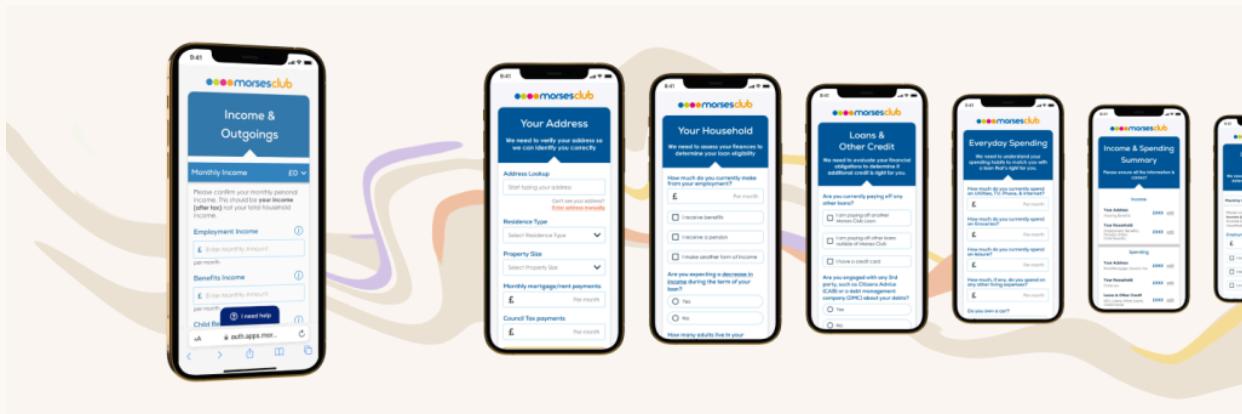


# Reducing Form-Fatigue with Strategic Income & Outgoings Page Enhancements



Tackling pain points within the “Income and Outgoings” portion of the digital customer journey. Created for Morses Club - a loan company that provided non-standard credit options.

[View Final Prototype →](#)

## Context

Morses Club PLC was a UK consumer finance company that offered a variety of loan products including home collected credit and online lending. The company entered administration on November 17, 2023, and is no longer offering new loans.

At the time of this project, Morses were making a push to move the majority of their services to digital and improve the usability of their existing digital lending services.

## Details

Scope

Full time work, improvements on existing product

**Role** Concept, Research, UX/UI Design

**Tools** Figma, Figjam, Hotjar

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## Problem

Having no existing customer data to rely on meant that the initial design for the digital customer journey had a degree of freedom and exploration in its design. However, it also meant that the initial Income and Expenditure page design was primarily driven by business interests and compliance guidelines, rather than being more tailored to fit Morses' actual user base.

The Income and Expenditure section of our online form faced poor customer reception. Customers could not figure out the purpose of the disposable income calculation, or why certain inputs were required from them. This was not aided by the length of the page, which was much longer than other pages in the form.

## Key Question

How can we reduce form-fatigue while still essentially keeping the same number of questions that we had before?

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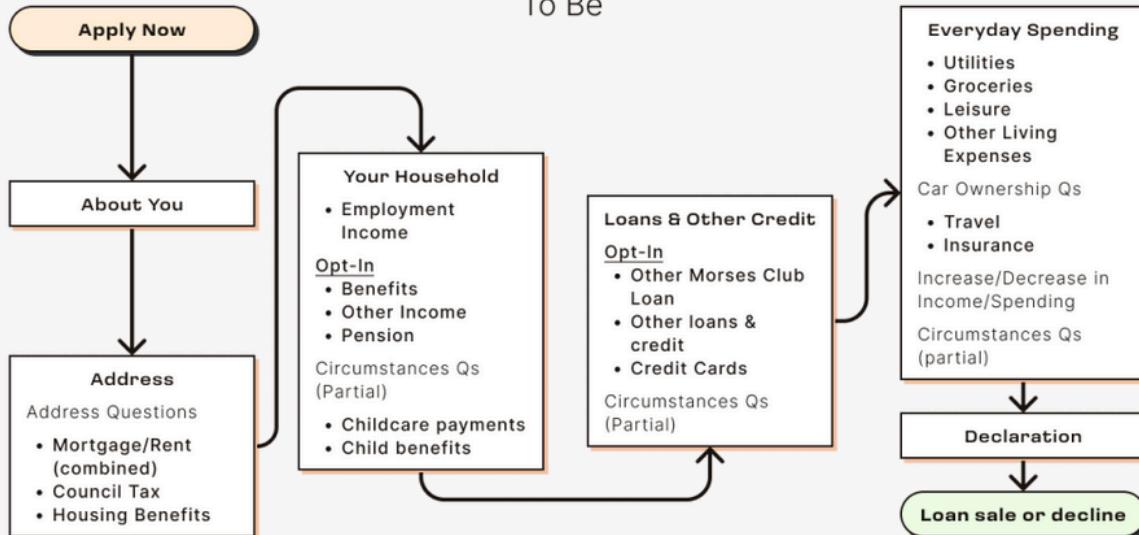
## Proposed Solution

