

# Apply for a Budgeting Loan Show and Tell – 19/05/2016

# Stats Update

# Apply for A Budgeting Loan Service (ABLS) Daily Dashboard

23/05/2016

Data Sources:

GA = Google Analytics

TS = Chesterfield Processing Site Tracking Sheet

JCP D = JCP Trial Site Data

PS = Chesterfield Processing Site Additional Data

## Customer Experience



## Service Status



## Processing

Completion Rate	94.6%	(GA)
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Total Number of Applications	612	(GA)
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Including Test Applications	618	
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* Number Processed	539	(TS)
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* Total Number Outstanding	73	(TS)
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* Total Number of Awards	374	(TS)
--------------------------	-----	------

Average User Journey Time (cumulative)	4m 15s	(GA)
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* NINO trace issues	13	(TS)
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Reasons for Nil:	Social Fund Debt	55	(TS)
	Ability to repay	0	(TS)
	Eligibility (Benefit)	58	(TS)
	Contributions only	7	(TS)
	No Benefit	11	(TS)
	Not 26 Weeks	34	(TS)
	<= 4 Week Break	6	(TS)

### Eligibility Checker version (from 15/4)

* Number of Applications processed	148	(TS)
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* Number of Awards	120	(TS)
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* Number of Nil Decisions	28	(TS)
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Not Processable	7	(TS)
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## Who's applying?

		%	Policy
Single (no children)	331	57%	£44
Couples (no children)	34	6%	£44
Lone Parents	159	27%	£8
Couples (children)	56	10%	£8
Assisted Digital	8	(JCP D)	

## Paper versus Online

	Paper	Online
Processing Time	5m30s	2m54s
Approx		
* Outbound Calls	30%	5%
* % Mobile number present	70%	89%
* % Award Decisions	70%	77%
* Eligibilt Chk % Award Decisions	70%	81%
* % Nil Decisions	30%	23%
* Eligibilt Chk % Nil Decisions	30%	19%

The new Eligibility Checker flow was introduced on Thurs 14/4/2016. Dashboard format has been updated to show number of apps processed from the first full day (15/04), number of award awards. Also to show % in the retitled "Who's applying?" section.

