



FINANCIAL COUNSELING SERVICES  
CO-DESIGN PHASE (IN) PROGRESS REPORT

# TAKING STOCK

Where we've been

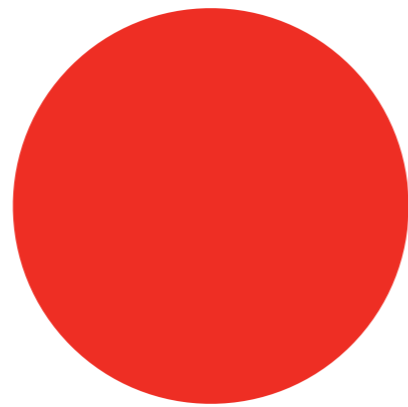
What we've done

Where we're going

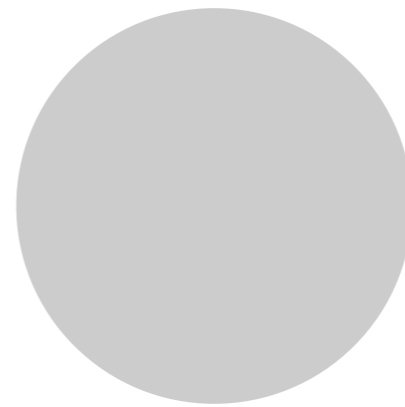
# Project Timeline



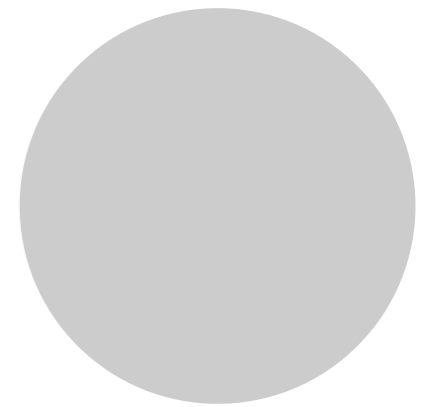
