Apply for a Budgeting Loan
Show and Tell
Thursday 11 August 2016

Update since last Show & Tell

Research

Debt

◀ Back

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

◀ Back

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

How much do you pay back each month?

£ [   ]

What's the total left to pay?

£ [   ]

Continue

◀ Back

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

◄ Back

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

Help using the service

◀ Back

▶ [Help using this service](#)

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

◀ Back

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

▼ Help using this service

Telephone
0345 604 3349

Textphone
0345 604 3412

Welsh Language
0345 604 0523

Lines are open Monday to Friday from 8am to 6pm and are closed on Bank Holidays and Public Holidays.

Repayments table

USERS EXPECT TO KNOW HOW MUCH THEY MIGHT NEED TO REPAY EACH WEEK AS PART OF THE APPLICATION PROCESS

(23)

(UR)

SOME USERS DID NOT UNDERSTAND THAT THEIR LOAN REPAYMENTS WOULD BE TAKEN FROM THEIR BENEFITS.

IF: WE INCLUDE EXAMPLES SHOWING WHAT A USER MIGHT PAY BACK EACH WEEK

THEN: USERS WILL HAVE A BETTER IDEA OF HOW THE LOAN WILL AFFECT THEIR DAY-TO-DAY LIVING

BECAUSE: USERS EXPECT TO KNOW HOW MUCH THEY MIGHT REPAY AS PART OF THE APPLICATION PROCESS

(23)

Paying back the loan

A Budgeting Loan is interest-free so you only pay back what you borrow. The repayments will automatically be taken from your benefits.

The amount you pay back each week is based on how much benefit you get and what you can afford. The table below shows what you might pay back each week:

Your weekly benefit	What you'd pay back each week
£50	£2.50 – £6.00
£100	£5.00 – £12.00
£200	£10.00 – £24.00
£300	£15.00 – £36.00
£350	£17.50 – £42.00

You normally have to repay the loan within 104 weeks. You'll have to agree another way to repay if you stop getting benefits.

Paying back the loan

A Budgeting Loan is interest-free so you only pay back what you borrow. The repayments will automatically be taken from your benefits.

The amount you pay back each week is based on how much benefit you get and what you can afford. The table below shows what you might pay back each week:

Loan amount	Your weekly benefit	What you'd pay back each week
£100 – £812	£50	£2.50 – £6.00
	£100	£5.00 – £12.00
	£200	£10.00 – £24.00
	£300	£15.00 – £36.00
	£350	£17.50 – £42.00

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Loan amount	Your current benefit	Deductions from your benefit
£100 – £812	£50	£2.50 – £6.00
	£100	£5.00 – £12.00
	£200	£10.00 – £24.00
	£300	£15.00 – £36.00
	£350	£17.50 – £42.00

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A Budgeting Loan is interest-free so you only pay back what you borrow. The loan repayments are based on how much benefit you get and what you can afford.

The repayments will automatically be taken from your benefits. A guideline for what you might pay back is shown below:

| Weekly payments | Fortnightly payments |

Loan amount	Your current weekly benefit	Deduction from your benefit
£100 – £812	£57.90	£2.50 – £6.00
	£73.10	£2.50 – £6.00
	£87.50	£2.50 – £6.00
	£102.15	£5.00 – £12.00
	£109.30	£5.00 – £12.00
	£114.85	£5.00 – £12.00

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Paying back the loan

A Budgeting Loan is interest-free so you only pay back what you borrow. The loan repayments are based on how much benefit you get and what you can afford.

The repayments will automatically be taken from your benefits. A guideline for what you might pay back is shown below:

Weekly payments | Fortnightly payments

Loan amount	Your current fortnightly benefit	Deduction from your benefit
£100 – £812	£115.80	£5.00 – £12.00
	£146.20	£5.00 – £12.00
	£175.00	£5.00 – £12.00
	£204.30	£10.00 – £24.00
	£218.60	£10.00 – £24.00
	£229.70	£10.00 – £24.00

You normally have to repay the loan within 104 weeks. You'll have to agree another way to repay if you stop getting benefits.