46 Processed

2 Unable to be processed - they are with a Decision Maker

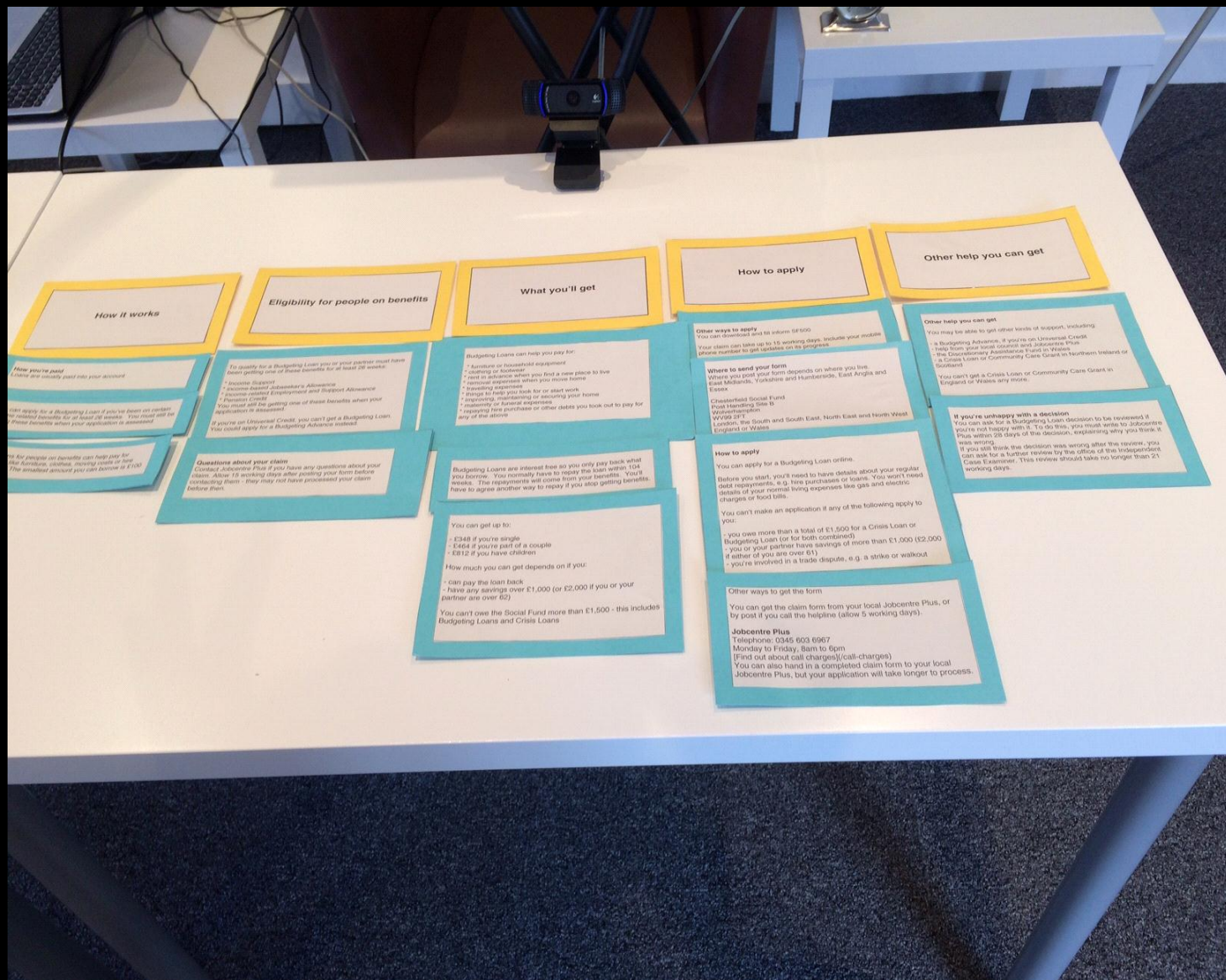
10 Nil Decisions - 7 SF Debt, 3 Not Eligible (Not 26 weeks)

No outbound calls

No NINO Check issues

# Research

- Eye ball tracking
- Card sorting session



### How it works

**How you're paid**  
Money goes directly into your account

You can apply for a Budgeting Loan if you've been on certain benefits for at least 26 weeks. You must still be on these benefits when your application is assessed.

Not all people on benefits can help pay for:  
- fuel, furniture, clothes, moving costs or rent.  
The smallest amount you can borrow is £100.

### Eligibility for people on benefits

To qualify for a Budgeting Loan you or your partner must have been getting one of these benefits for at least 26 weeks:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit

You must still be getting one of these benefits when your application is assessed.

If you're on Universal Credit, you can't get a Budgeting Loan. The loan will apply for a Budgeting Advance instead.

### Questions about your claim

Contact Jobcentre Plus if you have any questions about your claim. Allow 15 working days after posting your form before contacting them - they may not have processed your claim before then.

### What you'll get

Budgeting Loans can help you pay for:

- furniture or household equipment
- clothing or footwear
- rent in situations when you find a new place to live
- petrol or transport when you move home
- personal expenses when you move home
- travelling expenses
- things to help you look for or start work
- gardening, maintaining or decorating your home
- maternity or funeral expenses
- repaying hire purchase or other debts you look out to pay for any of the above

Budgeting Loans are interest free so you only pay back what you borrow. You normally have to repay the loan within 104 weeks. The repayments will come from your benefits. You'll have to agree another way to repay if you stop getting benefits.

You can get up to:

- £348 if you're single
- £464 if you're part of a couple
- £812 if you have children

How much you can get depends on if you:

- can pay the loan back
- have any savings over £1,000 (or £2,000 if you or your partner are over 62)

You can't owe the Social Fund more than £1,500 - this includes Budgeting Loans and Crisis Loans

### How to apply

#### Other ways to apply

You can download and fill in form SF100

Your claim can take up to 15 working days. Include your mobile phone number to get feedback on its progress

#### Where to send your form

Where you post your form depends on where you live:  
East Midlands, Yorkshire and Humberside, East Angles and Essex

Chesapeake Social Fund  
Post Handling Unit 3  
Wolverhampton  
WV10 2JZ  
London, the South and South East, North East and North West  
England or Wales

#### How to apply

You can apply for a Budgeting Loan online.