Rather than sticking with a single page, we opted to take the I&E inputs and spread them across our existing form pages. Relevant I&E questions would be grouped with other existing questions in a similar vein. For example: mortgage and rent payment questions would be placed next to address and household questions.

## As Is



## To Be



## Research

To gain a clearer understanding of where we stood among our competitors in terms of I&E questions, other online lenders were examined. The majority of them had significantly shorter I&E sections, with some of the longer variants splitting the questions across the rest of the form, and others providing a summary detailing the monetary amounts entered by the user.

HotJar analysis helped to determine which areas of the form were most likely to be filled incorrectly. It also revealed that users failed to make use of the tooltips most of the time. What was notable however, was that when a customer did manage to use the tooltips, they would go on to use them for most inputs on the form.

This made two things apparent:

- Customers did not know the majority of their I&E input data off the top of their head, and were either filling them in incorrectly, or not at all
- Customers needed to be shown more information to feel like they could comfortably answer our questions.

## Research Presentation

Why do customers hate filling in forms?\*

**Forms are too long (74.3%)**

- "Too many pages, time consuming."
- "Too many open-ended questions."
- "Too lengthy and I believe they have most of the information in their databases."

**Multiple forms asking for same info (68.6%)**

- "The number of times you will have to specify your full name, IC & address"

**Forms are too invasive (60%)**

- "In this day and age, giving out personal information is always unsettling. You'll never know what it will be used for."
- "More details required than necessary, so more time spent for nothing."

**Ambiguous nature (extra)**

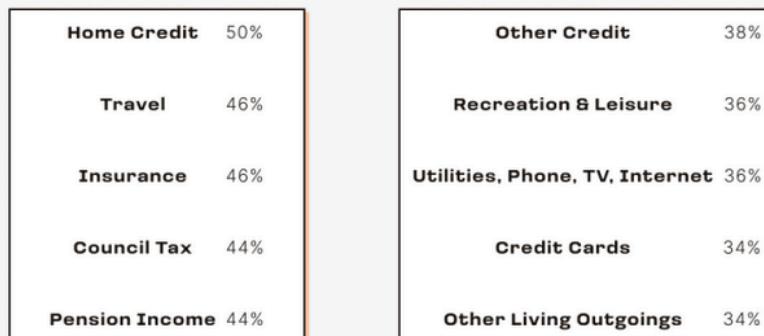
Based on responses to an open-ended question, it was found that the ambiguous nature of questions and a lack of guidance given on attachments, were frustrating.

- "The forms have questions which are rather open-ended/ambiguous and have no info button to explain what the question really requires."
- "There is no guidance on what certain documents should look like, i.e muka depan passport. Is this in reference to the front red cover of the passport, or the first page that has my face?"

\*<https://www.lavaproocols.com/the-cloud-blog/2019/01/30/why-people-hate-filling-up-forms>

## Ambiguous Nature

Problem: Parts of the form are being filled with a single digit



Of 50 HotJar examples, these were the top fields that were filled with only a single digit.

## Why does that indicate anything is wrong?

The average amount we would expect to see in these fields\*

Field	Weekly	Monthly
Travel (Transport)	£81	£351
Insurance	£23	£100
Council Tax	£32	£139
Recreation & Leisure (Recreation and culture)	£44	£189
Utilities, Phone, TV, Internet (Utilities + Communications and TV/Video services)	£92	£400
Credit Cards**	£80	£321

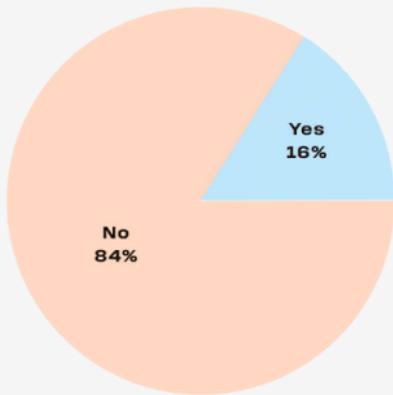
\*<https://www.nimblefins.co.uk/average-uk-household-budget#nogo>

\*\*<https://www.finder.com/uk/credit-card-statistics#:~:text=The%20average%20monthly%20spend%20for,stable%20over%20the%20last%20year>.