Keeping up with progress

AS A BUDGETING LOAN TEAM MEMBER I NEED TO BE ABLE TO VIEW THE PROTOTYPES OF THE SERVICE SO THAT I CAN KEEP UPDATED WITH DESIGN PROGRESS.

bud-loans.herokuapp.com

username: bud-loans
password: snaol-dub

LATEST VERSION

Apply for a Budgeting Loan prototype

Beta 12 – 9 August to current

Work in progress…

<div style="background:#00703c;color:#fff;padding:8px 16px;display:inline-block">View prototype</div>

Other screens:

- Online loan offer
- Check your answers
- Check your answers (with partner)

▶ Previous prototype versions

Design sandpit

Help function: Facility for aimed at assisted digital users

Accessible pagination: Improving the accessibility of GOV UK screens

Masthead label variations: Looking at changing the properties of the masthead title to prevent confusion for accessibility users

Eligibility start page content updates: Improving the content on the eligibility pages for better user understanding

Applying on behalf of someone else: Making the rules around joint claims more visible

Project resources

Dev version: Not available on DWP networked computers

Analytics dashboard: Request the username and password from the Budgeting Loan team

Eligibility dashboard: Eligibility questions analytic data

Daily dashboard: Not available on DWP networked computers

GDS resources

Service design manual

Design patterns

GOV.UK elements

▼ [Previous prototype versions](#)

Beta 11 – 20 July to 4 August

Update to repayments table on GOV UK – How it works screen, updates to text describing the repayments table, addition of "Don't know" option for "Have you had a Budgeting Loan before?" question, enhanced Help function, replaced reference to Children with Child Benefit.

[View prototype]

Other screens:

- [Online loan offer](#)
- [Check your answers](#)
- [Check your answers (with partner)](#)

User research:

[User research findings 04/08/2016](#)

Beta 10 – 6 July to 19 July 2016

Eligibility questions for benefit type and and claim time have been split across two screens. Removed reference to 'your partner' from questions and text relating to benefits. Basic help function added. Updates to payments table.

[View prototype]

Other screens:

- [Online loan offer](#)
- [Check your answers](#)
- [Check your answers (with partner)](#)

User research:

[User research findings 19/07/2016](#)

Beta 09 – 8 June to 30 June

Content changes to GOV.UK page – amending repayment table, eligibility checker update to JSA and ESA questions, updates to debt repayment screens for better user understandability of service questions.

[View prototype]

Other screens:

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View prototype

Other screens:

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- Check your answers
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User research:
User research findings 30/06/2016

Beta 08 – 24 May to 7 June 2016

This version of the prototype focused on improvements to the debt repayments screens removing the existing question and replacing with specific questions around Credit Card/Store Cards - Loans - Rental Purchases - Money owed to Landlord

View prototype

Other screens:

- Online loan offer

Apply for a Budgeting Loan usability session - 19th July 2016

19/07/16 - at Talking Shop usability lab, Salford

Users were asked to complete the full customer journey including GOV.UK screens. Most users accessed the Internet through either a computer/laptop or smartphone, some users accessed the internet through a tablet. Most users transactions online shopping, job searches and social media. They also used the internet for gaming, watching TV/video. No users completed any online banking. All users had heard of GOV.UK and used services on GOV UK before, such Jobsearches, Car Tax renewal, information on benefits and claiming Jobseekers Allowance online.

We saw:
8 users - 5 male 3 female, age ranges 27 - 56, 7 of the users were claiming Employment Support Allowance 1 user was claiming Jobseeker's Allowance.

Card sort insights

GOV UK screens

- Most users thought the GOV.UK pages were clear and easy to understand
- Some users found the GOV.UK screens hard to read, too much information on them
- Some users would want to see some information on the Budgeting Loan process around time scales for processing and payment
- Some users didn't read the GOV.UK screens properly
- information on benefits and loan repayments
- One user struggled with using the mouse. He doubled clicked and missed a page.
- One user thought that bullet points were buttons/links.
- One user would want to see a dynamic loan amount which changed dependent on their answers
- One user didn't understand the reference to Universal Credit

Insights/Challenges

1. Some users don't understand what we mean by the term 'traveling costs within the UK'
1. BA - understand what we mean by 'travelling costs in the UK'. Content - see if we can make this clearer.

2. Unclear if most users understand that the loan is interest free at the moment
2. User research - we could ask a specific question in the next round of testing to get more insight

3. Some users aren't clear how much they'd pay back via their benefit
3. Design/content - Explore more options for presenting this information, making clearer the frequency of the payments (weekly, fortnightly or monthly repayments). Also explore allowing the user to enter the amount of benefit they receive.