Before you start, you'll need to have details about your regular debt repayments, e.g. hire purchases or loans. You won't need details of your normal living expenses like gas and electric charges or food bills.

You can't make an application if any of the following apply to you:

- you owe more than a total of £1,500 for a Crisis Loan or Budgeting Loan (or for both combined)
- you or your partner have savings of more than £1,000 (£2,000 if either of you are over 61)
- you're involved in a trade dispute, e.g. a strike or walkout

#### Other ways to get the form

You can get the claim form from your local Jobcentre Plus, or by post if you call the helpline (allow 5 working days).

#### Jobcentre Plus

Telephone: 0345 603 6967

Monday to Friday, 9am to 5pm

(Find out about call charges/call-charges)

You can also hand in a completed claim form to your local Jobcentre Plus, but your application will take longer to process.

### Other help you can get

#### Other help you can get

You may be able to get other kinds of support, including:  
- a Budgeting Advance, if you're on Universal Credit  
- the Crisis Loan, if you're on Universal Credit  
- the Community Fund, if you're on Universal Credit  
- a Crisis Loan or Community Care Grant in Northern Ireland or Scotland

You can't get a Crisis Loan or Community Care Grant in England or Wales any more.

#### If you're unhappy with a decision

You can ask for a Budgeting Loan decision to be reviewed if you're not happy with it. To do this, you must write to Jobcentre Plus within 28 days of the decision, explaining why you think it was wrong.

If you still think this decision was wrong after this review, you can ask for a further review by the office of the Independent Case Examiner. This review should take no longer than 21 working days.

Design update

Adjusting our process



# ASSUMPTIONS

## UNVERIFIED (BUT BASED ON INSIGHT)

WE THINK PEOPLE WOULD BE EASY TO GIVE FALSE ANSWERS TO NOT ELEGANT QUESTION IF THEY KNOW WE CHECK WHETHER THEY ARE CORRECT

USERS WANT TO REVIEW THEIR ANSWERS (ONE HAD MENTIONED THAT SOME) USERS WANT THIS DURING RESEARCH

WE THINK THAT WHEN SOME PEOPLE FIND OUT THEY CAN'T DISPLAY THEY WILL COMPLAIN WITH DIFFERENT (FALSE) ANSWERS SO THEY CAN GET A 2000

DOES HAVE TASKS TO CHANGES WHO CAN HELP THEM WITH DATA DIFFICULTIES IF PROVIDED IN A NON-PATRONISING MANNER

MOST USERS ASK FOR THE MAXIMUM AMOUNT

IF WE'RE USING HTTPS, AD VIEWS KNOW THAT THE SERVICE IS SECURE

SOME USERS AREN'T SURE WHY WE DON'T ASK FOR A PHOTO

THAT IF THEY HAVE HAD A BREAK IN THEIR REVENUES (WANTED TO BE 6 MONTHS WITHOUT A SOCIAL)

PEOPLE WANT TO KNOW HOW LONG THE PROCESS (FROM APPLICATION TO RECEIVING MONEY IN THEIR ACCOUNT) WILL TAKE BEFORE THEY START THEIR APPLICATION

SHOULDN'T BECAUSE WE DON'T SPECIFICALLY ASK WHAT THEY NEED IT FOR

NOT EVERYONE ENTERS THE NUMBER IS GETTING THE TEXT UPDATES

## VERIFYING "IS THIS A REAL ISSUE?"

### USER RESEARCH

SOME MODELS THINK THAT UNDERSTANDING WHAT THE USER'S CURRENT MINDSET FOR "CURRENT"

## VERIFIED WE KNOW THESE THINGS

MOST USERS EXPECT TO SEE A PHONE NUMBER ON THE "WHAT HAPPENS NEXT" PAGE

MOST USERS ARE SHAKEN OF THEIR OVERSTANDING DOES - WE SHOULD HELP USERS UNDERSTAND HOW MUCH THEY OWE & WHAT DOES IS DEMAND AS

