

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

🌐 forums.moneysavingexpert.com/forumdisplay.php?f=76

“

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

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

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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