



# Peer support for people with problem debt

## **A 'how to' guide**

# Introduction

Peer support presents a real opportunity to improve engagement with debt advice, which will help more over-indebted people overcome their financial difficulties.

This instruction manual contains nine 'how to' guides intended to help you identify which peer-support scheme would be most appropriate for your organisation. The information will help you take the first steps towards designing a pilot.

The guides are based on evidence from the literature review on successes and challenges of existing peer-support schemes, as well as the views of over-indebted people interviewed in focus groups.

Each guide covers the following:

- **User benefits** – what users of the service could hope to gain from participating
- **Challenges** – aspects of the service that could be challenging to implement, and that may require considerable planning or resource
- **Service design** – suggestions and tips for how the service could be designed
- **Example scheme** – an example of a similar existing service, with a link to provide further information
- **BCTs (Behaviour Change Techniques)** – key techniques that could be used within the scheme to help users change their behaviour\*
- **Quotes** – comments from some over-indebted people regarding the service

A comparison table (pp. 4–5) summarises key differences between the nine models side by side. This table also suggests whether each model would be most suitable for over-indebted individuals before, during, or after crisis.

The Money Advice Service is currently developing a pilot, based on the 'Peer Coaching' model, in collaboration with one of our delivery partners. We will evaluate this pilot to understand what works, and share the findings so that others can learn from our work.

We hope that this guide – and the corresponding research report – inspires you to consider developing and testing some of these opportunities in collaboration with us.

Do get in touch with us if you would like to discuss opportunities in more detail.



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\*BCTs suggested are from UCL's Behaviour Change Taxonomy, with the text description for each BCT being the specific taxonomy definition. The complete set of BCTs, including example applications for each, can be found in the full taxonomy (Michie, S. et al. (2013). 'The Behaviour Change Technique Taxonomy (v1) of 93 hierarchically-clustered techniques: building an international consensus for the reporting of behaviour change interventions', *Annals of Behavioural Medicine*, 46, 1, 81–95).

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# Peer support models: a comparison

Proposition	Peer coaching	Volunteer helpline	Online forum	Support group	Online classes	Financial tracking app	Advice at local groups & events	Financial therapy app	Buddy scheme
<b>Description</b>	A structured programme with a trained peer 'coach' to set and work towards <b>clear goals, overcoming challenges</b> together	A telephone helpline where people can have <b>questions answered</b> , receive <b>emotional support</b> and obtain <b>referrals</b> to support services	An online forum about financial difficulty, where users can <b>ask (and answer) questions, or discuss challenges</b> with others	Meetings of groups of people in similar circumstances to <b>work towards goals</b> and <b>overcome challenges</b> together	An online programme of classes aimed at <b>increasing financial literacy</b> , with a forum to speak to other users and tasks to <b>encourage behaviour change</b>	An app to <b>track income and expenditure</b> , with elements of competition to <b>drive behaviour change</b> and chat functions for <b>sharing tips</b>	Presentations about experiences of debt, delivered to people who may be at risk to <b>raise awareness</b> and <b>increase engagement</b> with debt advice	An app where users <b>share emotions and worries</b> regarding money and debt, and receive suggestions on how to <b>'reframe' their problems</b>	Pairing people in similar circumstances to provide each other with <b>informal help and support, overcoming challenges</b> together
<b>User benefits</b>	<ul style="list-style-type: none"> <li>• Driving action</li> <li>• Changing &amp; maintaining behaviours</li> <li>• Helping to reach goals</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate help and reassurance</li> <li>• Answers to queries</li> <li>• Referrals to professional help</li> </ul>	<ul style="list-style-type: none"> <li>• Information and practical tips</li> <li>• Answers to queries</li> <li>• Support and encouragement</li> </ul>	<ul style="list-style-type: none"> <li>• Support network</li> <li>• Encouragement and pressure to change behaviour</li> <li>• Helping to reach goals</li> </ul>	<ul style="list-style-type: none"> <li>• Increased financial knowledge and confidence</li> <li>• Help to change behaviour</li> <li>• Referrals to professional help</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness of expenditure</li> <li>• Help and motivation to reduce spending</li> <li>• Feelings of control</li> </ul>	<ul style="list-style-type: none"> <li>• Recognition of need for help</li> <li>• Earlier engagement with professional advice</li> <li>• Reassurance that difficulties can be overcome</li> </ul>	<ul style="list-style-type: none"> <li>• Reframing worries constructively</li> <li>• Emotional release</li> <li>• Empowering action and decision making</li> </ul>	<ul style="list-style-type: none"> <li>• Emotional support</li> <li>• Withstanding challenging situations</li> <li>• Practical tips and ideas</li> </ul>
<b>Challenges</b>	<ul style="list-style-type: none"> <li>• Recruiting clients and coaches</li> <li>• Designing comprehensive training</li> <li>• Maintaining commitment</li> </ul>	<ul style="list-style-type: none"> <li>• Recruiting and training volunteers</li> <li>• Attracting callers</li> <li>• Ensuring referrals are followed up</li> </ul>	<ul style="list-style-type: none"> <li>• Attracting a large number of users quickly</li> <li>• Moderating comments</li> <li>• Encouraging behaviour change</li> </ul>	<ul style="list-style-type: none"> <li>• Ensuring users sign up and turn up</li> <li>• Facilitating productive discussions</li> <li>• Maintaining commitment</li> </ul>	<ul style="list-style-type: none"> <li>• Persuading people to sign up 'before crisis'</li> <li>• Designing content</li> <li>• Encouraging peer-to-peer communication</li> </ul>	<ul style="list-style-type: none"> <li>• Storing sensitive data</li> <li>• Encouraging peer competition and communication</li> <li>• Maintaining participation</li> </ul>	<ul style="list-style-type: none"> <li>• Finding and liaising with existing groups or events</li> <li>• Identifying at-risk individuals</li> <li>• Encouraging them to seek advice</li> </ul>	<ul style="list-style-type: none"> <li>• Communicating the app's benefits to potential users</li> <li>• Ensuring comments are productive</li> <li>• Moderating unhelpful comments</li> </ul>	<ul style="list-style-type: none"> <li>• Recruiting buddies</li> <li>• Building constructive relationships</li> <li>• Ensuring advice is appropriate and accurate</li> </ul>
<b>Most suitable</b>	After crisis p6	During crisis p8	All stages p10	After crisis p12	Before crisis p14	All stages p16	Before crisis p18	During crisis p20	During crisis p22

