

REVEALING REALITY

Delivering a Vision For Debt Advice

Co-designing a service to meet
people's needs in Wales

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Who is behind this guide?

- This guide was commissioned by Money Advice Service in collaboration with Welsh Government
- It includes a new vision for a free, face-to-face advice service for people who may be struggling with their finances
- It also includes specific principles and ideas on how this service could be delivered
- These ideas and principles came directly from potential advice recipients across Wales - after they took part in co-design workshops in towns and cities across Wales

What are your thoughts & advice for this service...

“ Take the help they are offering you.
Free service

“ I think it's a great concept.
But think it would only appeal to the younger generation.

Don't think pop up's would help as people would find them unreliable.

“ MOSTLY THE WORDING OF THE ADVERTS. BUT I THINK IT WOULD HELP A LOT OF PEOPLE.

“ Good luck!!
This needs to be lookable, actionable & non-judgmental.

- Really Important that specifics of service offered are clear from the off-set.
- Must be a relaxed, empathetic, non-corporate. Service.
- Good luck!

- make it easy - keep terminology simple
- consider audience and offer solutions for multiple scenarios.

☺

“ I think the service is well thought out and going to be very helpful, but at what cost? It would be expensive to run and the bigger picture and suggest that people for such a service. To have something as being sensitive to other people's going to be able to give support and to be able to help people who are struggling.

“ Some things I did, I understand but for what is this and \$ that runs out of that on time.

Why co-design?

- Co-design is an approach to design which enables a wide range of people to make a contribution to the development of services
- It attempts to actively involve all stakeholders (e.g. customers, citizens, employees) into the design process to help ensure the end result meets people's needs and is usable

Benefits

- Ensures services are created with and for people
- Puts needs at the heart of service delivery
- Facilitates better relationships between people and services
- Provides service providers with the opportunity to directly consult those who may end up using their service
- Overtime it could ensure higher degrees of satisfaction and loyalty between people and services




GETS
BAD
BOYFRIEND



'See it'
visualise what
I've got

Feels confident
to tell
Partner.



Using this guide

- This guide outlines the needs of potential advice recipients and how providers could go about meeting these needs
- It also maps out the new vision of what this service should be aiming to achieve and the principles that would guide its delivery
- This guide is intended to provide inspiration to commissioners and providers of debt advice

This guide is split into the following sections:

1. Co-Design in Practice
2. Needs of Potential Advice Recipients
3. How to Meet Needs: A New Vision for Debt Advice
4. Principles to Guide the Delivery of Advice
5. Applying the Principles into Practice
6. What Happens Next





I. CO-DESIGN IN PRACTICE

What happened in Wales?

- Co-design workshops took place in three waves of activity between July – August 2017
- 85+ potential recipients were consulted in towns and cities across the country
- These workshops brought together potential advice recipients with representatives, at all levels, from MAS and Welsh Government
- This work has culminated in a new vision for an advice service, the potential products it could offer and how advice services could go about delivering this in the future
- This emerging vision and these ideas were also tested amongst advisors in a workshop in North Wales

Bangor

Wrexham

WALES

Merthyr Tydfil

Neath

Llanelli

Swansea

Bridgend

Cardiff



2. WHAT DO POTENTIAL RECIPIENTS WANT & NEED FROM DEBT ADVICE?

‘I would like a service that’...

Over the course of the workshops it became clear that there are three areas which potential advice recipients wanted an advice service to help them with...

‘I guess the main thing I need is not to be in debt again! If someone could show me how to do that.’

Sarah, Neath

1. Improves their finances

- Reduces the actual debt amount
- Maximises income
- Helps people to save

‘I am terrible with planning. Pay day comes and then you blow it. I need to know how to stay on top of things.’

Carly, Wrexham

2. Encourages a positive attitude

- Promotes a positive and sustainable attitude towards money and debt
- Encourages people to stay motivated
- Supports people to feel more in control

3. Improves financial capability

- Supports the development of money management skills (e.g. tracking, living in means & planning ahead)
- Encourages people to recognise opportunities to improve their situations in both the short and longer-term

‘I feel like people just don’t feel like things will ever get better so they don’t try. You need a bit of motivation or at least being able to see things could get better.’

Dennis, Swansea

Improves finances



Encourages a positive attitude

Improves financial capability



3. HOW TO MEET NEEDS: A new vision for advice

Over three waves of workshops, potential advice recipients designed their vision for a service

This vision was created through carefully analysing and bringing together ideas, comments and stories which were shared and created across all three waves of workshops

While no one individual person perfectly articulated this vision statement, it was clear that there were commonly shared outcomes and needs across all groups

In the final wave of workshops this vision statement was further tested and refined - whereby people were given the opportunity to critically analyse the statement and re-word language to make it align with their hopes and ambitions for this advice service

The goal is to promote this vision statement across future commissioning and ensure that it is at the heart of advice delivery

“

This is a service which will offer advice about money and debt, whilst encouraging independence and supporting people to develop skills for a better financial future

A close-up, slightly blurred photograph of a person's hand holding a black pen, writing on a white sheet of paper. The hand is positioned in the center-left of the frame. In the background, there are several bright yellow and pink sticky notes attached to the paper. The lighting is soft, and the overall tone is professional and focused.