SOME USERS ARE UNCLEAR ABOUT WHY WE NEED TO ASK ABOUT THEIR "FRIENDS"

SOME USERS ARE UNDERSTANDING WHAT WE MEAN BY "DOES"

USERS WANT TO KNOW WHAT MIGHT HAPPEN IF THERE THEY'RE NOT OFFERED A LOAN ON THE "WHAT HAPPENS NEXT" SCREEN

SCREEN READER USERS ARE HAVING TROUBLE WITH THE VERB LINK IN THE "WHAT HAPPENS NEXT" SCREEN FOR A BULKY LINK

SCREEN READER USERS GET CONFUSED BY THE "NEXT" A PREVIOUS LINKS IN THE "WHAT HAPPENS NEXT" AND HAVE BULKY CONTROLS

SOME US "YOUR AD TO IN I HAVE A (REVIEW)

SOME PEOPLE DON'T UNDERSTAND THAT "12 DAYS" MEANS "12 WORKING DAYS"

SOME A BULKY LINK ON SCREEN OF THEIR PARTNER, RESULTING IN A VOID APPLICATION

### ANALYTICS

THE MAIN RE QUESTION USERS ARE ASKING EACH TO CHANGES THEIR APPLICATIONS IS "CURRENT REVENUE" (EXHIBITED BY A SUCCESSFUL APPLICATION)

# HYPOTHESES

## HYPOTHESIS BACKLOG

## PROTOTYPING

## TESTING

IF WE INCLUDE A MORE EASY TO USE "WHAT HAPPENS NEXT" FIELD (CURRENT DETAILS) THEN FEWER USERS WILL THINK THAT THIS FIELD IS ONLY FOR PEOPLE WITH NO FURTHER REVENUE BECAUSE WE'VE SHOWN THIS BEFORE DURING USER RESEARCH

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IF WE CHANGE THE METHOD OF ASKING TITLE TO "BULKY LINK" THEN FEWER USERS WILL COMPLAIN NAVIGATING TO THE SERVICE START PAGE & COMPLAINING AN ACTION BECAUSE THE LINK ISN'T A VERB

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IF WE INCLUDE A PHOTO, AVATAR, OR THE "WHAT HAPPENS NEXT" PAGE THEN MORE USERS WILL ASK "A USER CAN'T BE ACCESSIBLE FROM THE VISITOR" BECAUSE MOST USERS EXPECT TO SEE A PHOTO NUMBER MORE (FROM VISITOR)

IF WE SEPARATE THE INFO ABOUT THE BENEFITS & STATE OF MONEY ON THE "WHAT HAPPENS NEXT" PAGE THEN FEWER USERS WILL UNDERSTAND WHAT BENEFITS THEY NEED TO BE CLAIM BECAUSE USERS FOCUS ON THE "B"

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### USER RESEARCH

IF WE ASK REVENUE AS A MEAN OF "CURRENT" SPLITTING THE CURRENT REVENUE INTO 2 PARTS (CURRENT & FUTURE) THEN FEWER USERS WILL ENTER THE CURRENT REVENUE CORRECTLY BECAUSE SOME USERS DON'T UNDERSTAND WHAT WE MEAN BY "CURRENT" AT THE MOMENT

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### ANALYTICS

IF WE CHECK FOR EXISTENCE EARLY ON THEN WE CAN REDUCE THE NUMBER OF INEFFECTIVE APPLICATIONS (CURRENTLY 12%) BECAUSE: USERS WILL BE LESS INTERESTED IN THE PROCESS



NG

REAL ISSUE?"

