

Trust and effort	Scenario	Perceived barrier	Functionality task	Communication task (feeling)	Example
Moderate	Depression has been detected or entered by the user, but in order for the application to help, the user must first enter their information and use the application.	On some days, the user's head is unwilling to set up the system; it takes too much cognitive and mental effort to give the information necessary to the system. Lastly, when unexpected financial actions happen the user feels that the earlier offered help is not relevant anymore	Triggering, remembering and motivating the user to fill in and give as much as information as possible so that the application can be adjusted to fit his needs. Next to that the system should always be able to keep the overview even when unexpected situations happen.	Make sure that the application emphasizes that setting up the system only takes a few minutes and that almost every field is already filled in, ensuring that users feel confident they can complete it even on days when their depressive feelings worsen. Lastly, the application needs to ensure that it is perceived as an authority in keeping the overview so they can always catch up when unexpected things happen or when they are far behind or didn't fill in information.	<i>Om tot een financieel plan op maat te komen hebben wij informatie over jouw situatie nodig, het invullen duurt ongeveer 5 minuten. Wanneer je informatie niet wilt geven is dit uiteraard geen probleem.</i>
Severe	Depression has been detected or entered by the user, but in order for the application to help, the user must first enter their information and use the application.	Setting-up the system feels like an impossible task for most of the days thinking about the information that is asked is just too much, the user blames himself for that. The user feels hopeless and thinks that he will end-up in financial problems. The user is also skeptical if the bank able to help since they don't understand their situation they assume and they feel ashamed that they need that they need help. Lastly, they doubt if the offered help is only in favor of the bank.	If the user doesn't choose to let the finances be done by someone else. The system should work with as little input from the user as possible but enough to give information about the prevention of financial problems. Next to that the system should show that the concept helped people who are in similar circumstances and emphasize that there is always a way out of every bad financial situation.	Make sure that the application communicates that it can function well without requiring all data, while also reminding about the essential things that must be done. Furthermore, it should actively promote channels that offer help for the essential tasks and convince the user that it is normal to get help from someone else. The system should also differentiate between essential and non-essential tasks, offering guidance on which tasks should be prioritized. Finally, the system should provide earlier results to demonstrate its value to users.	<i>Op basis van je eerdere inkomsten en uitgaven hebben we alvast een profiel voor je samengesteld. Dit kun je zelf altijd veranderen. We gebruiken je gegevens om een persoonlijk plan te genereren.</i>
Without depression or burnout	Depression has been detected or entered by the user, but in order for the application to help, the user must first enter their information and use the application.	Filling in personal information takes time and effort; the user wants to live without thinking about personal finances.	Setting up takes a few minutes but is necessary to give you an overview. The more the user fills in the more accurate the application is.	Make sure that the application emphasizes that the more information is provided the more accurate help it can give	<i>Hoe meer velden u invult, hoe nauwkeuriger het plan zal zijn</i>
*Note: In order to gain trust for all groups, transparency about how the data is being asked will help the user, and an explanation of why this data is necessary is needed in order to gain trust.					