4. PRINCIPLES TO GUIDE THE DELIVERY OF THIS VISION

Delivery Principles

The service needs to...

To help commissioners and advisors ensure this vision is effectively delivered, six delivery principles have been developed

These are designed to give providers the freedom to interpret the collective vision in a way that works for them, while ensuring all advice agencies are working towards a set of common aims and objectives

While some of these delivery principles may seem obvious, and many might believe they are already applying them. In practice they require creativity and determination in their application

Empowering

- Promote a 'can do' attitude amongst advice recipients
- Ensure that people are always given the opportunity to build their skills and ability to manage by encouraging them to carry out actions independently



Efficient

- Recognise where processes could be more efficiently managed by balancing needs with resources – e.g. through spotting opportunities to innovate



Accessible

- Present information as clearly & simply as possible
- Ensure the service is easy to reach and enter – for instance, by being flexible and contactable to a range of different people e.g. through multi-channel service delivery



Future-focused

- Place long-term change and independence at the centre of advice delivery
- Ensure advice recipients are reflecting on both their current and future needs and goals



Positive and Proactive

- Ensure the service is appealing to potential recipients by framing advice as a positive action
- Provide ongoing support to recipients – advice for life, not just for crisis moments



Thorough & Personal

- Be investigative and holistic in the approach to advice delivery – recognising that root-causes to money problems are often the result of other issues
- Maintain a tailored approach to the style and delivery of advice – recognising the need to balance professionalism with more personalised contact





5. APPLYING THESE PRINCIPLES INTO PRACTICE

The following section in this guide outlines key stages in an advice journey, and the needs people may have at each stage (recognising that no journey is simple or always linear)

This section also includes starting points for how a service might deliver against these needs & how it might practically help them **improve their finances, encourage a positive attitude and increase their financial capability**

These starting points are guided by the core delivery principles outlined, and they always have in mind the overarching vision for this service

The hope is this will make it easier to see what can be done & also what to avoid...

Engaging with the service

Outreach, Targeting & Marketing

Working out needs

Assessing & prioritising.

Addressing root-causes.

Putting a plan into action

Developing and implementing strategies.

Completing and submitting key documents.

Maintaining momentum

Following-up and keeping track.

Reviewing progress.

Future-proofing

Developing skills to manage.

Avoiding repeat problems.

Targeting

COFFEE

STALLS AT SUPERMARKET

SCHOOL NO

- getting

eting

- Pay your bill online
- Set up a Direct Debit
- Submit a general enquiry
- Inform us of moving house
- Request publications
- Submit a meter reading

Arbed amser - ar-lein
www.durcymru.com

- > Takiu iŵl ar-lein
- > Trefton Debyd Unionsymchwl
- > Ymholiadau Cyffwrddol
- > Hydysu symud ty
- > Archifio cyhoeddiadau
- > Cyflwyno darlenniad mesurwydd

INFO ON BACK OF BILL

Quota

3 **Quota**
For services in

Credit/Your balance from your last bill

XXXXXX

5 Your payment amendment

6

Credit/Account amendment

000000

on XX Xax XY

8 XXX.XXX

Refund sent to you on XX/XX/XX

000000

**HOLD
OUTREACH**

d, save lives

1997

Engaging with the service

What do people need?

- To feel like it is a service for them
- To not feel judged or stigmatised
- To understand what the service is and what it is not
- To feel motivated to address their issues
- To engage before a financial crisis
- To be able to access the service easily (whether that's location or channel)

“

'I don't want to be patronised. I know I'm in the shit with money. I don't need to feel bad about it by sitting in a waiting room with loads of other miserable people.'

'Lots of services talk using jargon or acronyms that don't make sense. It's like when the bank says APR.'

'I am looking after young kids full-time. I don't have time to go into a service miles away from my house. It would have to be worth the effort or be a place where I could take them too.'

'It would be helpful if there was a service there to target you when you're struggling. Like at Christmas or at the start of the holidays.'

How to do this...

