Welcome
Today’s Hosts

Spectra Myers
Sr. Research Manager, Prosperity Now

Pamela Chan
Project Director, Human Insights, Prosperity Now
Housekeeping

- This webinar is being recorded and will be shared within one week.
- All webinar attendees are muted to ensure sound quality.
- Share comments or ask questions by typing into the text box on the control panel.
- Tip: Phone audio works best.
- If you experience any technical issues, email Pam Chan at pchan@prosperitynow.org
Prosperity Now’s mission is to ensure everyone in our country has a clear path to financial stability, wealth and prosperity.
Agenda & Objectives
Today’s Agenda

1. Introductions
   a) Welcome & housekeeping
   b) Warm-up activity
      a) Group Poll
   c) Your experience with Human Insights
   d) Themes from your projects

2. Project Q&A + Discussion
   a) Listen for solutions or approaches you might take back to your agency

3. Capital One Reflection

4. Next Steps
Objectives

See:
▪ See the progress that the Smart Growth innovation projects have made since the last conference call in March

Share:
▪ Share insights and lessons learned from their innovation projects that may be applicable to other agencies
▪ Implemented solutions and lessons learned

Listen and look for:
▪ Solutions or approaches you might take back to your agency
▪ Answers to any questions you had about other projects
Smart Growth Innovation Program Overview
Smart Growth is an innovation program created to help agencies enhance client outcomes and advance the industry.
Warm-Up
Using the drawing tool

TRY IT OUT HERE:
POLL: Which picture best captures your human insights experience?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td></td>
</tr>
<tr>
<td>B</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td></td>
</tr>
<tr>
<td>E</td>
<td></td>
</tr>
</tbody>
</table>
Human Insights
A Few Lessons Learned from Clients

Most clients are aware of the importance and need to have an emergency savings account but find it hard to commit to saving or not to use the funds set aside.

Clients’ inability to access credit combined with unexpected expenses almost derailed participation in the DMP.

Many people desire the opportunity to discuss challenges with others and get advice based on others’ experiences.
Summary of Themes

Your Process:

- Most of you dove into implementation with some tracking/data collection
- A few of you conducted additional research to learn more from clients

A quick take on a Human Insights approach!
**POLL: Which human insights approaches did you use this year?**

<table>
<thead>
<tr>
<th>Approach</th>
<th>Comments Box</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnosing barriers</td>
<td></td>
</tr>
<tr>
<td>Interviews or focus groups</td>
<td></td>
</tr>
<tr>
<td>User or concept tests</td>
<td></td>
</tr>
<tr>
<td>Surveys</td>
<td></td>
</tr>
<tr>
<td>Mini-pilot</td>
<td></td>
</tr>
</tbody>
</table>

*Other: type into the comments box (e.g., prototyping, journey mapping, developing a logic model, etc.)*
Your Projects
Summary of Themes

Your Solutions:

- Most of your projects centered on enhancing the DMP client experience to improve retention
  - A couple focused on redefining the client experience at key moments/early on
  - Many projects focused on supporting the relationship between clients and counselors/agencies

- Many of you are experimenting with technology to streamline or enhance services
  - Communications technology
  - Websites and apps

- A few of you are also exploring how to provide additional financial wellbeing services
Agencies that worked on redefining the client experience early on

<table>
<thead>
<tr>
<th>Agency</th>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clarifi</td>
<td>How consumer credit counseling agencies can become more sustainable through earned revenue from clients?</td>
</tr>
<tr>
<td>GreenPath</td>
<td>How might we redesign the financial counseling session to make it a more humane experience for the client – one that delivers high-quality outcomes for clients in less time than getting a pizza delivered?</td>
</tr>
<tr>
<td>Credit Advisors Foundation</td>
<td>How might we help clients, that agree to a DMP, return a completed contract?</td>
</tr>
</tbody>
</table>
Agencies that worked on enhancing the relationship between client and counselor