## Users aren't seeing all the info they might need

of 50 HotJar examples reviewed, not many users actually used the tooltips

Did the user open at least one tooltip?



### Partial Solution: Auto Tooltips

The customer will be able to see the full extent of the info we can give them, without needing to click away from the input.

Only one tooltip should show at a time. When focus is no longer on the input box it belongs to, the tooltip should disappear.

We can guarantee the customer will see the information in the tooltip, without overloading the screen with walls of text.

Only as effective as the text within. We should aim to provide examples of each finance type, or where to find these numbers.

We should try to keep the copy as short as possible.

## Progressive Disclosure

Resolving issues with length & too much information

### Check to reveal

Fields that depend on the customer having a certain type of income or expenditure can be hidden behind checkboxes

This should stop customers from feeling like they have to fill out that field with a "0" and instead they can just ignore that checkbox

This should significantly reduce page length

I receive benefits

I receive benefits

Benefits Income

£ Per month

Child Benefits (if any)

£ Per month

### Add Section

When kept entirely on one page, even with the dropdown format, our I&E sections were too big. This was too much information for our customers to process at once.

Hiding sections behind a button that makes them appear puts how much is seen at a given time in the customers hands.

This also reduces the initial page length to a more manageable size. The customer will only have one input to fill at the beginning.

Add Credit Expenses

## Ideation

Following data examination, a strategic choice was made to develop two distinct and innovative UX solutions, each presenting a radical departure from each other.

### Pure Progressive disclosure



## Income and Spending

We need to assess your finances to determine your loan eligibility

### Monthly Income

Please confirm your **monthly personal income (after tax)**. Don't include the income of anyone else in your household.

#### Employment Income

£ Per month

I receive benefits

I receive a pension

I make another form of income

### Monthly Spending

For any expenses that you share with another person, please only include the amount that **you** pay.

+ Add Credit Expenses

+ Add Bills

+ Add Living Expenses

+ Add Insurance & Travel Expenses

### Summary

Income	£XXX
--------	------

Spending	£XXX
----------	------

Money Left	£XXX
------------	------

I confirm I have provided accurate financial information

Initially, only the employment input would be shown to the user. Additional fields remain hidden until interaction with a checkbox or button triggers their display. This strategy aimed to create a more concise and approachable initial page and prevent aimless scrolling through similar fields for a more focussed experience.

[View Demo →](#)

## Interspersed

Income and expenditure inquiries would be grouped with related questions. For example: housing benefits and rent payment questions would be situated alongside address-related questions. This arrangement aimed to deter question skipping, and ensure that customers were in the appropriate mindset to provide accurate responses.