- Using simple language to market the service – not advisor speak (e.g. ‘DRO/I&E’)
- Recognising that money and financial advice may be a bigger draw - not everyone will see themselves as being *in debt*
- Proactively seeking opportunities to market the service in a range of settings - consider your locality and where people go
- Making connections with other services in the area to support the service and refer people from
- Being accessible to a range of audiences - from making sure people can email, call or text the service, through to providing opportunities for advice outside of ‘the 9 to 5’
- Being a service that people feel motivated and inspired by – framing the service around what people can gain, as opposed to what they have lost

How not to do this...

- Tokenistic outreach – e.g. putting a few leaflets in doctors surgeries or welfare support
- Only advertising via notice boards and not making the most of all of the channels that exist – e.g. social media, local newspapers, even in the pub...
- Relying on one or two long-standing relationships with other advice services and not recognising who else could support the service
- Providing multiple channels for engagement but never monitoring them

Engaging with the service

Ideas

1. Consider avoiding the word 'debt' in marketing materials. Instead framing the service more positively, such as around 'money making/money saving'

2. Co-locate services. Such as near other advice organisations (e.g. doctors) and/or non-advice high footfall areas (e.g. supermarket)

3. Frame the service around offering localised tips and deals as a way to 'get people in'

Good Practice Examples

- Providers using blogs with seasonal tips to get people engaged
- Outreach sessions at food banks



121

~~ONE-OFF~~
PERSONAL
FINANCE
~~CHECK~~
Solution



- ENTITLEMENTS
- CHECK SPENDING HABITS
- ACTION PLAN

Working out needs

What do people need?

- To take stock of both their finances and the reasons why they are struggling
- To put together a workable plan of action
- To understand what the plan is and why that is the best course of action to take
- To start to feel in control of their situation and how they are going to deal with it

“

‘Wouldn’t it be great if there was somewhere that made you confront and deal with your problems. Sometimes you need that push. Even if you really don’t want to.’

‘I don’t want someone just to tell me what to do. I need to be involved if this is going to work out for me over time.’

‘You want time to think through what you could do and what it all means.’

‘Assessments sounds so awful. Like the doctors. I just need to take stock of what’s going on and what I should do about it.’

How to do this...

- Understanding the cause of financial difficulties, not just the symptoms
- Recognising when people are capable of assessing their own needs prior to a long-engagement with an advisor – e.g. filling out income & expenditure forms independently
- Recognising that dealing with money and debt often involves a full household and not just one person – and where possible involving them in the process
- Providing simple and straightforward explanations of what course of action could be taken and why – no acronyms & no advisor speak
- Being simple and straight-talking – recognising that people will respond well to someone who is professional but will talk ‘on their level’

How not to do this...

- Assuming financial vulnerability is a proxy for lacking capability – people may present chaotically, but this might be a temporary state
- Only assessing needs in relation to a clients eligibility for a debt solution
- Approaching holistic assessment as a tick box exercise

Working out needs

Ideas

1. Providing personal finance MOT/checks – this will appeal to those who don't see themselves as needing "help"
2. Collaborating with local employers – advertising in payslips / as part of an induction programme. This could ensure that assessing financial need is embedded into working culture & the service is known to locals
3. Seeking opportunities to provide people with self-assessment tools and templates prior to a full income & expenditure assessment

Good Practice Examples

- Some providers are encouraging advice recipients to independently take steps before meeting with them, e.g. filling in budget sheet, asking client to put creditor letters in chronological order



ABILITY TO DEAL WITH CREDITORS

STARTING POINTS

“
How can we increase people's confidence in
speaking to companies they owe money to?”

VOTES

to say
editors

"Gov. UK
should have
more"

-Papers about
-keeping
-advice etc

A
-Papers
-advice etc

has to be
clear in
context!!

writing
templates

Not an
issue -
how to write
more clearly

"Dealing
with creditors
for dummies"

You need
to know the
jargon

Groups/
WhatsApp
about other
experiences

Creditors
help
"Drop-ins"
Drop-in
to help people
to get a
better idea
of what
to do

Need to
look at re-
channeling
Dinner
if possible
2) London

REVEAL

Putting a plan into action

What do people need?

- To feel actively involved in decision making and knowing what they're working towards
- To be given the tools and skills to manage their plans
- To be motivated and inspired to keep progressing forward

“

'It would be good to be involved in the plan of action. Sometimes you can't be bothered but know its good for you.'

'No offence, but I don't want to hear from an advisor about how to manage money. I would rather hear from people like myself. If they can do that, that would be great.'

'I would want to be sent away with tools to know how to manage and do things for myself. You don't want to just be chucked out with a plan which you don't really know much about.'

'I have never spoken to creditors. I've spent my life avoiding them. I have no idea how you would even start doing that. You would want some guidance and support on that.'

How to do this...

- Providing people with tools so they can manage elements of the process themselves
- Setting clear and tangible goals for people to work towards
- Outlining clear moments or targets where people might want or need to re-engage with the service
- Recognising what other support services might be helpful

How not to do this...