# Peer coaching

A structured programme with a trained peer 'coach' (who has also experienced financial difficulty) to set and work towards clear goals, overcoming challenges together.



## User benefits

- + This service could help individuals **take action, change behaviours and maintain these for the long-term**
- + It would do this by **setting a clear goal** up-front, building an action plan to reach it, and 'checking in' regularly on progress
- + Coaches and clients would work together to **overcome challenges** encountered throughout. These could include managing tight budgets, prioritising repayments and engaging with creditors
- + Support would be **personalised** – with targeted input and guidance for each person
- + While it could help individuals at any stage of the debt journey, its high commitment means it could be slightly more popular **'after crisis'**



## Challenges

- ? Identifying coaches and **encouraging or incentivising** them to participate
- ? Designing and **delivering training and support** for coaches – both at recruitment and throughout
- ? Ensuring coaches **understand the level of support** they should provide themselves, and when they should refer clients to other services (e.g. debt advice)
- ? Identifying potential clients and **encouraging them to sign up**
- ? Encouraging clients and coaches to **stay committed to the scheme** for an extended time period
- ? Ensuring coaching **does not feel overly intense** for either party but still delivers results



## Service design

- ➔ The service would ideally be 3–12 months in length, with **regular contact throughout**
- ➔ Coaches and clients would ideally meet **via the channel (or combination of channels) of their choice** e.g. face to face in a café, on the phone, online via FaceTime etc. Some face-to-face contact should be encouraged (even if just initially) to help build a rapport
- ➔ Coaches should have **previous personal experience** of financial difficulties, but they should have subsequently resolved or stabilised these difficulties
- ➔ Wherever possible, **pairs should be matched** based on similarity of experience (e.g. similar types and/or amount of debt), as well as demographics (e.g. age)
- ➔ Goal(s) would be **agreed up-front**, and reviewed throughout and at the end. These goal(s) would probably be financial, but could be non-financial, requiring lifestyle changes to meet them (e.g. sending children to university)

## Example scheme:

### Athena Project (run by Hexagon Housing)

The scheme aims to support people who are moving from high-support accommodation into independent living. The majority of users have suffered with mental health problems. Service users are referred onto the scheme and are allocated a paid peer mentor with whom they can undertake day-to-day activities.