4. Some users want to know how long it will take to receive a loan before applying
4. User research - investigate this further

5. Users don't understand the term 'children' in the same way
5. Design/content - change this to 'if you claim child benefit' on the 'What you could get' page

6. Some users aren't sure whether they've had a Budgeting Loan before
6. Design - we could add a 'don't know' option and monitor its use in the next round of user research

7. Some users aren't sure what is meant by 'Have your benefits changed since your last Budgeting Loan?'
7. Content - See if we can improve wording here ('Have you moved to a different benefit since your last Budgeting Loan?')

8. Some users are unsure whether to include voluntary work in their answer to the question 'Did you work between 6 April 2013 and 5 April 2015?'
8. Design/content - improve the question to make it clearer and see how this performs

9. One user didn't know if their benefit claim is for just them or them and their partner
9. User research - ask users if they know this so we can see if it's an issue

10. One user thought that entering their debt would have a negative impact on their eligibility
10. User research - find out why people think we ask the debt question (it might turn out that some users don't enter debt because they think it'll negatively impact their offer when actually it could reduce their instalments)

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Analytics

Apply for A Budgeting Loan Service (ABLS) Daily Dashboard

11/08/2016

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	96.8%	(GA)
Total Number of Applications	1509	(GA)
Including Test Applications	1515	
Number Processed	1440	(TS)
Total Number Outstanding	69	(TS)
Total Number of Awards	1106	(TS)
Average User Journey Time (cumulative)	4m 46s	(GA)
NINo trace issues	18	(TS)

Reasons for Nil:			
	Social Fund Debt	157	(TS)
	Ability to repay	2	(TS)
	Eligibility (Benefit)	137	(TS)
	Contributions only	8	(TS)
	No Benefit	23	(TS)
	Not 26 Weeks	64	(TS)
	<= 4 Week Break	11	(TS)

Eligibility Checker version (from 15/4)

Number of Applications processed	1069	(TS)
Number of Awards	852	(TS)
Number of Nil Decisions	217	(TS)
Not Processable	24	(TS)

Who's applying?

		%	Policy limit	
Single (no children)	850	59%	£348	(GA)
Couples (no children)	83	6%	£464	(GA)
Lone Parents	383	26%	£812	(GA)
Couples (children)	131	9%	£812	(GA)
Assisted Digital	8	(JCP D)	1447	

Paper versus Online

	Paper	Online	
Processing Time	5m30s	2m54s	(PS)
	Approx		
Outbound Calls	30%	4%	(TS)
% Mobile number present	70%	86%	(TS)
% Award Decisions	70%	78%	(TS)
Eligibilt Chk % Award Decisions	70%	80%	(TS)
% Nil Decisions	30%	22%	(TS)
Eligibilt Chk % Nil Decisions	30%	20%	(TS)

