Why should I make the time to do the Design activities?

2. What Design activities are most critical?

3. Can I move on to design without finishing all the Discover activities?
How the client explained it

How the project manager understood it

How the proposal was written

How it was funded

How the executive director describes it

How it was implemented

How the client experienced it

How it was documented

How it was supported after the first grant

What the client really needed
What questions do you have?
What’s Next?
Suggested Next Steps

Web Session IV: Design
You will have 3 weeks to complete this session. It may help to schedule Activities 7, 8 and 9 in the first week, Activity 10 in the second week, and Activity 11 in the third week.

- Attend Session IV on October 16, 3:30p ET (30 mins) – DONE
- Complete Activities 7-11
- **Attend Q&A session on October 23, 3:30p ET** (30 mins)
- Attend Q&A session on October 30, 3:30p ET (30 mins)
- Sign up for feedback session with Prosperity Now mentor
- **Submit grant submission for the Capital One Innovation Grant on October 31.**