<table>
<thead>
<tr>
<th>Agency</th>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit.org</td>
<td>How might we provide our clients with more continuous and consistent access to our financial coaches?</td>
</tr>
<tr>
<td>CCCS of Savannah</td>
<td>How might we encourage new, existing, and prior DMP clients to use CCCS for an additional financial service?</td>
</tr>
<tr>
<td>Christian Credit Counselors</td>
<td>How might we help DMP clients weather unexpected changes in income and/or expenses so that they can successfully complete the program?</td>
</tr>
</tbody>
</table>
Agencies that used communication technology to deliver services/improve retention

<table>
<thead>
<tr>
<th>Consolidated Credit Counseling Services</th>
<th>How might we increase client retention rates and provide ongoing interactive edu on a wide scale?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lutheran Social Services of Minnesota</td>
<td>How might be we help new Debt Management Plan clients (who have successfully made their first payment) stay on the DMP for at least 18 months?</td>
</tr>
<tr>
<td>Consumer Education Services Inc (CESI)</td>
<td>How can we decrease the number of clients under 30 who cancel in the first three months?</td>
</tr>
<tr>
<td>Agencies that used websites/apps to deliver services/improve retention</td>
<td></td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td><strong>Credit Counseling of Arkansas (CCOA)</strong></td>
<td></td>
</tr>
<tr>
<td>How might we help clients maintain a clear sense of progress through the life of the DMP?</td>
<td></td>
</tr>
<tr>
<td><strong>CCCS of Rochester</strong></td>
<td></td>
</tr>
<tr>
<td>How might we help clients who are having trouble managing regular expenses be successful in achieving financial goals?</td>
<td></td>
</tr>
<tr>
<td><strong>Financial Information and Service Center (FISC)</strong></td>
<td></td>
</tr>
<tr>
<td>How might we redesign our financial education workshop so that community members who are unable to attend in-person sessions will enroll in an option that fits their needs?</td>
<td></td>
</tr>
</tbody>
</table>
Q+A & Discussion
Smart Growth Close Out Call

Virtual Gallery Walk

Project Name:
Technical Assistance for Innovation Grantee.

Project Contact:
Spectra Myers, Sr. Research Manager
Pamela Chan, Human Insights Project Director

Insert a picture from your project (optional)

Project Challenge:
How might Prosperity Now continue to support the innovation grant recipients to design and test new credit counseling solutions?

Which solution(s) did you implement? This likely differed in meaningful ways as you continued the design.

Planned Solution
1. Ensure grantees are aware of existing tools to determine whether their solutions are on track to address the identified challenges.
2. Ensure grantees have guidance to develop, implement, and adapt their testing plan, as needed.
3. Ensure grantees have a platform to share their solutions, results, and lessons learned with other credit counseling agencies.

Implemented Solution
1. Hosted a kick-off webinar and provided technical assistance to interested agencies.
2. Planned a share out webinar to share results and lessons learned.
3. Wrote a blog post with Credit Advisors Foundation to highlight their use of human insights approaches.
4. Organized a series of Coffee & Walk webinars relevant to credit counseling.

What were the results of your testing efforts?

Results
- All 13 agencies participated in the kick-off webinar.

Revisit the Gallery Walk for Details
What did you learn about redesigning the client experience during the counseling sessions?
What did you learn from your project about enhancing the relationship between counselor and client?
What did you learn about using communication technology to deliver services/improve retention?
What did you learn about using websites/apps to deliver services/improve retention?
Based on what you’ve learned, what are you likely to take back to your agency?
Next Steps
Next steps

- Keep using the **human insight tools** on the ProsperityNow.org (https://prosperitynow.org/human-insights-tools-resources)
- Post questions to the larger community on the **Smart Growth listserv**
- Join the coffee break webinar on Nov. 7th at 3pm ET to hear about fees from Professor Devin Fergus
- Save December 11th at 2pm ET for the Smart Growth Field Innovation Cohort to hear from CCOA, Savannah, OnTrack and Rochester
- Reach out to Pam or Spectra for any last technical assistance!