Face-to-face, one-to-one support is given. Peer supporters can accompany users doing day-to-day activities (unlike nurses or clinicians) such as going to the shops. Peer supporters have overcome mental health problems themselves – the scheme offers them a first step back into the wider community.

[www.hexagon.org.uk/athena](http://www.hexagon.org.uk/athena)

## Key BCTs (Behaviour Change Techniques)

- **Goal setting (outcome):** set or agree on a goal defined in terms of a positive outcome of wanted behaviour
- **Action planning:** prompt detailed planning of performance of the behaviour (must include at least one of context, frequency, duration and intensity). Context may be environmental (physical or social) or internal (physical, emotional or cognitive)
- **Feedback on behaviour:** monitor and provide informative or evaluative feedback on performance of the behaviour

“

*As long as there's some trust there, I really feel like I could be quite open and honest with a coach. More so than anything online*

“

*If the coaching is tailored to you, that'd be great. Each individual is different, as are our financial situations*

“

*I'd love help to build a plan of action – and someone to work with on the steps*

# Volunteer helpline

A telephone helpline where people can have questions answered, receive emotional support and obtain referrals or signposts to professional services from trained volunteers who have overcome debt problems.



## User benefits

- + The helpline would be an **easily accessible 'first port of call'** for people with money challenges
- + Volunteers would **provide answers to queries** and signpost or refer individuals to other organisations when they need professional help (e.g. debt advice)
- + This could help callers **navigate the complex advice sector** and obtain the help they need – both financial and non-financial
- + The service would most likely be used by those 'during crisis' for **immediate help and reassurance**
- + However, if its positioning also attracted people 'before crisis' it could be a good opportunity to **increase early engagement with debt advice**



## Challenges

- ? Identifying volunteers and **encouraging or incentivising** them to participate
- ? Anticipating the **types of queries** that callers are likely to have
- ? **Providing training** that equips volunteers to respond effectively to these queries and to provide reassurance when callers are distressed
- ? Training volunteers to identify and **deal with emergency issues** quickly and sensitively
- ? Ensuring that callers **follow up on referrals** (if not immediately transferred)
- ? Marketing the helpline in a way that **makes it stand out** and encourages people to call it 'before crisis'
- ? Delivering a service that caters for those who are **unavailable during the working day**



## Service design

- The telephone number should be free and would ideally be **available in evenings and weekends**. It could also operate overnight to cater for those unable to sleep
- The service would ideally **allow callers to be anonymous**
- Most contacts would be one-offs, with callers receiving the information and/or reassurance they require (including any necessary referrals or signposts) **in a single call**
- The service could also **provide callbacks** for those in particular distress, or with particularly complex needs
- Referrals should be **immediate and seamless** to maximise take-up
- Depending on numbers and locations, volunteers could **work in a call centre or remotely**
- Some '**matching**' of callers to volunteers with similar experiences would ideally occur, if numbers make this possible

## Example scheme:

### The Pituitary Foundation

A telephone peer-support line for people suffering with pituitary gland problems, or their partners or loved ones. Phone line operators are all trained voluntary peer supporters who are managing pituitary conditions. People (usually the newly diagnosed) call a helpline, and then get 'matched' with a peer with similar experiences. Peers offer practical tips, share their own experiences, provide encouragement and support people in making informed decisions. Follow-up phone calls can be arranged.

📍 [www.pituitary.org.uk/support-for-you/peer-support/](http://www.pituitary.org.uk/support-for-you/peer-support/)

“

*The fact that they're volunteers, they're giving up their time and they might've been through something similar, the information and advice has got to be more meaningful*

“

*I would call the helpline after receiving one of those scary letters – see what I should do and just talk to someone about it*

“

*If it's anonymous, it would reduce the embarrassment, and make you more comfortable*

## Key BCTs (Behaviour Change Techniques)

- **Reduce negative emotions:** advise on ways of reducing negative emotions to facilitate performance of the behaviour
- **Social support (practical):** advise on, arrange, or provide practical help (e.g. from friends, relatives, colleagues, 'buddies' or staff) for performance of the behaviour
- **Instruction on how to perform a behaviour:** advise or agree on how to perform the behaviour

# Online forum

An online forum about managing money and coping with financial difficulty, where users can ask and answer questions, or discuss challenges with others in similar situations.