Discovery  
Dec-Feb



Co-Design  
Feb-Apr

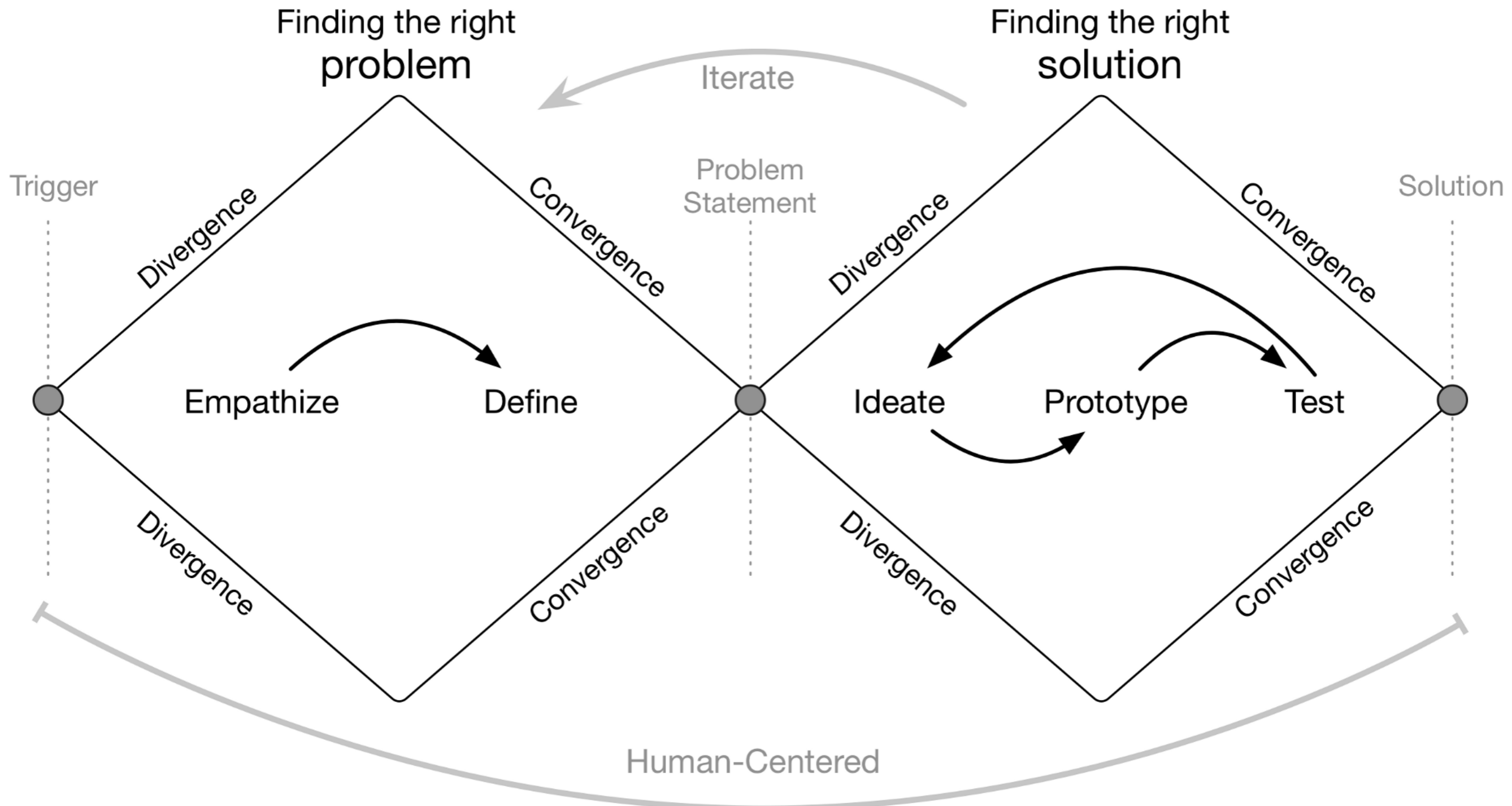


Prototyping  
Apr-Jun



Synthesis  
July

## The New Double Diamond Model of Design Thinking



How do we increase  
client retention in  
order to improve  
financial outcomes?