The new Eligilbity 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 awards and % of awards. Also to show % in the retitled "Who's applying?" section.
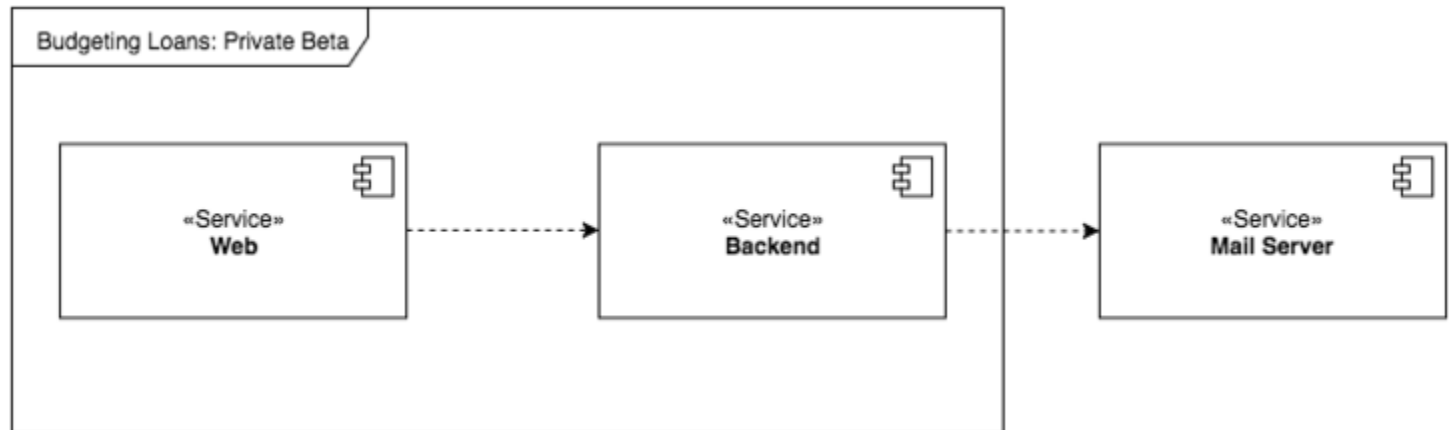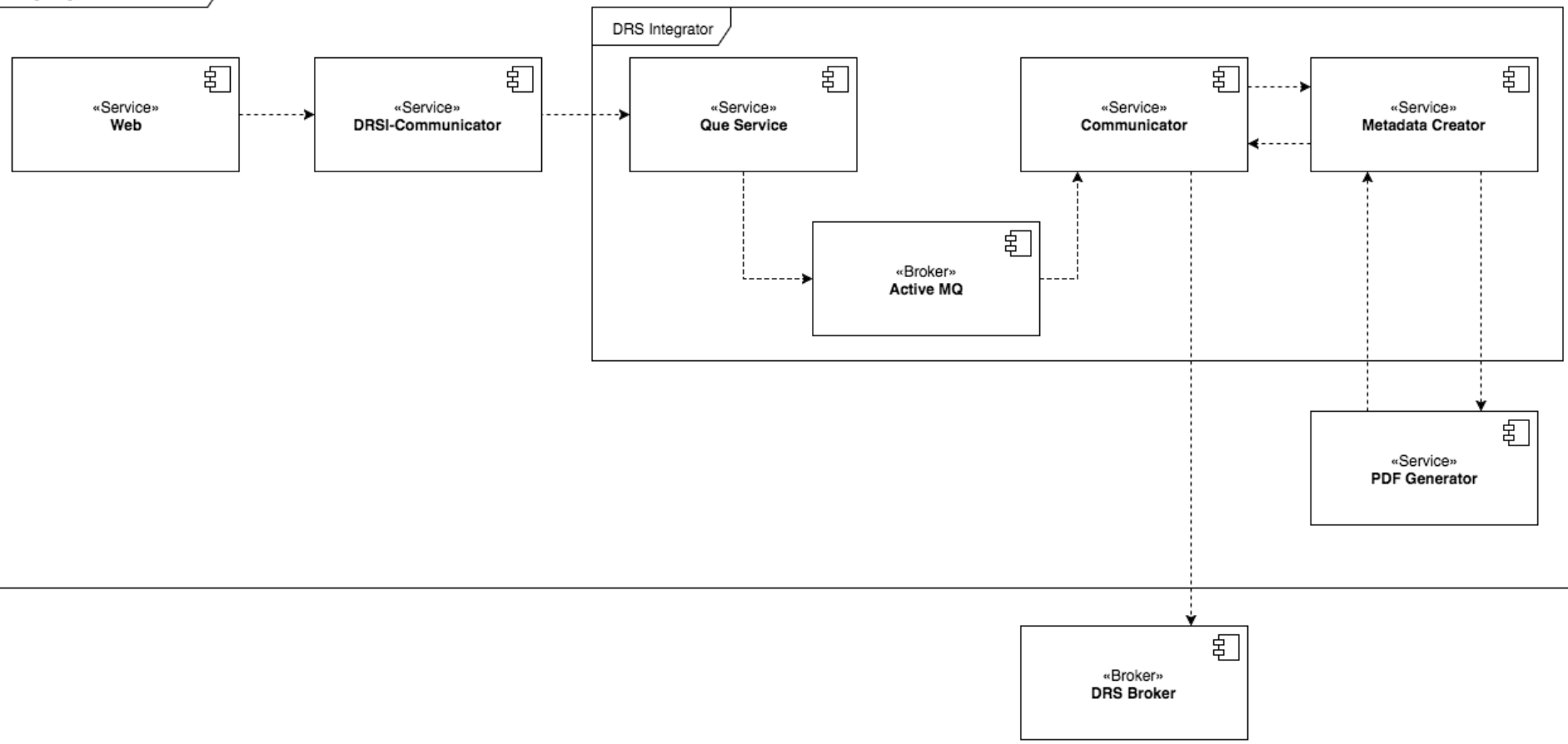
Since last Dashboard -
53 Processed
9 Nil Decisions: 6 x SF Debt, 1 x No Benefit, 2 x not 26 weeks,
1 Outbound call - due to a different address being held on the system

