Smart Growth Web Session V: Test

November 6, 2017
Welcome
Human Insights Approach

- Discover
- Design
- Test

Engage clients and stakeholders throughout

Repeat...sometimes over and over
Today’s Agenda

- Overview of Test Activities
- Frequently Asked Questions
- Audience questions
- [Voting]
- Next steps
Test

Objectives

- Refine solution(s)
- Gauge viability

Activities

12. Test **Concept Appeal**
13. Conduct **User Tests**
14. Decide on Next Steps
Activity 12: Survey for Concept Appeal

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.
Activity 12: Survey for Concept Appeal

Example Questions

 How likely are you to seek more information about this program?
 What do you like about this program?
 What do you dislike about this program?
 How likely would you be to recommend this program?
Activity 12: Survey for Concept Appeal

Steps in this Activity
1. Determine who to survey
2. Determine how to survey
3. Draft a simple survey
4. Implement and analyze the survey
5. Document survey results
Activity 13: User Test
Activity 13: User Test

Steps in this Activity
1. Determine what to test
2. Determine who to test with
3. Draft a user test guide
4. Implement and synthesize results
5. Formulate recommendations
Activity 14. Decide on Next Steps

Choose a Path for Iteration

- Launch the solutions(s), as is, into the real world
- Refine the solutions with some more exploration
- Start over again with a fresh exploration of a new challenge
Frequently Asked Questions

1. Why is testing important if I already got feedback on my concept board and prototypes?

2. I thought testing included a control group and a test group?

3. Shouldn’t testing be more rigorous?
What questions do you have?
Voting
What solutions would you like to hear about?

- Let’s pick three (3) challenge + solutions' summaries to hear about during our final November 13th session!
- Expand the session to 60 minutes to allow a longer share out

Survey will close at 5pm ET on Tuesday

- Please note that Prosperity Now edited submissions for ease of presentation in this format.
- Results of this poll have no bearing on funding decisions made by Capital One.
What’s Next?
Suggested Next Steps

- Vote for three summaries by tomorrow at 5pm ET
- Attend Session VI on November 13, 3:30p ET (60 mins)
- Share any final activity reflections
- Sign up for feedback session with Prosperity Now mentor until the week of Dec. 4th for assistance thinking through the design or testing of your proposed solution