# Discovery: By the Numbers

7

DESIS Team  
Members

24

Site Visits

4

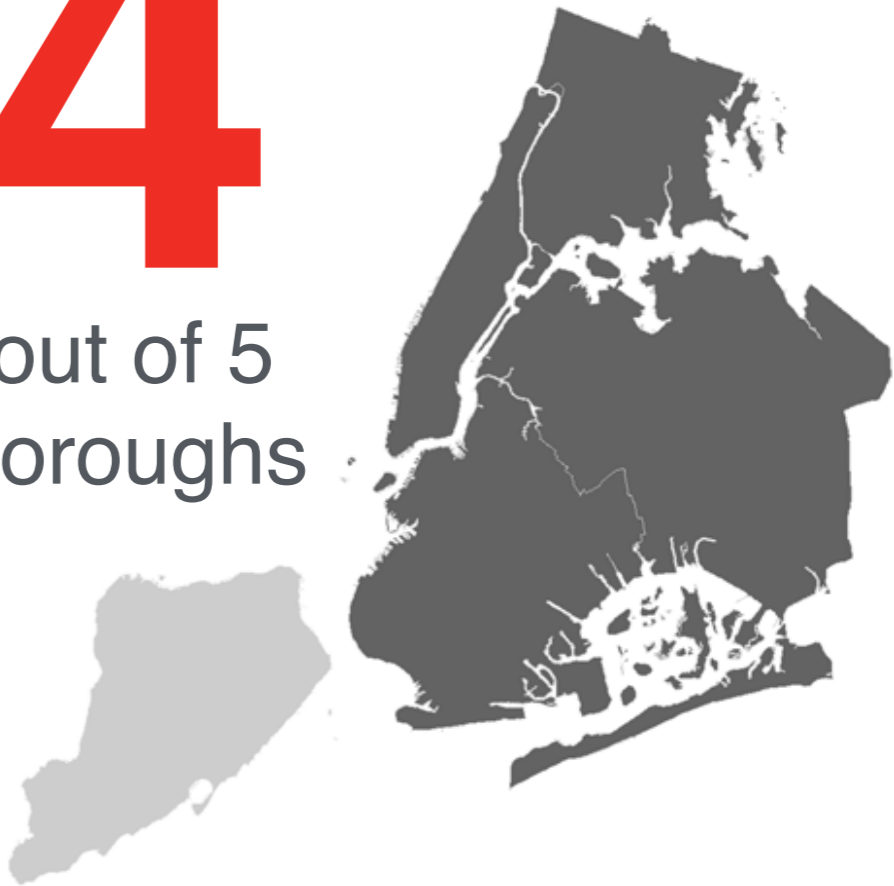
out of 5  
boroughs

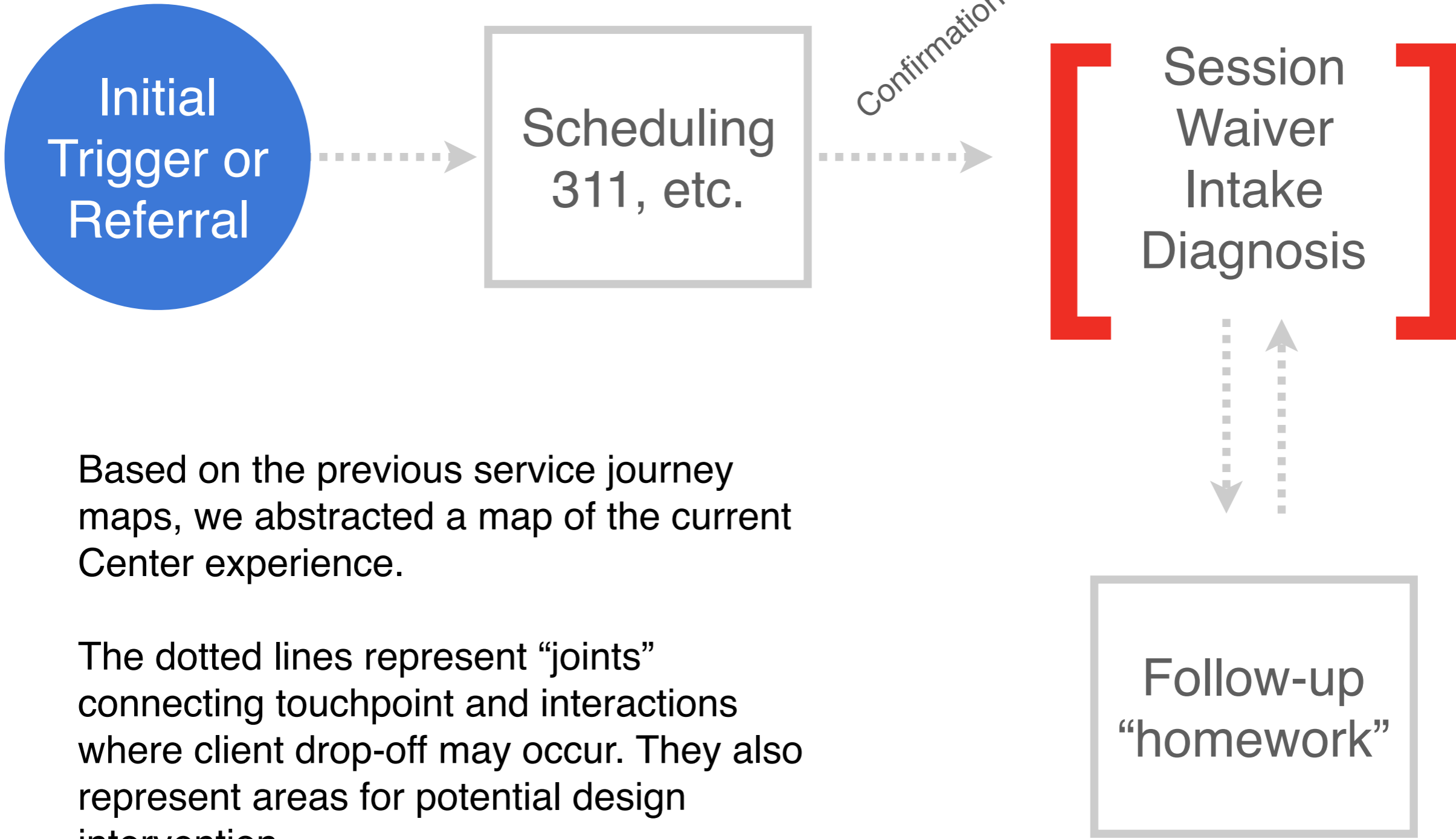
16

Parsons  
students

45

Research Activities  
Observations, Interviews with  
Clients and Counselors,  
Shadowing Counselors, etc.





Based on the previous service journey maps, we abstracted a map of the current Center experience.

The dotted lines represent “joints” connecting touchpoint and interactions where client drop-off may occur. They also represent areas for potential design intervention.

Team 1: Finance as Wellness

Students: Andy, Guilherme, Laura, Sam

Advisors: Foossa

Team 2: Supporting Counselors: “Without trust, No Action”

Students: Ricardo, Alix, Kate M, Sungmy

Advisors: Gensler

Team 3: Place, Space, and Identity

Students: Cameron, Isabella, Tamar, Andrea

Advisors: MiLES

Team 4: Wayfinding and Financial Empowerment

Students: Stephanie, Katie E, Selim, Mei-Ling

Advisors: Fjord



# Initial Themes + Ideas



**Place, Space, & Identity**  
Centers as Neighborhood Institution

**Financial Empowerment Café**



**Wayfinding**  
Aligning Expectations and  
Providing Feedback Loops

**Financial Empowerment Concierge**



**Supporting Counselors**  
Without Trust, No Action

**Financial Empowerment Club**



**Finances as Wellness**  
Checkups for Financial Health

**Financial Empowerment Channel**



## Place, Space, & Identity

Centers as Neighborhood Institution

Neighborhood institutions like the local bodega, coffee shop, or remittance/check cashing office often serve as community hubs that connect neighbors and provide counterweights to feelings of being isolated and anonymous in a big city like New York. These are places where they know your name and treat you like a regular.