9:41



## Your Address

We need to verify your address so  
we can identify you correctly

### Address Lookup

Start typing your address

### Flat/House Number

19

### House Name

Earls House

### Street

Fountain Street

### Town/City

Casedale

### County

Candleshire

### Postcode

A12 B34

Format: AAA AAA

### Residence Type

Private Tenant



### Property Size

Studio



### Monthly mortgage/rent payments

£

Per month

### Council Tax payments

£

Per month

### How much do you receive in housing benefits? (if any)

£

Per month

Continue >

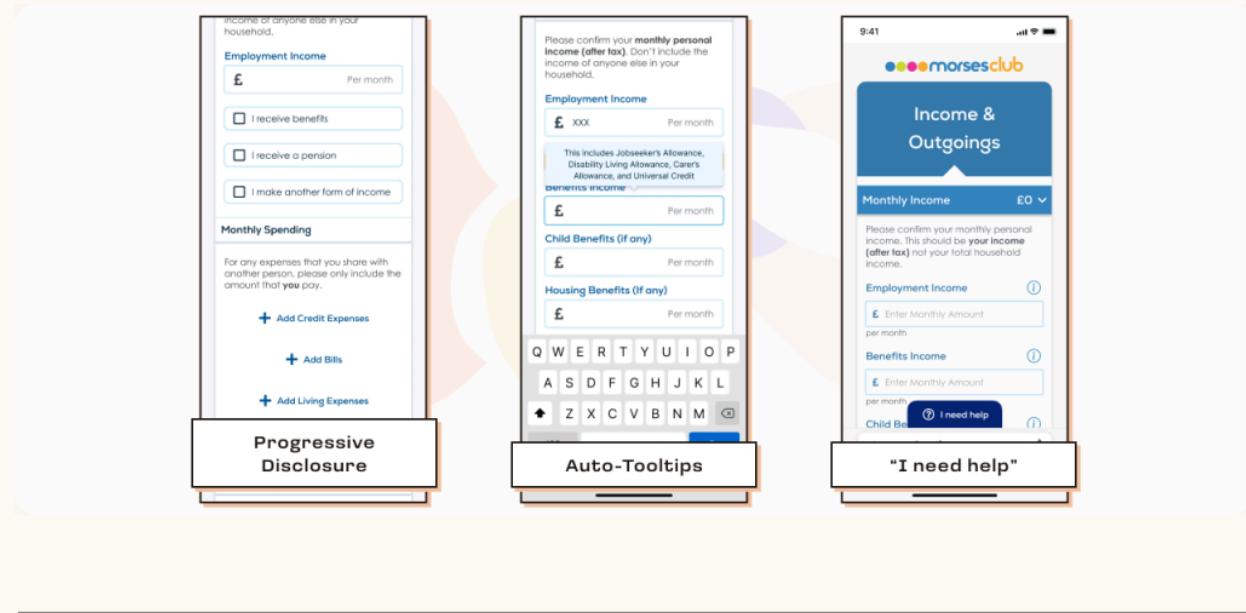
*Some relevant “Outgoings” fields alongside the address fields. Note: Address fields disabled here for the purposes of highlighting the Outgoings.*

[View Demo →](#)

## Micro-Solutions

Before the development of the two larger solutions, we prioritised the development of micro-solutions such as progressive disclosure and automatic tooltips. We did this to target specific pain-points in a shorter time before overhauling the whole page.

An “I need help” button was also implemented to facilitate direct customer contact for assistance with completing the page. This feature aimed to support users with the existing page, and served as a driving force for future user research and iterative improvements to enhance the pages’ usability.



## Development

Opting for the “Interspersed” solution diversified the page layout, reducing the risk of visual overload that the original Income and Expenditure (I&E) page carried. By breaking up the page across several existing pages, we reduced the monotony that was previously there when the user had to scroll through every I&E question at once.

Replacing manual tooltip icon buttons with an automated process that makes additional information appear when the user clicks on the actual input reduces visual clutter. This enabled us to ask more elaborate questions where needed.

Implementing progressive disclosure allowed us to conceal non-applicable or optional questions, streamlining the user interaction for increased efficiency.

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## Conclusions

The implementation of the new I&E structure resulted in an 18% increase in acquisition journey leads during its first week in use.

Embracing the Interspersed solution ensured that users had ample time to review and consider their answers, contributing to improved accuracy.

Further research and feedback revealed the necessity for a "Summary" page, aggregating all I&E inputs from the form, offering customers a final opportunity to rectify errors before proceeding.

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## Screens

### Final Demo with Summary

**Apply Now**

Calculate your loan  
Existing customers can log in here

I'd like to apply for  +

and pay back over

26 Weeks

39 Weeks

52 Weeks

**Loan Summary**

Weekly repayments	£XXX.XX
Total to repay	£XXXX.XX
Interest rate	XX.XX%
APR	XXX.XX%
Interest	£XXX.XX

**Representative Example**  
£400 loan repayable over 39 weeks at £20.41 per week. Rate of interest 132% p.a. fixed; Representative 615.70% APR. Total amount payable is £796

**Start Application >**

**Your Personal Details**  
Please complete all sections by providing your details

Title: Mr.

First Name: John

Last Name: Smith

Email: AQGGA@gmail.com  
example@example.com

Date of Birth: 29/08/1990  
dd/mm/yyyy

Please complete the remaining sections

Mobile Phone Number: 07700 900 532

What is the purpose of your loan?  
Vehicle Purchase

**Continue >**

**Your Address**  
We need to verify your address so we can identify you correctly

**Address Lookup**

Start typing your address

Flat/House Number: 19

House Name: Earls House

Street: Fountain Street

Town/City: Casedale

County: Candleshire

Postcode: A12 B34

Format: AAA AAA

**Residence Type**: Private Tenant

**Property Costs**:  
The regular monthly amount you pay to live in your home.  
This may also include cleaning or other property maintenance fees.

