

Instructions to use MaPS' New Communication System



Money &
Pensions
Service

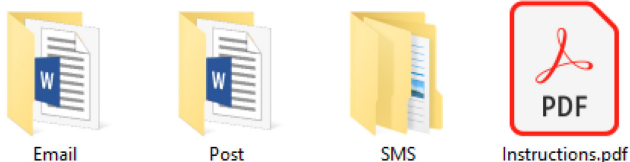
The Money and Pensions Service (MaPS) developed a New Communication System (NCS) based on behavioural science designed to reduce the number of clients missing appointments ('no-shows'). The implementation across eight participants resulted in a significant reduction of 24% in the number of 'no-shows'. We encourage debt advice providers to use the toolkit here provided with their communications with clients.

Introduction











The New Communication System (NCS) is made of a sequence of templates designed to be used jointly to build a sense of progress towards attending the appointment; therefore, it is important to maintain consistency across all communications to help ensure clients focus only on the main call to action in each. These instructions explain how to use the templates.

About this toolkit

This toolkit contains all the material necessary to implement the NCS. We have prepared ad-hoc templates to use depending on whether these are sent by email, post or SMS. You will find the templates in their respective folders.



Inside each folder, we have created further sub-folders with ad-hoc templates to use depending on whether you are going to send two or three communications.

-  Instructions.pdf
-  Email
 -  2-communications only option
 -  Email 1 template.docx
 -  Email 2 template.docx
 -  3-communications option
 -  Email 1 template.docx
 -  Email 2 template.docx
 -  Email 3 template.docx
 -  Final SMS reminder template.docx

The number of communications to send in fact depends on waiting times; we have included a process map in the following section to help you with this.

If you have the capacity to send SMS, we encourage you to use it on top of email and post communications as a final reminder; we have also included a template for this in each relevant folder.

The summary report

The summary report can be found at <https://www.moneyadviceservice.org.uk/reducing-missed-appointments-using-behavioural-science>

Contacts

For more information about this resource please contact: Innovatingtogether@maps.org.uk

[MaPS Innovation Team](#)

[MoneyAndPensionService.org.uk](https://www.moneyadviceservice.org.uk)

On the number of communications to send

The decision trees presented are designed to provide flexibility by offering date ranges to accommodate your waiting times and current booking structure.

Use the top decision tree if your service is currently sending text reminders before the appointment. Otherwise use the decision tree at the bottom. We

recommend using a final text reminder in combination with the NCS. Dates are when clients receive the communication not when they are sent. This is important for letters where you will need to estimate when the post has to be sent. For example, if the communication has to be received in four days you might need to send the post one to three days in advance.

All the communications in detail



Communication one can be given there and then if the booking is face to face otherwise the client should receive it within two days.



Communication two is your wild card that allows to moderate the time gap between communications while keeping the client engaged.

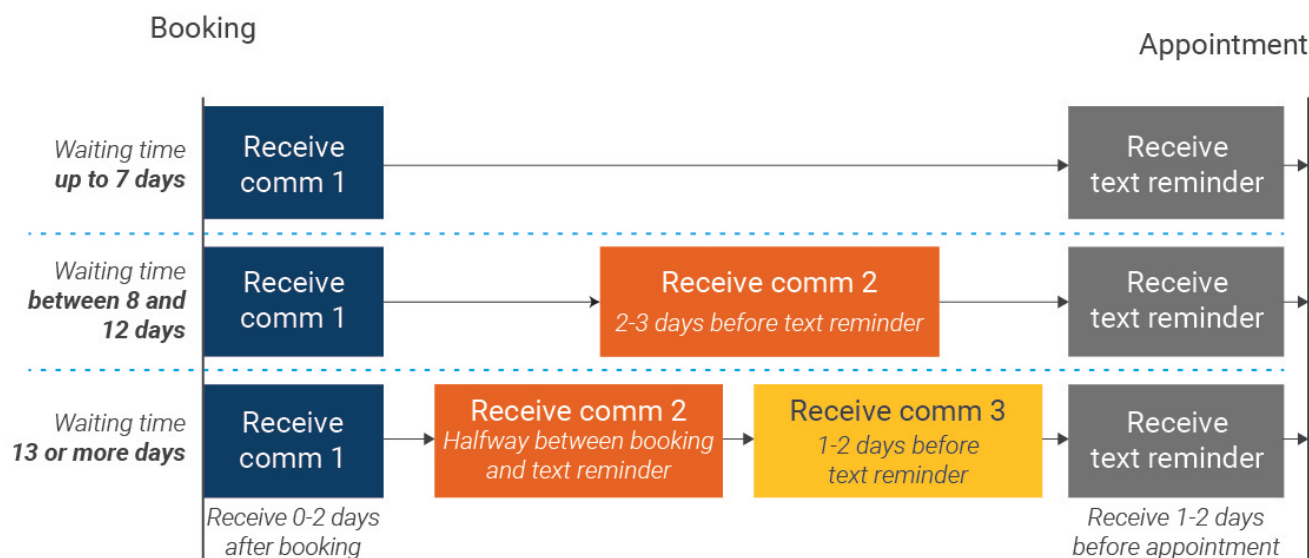


Communication three will be best to arrive close to the text reminder or to the appointment (if there is not a text reminder). There should be enough time for the client to make arrangements or let you know if they can't attend with enough time for you to reallocate the appointment.

