

See a mess

Managing content without a content management system
for the Budgeting Loans service

Dean Smith, 13 March 2020

The screenshot shows a web browser window with three tabs at the top: 'Usability Testing Boot Camp | Udemy', 'Budgeting Loan Application', and 'Budgeting Loans - GOV.UK'. The main content area displays the 'Budgeting Loans' page. It features a large title 'Budgeting Loans' in bold black font. Below the title is a 'Contents' section with a list of links: 'How they work', 'Check if you're eligible', 'What you could get', 'Paying back the loan', 'Apply', and 'Other help you can get'. A horizontal line separates this from the main content. The main content starts with a section titled 'How they work' in bold black font. Below it, a paragraph states 'A Budgeting Loan can help pay for:' followed by a bulleted list of items that a budgeting loan can be used for. To the right of this main content is a 'Related content' sidebar with links to 'Options for dealing with your debts', 'Report a loan shark', and 'Universal Credit'.

Budgeting Loans

Contents

- How they work
- [Check if you're eligible](#)
- [What you could get](#)
- [Paying back the loan](#)
- [Apply](#)
- [Other help you can get](#)

How they work

A Budgeting Loan can help pay for:

- furniture or household items (for example, washing machines or other 'white goods')
- clothes or footwear
- rent in advance
- costs linked to moving house
- maintenance, improvements or security for your home
- travelling costs within the UK
- costs linked to getting a new job

Related content

[Options for dealing with your debts](#)

[Report a loan shark](#)

[Universal Credit](#)

<https://www.gov.uk/budgeting-help-benefits>



What's here?
Where is
everything?

Tourist map, Manchester Museum
of Science and Industry, 2019



Charting the known
world - landmarks,
routes, risks

Why things are as
they are

Hereford mappa mundi,
circa 1300



Explore and record
the territory

Known unknowns
'content goes here'

Nudges for what
we've not considered

Section of Urbano Monte's
manuscript atlas, 1590

I need some money for a new washing machine

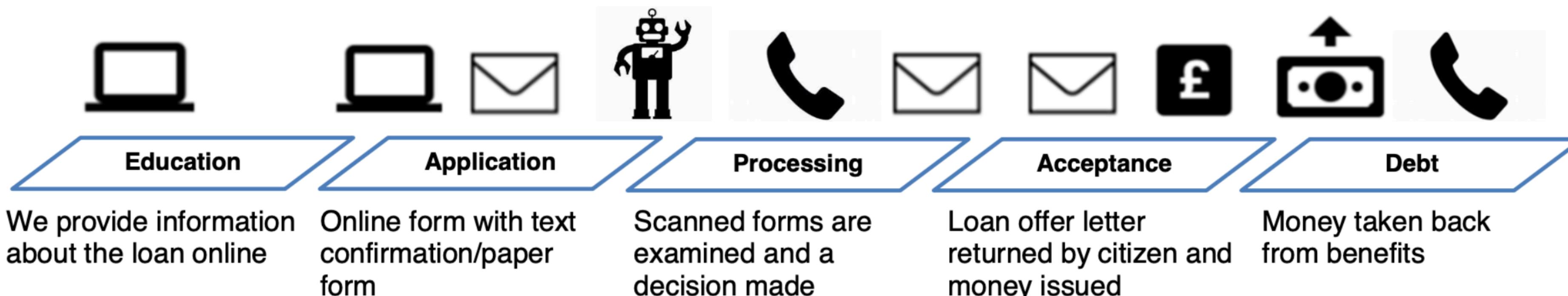
Budgeting Loan example user journey



Typical experience

Distress caused by financial difficulties	Application is easy, quick and straightforward	Wait longer than expected	No idea when money coming	Money does not always arrive in time for need	Money taken from benefits						
Often no other sources of borrowing available	Debt question misunderstood	On hold for ages on phone	Loan offer form is badly designed – not clear where to sign - sign in wrong place and get it returned	Have money	Repayment rates too high - struggling						
Loan is interest free					Don't know when loan will finish						
					Don't know how much paid off – so unsure if can have another						

Dealing with Citizens Budgeting Loan Applications



DWP experience



Content encourages phone calls

Some phone numbers are misleading

Ineligible applicants still apply – content not clear



Basic online application form - not integrated with other government systems

Online form cannot be used by appointees

Citizens amend answers to try and get through form



Too many systems

Queues of work

Hundreds of staff

Millions of phone calls

Robot can't handle complex cases and humans get frustrated just handling complex cases