Centers have the potential to grow into neighborhood institutions as well—it matters that some centers and counselors have strong roots in and ties to the neighborhood. Counselors and clients we met spoke of meeting each other by accident in the street or at the local bodega, and these chance encounters have helped them reconnect after missed appointments, or served as additional motivation for clients to reengage and get things done. One counselor told us about a bank teller at a local bank who refers clients to the closest Center. Another Center successfully created a network for women in the area to support each other in achieving their goals.

What if we could pilot a new spatial/architectural model for Centers in the form of a storefront neighborhood institution: a hybrid coffee shop/juice bar/Financial Empowerment Center? What elements would it have? How could we make it feel open, welcoming, and project a positive mental model for clients?



## Wayfinding

Aligning Expectations and  
Providing Feedback Loops

There's a lot of ground to cover in an initial meeting. Information must be exchanged, services must be described, documents must be signed, releases and waivers must be granted, client relationship management software must be updated, and rapport must be established. Moreover, clients and counselors may enter these meetings with different senses of what they'd like to accomplish, the nature of the financial issues, and the way forward.

For example, counselors have undergone training in financial education and financial empowerment, and many have some measure of experience with the types of issues that a client may present. Counselors work on a daily basis with OFE's model of financial counseling and system of measuring progress and desired outcomes. In contrast, clients may not have a working model of how to move from "Point A" to "Point B." These divergent outlooks may make it difficult for clients to see the "big picture" as they meet with their counselors.