- Always taking control of managing people's plans for them – such as contacting creditors
- Setting people up with debt solutions with no plan for further contact
- Signposting people on to other services with limited knowledge or explanation as to how they will move that person forward

Putting a plan into action

Ideas

1. Where appropriate, making sure people have been given other ideas/contacts for support services that could help them in other areas of their life e.g. number for local children's centre, address for CV writing drop-in (think beyond simply referring to the job centre...)

2. Providing DIY money management tools (e.g. letter templates, budgeting sheets, apps) to support people to manage their own plans

3. Providing simple information sheets that are no more than one page long – including clear breakdowns of the pros/cons to various solutions or plans

Good Practice Examples

- Asking advice recipient to listen in to the first phone call an advisor makes to a creditor on their behalf - and then encouraging the recipient to do the others
- Some providers partnered with legal advisors who ran advice surgeries at the same location



LEMS

best but could get
money

el motivated to change
s by themselves

paying debt but
better with money

with debt ranch
managing

Fire-fight

off last month

Don't know where to start
feel more in control but I don't know

Social butterfly
could get better with money but that
not going out & missing out

No way out
enough money and I never will

VOTES

ENCOURAGING GOOD HABITS

Planning
and

What
is
the
goal?

"This is
about life
choices"

STARTING
POINTS

Summ
and

the
week
completion

Don't
Credit
out with

GR

Maintaining Momentum

What do people need?

- To know that they are on track and everything is going well
- To feel reassured that their situation is improving
- To be able to assess how things are going against the plan of action
- To feel motivated to keep improving their finances
- To not feel abandoned by the service

“

‘I would never pick up a call from a number I didn’t recognise.’

‘I don’t want to feel checked up on. I would want to be able to set up a follow-up at a time and place that would suit me.’

‘I don’t need to be told I’m doing great. All happy clappy. I just need a bit of encouragement and motivation’

‘A simple text saying...Hi Sally, it’s X from the advice service. I’m just checking in to see if there is anything else you need or want to talk about? Let me know and we can talk it through...would be enough for me.’

‘Sometimes I might want a proper breakdown of what is going on. Sometimes I wouldn’t. It should always be about options.’

How to do this...

- Acknowledging that people can't do everything at once and they might need reminding after time has passed
- Following through with agreed moments of contact
- Providing people with an agreed option for channel of contact (e.g. text, call, email)
- Delivering information and updates in a way which is practical but encouraging
- Personalising contact and making people feel 'more than a number' – e.g. by addressing correspondence using their first name

How not to do this...

- Offering a yearly 'review' which is only linked to checking up on the progress of a debt solution
- An un-personalised email with no real way of them following up with the service
- A lengthy black and white letter outlining the ins and outs of a plan (sharing the t&cs are important but consider that people tend to ignore any formal letters. Even changing the colour of envelope could make all of the difference)
- A generic 'well done' message which is not linked to their own progress or plan

Maintaining Momentum Ideas

1. Using a ‘phasing out’ strategy, where contact becomes less regular as time goes on

2. Setting small “challenges” with a deadline – such as ‘in 6 weeks time I want to see that you have done x...’

3. Sending simple, to the point SMS messages, to see how someone is getting on. These could be as simple, as ‘let me know how you are getting on.’ With a number to follow up with at the end.

Good Practice Examples

- Using tough love in follow-ups – “come on, you need to get this done”
- Multi-modal – keeping in touch with recipients via phone, webchat or text



FINANCIAL COACHING SESSIONS



Future-Proofing

What do people need?

- To know how to make and save money
- To feel able to involve their whole household in managing finances (where appropriate)
- To recognise how to deal with problems head on if they happen again
- To know how to get back in touch with the service if needed
- Not rely on the service to be their main point of contact with creditors

“

‘I want my partner to be involved in paying bills and rent, or at least know what is going on with it.’

‘I have had trouble with this before, where creditors don’t trust me and they want to talk to an advice service. It would be better if they trusted me or I knew how to talk to them.’

‘I would really like some advice about working out where my money goes or how I could do a bit more with it. I feel like I’m robbing Peter to pay Paul all the time.’

‘No offence but I guess the ideal would be that you don’t have to come back to the service, right?’

How to do this...

- Recognising that advice giving alone is not an outcome
- Ensuring long-term goals are discussed from the start
- Promoting whole family approaches to dealing with money
- Promoting sharing of successful ways to make and save money
- Providing ongoing tools to help people manage money
- Making sure people feel they can come back to the service and they won't be judged – especially before things get worse again!

How not to do this...

