

Users were asked to complete the full transaction including the GOV.UK pages. We were asking for overall feedback, whether the pages made sense, whether the users understood why questions were being asked and observing whether they were inputting the correct information on each page. We had 7 observers, including 6 Apply for a Budgeting Loan team members.

We Saw:

**5 Users** - claiming Jobseekers Allowance, Income Support and Employment Support Allowance.

Users we saw:

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### **GOV.UK Pages**

- ☐ Language was clear
- ☐ Some users found the font a little hard to see
- ☐ Some users were unclear on Income Based and Contribution based benefit
- ☐ Some users were confused that the links around eligibility didn't signpost them to an explanation
- ☐ Some users are unclear about what 'Social Fund' is
- ☐ Some users found it difficult to see the 'What You'll Get' information
- ☐ Most users were unclear on the benefit explanations

### **Eligibility**

- ☐ Most users who are claiming JSA or ESA are unsure if they are claiming Income Related or Contribution Based

### **Before You Start**

- Most users would need to contact DWP to find out what they're outstanding Social Fund debt is

## **Partner**

- No issues on this page

## **Partner Detail Gather**

- No issues on this page

## **Previous Partner**

- Some users were unaware why we ask this question

## **Child Benefit**

- No issues on this page

## **Loan amount**

- ☐ Most users would apply for the maximum they could
- ☐ One user input more than they were eligible for

## **Debt Repayment**

- ☐ Most users are unaware of their 'Total' outstanding debt
- ☐ Most users are unaware of what we mean by 'Debt'

## **Personal Details**

- No issues

## **Contact Details**

- Some users input a landline
- Some users weren't able to input their mobile as they didn't now this information
- Some users wanted to be able to include their landline and mobile

## **Declaration**

- Some users wanted this page to be more explicit and stand out more as it was 'important' information
- All users understood this page

## **What Happens Next**

- Most users expected to see a contact method on this page

## **General Comments**

- Most users were unaware they can get support from Local Authorities if they need to borrow under £100

- Most users would want to know if they can afford the loan
- Most users would want to know what the repayments are upfront
- All users mentioned they would be happy to complete this on their smartphone
- All users that had applied via paper application said they found this easier

## Insights / Challenges

1) Users don't understand what element of benefit they are claiming

1) Design/Content - Explore wording around ensuring customers are clear if they are eligible

2) Most users are unaware of their outstanding debt

2) Help users understand how they can find out how much their outstanding debt is

3) Some users don't understand why we ask about their previous partner

3) Content/Design - Included hint text

4) Most users will apply for the maximum amount they could

4) Content/Design - Include help text to explain how the award is worked out

5) Some users don't know their total outstanding debt

5) BA Challenge - Can we remove the total debt owed box? Is this needed for processors?  
- Already answered, need to keep this information in - perhaps just make it non mandatory?

6) Some users don't understand what is meant by debt

6) BA Challenge - Explore what we as a department class as a debt. Explore if normal expenses can be considered for repayment methods etc

8) Most users expect to see a phone number on the 'What Happens Next Page'

8) Design/Content - Explore adding this