At the end of an initial meeting, a client will often have new information, recommended courses of action from a counselor, and, potentially, a follow-up appointment scheduled with the counselor.

What if we augmented the role/model of the counselor with that of the "concierge" to guide clients through scheduling, the counseling process, and additional logistics and follow-up?



## Supporting Counselors

Without Trust, No Action

Trust enables perseverance and agency. As they tackle complex, emotionally intense issues together, high levels of trust between counselors and clients can inoculate clients against fatigue and discouragement, and inoculate counselors against burnout prescriptiveness.

Counselors must work to build trust while explaining the service, recording information for a client's file, and learning about a client's issues. Some counselors proceeded with their sessions more formally by having their new clients fill out the intake forms first, while other counselors employed a more “nonlinear” approach to intake that focused on building rapport with their clients first, and then gathering the relevant waiver signatures and financial data.

One “star” counselor has a client she has seen for years travel all the way from the Rockaways to see her at her current Center in Upper Manhattan. This same counselor had a client refuse to see one of her colleagues in a follow up appointment. The client only wanted to see this one star counselor. The flipside to this depth of rapport is the potential to become overbooked and overwhelmed.

How do we expand the circle of trust for both counselors and clients? How might we integrate group classes, online community platforms, and peer-to-peer counseling to augment the current Center model?



## Finances as Wellness

Checkups for Financial Health

Our finances are about much more than our bank balances, just as we as people are worth more than our credit scores.

Finances are intersectional. Like health and wellness, our finances touch upon many aspects of our lives. Our financial situations can be both symptoms of other life issues as well as the causes of other needs. For example, our romantic/family situation, our access to housing (or lack thereof), and our physical/mental health affect our financial situation. In turn, our finances also influence our relationships and ability to access housing and healthcare.

Financial Empowerment Centers address some specific elements of clients' financial wellness. These elements can range from debt consolidation, management, or dispute, to behavior change regarding saving and spending, to credit score improvement. Some client issues can be solved under the current scope of financial counseling, while others require referrals to related services or other interventions that fall outside the scope of public services. Center counselors often serve a pseudo social worker role, even if this is not in their explicit job description or training.

What would the “Daily Burn” of financial wellness look like? How might we extend the reach of Center counselors through online and offline content? i.e. Blogging, YouTube, etc.

How do we increase  
client retention in  
order to improve  
financial outcomes?