- Setting targets only around 'number of clients seen'
- Treating 'money advice' as an optional add-on
- Accepting 'obtaining credit' as the only future goal for people
- Becoming entirely responsible for the wellbeing of clients

Future-Proofing Ideas

- 1.** Marketing “financial coaching sessions” as a core offer for the service (f2f or via webchat)
- 2.** Promoting whole household activities/ challenges – these could even be seasonal, such as during summer holidays or at Christmas
- 3.** Providing or sign-posting to budgeting tools
- 4.** Sign-posts to tips and tricks of making/saving money generated by other advice recipients

Good Practice Examples

- Providers offering newsletters of localised money saving tricks
- Some providers are keeping in touch with advice recipients via an app, which is not too invasive, but easily accessible





6. WHAT HAPPENS NEXT?

Next steps



- While these ideas may seem straightforward and simple, in practice they will take careful consideration
- This vision outlines a service which explores the root-causes of financial difficulty and supports people to address these causes and develop the attitude and capability to manage in the long-term
- In practice this means advice givers will need to shift from thinking purely about processes and more about problem solving
- This also means that outcomes cannot be based only on the numbers leaving the service with a debt solution or a short-term strategy to manage creditor contact
- It is hoped that by setting out this new vision, the advice sector will become more proactive and aspirational and there will be better financial outcomes for all those who engage with it

Appendix I : Example Case Studies

Name: Stacey

Age: 31

Location: Bangor

Employment: Unemployed (currently volunteering in a local credit union)

Living Situation: Lives with partner and two children

Cause of Financial Difficulty: After a breakdown in her relationship she lost her main source of income, as well as childcare support. After prioritising rent and more aggressive creditors, she found herself unable to keep up with her other bills. This is despite feeling fully capable of being able to manage creditor contact and balance a budget.

Advice Needs:

- Support to improve her financial situation – without telling her what to do
- Local tips and tricks about saving money

'I post on Facebook about where to shop. Stuff about the supermarket down the road being way more expensive than just outside of town. I always get likes and people tell me they've been and tried it out. I think there's something in trusting and listening to people like you.'

Name: Steve

Age: 42

Location: Swansea

Employment: Ex-pub landlord (currently unemployed)

Living Situation: Lives alone

Cause of Financial Difficulty: Ran up large business debts (especially loans) which he was unable to repay. As a result he was advised to take out an IVA, which lasted one year before he declared bankruptcy.

Advice Needs:

- Support to fully assess the benefits and negatives of each debt solution
- Advice on how to rebuild his finances after an insolvency

'I was told to go on an IVA. I've only just realised that this was a terrible idea. I feel like I lost more money since I went into it. I need to know what I need to do to get back on track. I'm not an idiot, I just need practical advice and steps to follow.'

Name: Janine

Age: 27

Location: Newport

Employment: Full-time health worker

Living Situation: Lives alone

Cause of Financial Difficulty: Ran up unmanageable credit card debts to multiple creditors while she was in her early 20's. Kept creditors at bay with minimum repayments, until a creditor got in contact asking for payments. Since then, she has been struggling to manage emotionally & worries about the long-term impact on her health / ability to access future credit

Advice Needs:

- Support to manage creditors – including how to successfully negotiate terms of repayment
- Financial education on how to save and make money
- Personal recognition of her progress to date

'I felt horrendous when I realised how much of a mess I was in. When these people got in touch I felt like I had done something wrong. I just want to get myself back to a better place because this really isn't good for me mentally or emotionally.'

Name: Richard and Lisa

Age: 29 and 32

Location: Swansea

Employment: Full-time administrator and data-analyst

Living Situation: Live together

Cause of Financial Difficulty: Self-confessed spending above their means – encouraged by each other

Advice Needs:

- Support to recognise why they are over-spending and the impact of this
- Advice on how to save money as a whole household – and keep each other motivated

'We are terrible. The problem is, we just encourage each other. What we need is a bit of a kick up the backside, but also someone to help us work out why we are doing what we are doing and how to stop it – together. Everything we have is joined, so we need to do this together... It would have to be a bit fun and worth it though. We are not going to sit in a waiting room for 3 hours to be given a budget sheet. We would never do it.'