**Monthly mortgage/rent payments**: £ XXX Per month

**Council Tax payments**: £ XXX Per month

I receive housing benefits

**Continue >**

9:41

 Your Address  
We need to verify your address so we can identify you correctly

**Address Lookup**  
Start typing your address

**Flat/House Number**  
19

**House Name**  
Earls House

**Street**  
Fountain Street

**Town/City**  
Casedale

**County**  
Candleshire

**Postcode**  
A12 B34  
Format: AAA AAA

**Residence Type**  
Private Tenant

**Property Size**  
Studio

**Monthly mortgage/rent payments**  
£ XXX Per month

**Council Tax payments**  
£ XXX Per month

I receive housing benefits

Check your council tax statement. If you are unable to find your bill for an amount, you can contact your local council directly.

**Council Tax payments**

I receive housing benefits

**Continue >**

9:41

 Your Address  
We need to verify your address so we can identify you correctly

**Address Lookup**  
Start typing your address

**Flat/House Number**  
19

**House Name**  
Earls House

**Street**  
Fountain Street

**Town/City**  
Casedale

**County**  
Candleshire

**Postcode**  
A12 B34  
Format: AAA AAA

**Residence Type**  
Private Tenant

**Property Size**  
Studio

**Monthly mortgage/rent payments**  
£ XXX Per month

**Council Tax payments**  
£ XXX Per month

I receive housing benefits

How much do you receive in housing benefits?

**£ XXX Per month**

Your local council can provide you with a benefit claim summary, or you can check your most recent bank statement

**BENEFITS**

**Continue >**

**Your Household**

We need to assess your finances to determine your loan eligibility

You may find this number on your most recent payslip from your employer:

£ XXX Per month

I receive benefits

I receive a pension

I make another form of income

Are you expecting a decrease in income during the term of your loan?

Yes

No

How many adults live in your household?

1

2 or more

How many children (16 & under) live in your household?

0

1

2 or more

How much do you pay for childcare, if any?

£ Per month

How much do you receive in child benefits, if any?

£ Per month

**Continue >**

**Your Household**

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX Per month

I receive benefits

How much do you receive from benefits?

£ Per month

I receive a pension

I make another form of income

Are you expecting a decrease in income during the term of your loan?

Yes

No

How many adults live in your household?

1

2 or more

How many children (16 & under) live in your household?

0

1

2 or more

How much do you pay for childcare, if any?

£ Per month

How much do you receive in child benefits, if any?

£ Per month

**Continue >**

**Your Household**

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX Per month

This includes Jobseeker's Allowance, Disability Living Allowance, Carer's Allowance, and Universal Credit

£ XXX Per month

I receive a pension

I make another form of income

Are you expecting a decrease in income during the term of your loan?

Yes

No

How many adults live in your household?

1

2 or more

How many children (16 & under) live in your household?

0

1

2 or more

How much do you pay for childcare, if any?

£ Per month

How much do you receive in child benefits, if any?

£ Per month

**Continue >**

9:41

 Your Household  
We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?  
£ XXX Per month

I receive benefits

How much do you receive from benefits?  
£ XXX Per month

I receive a pension

How much do you receive from your pension?  
£ XXX Per month

I make another form of income

Are you expecting a decrease in income during the term of your loan?  
 Yes  
 No

How many adults live in your household?  
 1  
 2 or more

How many children (16 & under) live in your household?  
 0  
 1  
 2 or more

How much do you pay for childcare, if any?  
£ XXX Per month

How much do you receive in child benefits, if any?  
£ XXX Per month

[Continue >](#)

9:41

 Your Household  
We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?  
£ XXX Per month

I receive benefits

How much do you receive from benefits?  
£ XXX Per month

I receive a pension

This includes State Pensions and Workplace Pensions

How much do you receive from your pension?  
£ XXX Per month

I make another form of income

Are you expecting a decrease in income during the term of your loan?  
 Yes  
 No

How many adults live in your household?  
 1  
 2 or more

How many children (16 & under) live in your household?  
 0  
 1  
 2 or more

How much do you pay for childcare, if any?  
£ XXX Per month

How much do you receive in child benefits, if any?  
£ XXX Per month

[Continue >](#)

9:41

 Your Household  
We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?  
£ XXX Per month

I receive benefits

How much do you receive from benefits?  
£ XXX Per month

I receive a pension

How much do you receive from your pension?  
£ XXX Per month

I make another form of income

Are you expecting a decrease in income during the term of your loan?  
 Yes  
 No

How many adults live in your household?  
 1  
 2 or more

How many children (16 & under) live in your household?  
 0  
 1  
 2 or more

How much do you pay for childcare, if any?  
£ XXX Per month

How much do you receive in child benefits, if any?  
£ XXX Per month

[Continue >](#)

**Your Household**

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX Per month

I receive benefits

How much do you receive from benefits?