Badly designed letters and forms are too expensive to change

Internal communication breakdown means money goes to wrong bank account



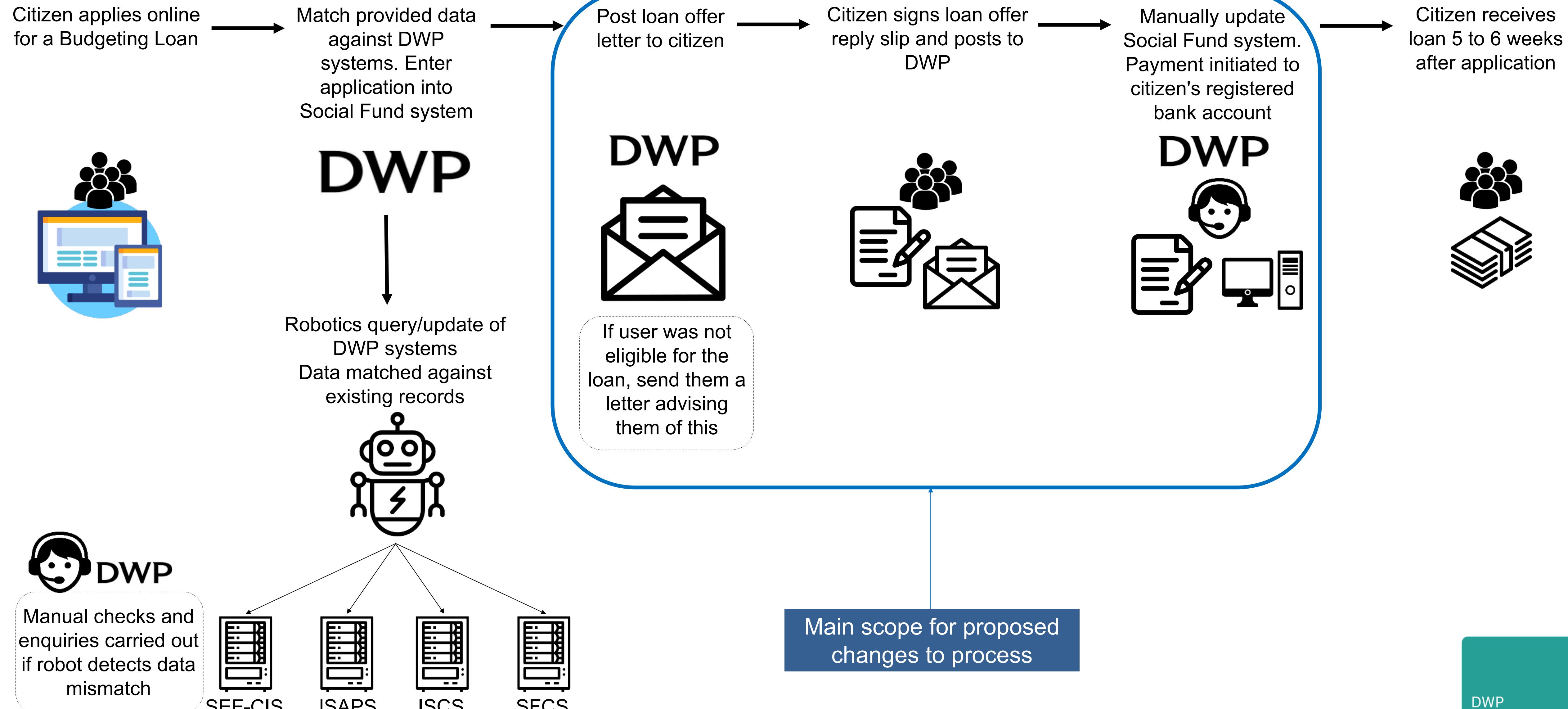
Calls about repayment levels

Citizens don't have visibility of debt levels so call in

Reliance on physical calculators, cases can take up to 4 hours to calculate

Budgeting Loans

Current process for receiving and responding to loan offer



Highlighted text = changes to the service

Budgeting Loans

New digital service for receiving and responding to loan offer

Citizen applies online for a Budgeting Loan and selects preferred contact method

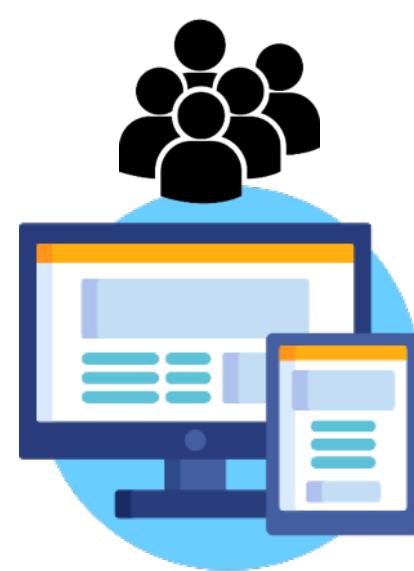
Match provided data against DWP systems Enter application in to Social Fund system

Send notification and loan security codes to citizen by preferred contact method

Citizen enters loan security codes in to digital service, views loan details and accepts or rejects the loan

Response from citizen sent digitally to DWP systems

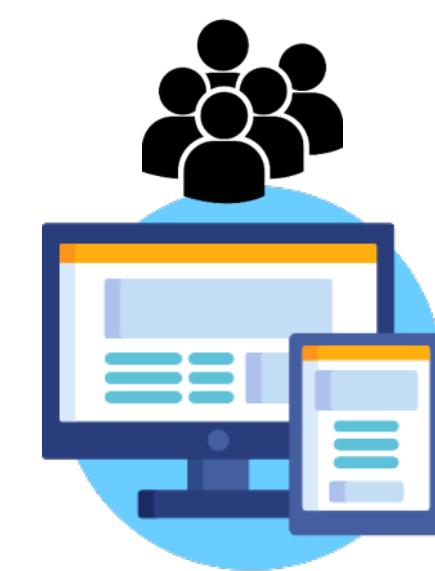
Citizen receives loan within 1 week after application



DWP

Robotics query/update of DWP systems
Data matched against existing records
Send loan offer details to new digital service

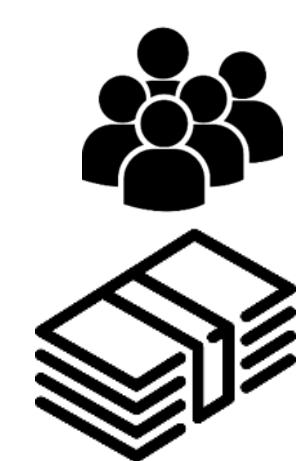
DWP
@
sms
✉



If citizen was not eligible for the loan, appropriate content displayed in digital service advising them of this

