

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.



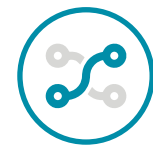
User benefits

- + 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

“

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