Appendix 2 : Example Journeys

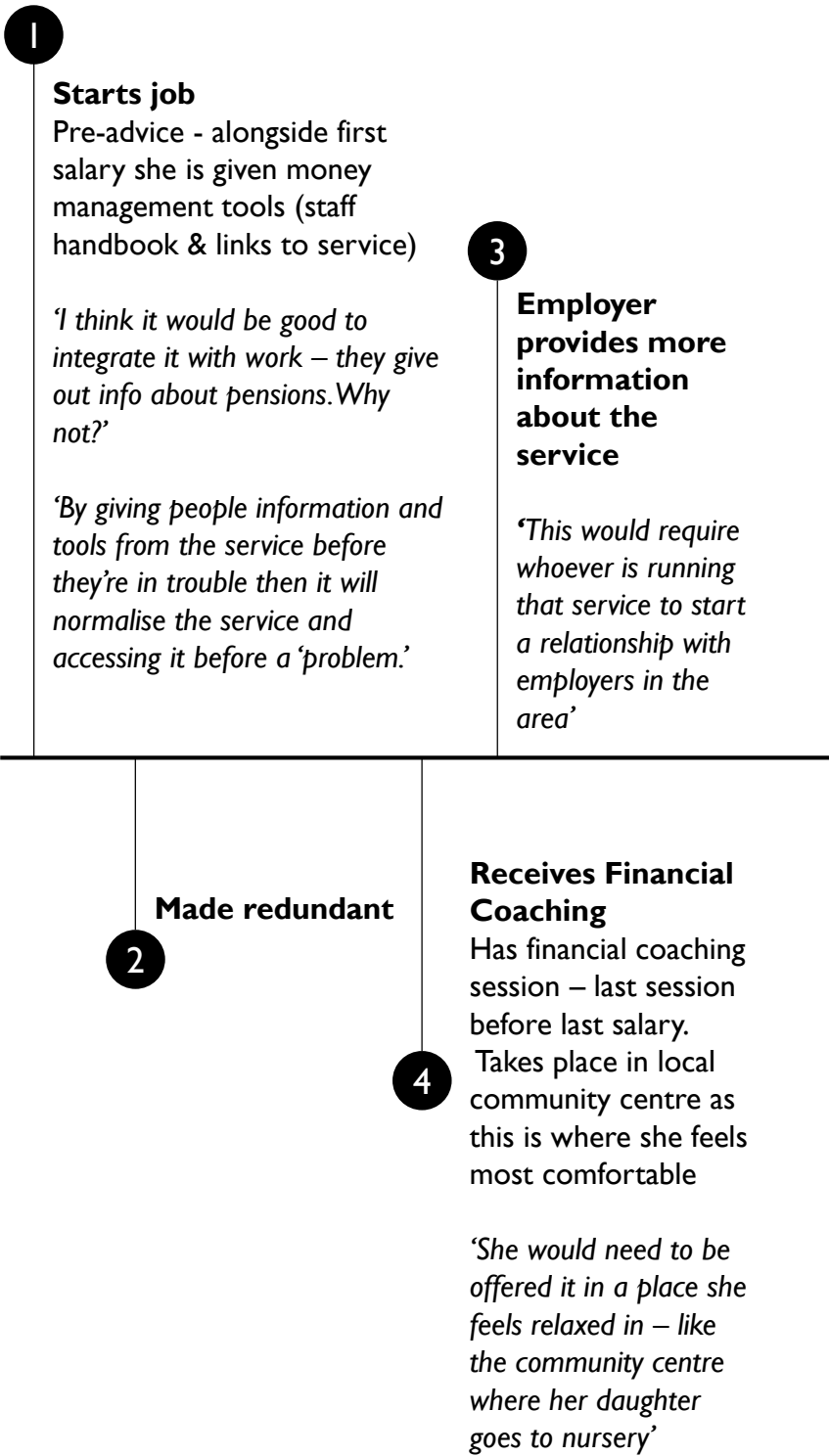
Background to Journeys

- As part of the final wave of workshops, participants were asked to create their ‘ideal service journey’
- This involved them creating a person who may be struggling with their finances – thinking through their current situation and where they would like to get to after interacting with this service
- Participants were then asked to map out a service journey – thinking through what their fictitious person may need from the service at various points, in order to achieve their goals
- Recognising that no journey is simple or linear, these service journeys factor in the ways in which people’s lives change and the ways in which a service could react to these changes
- While these involve a fictitious character, they are an important and insightful window into what potential recipients may need or want from this service themselves
- Each service journey is also presented with recorded commentary from the participants as they were creating them

Example Journey 1: Ava, 31

CURRENT SITUATION

- Recently lost job
- Lives with one year old
- Has fallen behind on mortgage
- Owes money for a personal loan
- Feeling stressed & anxious
- Fears she will lose home



5

Provided with links to other support

She obviously needs employment support. It is important that it stresses for 'all situations' – it makes it non-stigmatising

7

Provided with tips and tricks about making and saving money

SMS service check-in

6

'This should just be a text message – otherwise she would just ignore it.'

8

SMS service check-in

'She would need another check-in to see if she had found a job and how everything was going. You can't just hope she did the things you wanted her to...'