£ XXX Per month

I receive a pension

How much do you receive from your pension?

£ XXX Per month

This may include earnings from investments, freelance work, gifts, or any other income source not already covered

£ XXX Per month

Are you expecting a decrease in income during the term of your loan?

Yes

No

How many adults live in your household?

1

2 or more

How many children (16 & under) live in your household?

0

1

2 or more

How much do you pay for childcare, if any?

£ Per month

How much do you receive in child benefits, if any?

£ Per month

**Continue >**

**Your Household**

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX Per month

I receive benefits

How much do you receive from benefits?

£ XXX Per month

I receive a pension

How much do you receive from your pension?

£ XXX Per month

I make another form of income

How much do you make from this other form of income?

£ XXX Per month

Are you expecting a decrease in income during the term of your loan?

Yes

No

How many adults live in your household?

1

2 or more

How many children (16 & under) live in your household?

0

1

This may include payments to nurseries, childminders, after-school or holiday clubs, playgroups & educational support

£ XXX Per month

How much do you receive in child benefits, if any?

£ Per month

**Continue >**

**Your Household**

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX Per month

I receive benefits

How much do you receive from benefits?

£ XXX Per month

I receive a pension

How much do you receive from your pension?

£ XXX Per month

I make another form of income

How much do you make from this other form of income?

£ XXX Per month

Are you expecting a decrease in income during the term of your loan?

Yes

No

How many adults live in your household?

1

2 or more

How many children (16 & under) live in your household?

0

1

2 or more

How much do you pay for childcare, if any?

This includes child benefit and child tax credit. You can check the amount you receive with your government online account

£ XXX Per month

**Continue >**

9:41

 morsesclub

## Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£  Per month

I am paying off other loans outside of Morses Club

I have a credit card

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

Yes

No

Have you entered, or are you entering into a:

- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

Yes

No

**Continue >**

9:41

 morsesclub

## Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

I am paying off another Morses Club Loan

This includes any other loan you are currently paying off from Morses Club

£  Per month

I am paying off other loans outside of Morses Club

I have a credit card

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

Yes

No

Have you entered, or are you entering into a:

- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

Yes

No

**Continue >**

9:41

 morsesclub

## Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£  Per month

I am paying off other loans outside of Morses Club

How much, if any, are you paying towards other loans or credit?

£  Per month

I have a credit card

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

Yes

No

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

Yes

No

Have you entered, or are you entering into a:

- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

Yes

No

**Continue >**

9:41

 morsesclub

## Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ XXX Per month

I am paying off other loans This includes personal loans, car loans, student loans, payday loans, business loans, debt consolidation loans, etc.

£ XXX Per month

I have a credit card

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

Yes

No

Have you entered, or are you entering into a:

- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

Yes

No

**Continue >**

9:41

 morsesclub

## Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ XXX Per month

I am paying off other loans outside of Morses Club

How much, if any, are you paying towards other loans or credit?

£ XXX Per month

I have a credit card

How much on average are you spending via your credit card?

£ XXX Per month

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

Yes

No

Have you entered, or are you entering into a:

- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

Yes

No

**Continue >**

9:41

 morsesclub

## Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ XXX Per month

I am paying off other loans outside of Morses Club

How much, if any, are you paying towards other loans or credit?

£ XXX Per month

I have a credit card

You can find this through your card providers online banking system or app.

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

Yes

No

Have you entered, or are you entering into a:

- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

Yes

No

**Continue >**

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## Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

£  Per month

How much do you currently spend on Groceries?

£  Per month

How much do you currently spend on leisure?

£  Per month

How much, if any, do you spend on any other living expenses?

£  Per month

Do you own a car?

Yes

No

How much do you currently spend on travel?

£  Per month

How much do you currently spend on insurance?

£  Per month

Are you expecting an increase in outgoings during the term of your loan?

Yes

No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/addiction
- I have a terminal illness

Yes, I am experiencing one or more of the above

No, none of the above statements apply to me

**morsesclub**

## Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

This includes your electricity bill, water bill, gas bill, etc.

Utilities, TV, Phone, & Internet

£  Per month

How much do you currently spend on Groceries?

£  Per month

How much do you currently spend on leisure?

£  Per month

How much, if any, do you spend on any other living expenses?

