



Quotes:

"I just don't go for check ups, incase I have to pay for a filling"

"I don't know what I'd do if i had a big bill to pay"

Panicky Pam

Pam is 28. She is a single mum who works part time hours around her childcare. She sometimes goes without to pay for things for her children. She has been putting off going to the dentist for a while because she is worried about the cost.

Traits & attitudes

Pam worries about money and how she can pay for things.

She tries to save money anyway she can, often researching and shopping around to get the best deal on things. Pam is unsure whether she can get any help, or where to start to look. She prefers someone to 'hold her hand' through things relating to Government, as feels that it's too important to get wrong.

Pam trusts the NHS and is protective of it, and would never claim things dishonestly.

Pam has a smartphone and her daughter has an iPad for homework .

Pam would like to be able to find out easily what she 'is entitled to' without having to go through her private personal finances with anyone..

Goals

1. To be able to afford the treatment she needs.
2. To be able to just get by and not let her daughter go without.

Pains

1. Pam is on a low income and worries about money.
2. She is worried about getting a PCN as she has received one in the past.
3. She hates completing Government forms as they are too complicated.

Needs

- I need to know whether I can get help with dental costs, so that I don't have to put the treatment off any longer.
- I need to feel reassured that I've done everything right, so that I don't get a PCN
- I need to be able to easily find out about help, so that I don't have to spend my own time and money to be told I don't get anything