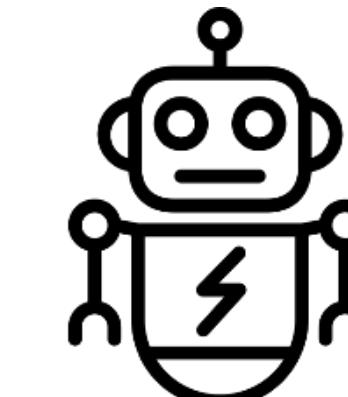
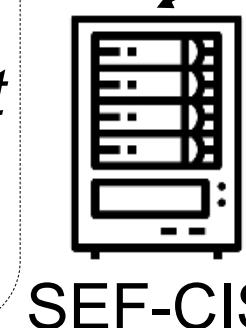
DWP

Robotics update Social Fund system with response from citizen



DWP

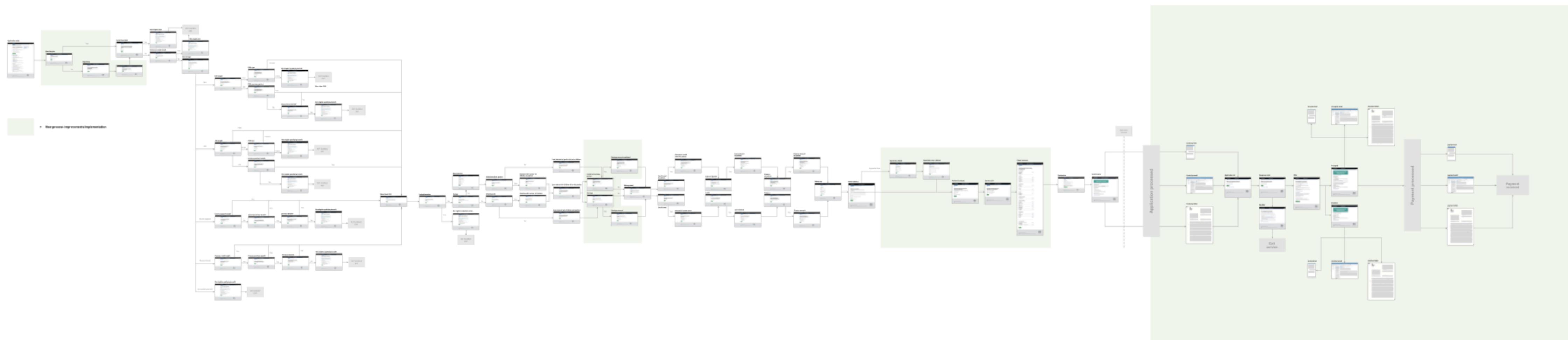
Manual checks and enquiries carried out if robot detects data mismatch



DWP Digital

Proposed Budgeting Loans end to end application process

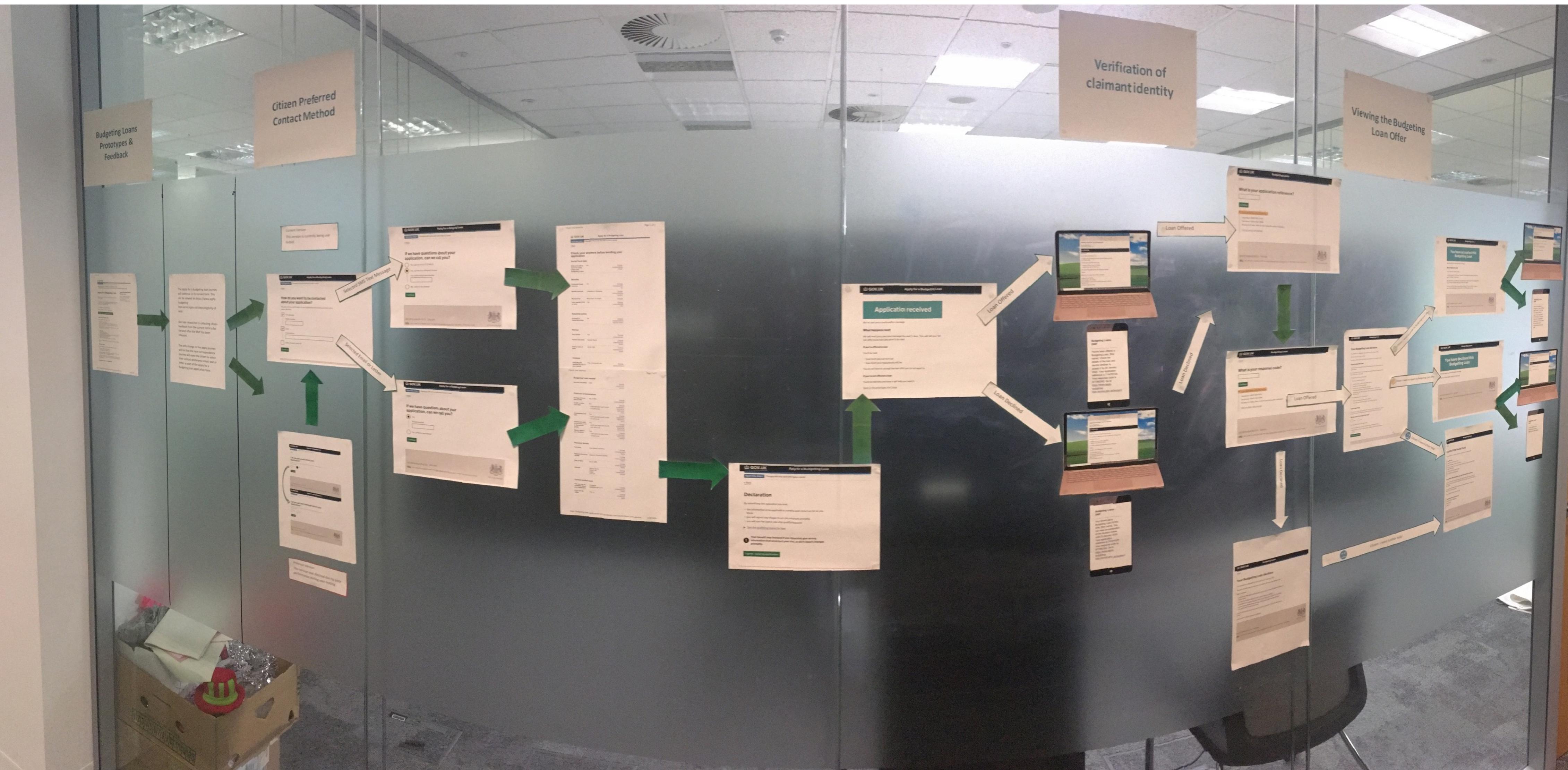
Created by Leah Smith, last modified by Dean Smith just a moment ago