£  Per month

Do you own a car?

Yes

No

How much do you currently spend on travel?

£  Per month

How much do you currently spend on insurance?

£  Per month

Are you expecting an increase in outgoings during the term of your loan?

Yes

No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/addiction
- I have a terminal illness

Yes, I am experiencing one or more of the above

No, none of the above statements apply to me

**morsesclub**

## Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£  Per month

I am paying off other loans outside of Morses Club

How much, if any, are you paying towards other loans or credit?

£  Per month

I have a credit card

How much on average are you spending via your credit card?

£  Per month

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

Yes

No

Have you entered, or are you entering into a:

- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)

Is there anything else that may

**morsesclub**

## Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you expecting an increase in outgoings during the term of your loan?

Yes

No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/addiction
- I have a terminal illness

Yes, I am experiencing one or more of the above

No, none of the above statements apply to me

9:41



## Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

**£ XXX** Per month

This includes spending on household items such as cleaning products, food and drink, etc.

on Groceries?

**£ XXX** Per month

How much do you currently spend on leisure?

**£ XXX** Per month

How much, if any, do you spend on any other living expenses?

**£ XXX** Per month

Do you own a car?

Yes

No

How much do you currently spend on travel?

**£ XXX** Per month

How much do you currently spend on insurance?

**£ XXX** Per month

Are you expecting an increase in outgoings during the term of your loan?

Yes

No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/addiction
- I have a terminal illness

Yes, I am experiencing one or more of the above

No, none of the above statements apply to me

Is there anything else that may

9:41



## Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

**£ XXX** Per month

How much do you currently spend on Groceries?

**£ XXX** Per month

This includes spending on entertainment, eating out, hobbies, and non-essential items

on leisure?

**£ XXX** Per month

How much, if any, do you spend on any other living expenses?

**£ XXX** Per month

Do you own a car?

Yes

No

How much do you currently spend on travel?

**£ XXX** Per month

How much do you currently spend on insurance?

**£ XXX** Per month

Are you expecting an increase in outgoings during the term of your loan?

Yes

No

Do any of the below statements regarding your circumstances apply to you?

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- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
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## Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

**£ XXX** Per month

How much do you currently spend on Groceries?

**£ XXX** Per month

How much do you currently spend on leisure?

**£ XXX** Per month

This means any other spending we haven't previously mentioned. It may include spending on clothing, healthcare, pet expenses, etc.

any other living expenses?

**£ XXX** Per month

Do you own a car?

Yes

No

How much do you currently spend on travel?

**£ XXX** Per month

How much do you currently spend on insurance?

**£ XXX** Per month

Are you expecting an increase in outgoings during the term of your loan?

Yes

No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
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9:41



## Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

£ XXX Per month

How much do you currently spend on Groceries?

£ XXX Per month

How much do you currently spend on leisure?

£ XXX Per month

How much, if any, do you spend on any other living expenses?

£ XXX Per month

Do you own a car?

Yes

The amount you usually spend on transport. Includes petrol, taxi fees, bus tickets, etc.

£ XXX Per month

How much do you currently spend on insurance?

£ XXX Per month

Are you expecting an increase in outgoings during the term of your loan?

Yes

No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
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## Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

£ XXX Per month

How much do you currently spend on Groceries?

£ XXX Per month

How much do you currently spend on leisure?

£ XXX Per month

How much, if any, do you spend on any other living expenses?

£ XXX Per month

Do you own a car?

Yes

No

How much do you currently spend on travel?

£ XXX Per month

Including health, car, home, life, pet, travel, and any other insurance costs.

£ XXX Per month

Are you expecting an increase in outgoings during the term of your loan?

Yes

No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/addiction
- I have a terminal illness

Yes, I am experiencing one or more of the above

No, none of the above statements apply to me

Is there anything else that may

9:41



## Income & Spending Summary

Please ensure all the information is correct

### Income

Your Address £XXX edit  
Housing Benefits

Your Household £XXX edit  
Employment; Benefits; Pension; Other; Child Benefits

### Spending

Your Address £XXX edit  
Rent/Mortgage; Council Tax

Your Household £XXX edit  
Childcare

Loans & Other Credit £XXX edit  
MCL Loans; Other Loans; Credit Cards

Everyday Spending £XXX edit  
Utilities; Groceries; Leisure Other; Travel; Insurance

Income £XXX

Spending £XXX

Money Left £XXX

# Editable Summary

The image shows two identical mobile application screens side-by-side, both titled "Income & Spending Summary" and displaying the "morsesclub" logo at the top.