## User benefits

- + The forum would provide users with **immediate and easily accessible information and practical tips**, from a wide range of people and perspectives
- + Users could provide each other with emotional support and help each other **feel that problems can be overcome**
- + Users (or moderators) could also **signpost to support services** they have used or are aware of
- + The **flexibility and low commitment** required would be popular with users – however attaining long-lasting impact would be more challenging without repeat usage
- + This service could provide individuals across all stages of the debt journey with **answers to a range of queries and needs**



## Challenges

- ? **Offering something distinct** from other finance forums (e.g. Money Saving Expert), whilst building on what these do well
- ? **Attracting enough users** quickly to make the forum work effectively
- ? Designing the forum so that it **supports behaviour change** as well as short-term queries
- ? Dealing with **inaccurate advice/guidance** or unhelpful comments effectively and sensitively
- ? Establishing an appropriate **level and method of moderation**



## Service design

- The forum would be **semi-structured** and organised by key topics, with smaller discussion 'threads' within each
- It should be **accessible on multiple devices** and operating systems
- Initial users could potentially be **attracted by 'piggy-backing'** onto existing forums
- Additional features (e.g. notifications) could be used to **maintain engagement and usage**
- The forum would need to be moderated (by professionals or trained volunteers) to ensure guidance is **accurate and relevant**, and to keep inappropriate comments to a minimum
- 'House rules' could also be **used to guide behaviour**
- Moderators could also post threads to encourage users to think about specific topics such as **longer-term behaviour change**

## Example scheme:

### Money Saving Expert

This service aims to provide impartial information and advice on financial issues. Its forums aim to provide a space for the sharing of financial concerns and queries. There are different forums grouped by topic, and within these there are different discussion 'threads'. Users can log in and post their own comments and questions, or can comment on other users' posts. 'Debt-Free Wannabe' is a forum devoted specifically to management of debts and many of the threads discuss debt advice and debt solutions.

🌐 [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

🌐 [forums.moneysavingexpert.com/forumdisplay.php?f=76](http://forums.moneysavingexpert.com/forumdisplay.php?f=76)

“

*I think it would be really good for answers to quick questions*

“

*Even from just reading twenty comments that other people have posted, you can find out so much*

“

*If you've got a professional moderating, I would trust responses more as you know they've been checked*

## Key BCTs

### (Behaviour Change Techniques)

- **Instruction on how to perform a behaviour:** advise or agree on how to perform the behaviour
- **Re-attribution:** elicit perceived causes of behaviour and suggest alternative explanations
- **Framing/reframing:** suggest the deliberate adoption of a perspective or new perspective on behaviour (e.g. its purpose) in order to change cognitions or emotions about performing the behaviour

# Support groups

Meetings of groups of people in similar financial circumstances to work towards goals and overcome challenges, moderated by a trained peer who has overcome financial difficulties.



## User benefits

- + Support groups could help individuals **take action, change behaviours and maintain these for the long-term**
- + They would do this by encouraging attendees to **set a goal** up-front and report back regularly on progress
- + **Social support and pressure** could encourage attendees to keep progressing towards goals
- + Groups would provide a **support network** to help with the emotional impact of debt problems and any other challenges faced e.g. relationship difficulties
- + The groups could help those 'after crisis' maintain momentum with **financial and lifestyle changes** (e.g. debt solutions or budget plans)



## Challenges

- ? Finding potential attendees and **encouraging them to take part**
- ? Ensuring that **those who sign up, turn up** – not just once but over a sustained period
- ? Enabling attendees to feel **comfortable talking about their finances** in front of others, particularly those who are nervous in group settings
- ? Ensuring that discussions are **productive and focused** (whilst allowing flexibility)
- ? Identifying potential moderators and **encouraging or incentivising** them to take part
- ? Designing and delivering training for moderators, that helps them facilitate **meaningful and constructive discussions**
- ? Encouraging attendees to **transition on from the group** when appropriate, to allow new attendees to join