[E2E flow feb 2020.pdf](#)

The proposed improvements to the live Budgeting Loan application service. Including appointee, savings question tweaks and the new high level preferred contact method and loan acceptance flow.

All new sections to the flow are highlighted in green.



Usability Testing Boot Camp | Udemy Application reference page: decision service... How to improve your design process with c... Details – GOV.UK Design System Simon Mckinnon Presentation - Grants and... Budgeting Loan Application

Version 8

IN USER RESEARCH

Overall assumption: The claimant will be able to find and fill in the details needed to see the decision, then understand the decision we have given them and take the action that's right for them.

Step 1 of flow - user is notified there's a decision to check

Email:

- [indicating approval](#)
- [indicating rejection](#)

Text message - more than 160 but fewer than 320 characters including spaces:

- [indicating approval - fewer than 320 characters](#)
- [indicating rejection - fewer than 320 characters](#)

Step 2 of flow - user needs to enter the codes

[Enter the application reference](#) - now in development, used as basis for GL-
527

[Enter the security code](#)

[If the codes have expired](#)

The screenshot shows a WordPress dashboard with the following details:

- Top Bar:** My Sites, Home, Refresh (1), Comments (0), New, SEO, Events, Howdy, vfsadmin.
- Left Sidebar (Pages):** Dashboard, Activity Log, Posts, Events, Media, Pages, All Pages, Add New, Comments, Projects, Contact, Appearance, Plugins, Users, Tools, Settings, SEO, WP Security, User Lists, Photo Gallery, SiteTree, WP Editor, Pods Admin, AAM, Collapse menu.
- Main Content Area:**
 - Title:** Add New Page
 - Content:** Enter title here (placeholder), Permalink: http://sd129.vfideacenter.com/41-2/ (with Edit and View Page buttons).
 - Buttons:** Use Page Builder, Add Media, Pods Shortcode, Visual, Text.
 - Toolbar:** File, Edit, Insert, View, Format, Table, Tools.
 - Media Buttons:** Add, Images, Videos, Documents, People.
- Right Sidebar:**
 - ET Settings:** Page Layout: Right Sidebar.
 - Publish:** Save Draft, Preview, Status: Draft (Edit), Visibility: Public (Edit), Publish immediately (Edit), SEO: N/A (Check), Move to Trash, Publish.
 - Page Attributes:** Parent: (no parent).
- Modal Window (GOV.UK Publishing):** Content Publisher (BETA), Raise a support request, Send us feedback, What's new, Back, New news story, Title: Building and testing the new Content Publisher.

A screenshot of the Sitecore Content Editor interface in Mozilla Firefox. The browser's address bar shows the URL: http://sitecorewebsite/sitecore/shell/Applications/Content editor.aspx. The main content area displays a "Sample Item" node under the "sitecore" database. The item has a title "Home" and a text field containing "Welcome to Sitecore.". The Sitecore ribbon menu is visible at the top, and the left sidebar shows the Sitecore navigation tree.

DWP
Digital

Usability Testing Boot Camp |... Edit - Proposed Budgeting Lo... BBC iPlayer - Inside the Medi... Decision service - content m... How to improve your design... You've been offered a Budget... G&L Sprint Board - Agile Boa... Budgeting Loan guide for dec...

How to improve your design process with copy docs

Organize your writing with this easy method

 Andrea Drugay [Follow](#)
Jan 30, 2018 · 7 min read

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Many user experience writers (UX) and content strategists are familiar with design tools like Sketch, InVision, and Balsamiq. These are great resources for a team to share feedback on wireframes, mockups, and prototypes.

But what about the copy? How do you and your team decide on in-product copy to place in those wireframes, mockups, and prototypes? For many teams, the answer is something like, *We copy and paste from an email or a Slack post*. It's scattershot, without a straightforward process. There's no single place for copy iterations to live or get feedback, the way there is for design.

If this sounds familiar, your UX team could benefit from using *copy docs*. These are also known as *copy decks*, *content templates*, or *copy platforms*. A copy doc is a one-stop “source of truth” for all the copy in a project. There’s

<https://medium.com/dropbox-design/how-to-improve-your-design-process-with-copy-docs-767f2d02377a>

confluence.service.dwpcloud.uk/pages/viewpage.action?pageId=149137063

Usability Testing B... Edit - Proposed B... BBC iPlayer - Insid... How to improve yo... Details – GOV.UK... Simon Mckinnon P... Budgeting Loan A... Hereford Mappa... [GL-752] Welsh L... Content & Interact... Budgeting Loan g... +

Confluence Spaces People Calendars Create ...