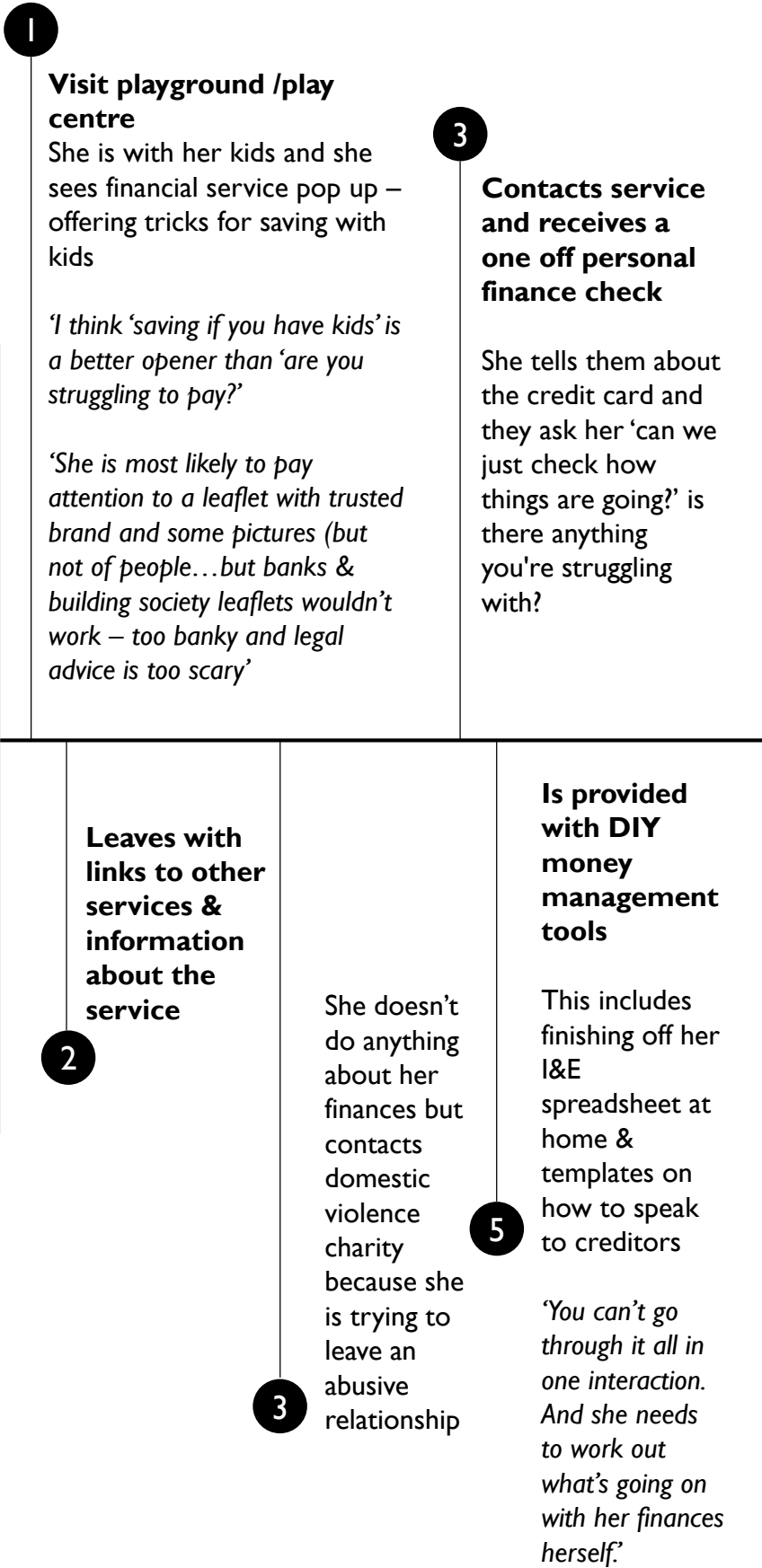
GOAL

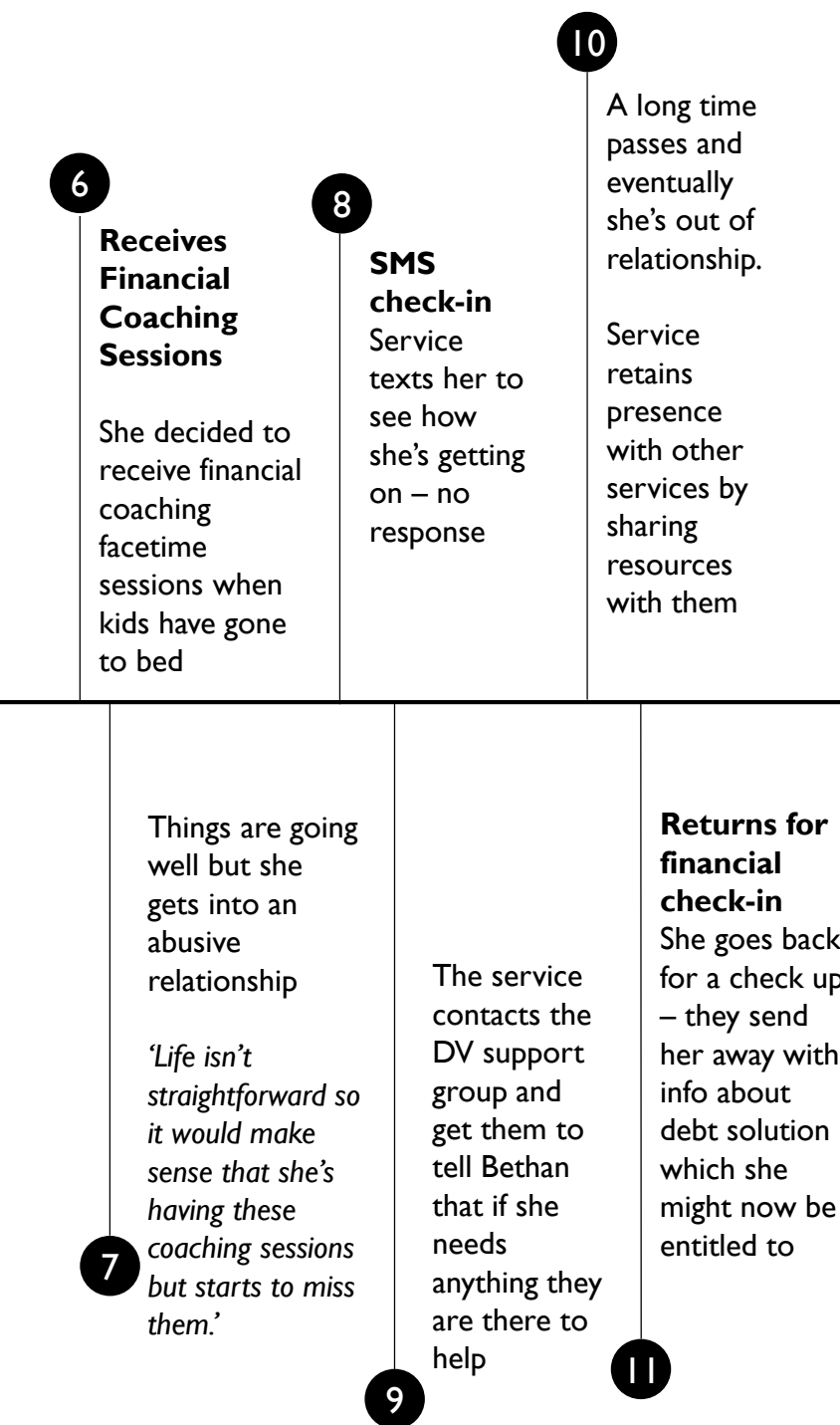
- Get her life back on track after redundancy
- Find a new job

Example Journey 2: Bethan, 30

CURRENT SITUATION

- Single parent
- Lives with 2 kids
- Part-time worker
- Has credit card debt
- Is feeling like she has no where to turn





GOAL

- Support to manage independently
- To sort through her finances and work out what to do

Example Journey 3: Len, 78

CURRENT SITUATION

- Partner looked after finances – but has died
- Now has to take full responsibility
- All bills were covered by dual income – now just one
- Feeling confused

1

Goes to the pub

Feeling sad about his wife and confused because bills have started to come in.

‘His wife used to handle all of them so he doesn’t know what to do – they’re not even in his name’

‘This would have been the perfect place to advertise a service.’

3

Goes to the solicitors

Goes to the solicitors to organise – they refer him to the service (as they recognise he’s at risk of debt/not being able to manage himself)

‘The service has told the solicitors about themselves and that they should refer anyone recently bereaved on to them. He trusts the Solicitor, and takes the whole process more seriously as a result.’

2

Goes to the Bank

He goes to the bank – they tell him what to do about the direct debts/bills and refer him to a solicitor

4

Receives an in home one off personal finance check

'He would want this at home. Its comfortable and the documents are to hand. He hasn't looked at these before, but knew where his wife kept them.'

6

Phone check-in

He starts to take control of his finances and chooses to receive monthly phone-calls to see how he is getting on. They decide that this should be every 3 months and then have a yearly check-in— once he feels comfortable

Chooses to receive in home financial coaching

The service and Len go through his financial priorities

'This has to be at home because he would feel more comfortable there.'

7

Receives an annual finance check

'For Len, this is almost like his yearly health MOT. A way to see how he is getting on without it all being too much.'

5

GOAL

- Managing to maintain the daily pub trips
- Continue to live in the same house
- Understand where help is available – if he needs it

THANK YOU