## Service design

- ➔ Groups would ideally consist of **8 to 15 over-indebted people** living in the same area
- ➔ Wherever possible, groups should be **tailored to specific financial situations** or challenges (e.g. specific debt solutions)
- ➔ Attendees would meet face-to-face at a **local, easily accessible venue**. Online meetings could also be trialled, though establishing rapport could be more challenging
- ➔ They would ideally **sign up for a specific period**, with an option to extend
- ➔ Goal(s) would probably be financial, but could be non-financial, requiring **lifestyle changes** to meet them (e.g. sending children to university)
- ➔ Sessions would centre around a **semi-structured discussion** about each individual's experiences, progress and challenges
- ➔ They could also **incorporate presentations** (from peers or professionals) and group activities (e.g. budgeting exercises)
- ➔ Materials such as **income/expenditure logs and diaries** could complement meetings

## Example scheme:

### Slimming World

The programme aims to help users lose weight, improve their diet and increase exercise. Support is provided through face to face groups and online resources on a central portal (such as information sheets and trackers). Group sessions centre around a weekly weigh in, and sharing of struggles/successes from that week. One member wins 'loser of the week' – the person who has made the most progress. A strong sense of community can grow amongst group members. Groups are led by local moderators, or 'consultants' who have previously lost weight through Slimming World. Consultants receive training and are paid.

🌐 [www.slimmingworld.co.uk/](http://www.slimmingworld.co.uk/)

🌐 [www.weightlossresources.co.uk/diet/slimming-world/review-diet.htm](http://www.weightlossresources.co.uk/diet/slimming-world/review-diet.htm)

## Key BCTs

### (Behaviour Change Techniques)

- **Social support (emotional):** advise on, arrange, or provide emotional social support (e.g. from friends, relatives, colleagues, 'buddies' or staff) for performance of the behaviour
- **Social reward:** arrange verbal or non-verbal reward if and only if there has been effort and/or progress in performing the behaviour
- **Instruction of how to perform a behaviour:** advise or agree on how to perform the behaviour

“

*Having more people to help you find alternatives means you can get ideas you never would've thought of by yourself. As confidence grows amongst the group over time, there's trust made*

“

*You could have money management goals, but also the emotional element is good too. You have the camaraderie; you have the support*

“

*If you're face-to-face, you can get a sense of who the people are that are giving you help*

# Online classes

An online programme of classes about money management and financial difficulty, taught in groups with a forum to speak to other users about course content and tasks or challenges to encourage behaviour change.



## User benefits

- + Classes could be used as a means of **increasing financial knowledge**, including awareness of 'good financial behaviours'
- + Incorporating tasks or challenges within the course could help **bring about behaviour change**
- + Forums or live chat to discuss content would enable **shared learning**
- + Effective referral mechanisms could help **engage individuals with professional support**
- + Classes could be particularly helpful for individuals **before crisis**, to improve their financial literacy and encourage them to seek professional help before reaching crisis point
- + However, they would probably be more popular with individuals **after crisis**, who seem more open to higher commitment solutions



## Challenges

- ? Identifying potential users and **encouraging them to sign up**
- ? Overcoming **negative connotations with school** and fears of high commitment among individuals 'before crisis'
- ? Designing a course that covers what people **want and need help with**
- ? Designing a course that helps people to **change behaviours** as well as obtain information
- ? Ensuring that the tone of classes is **accessible without being patronising**
- ? Identifying potential moderators and **encouraging or incentivising** them to take part
- ? Designing and **delivering training for moderators** where necessary
- ? Ensuring that users requiring debt advice can be identified and **referred quickly and sensitively**
- ? Encouraging users to commit to and **complete the full course**



## Service design

- The programme could be a **6 to 10-week online course**, accessed through an app or browser and available across Android, iPhone and Windows
- Users signing up at a similar time would be **organised into 'classes'** to begin their programme of learning together
- Users could **select to take modules** on particular financial subjects or to learn the full 'curriculum'
- Modules could be completed **as and when convenient** for the user, or could be at a specific time which users have to log in for
- They should contain a variety of types of **accessible and engaging content**, potentially including videos and quizzes
- The programme would be **overseen by a moderator** (a professional or trained peer), who would also be available to answer questions
- Upon completion, users should **receive a certificate** as a reward for their commitment

## Example scheme:

### Duolingo

An app designed to allow users to learn a language on the move. The app allows users to take modules in their selected language – each module consists of a couple of parts, in which there are individual questions which the user should answer. Questions are a mixture of oral and written exercises. After each question there is chance to ask moderators a question for clarification and users can also see others' answers to that question and respond. Users receive points for modules (arranged by subject area) completed, and a % fluency rating.