ARCH

NOT  
E MEAN  
AVINGS'

VERIFIED

WE KNOW THESE THINGS

HYPO BA

SOME USERS DON'T UNDERSTAND  
WHAT WE MEAN BY SAVINGS

11

11

SOME USERS DON'T KNOW  
WHICH TYPE OF BENEFIT  
THEY'RE ON

INCOME-BASED VS  
CONTRIBUTION-BASED

8

SOME USERS DON'T  
UNDERSTAND WHAT WE  
MEAN BY DEBT

# USER RESEARCH

HINT  
BUSINESS FIELD

THINK  
ONLY  
FIXED

HAPPEN  
TESTING

EXPLICIT  
'US' + 'NEXT'  
UK PAGES

HAVE AN  
UNDERSTANDING

CONFUSE

FORWARD  
+ BACK

CONFUSE

IF: WE ADD DETAILS FOR WHAT WE  
MEAN BY 'SAVINGS', SPLITTING THE  
CURRENT QUESTION INTO 2 PARTS  
(SAVINGS & PROPERTY)

THEN: USERS WILL ENTER THE SAVINGS  
INFORMATION CORRECTLY

BECAUSE: SOME USERS DON'T UNDERSTAND  
WHAT WE MEAN BY 'SAVINGS'  
AT THE MOMENT

11 9

IF: WE ASK REPEAT APPLICANTS WHO  
ARE CLAIMING ESA WHETHER  
THEIR CIRCUMSTANCES HAVE CHANGED  
SINCE THEIR LAST BUDGETING LOAN

THEN: MORE OF THESE USERS WILL BE  
ABLE TO GET THROUGH THE BENEFITS  
QUESTIONS WITHOUT MAKING A  
MISTAKE

BECAUSE: SOME USERS DON'T KNOW  
WHICH TYPE OF ESA THEY'RE ON

8

OFFER

APPLIED ONLINE  
TO RECEIVE  
WAY

CHANNEL  
ROUGH

Eligibility:  
Current benefits

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## Check your eligibility

Which of these benefits do you or your partner get?

- ☐ Pension Credit
- ☐ Income Support
- ☐ Employment and Support Allowance
- ☒ Jobseeker's Allowance
- ☐ None of the above

Which type of Jobseeker's Allowance do you or your partner get?

- ☒ Income-based
- ☐ Contribution-based
- ☐ Don't know

How long have you or your partner been getting this benefit?

- ☐ More than 6 months
- ☐ Less than 6 months

Continue

Designing around the  
tough questions

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Check your eligibility

## Which of these benefits do you get?

☐ Pension Credit

☐ Income Support

☐ Employment and Support Allowance

☐ Jobseeker's Allowance

☐ None of the above

[Continue](#)



Check your eligibility

## Which of these benefits do you get?

☐ Pension Credit

☐ Income Support

☐ Employment and Support Allowance

☒ Jobseeker's Allowance

How long have you been getting Jobseeker's Allowance?

☐ More than 12 months

☐ Between 6 and 12 months

☐ Less than 6 months

☐ None of the above

Check your eligibility

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☐ Pension Credit

☐ Income Support

☐ Employment and Support Allowance

☒ Jobseeker's Allowance

How long have you been getting Jobseeker's Allowance?

☐ More than 12 months

☒ Between 6 and 12 months

☐ Less than 6 months

☐ None of the above

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Check your eligibility

## Have you had a Budgeting Loan before?

☐

Yes

☐

No

Continue



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Check your eligibility

## Have you had a Budgeting Loan before?



Yes



No

Continue



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Check your eligibility

**Have your benefit circumstances changed since you last successfully applied for Budgeting Loan?**

☐ Yes

☐ No

Continue



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Check your eligibility

## Have you had a Budgeting Loan before?

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Yes

☐

No

Continue





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Check your eligibility

## Have you had a Budgeting Loan before?



Yes



No

Continue



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Check your eligibility

## Have you worked over the last 2 years?

☐

Yes

☐

No

Continue



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Check your eligibility

## Have you worked over the last 2 years?



Yes



No

On average, have many hours have you worked during this time?



More than 16 hours per week



Less than 16 hours per week

Continue

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Check your eligibility

## Have you worked over the last 2 years?



Yes



No

On average, have many hours have you worked during this time?



More than 16 hours per week



Less than 16 hours per week

Continue

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Check your eligibility

## Do you have a partner?

A partner is someone you're married to or live with as if you're married to them.

☐

Yes

☐

No

Continue



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Check your eligibility

## Do you have a partner?

A partner is someone you're married to or live with as if you're married to them.