Technology

Budgeting Loans: Private Beta

«Service»
Web

«Service»
Backend

«Service»
Mail Server

Budgeting Loans: Public Beta

DRS Integrator

«Service»
Web

«Service»
DRSI-Communicator

«Service»
Que Service

«Service»
Communicator

«Service»
Metadata Creator

«Broker»
Active MQ

«Service»
PDF Generator

«Broker»
DRS Broker
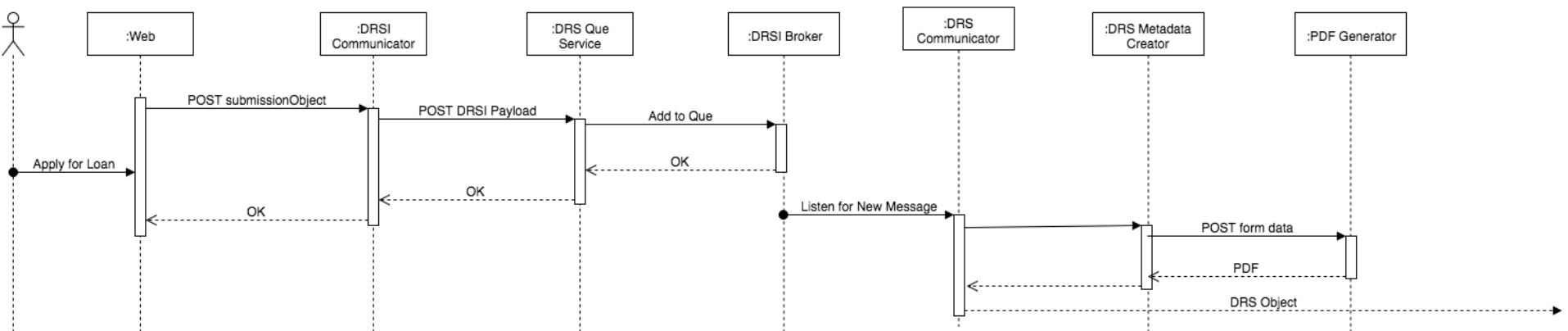
PDF Generator Service

- Takes **JavaScript Object Notation (JSON)** input from DRS integrator

```json
{
    "ref": "00abcfed",
    "personal_info": {
        "name": "Test User",
        "birth_date": "1980-12-01",
        "address1": "1 The Street",
        "address2": "Town",
        "address3": "",
        "post_code": "DN41TF",
        "phone_number": "07729412345"
    } ...
```

- Generates PDF document
- Encodes PDF document with BASE64 encoding
- Sends encoded PDF document in response

Snippet of encoded PDF:

JVBERi0xLjcKJfbk/N8KMSAwIG9iago8PAovQWNyb0Zvcm0gMiAwI
FIKL0V4dGVuc2lvbnMgPDwKL0FEQkUgPDwKL0Jhc2VWZXJzaW9
uIC8xLjcKL0V4dGVuc2lvbkxldmVsIDgKPj4KPj4KL01hcmtJbmZvIDM
gMCBSCi9NZXRhZGF0YSA0IDAgUgovT3V0bGluZXMgNSAwIFIK…

Budgeting Loan Service (BLS) Application Form

Submission Date   10 August 2016 10:00:09   **Claim Reference No.** 00abcfed

Personal Details

Full Name   Test User

Date of Birth   01-12-1980

Address   1 The Street

                            Town

Post Code   DN41TF

Contact Number   07729412345

Partner Details

Partner   YES

Partner Full Name   Partner User

Partner Date of Birth   21-11-1981

Previous Partner Details

Previous Partner   NO

Loan/Savings Details

Loan Amount   600.00

Savings   NO

Debt Repayment Details

Debt No.	Repayment Type	Repayment Amount	Frequency	Total
1	Credit Store Cards	2.77	Weekly	200.00
2	Loans	2.31	Weekly	1000.00

Child Benefits Details

Child Benefit   YES

Number of Children   2

Declaration:

"I agreed to the Terms and Conditions" and clicked to start my Budgeting Loan Application.

I agreed that I have been getting one of the following benefits for the past 6 months (Income Support, Income Based JSA, Income Related ESA,Pension Credit).

"I agreed to the Terms and Conditions" and clicked to send my Budgeting Loan Application.

What happens next?