🌐 [www.duolingo.com](http://www.duolingo.com)

## Key BCTs (Behaviour Change Techniques)

- **Instruction on how to perform a behaviour:** advise or agree on how to perform the behaviour
- **Graded tasks:** set easy-to-perform tasks, making them increasingly difficult, but achievable, until behaviour is performed
- **Behavioural practice/rehearsal:** prompt practice or rehearsal of the performance of the behaviour one or more times in a context or at a time when the performance may not be necessary, in order to increase habit and skill

“

*I would love the classes. I would definitely do them. I really want to learn about this stuff. And I'd want to know what other people think as we went through classes*

“

*If it was anonymous and very accessible, so you can dip in and out, it would be useful*

“

*It'd be good if you could do it on your phone, whenever. I'm on my phone most of the time anyway*

# Financial tracking app

A website or app to monitor income and spending and compare this with others; with 'leaderboards' to track progress against others, and chat or discussion functions to share tips with other users.



## User benefits

- ⊕ The app would enable users to monitor their expenditure, helping them **feel more in control**
- ⊕ It would increase awareness of how money is being spent and **identify potential opportunities for savings**
- ⊕ A shared 'leaderboard', where users compare their spending with others (e.g. friends, family, other users) could **drive behaviour change through competition**
- ⊕ Forum and chat functions could also enable users to offer each other **encouragement, praise and practical tips** on how to save more or spend less
- ⊕ This app could **help people at all different stages** of the 'debt journey'



## Challenges

- ❓ Encouraging potential users to **download the app**, in a market with many personal tracking and money management apps already available
- ❓ Designing the app in a way which makes it easy for users to **input their expenditure**
- ❓ Encouraging people to use the **chat and leaderboard functions** as well as the tracking
- ❓ Alleviating users' concerns about **sharing sensitive data**
- ❓ Mitigating risks involved in **storing sensitive data**
- ❓ Encouraging users to **keep using the app** to monitor their income/spending
- ❓ Encouraging users to **change their behaviour** as well as monitor their behaviour



## Service design

- ➔ The app should be **readily available** across Android, iPhone and Windows, and be free to download to a smartphone. It could also be made available for tablets, and/or PCs
- ➔ Users could **log their income and expenditure** manually, or the app could be linked to users' bank accounts to remove the need for manual entry
- ➔ The app could also have a **spending control function**, with alerts discouraging users from spending more than set limits (in total or on selected items)
- ➔ Positive alerts or notifications could help **maintain motivation and engagement**

## Example scheme:

### Gympact

This app helps users to make the most of their gym membership. Users set themselves targets for a number of gym visits in a given period of time. Every time a user misses a workout they aimed to complete, they are fined. At the end of the week fines are redistributed to everyone who reached their workout goal.

🌐 [www.pactapp.com](http://www.pactapp.com)

“

*I'd love a way to track my finances from my account. And I'm really competitive so any kind of leaderboard will definitely work on me*

“

*I'm a private person so I'd worry about others seeing my progress, but other parts of the app I'd use, for sure*

“

*I struggle to keep track of what's going in and out so it could be a way of just being a bit more on top of that*

## Key BCTs

### (Behaviour Change Techniques)

- **Self-monitoring of behaviour:** establish a method for the person to monitor and record their behaviour as part of a behaviour change strategy
- **Social comparison:** draw attention to others' performance to allow comparison with the person's own performance
- **Discrepancy between current behaviour and goal:** draw attention to discrepancies between a person's current behaviour (in terms of the form, frequency, duration, or intensity of that behaviour) and the person's previously set outcome goals, behavioural goals or action plans (goes beyond self-monitoring of behaviour)

# Advice at local groups & events

Tailored presentations about experiences of financial difficulty, delivered by peer mentors who have overcome debt problems to pre-existing groups or events attended by people who may be at risk.



