

Interview vragen thesis v1

Thank you for participating in this research about the management of personal finances for people with burnout or depression. Your whole participation is fully anonymized. I will record this interview if you agree with that as well but throw the video away immediately after I made the transcripts. You can also stop with the interview at any point you want if you don't feel comfortable.

Introductie

- What is your age?
- What do you do in your daily life?
- What is your level of education?
- Are you diagnosed with burnout or depression?
- Are you diagnosed with another deficiency?
- Do you still suffer from this?
- During your depression/burnout did you hold the same income? If not, how did this come?
- Did you switch jobs during your depression/burnout? If so, what was the reason to switch?

Vragen

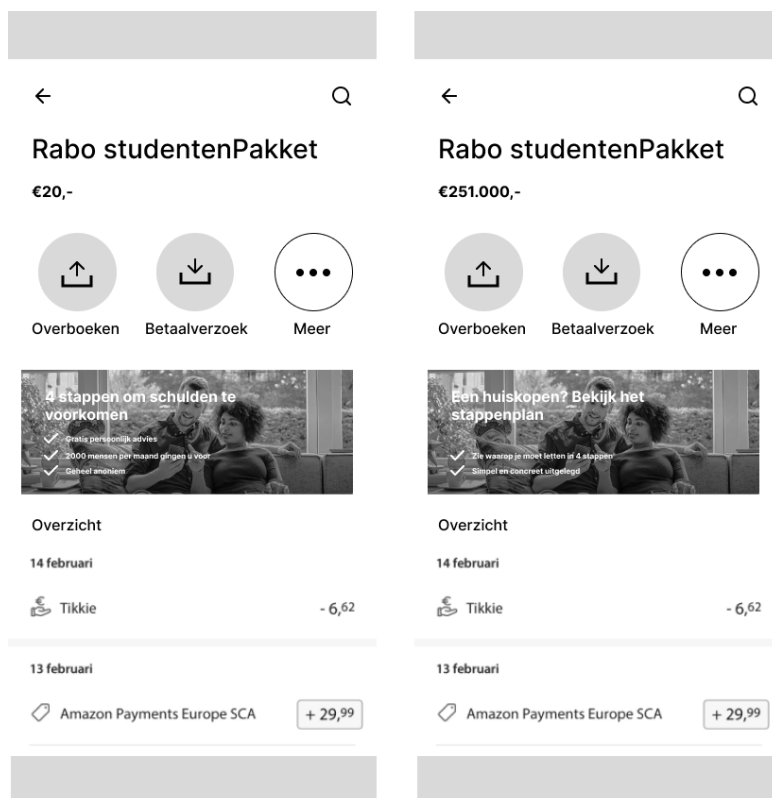
- How does Depression/burnout manifest for you? What symptoms are most prevalent for you?
- How do these symptoms limit your functioning in daily life?
- Causes your depression sometimes behavior that gives you negative outcomes such as having arguments with family, losing a job, not taking action while it should be beneficial, or taking decisions too quickly. If so could you specify this behavior?
- During periods where you suffered from depression/burnout, how did you make decisions for now and later?
- How was your memory during your depression/burnout? Did you forget things often and if so what kind of things?
- Did you ever forget to pay a bill during your depression/burnout? How was this for you?
- Can you describe your relationship with finances to me? Are they easy to manage for you or do you often have problems with it?
- On an emotional side what feeling do you get if you think of managing your finances?
- What did you miss during burned out/depressive phase that could help you with managing your personal finances?

Scenario's (5 concepts)

Concept 1 (loop cognitive deficit)

(left screen) Imagine one of your depressive/burned out periods, it is near the end of the month and your bank salary is only 20 euros. Every time you will open the app to check balance the screen below is shown, these are two statuses. You barely have any savings, and therefore in the left status the application gives you above an ad from your bank that says that by clicking on it will give you 4 simple steps to prevent debt and you can also get an free personal advice.