Search ? 9+

Content & Interaction Design

Created by Harry Hodgson, last modified by Dean Smith on Feb 20, 2020

- ▼ Application service - content management record
 - Social Fund debt question: application service
- ▼ Decision service - content management record
 - Application reference page: decision service (v8)
 - Cannot offer loan page: decision service (v8)
 - Codes expired page: decision service (v8)
 - Contact the Social Fund page: decision service (v8)
 - Full loan offer page: decision service (v8)
 - Loan accepted confirmation page: decision service (v8)
 - Loan declined confirmation page: decision service (v8)
 - Security code page: decision service (v8)
- ▼ Notifications - content management record
 - Application confirmation email: application service (v8)
 - Application confirmation text message: application service (v8)
 - Loan accepted confirmation email: decision service (v8)
 - Loan accepted confirmation text message: decision service (v8)
 - Loan declined confirmation email: decision service (v8)
 - Loan declined confirmation text message: decision service (v8)
 - No offer email: decision service (v8)

Usability Testing Boot Camp | Udemy Application reference page: decision servic... How to improve your design process with c... Details – GOV.UK Design System Simon Mckinnon Presentation - Grants and... Budgeting Loan Application +

Confluence Spaces People Calendars Create ... Search ? 9+ 📣

Content

Page URL to use

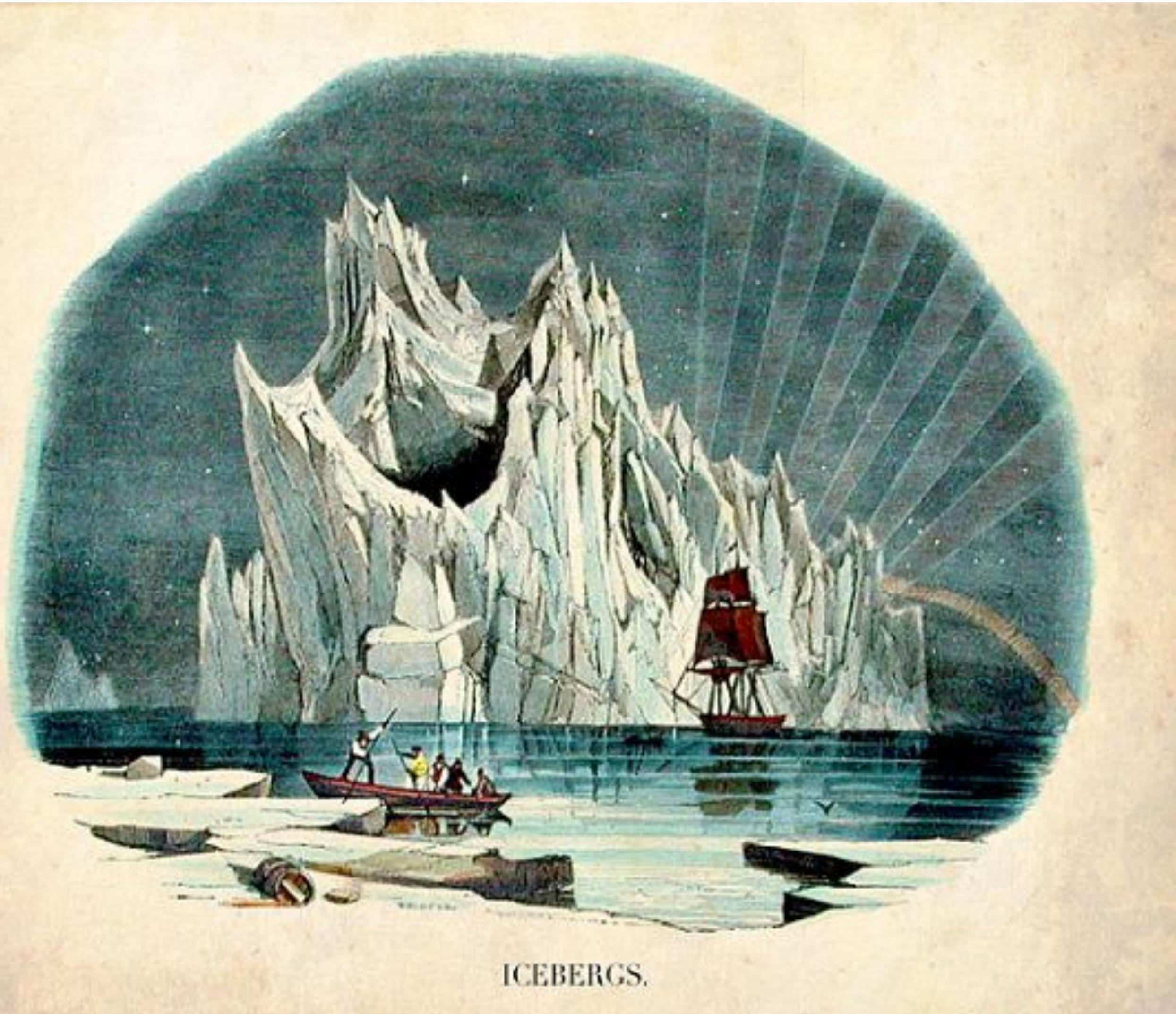
/application-reference

Page <title> in HTML head

English	Welsh
What's your application reference? - Budgeting Loans - GOV.UK	Beth yw eich cyfeirnod cais? - Benthyciadau Trefnu - GOV.UK

Page content

	English	Welsh	Notes
Question (H1)	What's your application reference?	Beth yw eich cyfeirnod cais?	
Hint text	It's in the message you were sent.	Mae yn y neges rydym wedi'i hanfon atoch.	
Text input			<p>https://design-system.service.gov.uk/components/text-input/</p> <p>Because the application reference will a string of 8 letters and numbers, the input type should be text (not marked up as a numerical input).</p> <p>Use the 10 character width text input.</p>
Details component - link	If you need help using this service	Os ydych angen help i ddefnyddio'r gwasanaeth hwn	Use 'Details' component under the text input containing helpline information (https://design-system.service.gov.uk/components/details/).