## User benefits

- + This scheme could help people realise they are **at risk of, or experiencing problem debt**
- + Referrals or signposts (to debt advice or other services) could encourage people to **seek help earlier** than they otherwise would have done
- + Presentations or talks from peer mentors would show that other people are or have been in a similar situation, helping users **believe that difficulties can be overcome**
- + With visits taking place at pre-existing events/groups, this would be a **low commitment, low effort option** for users
- + It could particularly help people 'before crisis' **recognise their need for help**



## Challenges

- ? **Identifying groups** where it would be most beneficial or appropriate to speak at
- ? **Persuading organisers** of these groups to incorporate the visits
- ? Identifying potential mentors and **encouraging or incentivising** them to take part
- ? Designing and **delivering training for mentors** where necessary
- ? Encouraging people to **speak openly about finances** in front of others who live locally
- ? Identifying individuals who require professional support/debt advice and referring them **sensitively and confidentially**
- ? Monitoring the **impact of the visits**, including the rates of uptake of debt advice



## Service design

- ➔ Presentations would be **delivered in different locations** around the country/region, at different events or groups
- ➔ Appropriate groups or events would be those attended by people at **high risk of problem debt** e.g. people experiencing life events such as bereavement, illness, parenthood or unemployment
- ➔ Presentations should be **tailored to the audience** and how they can address their financial needs and challenges
- ➔ Each group could have **a single session, or a 'programme'** across several sessions
- ➔ Verbal presentations could be **complemented by videos** of other success stories
- ➔ Peer supporters could be **supported by a professional** to provide technical advice
- ➔ There could also be follow-up **remote communication** with mentors or professionals if attendees require more information

## Example scheme:

### Breastfeeding Support Network

The Breastfeeding Network has a large group of peer mentors around the country who have been trained and given resources to drop in to local libraries and community centres to give advice to new mums about breastfeeding. Although not always necessarily attached to a specific group, or a specific meeting or event (as this idea proposes), peer mentors do often target locations where young mums will be in order to present, answer questions and give advice.

🌐 [www.breastfeedingnetwork.org.uk](http://www.breastfeedingnetwork.org.uk)

“

*I'd be a bit concerned about sharing details about my poor financial situation, but I guess you could speak to them after, one to one*

“

*That would be a really helpful way of finding out about the different companies that can help*

“

*It would be good to pick up some tips – you can take it or leave it*

## Key BCTs (Behaviour Change Techniques)

- **Information about social and environmental consequences:** provide information (e.g. written, verbal, visual) about social and environmental consequences of performing the behaviour
- **Information about emotional consequences:** provide information (e.g. written, verbal, visual) about emotional consequences of performing the behaviour
- **Instruction on how to perform a behaviour:** advise or agree on how to perform the behaviour

# Financial therapy app

An app based on Cognitive Behavioural Therapy (CBT) where users post specific emotions and worries they have regarding finance and debt, and receive suggestions from others on how to 'reframe' or 'rethink' their problems.



## User benefits

- + The app would help users to 'reframe' or 'rethink' their problems in a **more constructive or positive light**
- + This could remove some of the burden of dealing with debt problems and **provide emotional release**
- + This in turn could help users feel able to **make difficult decisions**, take steps to **address their difficulties**, or **maintain a challenging situation** (e.g. a restricted budget)
- + The app would be a **convenient and accessible** way of receiving support
- + It would be most suitable for individuals **during crisis** when needing reassurance or if in distress



## Challenges

- ? Communicating the **benefits of the app** (including the value of emotional support) to potential users
- ? **Attracting enough users** quickly to make the app work effectively
- ? Encouraging users to **post and help others**
- ? Ensuring users understand the app's purpose and **help each other in a constructive way**
- ? Dealing with **inaccurate advice/guidance** or unhelpful comments effectively and sensitively
- ? Establishing an appropriate **level and method of moderation** for the app
- ? Identifying individuals who require professional support/debt advice and referring them **effectively and sensitively**



## Service design

- The app should be **available across Android, iPhone and Windows**, and be free to download to a smartphone. It could also be made available for tablets, and/or PCs
- Initial users could potentially be **attracted by 'piggy-backing'** onto existing apps or forums
- Guidelines, or 'house rules' would instruct users on how to get the most out of the app, and **how to respond sensitively** to others' posts
- Notifications could prompt users to **respond to others' posts** as well as their own
- The app **should be moderated** by a trained peer mentor or a professional, who should be able to refer individuals to debt advice if necessary

## Example scheme:

### KOKO

This mobile social media platform offers peer support to promote emotional wellbeing. It is aimed at people with anxiety and depression. It offers an 'outside perspective' to personal problems. Users post about their issues and other users respond offering alternative ways of looking at the situation.

