

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

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

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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

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

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