Cue standard
organisational
metaphor of the
iceberg

Vol. 4, page 112.



W. Hogarth inv.
F. Ravenet sculp.

T H E
L I F E
A N D
O P I N I O N S
O F
TRISTRAM SHANDY,
G E N T L E M A N .

Multitudinis imperitæ non formido judicia; meis
tamen, rogo, parcant opusculis — in quibus
fuit propoleti semper, a jocis ad feria, a feriis
vicissim ad jocos transire.

JOAN. SARESBERIENSIS,
Episcopus Lugdun.

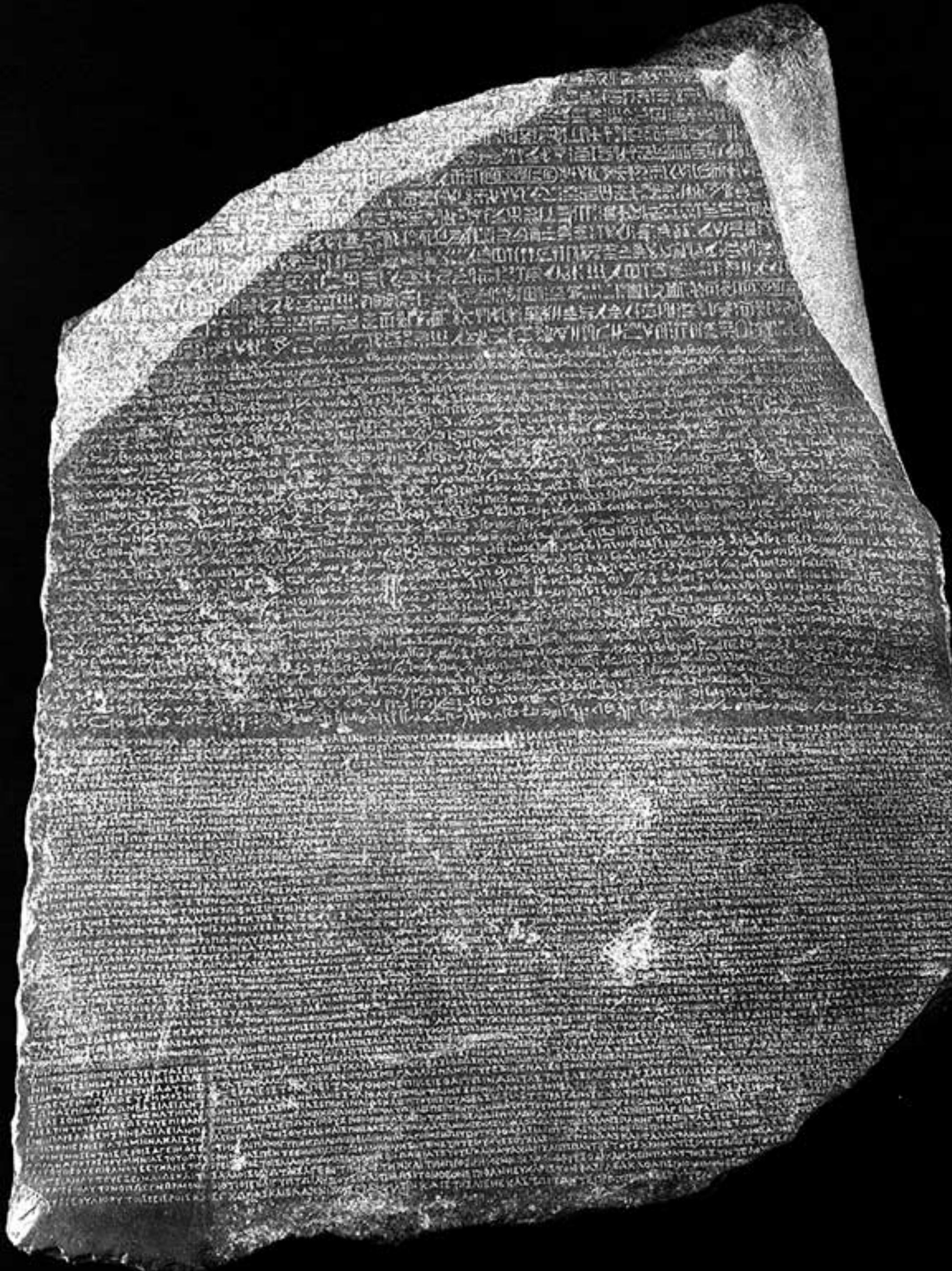
V O L. III:

L O N D O N :