🌐 [itskoko.com](http://itskoko.com)

🌐 [www.wired.com/2015/12/a-new-social-media-network-to-help-you-deal-with-stress](http://www.wired.com/2015/12/a-new-social-media-network-to-help-you-deal-with-stress)

“

*It can be destructive if you're in a bad emotional place, so I can see why this might help people deal with that*

“

*I'm unsure how it works, I'd need that clearly explained to me*

“

*I'd quite like to unload sometimes. You need friends when it gets really bad*

## Key BCTs

### (Behaviour Change Techniques)

- **Framing/reframing:** suggest the deliberate adoption of a perspective or new perspective on behaviour (e.g. its purpose) in order to change cognitions or emotions about performing the behaviour
- **Reduce negative emotions:** advise on ways of reducing negative emotions to facilitate performance of the behaviour
- **Distraction:** advise or arrange to use an alternative focus for attention to avoid triggers for unwanted behaviour

# Buddy scheme

Pairing people in similar financial circumstances to provide each other with informal help and support, to overcome challenges together.



## User benefits

- Buddies would be 'critical friends' to each other, providing encouragement and pressure to **withstand challenging situations** (e.g. a debt solution or restricted budget) or **maintain new behaviours**
- They could provide **emotional support** to help each other cope with the difficulties that come with debt problems, as well as other issues they may be facing, e.g. relationship or employment issues
- They could also share **practical tips and ideas** to help with challenges
- It would probably be more popular among those who are 'during crisis' or 'post crisis', who seem to **value emotional support** more



## Challenges

- ❓ Identifying potential buddies and **encouraging or incentivising** them to participate
- ❓ **Finding suitable 'matches'**, particularly if initial numbers are limited
- ❓ Helping buddies **feel at ease** with each other and build rapport
- ❓ Mitigating the potential **risk of poor advice-giving**
- ❓ Ensuring buddies know when and where to **access additional support** (e.g. if facing emergency issues)
- ❓ Monitoring and **measuring progress**
- ❓ Motivating buddies to **stay committed to the scheme** as long as needed



## Service design

- Pairs should consist of people in **similar financial circumstances**, for example individuals who have both recently entered into the same debt solution. Other demographic factors should also be considered when pairing wherever possible
- Buddies would ideally meet **via the channel (or combination of channels) of their choice** e.g. in a café, on the phone, via FaceTime etc. Some face-to-face contact should be encouraged (even if just initially) to help build a rapport
- **Regular contact** should be encouraged, to maintain momentum and to allow challenges to be discussed as they arise
- Sessions would be **unstructured**, with buddies deciding what they want to cover
- Organisers could provide tools or templates to help **facilitate conversation** and monitor progress
- Some oversight by programme leaders could be necessary to mitigate risks of **poor advice-giving**

## Example scheme:

### Manchester Mind

Befriending programme for 15–25 year olds living in the Manchester area, aimed at young people with mental health difficulties. Users are matched with a 'befriender' who also has experience of dealing with mental health difficulties. The 'befriender' helps them find out about new activities to try, and can attend initial sessions with them to provide moral support.

🌐 [www.manchestermind.org/Mentoring\\_and\\_Befriending.php](http://www.manchestermind.org/Mentoring_and_Befriending.php)

## Key BCTs (Behaviour Change Techniques)

- **Social support (emotional)**: advise on, arrange, or provide emotional social support (e.g. from friends, relatives, colleagues, 'buddies' or staff) for performance of the behaviour
- **Reduce negative emotions**: advise on ways of reducing negative emotions to facilitate performance of the behaviour
- **Information about others' approval**: provide information about what other people think about the behaviour. The information clarifies whether others will like, approve or disapprove of what the person is doing or will do.

“

*Offering emotional support to someone, I would feel a bit unqualified, but maybe we could help each other*

“

*It would be really useful to speak to someone who can be rational for you when you're making decisions*

“

*It'd be important to make sure we find a way for both of us to move forward*