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Advisors: Fjord



**Parsons Transdisciplinary Design Intensive  
March 1st - 4th**

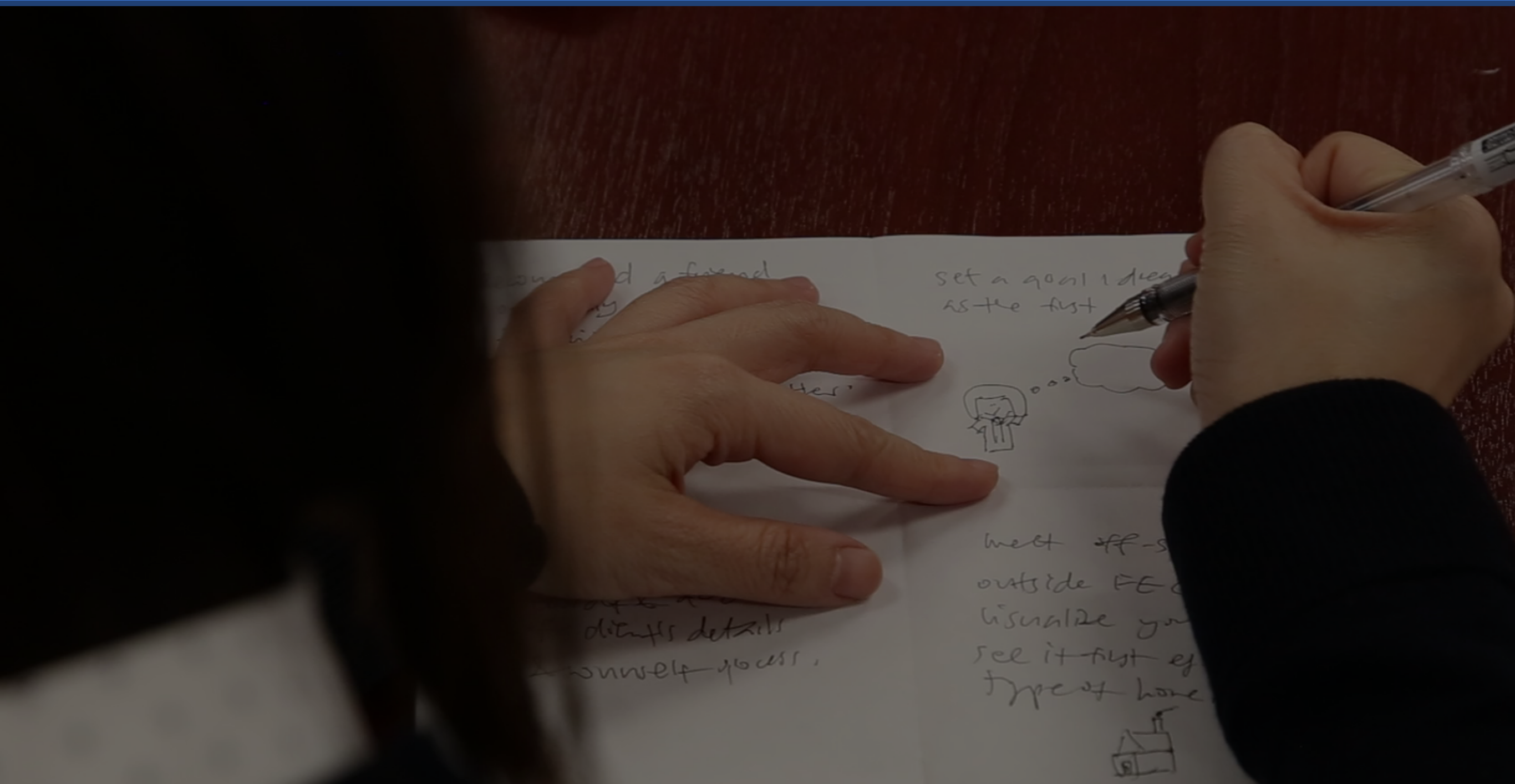












**DESIS Team Ideation  
(Multiple)**

staff  
design your  
own FEC/  
to name

2

... and take some notes

Ask a question of your partner...


Recall an emotional client interaction.  
How did you handle it?

How do you define excellence in financial counseling?

① HRA, randy client  
Tell her to calculate, give her something to do, identify with them, relate/empathize, offer water, treat them nicely, don't deviate from what they care about.

② Outcomes: I give to others to see you increase my knowledge & retention rate. Changes made in trajectory, referrals by

Let's get started



2

... and take some notes

Ask a question of your partner...


Recall an emotional client interaction.  
How did you handle it?

How do you define excellence in financial counseling?

Client owed money to TLC, but couldn't work w/o TLC license → Payment Plan

Awareness, Empowerment, Education

Let's get started



## Counselor Training Workshop March 18th

Ask a question of your partner...

... and take some notes

Paul Grahm has said that "Prestige is the enemy of passion." How do you define success at work?

What do you appreciate in a good colleague?