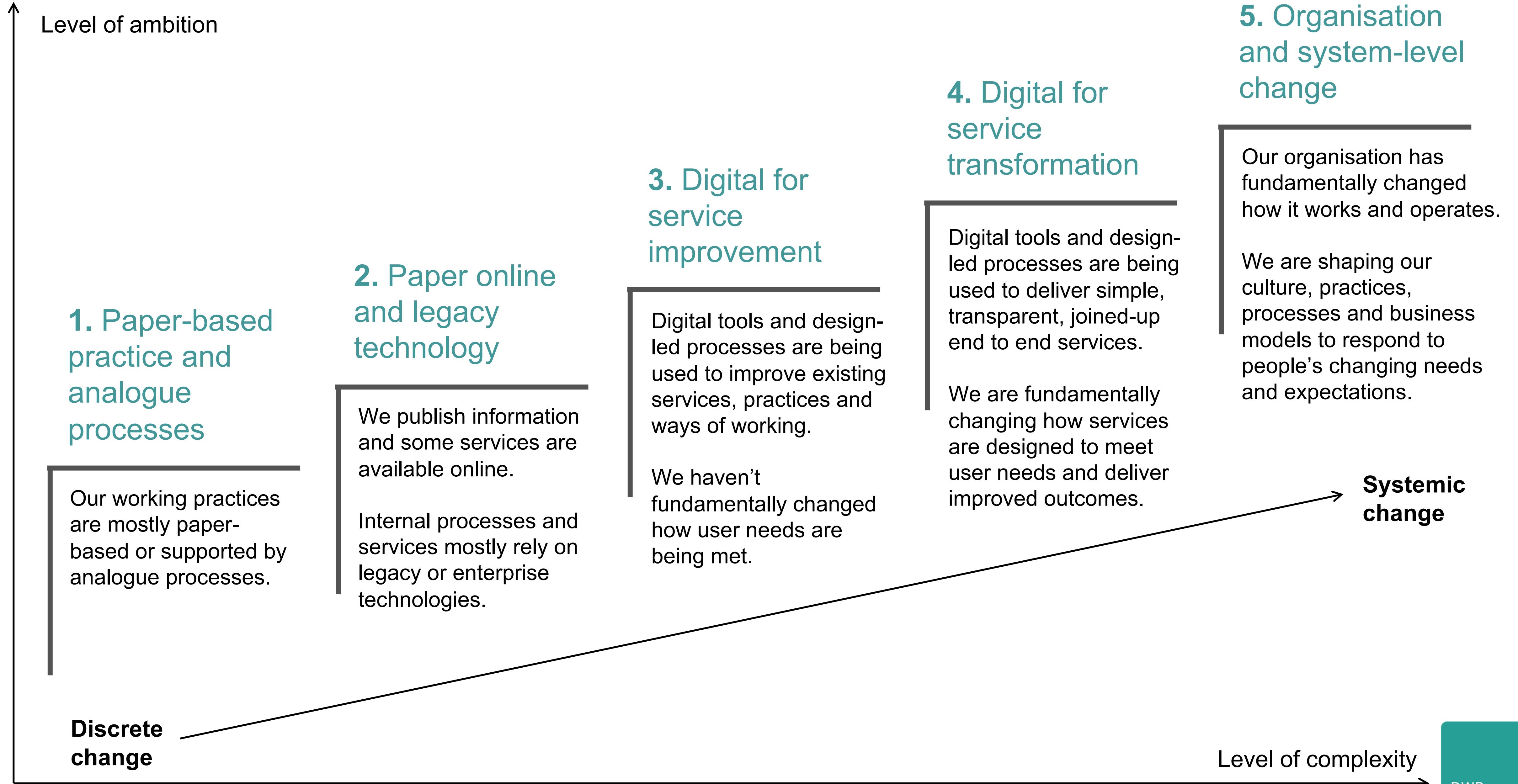
Printed for R. and J. DODSLEY in *Pall-Mall*;
M.DCC.LXI.

Making sure the
record is
proportionate and
achievable

Tristram Shandy, Laurence
Stern, 1759 to 1767



Something for
now and for
the future



Usability Testing Boot Camp | Udemy

Budgeting Loan Application

BBC - Search results for budgeting loan

Where can you go if you need money in a hurry? - B...

Alternatives to payday loans - Money Advice Service

www.bbc.co.uk/news/business-50232769

Where can you go if you need money in a hurry?

By Kevin Peachey
Personal finance reporter

🕒 3 November 2019

f     Share



GETTY IMAGES

Three of the biggest payday lenders in the UK have collapsed or closed their doors in recent times.

While many people will not mourn their passing, others will wonder whether another door has closed on access to short-term relief for their finances.

Top Stories

Global coronavirus infections outpace China cases
Both the US and Europe are tightening restrictions further in a bid to halt the outbreak.
🕒 16 March 2020

No 10 to start daily coronavirus briefings
🕒 25 minutes ago

Stocks plunge despite global central bank action
🕒 26 minutes ago

Features



Searching for the missing girl



Usability Testing Boot Ca... Budgeting Loan Applicati... BBC - Search results for... Where can you go if you... Alternatives to payday lo... StepChange Debt Charit... Advice Foundation | A Le... advice | Debt help | Nati... Where to get help with d...

 the Money
Advice Service

Free and impartial money advice Cymraeg Search

Debt & Borrowing Homes & Mortgages Budgeting & Saving Work & Benefits Pensions & Retirement Family & Care Cars & Travel Insurance BLOG

Home > Debt and borrowing > Help with loans

Debt and borrowing

- Before you borrow
- Taking control of debt
- Mortgage and rent problems
- Help with loans
- Personal loans
- Second charge or second mortgages
- Payday loans advice
- Alternatives to payday loans
- Refused credit or refused a loan – what you can do

Alternatives to payday loans

If you need to borrow money and are thinking of getting a payday loan, stop to consider your options. Although easy to set up, a payday loan can quickly turn into a problem debt for many people. It can also affect your credit rating if you don't pay it back on time.