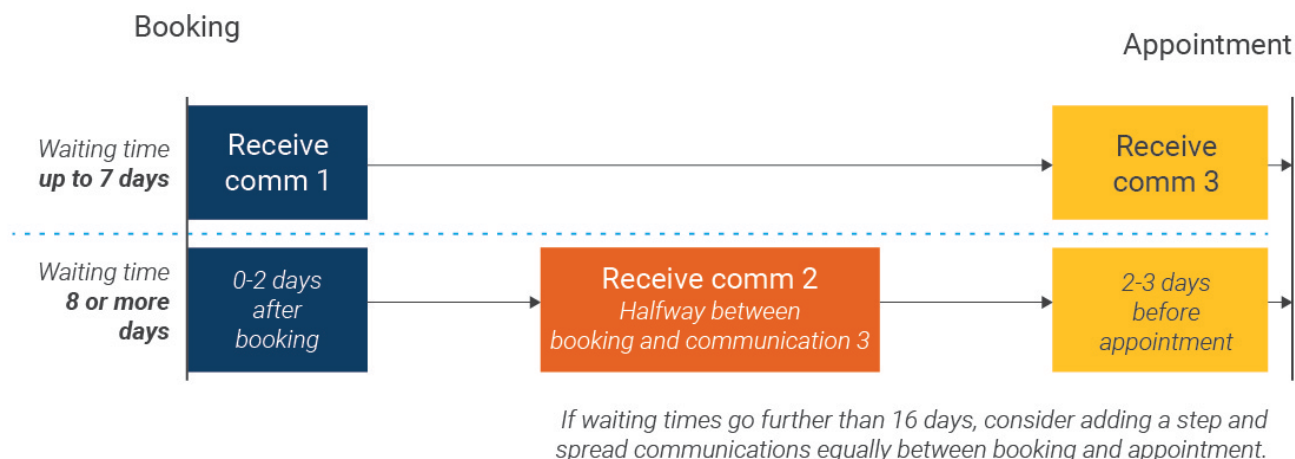


The text reminder performs best when it arrives two days before the appointment. This could allow time to allocate cancellations, but you will need to test if one day before works better for you.

Decision tree with text reminder



Decision tree without text reminder



Altering the templates

We recommend not to make too many amendments to the templates to retain their efficiency. If you wish to change something, please look at the following table that identifies what elements are to be considered fixed or flexible as a reference.

To keep in mind

- Normalise the act of seeking advice and reinforce that they have done the right thing. However, be careful to avoid normalising missing appointments.
- Tailor the communications to adapt to the number being sent. However, do not overload a communication with too many actions or too much information. A key element of the communications is to break the information into small manageable steps.
- Personalise the communications further when needed, for example if a client requires additional specific instructions.
- Scope to change colours in communications, for example your brand colours. However, make sure these changes are done consistently across all communications and colours still vary for each step.

The elements used in the communications

Communication element		Fixed or flexible
	Breaking actions into small steps	Fixed
B	Personalisation	Fixed, should include first name and/or surname of the client and we recommend that an informal tone is used. Use “I”, “you” and “we” where possible
C	Authority and messenger – coming from the adviser or staff not by the organisation.	Flexible but we recommend that this comes from the relevant adviser, but it could come from another staff member or a specific team i.e. ‘The Money Advice Team’
D	Priming - colours and bold words	Fixed but for post communications there may be limitations preventing printing in colour
E	Re-framing - exclude word debt	Fixed
F	Loss aversion	Fixed
G	Progression	Fixed
H	Goal gradient – default ticking the first box in step 1	Fixed
I	Commitment effect – giving recognition to clients taking the first step	Flexible but preferred to remain
	One of the main barriers (collecting information) is not introduced until communication 2.	Fixed
	Implementation prompt – by planning how to get there in communication 3.	Fixed. It can be in communication 2 or 3 depending on waiting times
	Frequency of reminders	Flexible. This is conditional on waiting times
	Tone of voice	Flexible. This can be tailored based on organisational preferences, but we recommend that an informal tone is used
	Channel of communication	Flexible. First use the channel preferred by the client. If there is not preference, then we recommend using emails. However, you will need to tailor to your own structure. SMS is also effective but has limitations

Showcase of the nudges in the first communication

B →

Dear [CLIENT NAME],

I →

Thanks again for taking the time to speak to me. That first step is often the hardest, and you've already done it!

G →

✓ **Step 1. Get in touch**

E →

I've got you booked in for an appointment, so we can continue to work through your money issues together.

H →

Your appointment is at:

[TIME] on [DAY] [DATE]

[LOCATION]

with [ADVISER NAME]

What do you need to do now?

F →

□ **Step 2. Let us know**

Our services are in high demand, so please let me know if you can't come to your appointment by email or calling [TELEPHONE].

D →

□ **Step 3. Start to prepare**

I'll email you in the following days with important information about your appointment – keep a look out for my email.

In the meantime, if you have any questions at all, email me on [EMAIL]

We look forward to seeing you soon.

C →

Yours sincerely,

[ADVISER NAME]

[POSITION]

[TELEPHONE]

[ORGANISATION NAME]

[WEBSITE]

[LOGO]