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

> " *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*

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**

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

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

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

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

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