Apprisen representative Tasha

* Not a prison
* Financial hardship
* Debt program
* Build a program to help pay off that debt
* Working with long term people
* Helping people in counseling sessions with student loans, housing issues, struggling to pay mortgage
* A lot of financial tools like financial classes

Problem Apprisen is addressing

* Americans are not great at savings
* When dealing with financial emergencies, it’s a huge stress and these cases are only increasing
* Americans are engaged with their finances of around 40%
* Need to have a good credit score to have a job and trust from banks and that kind of stuff
* Helped over 100 million people deal with financial struggles
* People come to us feeling very down
* Talking about finances seems to be taboo in America and talking to these financial advisors will greatly help
* Goal is help decrease stress
* Help people engage with their finances
* Want to be supported and encouraged
* They build deep and strong relationships with these people
* Once in program they have client success team which will help answer their questions that they may have
* Apprisen is nonprofit so they need technology tools from Code for Good to assist with them
* Access tools and resources

Apprisen Q&A

* Lots of drops after first 6 months of starting a program
* Facebook group exists from the debt people and the apprisen company thinks it’s a good idea to have a chat between debtors and other debtors
* Sending reminders via text messages
* Email drift campaign series has been very successful and is done at the beginning of every year
* Can often share stories of clients who have been successful
* Are you tracking your spending?
* Variety of credit card debts and all the debts are consolidated into 1 debt and then Apprisen works with the creditors to low interest rates and help these debtors
* Apprisen wants to make sure that these people pay their monthly debts on time
* Financial stress test Credit related resources is one of the most popular in Apprisen
* 67% are through telephone interactions and 25-30% come through online submission form and remaining few percent are in person for the clients meeting with Apprisen
* Apprisen is heard about based on word of mouth and lots of digital marketing
* They don’t have any referral incentive program
* Majority of the drops do occur typically before month 12
* More technology communication way for the last 7-8 years
* Users of the apps should be focused on existing clients but its cool with other people as well
* Want information on the status of the program and how long they have been there
* Engaging with non-necessity things
* Apprisen gets feedback from clients in a variety of ways but mainly through google reviews
* Spending of each moth would be nice to be added to the debt program
* A lot of people use mit and apprisen suggest capital and acorn
* Clients programs get closed after 3-4 months of failing to pay monthly payments
* For demographics 65% of women between ages 30-50 is the most and income is all over the place
* Every creditor and bank has different ways of handling payments
* As things get paid off, Apprisen do have the ability to change interest rates
* Within 4 hours of applying, the clients get contacted by Apprisen
* Many organizations do something similar with Apprisen however, Apprisen thinks that having the technological ability gives them an edge over others
* They don’t really have competitors but rather learn from them
* DMP Savings Plus
* After debt has been paid off, Apprisen does follow up with them and take number of months in the system multiplied by 5 as payment to the client for emergency savings
* Want to make sure that these guys don’t go back into these situations again
* 70% completion rate at the moment but would like to increase it such as going up to 90%
* All clients are based in the United States, also have solid amount of rural clients
* There is a translator live and Spanish is the most widely used for translating
* We want to be able to have user to combine everything from several software developments into 1 location so that it is convenient
* Ideally we want a progressive web app technology and a solution that encompasses a huge amount of compatibility

Chatbot Q&A Sample and Ideas to possibly Implement

* Main thing to do with Dialogflow is to make the chatbot as conversational as possible
* I need financial help, I am stressed
* . . . . screwed
* . . . . in a panic mode
* . . . . unhappy
* . . . . hating life
* AI Chatbox: Okay, would you like to speak to customer service?
* If yes: Okay, I will connect you with customer service
* Else: Would you like to speak with other people who are in your situation?
  + If yes: Here is the link to the group
  + Else: Sorry our services were unable to help you.
* End
* End