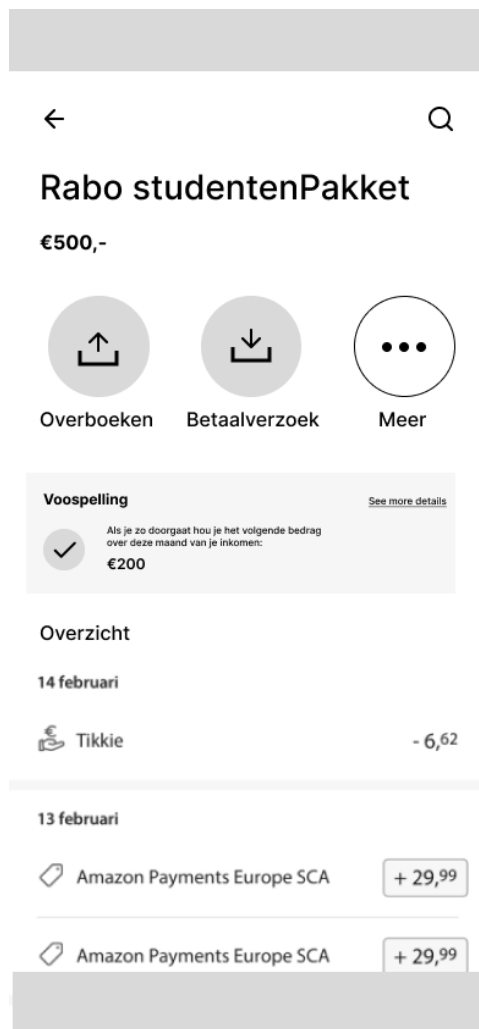
- Would you click on this ad?
- What emotions would this ad give you? Do you find personalized banners with advice a positive or negative thing
- How would this ad influence your stress level?



Concept 2 (Consolidation of negative cognitive representations + negative cognitive representations)

Imagine one of your depressive/burned out periods, it is the middle of the month. At the start of the month you had slightly more expenses due to dinner with friends and a small vacation. The application tells you that if you live the rest of the month like the previous month you will make it with your current money on your account. This screen will also everytime be shown when you check your balance.

- Do you trust the prediction of the application?
- How would this prediction influence your stress level? What if the prediction says you won't make it would this give you a lot of stress?
- How would this prediction alter your behavior? Is this the same as the prediction would be negative?
- What emotions would a negative prediction give you?



Concept 3 (deficiency of working memory)

Imagine one of your depressive/burned out periods, this is just a regular month however last month you did a few Klarna orders and went to the dentist. You open your bank account and see all the bills which you still need to pay in the upcoming 5 weeks (recurring and not recurring). The screen below is an functionality that exists next to the balance overview.

- Would these bills give you a better overview of your personal finances management?
- What emotions does this overview give you?
- If you see that you have to pay a lot of bills, how would this influence your stress level and what could this concept do to prevent stress as much as possible?

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Rabo studentenPakket

€500,-

Deze maand ▼

Rekening overzicht

Openstaande betalingen

Openstaande betalingen

Huidig saldo na betaling van alle rekeningen

€320,-

13 februari

Tandarts NL18RABO0123459876	€100,-
Klarna Bol.com NL18RABO0123459876	€40,-

14 februari

Klarna Bol.com (Automatische incasso) NL18RABO0123459876	€40,-
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Concept 4 (deficiency of working memory + financial stress)

Imagine one of your depressive/burned out periods, it is the start of the month and your salary is just in your bank account. The personal finance application provides you with three plans that serve as advice on how to spend your income. The application shows this screen every month automatically but the plan can be adjusted in the settings.

- How would these plans influence your behavior?
- Do you trust that these plans offered by your bank are the best way to handle finances?
- What emotions would it give you if a financial application offered such a plan to you?
- How would such a plan influence your stress level?



Concept 5 (deficiency of working memory + financial stress)

Imagine one of your depressive/burned out periods, it is the start of the month and your salary is just in your bank account. The application suggests to set rules so for example to set all your chance money to your bank account (if you pay 4,20 set 0,80 euro to your savings account). Or set all the money left from your previous salary to your savings account once you will receive your new salary. The application suggests the rules that will have the most impact for you in getting more financial healthy. The application shows this screen every month automatically but the rules can be adjusted in the settings

- Would this concept help you getting a stronger financial buffer?
- How does this concept influence your stress (less money on your daily balance) but more on the savings accounts?
- Would this concept influence your behavior?
- Would you set these rules, why or why not?



Voorgestelde regels

Rond wisselgeld af naar boven op spaarrekening

☒

Zet 10% van je inkomen meteen op de spaarrekening

☒

Beleg 20% van je totale vermogen

☒

Beleg 20% van je totale vermogen

☒

 [Voeg regel toe](#)

Regels toepassen

Medication

Do you take medication for your depression/burnout if so what medication and do you perceive any difference compared to the period before medication?

- Do you want to read the paper when it is finished?
- Do you want to help me testing the real thing?

Bij het noemen dat het concept een requirement oplost zonder dat ze de requirements zelf weten.