- [Borrowing to pay for everyday essentials](#)
- [Money for non-essential spending](#)
- [Try Community Development Finance Institutions \(CDFIs\) as an alternative](#)
- [Other ways of borrowing](#)

Borrowing to pay for everyday essentials

A payday loan is almost certainly

Related guides

- [Borrowing from a credit union](#)
- [Deciding on the best type of credit for you](#)
- [Credit brokers and payday loans](#)

Most read

From our blog

Budgeting Loan Application Usability Testing Boot Camp | Udemy Failed to open page If you're struggling with living costs - Citizens Advice

If you're struggling with living costs

This advice applies to **England** [Print](#)

If you don't have enough to live on, you might be able to get help from your local council or an interest-free loan from the government.

If you're waiting for benefit payments to start, you might be able to get your benefit paid early.

Get help paying for daily essentials

You might be able to get help from:

- your local council
- a government loan

Food

If you're struggling to pay for food, [find out how to get help from a food bank](#).

If you're at least 10 weeks pregnant or have a child under 4 years old, you might be able to get free vitamins and Healthy Start vouchers for milk, fruit and

In this section

Help on a low income

- Housing Benefit
- Working and child tax credits
- Jobseeker's Allowance (JSA)
- Pension Credit
- Income Support
- Help with your Council Tax - Council Tax Reduction
- If you're struggling with living costs
- Using a food bank

[Twitter icon](#) [Facebook icon](#) [Print icon](#)

<https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/if-youre-struggling-with-living-costs/>

www.turn2us.org.uk/Benefit-guides/Emergency-Information/I-need-a-one-off-payment#guide-content

Budgeting Loan Application Usability Testing Boot Camp | Udemy Failed to open page Emergency information: One-off Payment - Turn2us

EMERGENCY INFORMATION - ONE-OFF PAYMENT

You might find yourself caught short of money and need help with essentials like food or paying your bills. Please look at the range of support options we discuss in this guide.

- 1. Overview
- 2. Waiting for Universal Credit payment
- 3. Been sanctioned?
- 4. One-off payment
- 5. Local Welfare Assistance
- 6. Housing and Homelessness
- 7. Food banks
- 8. Check your benefits entitlement
- 9. Advice and Other Help

Check benefit entitlement

Find out what means-tested benefits you might be entitled to, including tax credits.

[Use the Benefits Calculator](#)

Grant Search

Search our database of grant-giving organisations

[Search for grants](#)

<https://www.turn2us.org.uk/Benefit-guides/Emergency-Information/I-need-a-one-off-payment>

Did you know?

The Jobcentre can assist with,

- Travel to interview costs
-
- Travel whilst attending a training course, work experience or a work trial.
-
- 1 month bus pass when starting work
-
- Childcare costs whilst attending a training course.
-
- They can provide interview clothes
-
- A bicycle to get you to work
-
- Work wear and safety equipment
- Book a careers adviser to increase your employability chances.
-
- Assist you in making a benefit claim online.
-
- Demonstrate how to job search online.
-
- Book various courses from computers for beginners to Fork lift truck licence.
-
- We can refer you to specialised local services, from putting a roof over your head, clearing your debts or starting Self Employment, to name a few.
-

jobcentreplus

Flexible Support Fund may help with:

- Barriers to work - this can help with payment of certificate fees such as SIA licence, CSCS card, Food Hygiene certificate etc.
- Travel to interview
- Help with interview clothes or uniform
- Childcare costs

The above has strict eligibility criteria and requests must be discussed with your work coach.

The Flexible support fund is used to help jobseekers remove barriers to work.

Posters added by staff in Bolton Jobcentre Plus

The screenshot shows a web browser window with the URL www.gov.uk/browse/benefits/jobseekers-allowance. The browser has four tabs open: 'Budgeting Loan Application', 'Usability Testing Boot Camp | Udemy', 'Emergency information: One-off Payment - Turn2us', and 'Jobseeker's Allowance and low income benefits - GOV.UK'. The main content area is titled 'Benefits' and lists various benefit categories. The 'Jobseeker's Allowance and low income benefits' category is highlighted with a blue background and contains links for 'Getting JSA, Income Support, Budgeting Loans and other help if you're on a low income'. To the right, a sidebar titled 'Jobseeker's Allowance and low income benefits' lists related topics such as 'Benefits calculators', 'Budgeting Loans', 'Carer's Credit', etc.

Budgeting Loan Application Usability Testing Boot Camp | Udemy Emergency information: One-off Payment - Turn2us Jobseeker's Allowance and low income benefits - GOV.UK

Benefits

- Births, deaths, and care
- Business and self-employed
- Childcare and early education
- Citizenship and the UK
- Crime, justice and law
- Disabled people
- Driving and travel
- Education and training
- Employing people
- Environment and countryside
- Housing and local government
- Money and tax
- Passports, travel abroad
- Visas and immigration
- Working, jobs and careers

Jobseeker's Allowance and low income benefits

A to Z

- Benefits calculators**
- Budgeting Loans**
- Carer's Credit**
- Christmas Bonus**
- Constant Attendance Allowance**
- Diffuse mesothelioma payments**
- Disability premiums**
- Employment and Support Allowance (ESA)**
- Get a prescription prepayment certificate**
- Get help with NHS prescriptions and health costs**
- Get help with savings if you're on a low income (Help to Save)**
- Help with moving from benefits to work**
- Housing Benefit**
- How to claim 'new style' Jobseeker's Allowance (JSA): step by step**
- Income Support**

<https://www.gov.uk/browse/benefits/jobseekers-allowance>

Any questions?