**Left Screen (Initial State):**

- Income Section:**
  - Your Address:** Housing Benefits, £XXXX [edit](#)
  - Your Household:** Employment; Benefits; Pension; Other; Child Benefits, £XXXX [edit](#)
- Spending Section:**
  - Your Address:** Rent/Mortgage; Council Tax, £XXXX [edit](#)
  - Your Household:** Childcare, £XXXX [edit](#)
  - Loans & Other Credit:** MCL Loans; Other Loans; Credit Cards, £XXXX [edit](#)
  - Everyday Spending:** Utilities; Groceries; Leisure Other; Travel; Insurance, £XXXX [edit](#)
- Summary Row:** Income £XXXX, Spending £XXXX, Money Left £XXXX
- Disclaimer:** I confirm I have provided accurate financial information and considered potential future income and outgoings in determining my ability to repay.
- Continue Button:** Continue >

**Right Screen (Edited State):**

- Income Section:**
  - Your Address:** Housing Benefits, £XXXX [edit](#)
  - Your Household:** Employment; Benefits; Pension; Other; Child Benefits, £XXXX [edit](#)
- Spending Section:**
  - Your Address:** Rent/Mortgage; Council Tax, £XXXX [edit](#)
  - Your Household:** Childcare, £XXXX [edit](#)
  - Loans & Other Credit:** MCL Loans; Other Loans; Credit Cards, £XXXX [edit](#)
  - Everyday Spending:** Utilities; Groceries; Leisure Other; Travel; Insurance, £XXXX [edit](#)
- Summary Row:** Income £XXXX, Spending £XXXX, Money Left £XXXX
- Disclaimer:** I confirm I have provided accurate financial information and considered potential future income and outgoings in determining my ability to repay.
- Continue Button:** Continue >

9:41

Postcode  
A12 B34

Format: AAA AAA

Residence Type  
Private Tenant

Property Size  
Studio

Monthly mortgage/rent payments  
£ XXX Per month

Council Tax payments  
£ XXX Per month

I receive housing benefits

How much do you receive in housing benefits?  
£ XXX Per month

Continue >

9:41

Postcode  
A12 B34

Format: AAA AAA

Residence Type  
Private Tenant

Property Size  
Studio

Monthly mortgage/rent payments  
£ YYY Per month

Council Tax payments  
£ XXX Per month

I receive housing benefits

How much do you receive in housing benefits?  
£ XXX Per month

Continue >

9:41

Postcode  
A12 B34

Format: AAA AAA

Residence Type  
Private Tenant

Property Size  
Studio

Monthly mortgage/rent payments  
£ YYY Per month

Council Tax payments  
£ XXX Per month

I receive housing benefits

How much do you receive in housing benefits?  
£ XXX Per month

Continue >

**morsesclub**

## Income & Spending Summary

Please ensure all the information is correct

**Income**

Your Address	£YYYY	<a href="#">edit</a>
Housing Benefits		
Your Household	£XXXX	<a href="#">edit</a>
Employment; Benefits; Pension; Other; Child Benefits		

**Spending**

Your Address	£YYYY	<a href="#">edit</a>
Rent/Mortgage; Council Tax		
Your Household	£XXXX	<a href="#">edit</a>
Childcare		
Loans & Other Credit	£XXXX	<a href="#">edit</a>
MCL Loans; Other Loans; Credit Cards		
Everyday Spending	£XXXX	<a href="#">edit</a>
Utilities; Groceries; Leisure Other; Travel; Insurance		

Income	£XXXX
Spending	£XXXX
Money Left	£XXXX

I confirm I have provided accurate financial information and considered potential future income and outgoings in determining my ability to repay.

[Continue](#) >

I confirm I have provided accurate financial information and considered potential future income and outgoings in determining my ability to repay.

[Continue](#) >

## Testimonials

Dorian has a remarkable ability to capture not only what you want but what you need through design. ... They can consistently back every design with customer data, competitor analysis or best practice so you know that every detail has been thoughtfully created in a way that keeps user experience at its heart.

- **Sidonie Lawrie, Head of Product at Nurtur.Tech, Former Digital CX Product Lead at Morses Club**

During our time together at Morses Club, Dorian consistently demonstrated a deep understanding of industry standards and trends in UI/UX design space. ... Dorian's talent, professionalism, and commitment to delivering top-notch work make them a valuable asset to any team.

- **Troy M, Business Analyst at CMAC Group, Former Business Analyst at Morses Club**