Yes



No

Continue





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Check your eligibility

## Do you need to borrow £100 or more?

☐

Yes

☐

No

Continue

Debt repayments

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## Are you making regular debt repayments?

This includes hire purchases and loans. Don't include normal living expenses like gas and electricity charges or food bills. This information will help work out your loan repayments.

☐

Yes

☐

No

Continue

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## Are you making regular debt repayments?

This includes hire purchases and loans. Don't include normal living expenses like gas and electricity charges or food bills. This information will help work out your loan repayments.



Yes



No

Continue

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**Who do you make the repayment to?**

**How much are your repayments?**

**How often do you make repayments?**

☐ Weekly

☐ Fortnightly

☐ Monthly

**How much do you owe on this debt in total?**

Continue

Alternative version



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## Are you making regular debt repayments?

This includes hire purchases and loans. Don't include normal living expenses like gas and electric charges or food bills. This information will help work out your Budgeting Loan repayments.

☒ Yes

☐ No

### Give more details

Who is the debt to?	How much in total?	How much are your repayments?	Frequency of repayments
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	weekly 
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	weekly 
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	weekly 

[Add another debt](#)

Continue

Currently testing

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## Do you owe money on any credit or store cards?

☐ Yes

☐ No

Continue

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## Do you owe money on any credit or store cards?



Yes



No

How much do you pay back each month?

£

What's the total left to pay?

£

Continue

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## Do you have any outstanding loans?

Include any loans you have from a bank or financial institution.  
Don't include any money you owe to government.

☐

Yes

☐

No

Continue



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## Do you have any outstanding loans?

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Yes



No

How much do you pay back each month?

£

What's the total left to pay?

£

Continue

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## Do you have any rental purchases? (Also known as rent-to-own)

Include any items such as furniture, consumer electronics, motor vehicles with the option to purchase at some point during the agreement.

☐

Yes

☐

No

Continue

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## Do you have any rental purchases? (Also known as rent-to-own)

Include any items such as furniture, consumer electronics, motor vehicles with the option to purchase at some point during the agreement.



Yes



No

How much do you pay back each month?

£

What's the total left to pay?

£

Continue



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## Do you owe any money to your landlord?

☐

Yes

☐

No

Continue



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## Do you owe any money to your landlord?



Yes



No

On top of your regular payments, how much do you pay back each month on this debt?

£

What's the total left to pay?

£

Continue

Online offer

**BETA** This is a new service – your [feedback](#) will help us to improve it.

You can get a Budgeting Loan of

**£348**

▼ [How your loan has been calculated](#)

The loan amount is based on:

- the amount you owe the Social Fund
- your regular debt repayments
- how much you can afford to pay each week

If you accept:

- you'll repay £6.08 a week, which will be automatically taken from your Jobseeker's Allowance
- your new Jobseeker's Allowance payment will be £50 a week for 52 weeks
- you'll still have to repay the loan if you stop claiming benefits

If you're not happy with the loan offer, you can ask for the decision to be reviewed. Write to [JobCentre Plus](#) in the next 28 days explaining why you think the decision is wrong.

**Do you want to accept this offer?**

☐

Yes

☐

No

Continue

**BETA** This is a new service – your [feedback](#) will help us to improve it.

You can get a Budgeting Loan of

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▼ [How your loan has been calculated](#)

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If you're not happy with the loan offer, you can ask for the decision to be reviewed. Write to [JobCentre Plus](#) in the next 28 days explaining why you think the decision is wrong.

**Do you want to accept this offer?**



Yes



No

Continue

**BETA** This is a new service – your [feedback](#) will help us to improve it.

## You've accepted a Budgeting Loan of £348

This will be paid into your account by 6 March 2016

### What happens next

You will:

- get an email confirming you've accepted the loan
- repay £6.08 a week, which will be automatically taken from your Jobseeker's Allowance
- get a reduced Jobseeker's Allowance payment of £50 a week for 52 weeks

If your circumstances change you must tell [JobCentre Plus](#) immediately.  
You'll still have to repay the loan if you stop claiming benefits.

Finish

What happens next?