Quotas = enemies of Passion

How much did I learn to help client (+) my pro development

- Learning (+) joint learning through discussion

- Considerate, cordial

Let's get started



# Co-Design Activities

## Service Blueprint v00

	Awareness	Joining	Initial Session	Time Between Sessions	2 <sup>nd</sup> Session
Actors	<p><u>Clients</u></p> <ul style="list-style-type: none"> <li>Speaks w/ friends &amp; fam re service</li> <li>Potentially sees ad campaign posters, logos</li> <li>Referral from 311</li> <li>Referral from HRA</li> <li>Referral from VITA site</li> <li>Referral from other agency</li> </ul> <p><i>Performed by another entity; auto client awareness is passive</i></p>	<ul style="list-style-type: none"> <li>There's some type of trigger that prompts initial visit</li> <li>Calls 311 to schedule appointment</li> </ul>	<ul style="list-style-type: none"> <li>Tool: Waiver</li> <li>Tool: Credit authorization</li> <li>Tool: Partner's info use</li> <li>Describes trigger</li> <li>Tool: Sometimes clients bring supporting documents</li> <li>Commits to a plan of action</li> <li>Schedules follow-up appt</li> </ul>	<ul style="list-style-type: none"> <li>Ideally, works on homework</li> <li>Schedules appts w/orgs to which s/he was referred</li> </ul>	<ul style="list-style-type: none"> <li>Progress report</li> <li>Brings in hw</li> </ul>
Implementing Partners			<ul style="list-style-type: none"> <li>TOOLS (above); they are ideally co-produced, as counselors explain their use</li> <li>Waiting area &amp; amenities</li> <li>Need: Achieve initial milestone in order to count the touchpoint; typically, this means credit report pull</li> <li>Explains basics governing client's situation</li> <li>Ideally: Charts a way forward for triggering issue &amp; fin. emp. gener</li> <li>Schedules follow-up appt</li> </ul>	<ul style="list-style-type: none"> <li>Conducts additional research</li> <li>Sends appointment reminder</li> <li>Ideally, offers</li> </ul>	<ul style="list-style-type: none"> <li>Progress report</li> <li>Takes baseline data</li> <li>Reviews homework</li> </ul>
OFE	<ul style="list-style-type: none"> <li>Creates advertising/marketing campaigns</li> </ul>	<ul style="list-style-type: none"> <li>Staffs specialized call center</li> </ul>		<ul style="list-style-type: none"> <li>Tool: Follow-up pad</li> </ul>	
Rest of City		<ul style="list-style-type: none"> <li>Staffs 311 call center</li> </ul>		<ul style="list-style-type: none"> <li>Potentially: Other agencies meet w/client to <del>help</del> address other issues</li> </ul>	

# Service Blueprint Workshop March 24th

	ONWARD/AFTERWARD
Actors	<p><u>Clients</u></p> <ul style="list-style-type: none"> <li>Potentially: Fixes trigger issue</li> <li>Potentially: Refers friends/family to FEC</li> </ul>
Implementing Partners	<p><u>PARTNERS</u></p> <ul style="list-style-type: none"> <li>Ideally: Pivots from presenting issue/trigger to fit additional <del>issues</del> issues or longer-run planning</li> </ul>
OFE	<ul style="list-style-type: none"> <li>Post hoc aggregated reporting</li> </ul>
Rest of City	<p><u>City</u></p>

AWARENESS	JOINING	1 <sup>st</sup> SESSION	TIME BET SESSIONS	2 <sup>nd</sup> SESSION
	<ul style="list-style-type: none"> <li>Call center scheduling tool</li> <li>Call center scripts</li> </ul>	<ul style="list-style-type: none"> <li>Waivers/Releases</li> <li>Homework worksheets</li> <li>Info sheets</li> <li>ETO</li> <li>Credit report pull</li> <li>Potentially:</li> </ul>	<ul style="list-style-type: none"> <li>Ideally, appt reminder</li> </ul>	

# Co-Design Activities



**Co-Design Workshop at OFE  
April 5th**





**Co-Design Workshop at OFE  
April 5th**

# Design principles that emerged from co-design workshops

Design Principle	Example
Transparency	A client-facing screen, like a grocery store's checkout register
Client Self-Service	An online portal that allows clients to enter information and interact with counselors remotely
Automation	Intake via SMS after scheduling an appointment
Broadening the Tent	New financial counseling session structures and locations (e.g., group sessions; school sites)
Disaggregated Activities	Waiver and intake over the phone or online or in-app, rather than in the initial session

# Co-Design Outputs: Presentations

The image displays a grid of 25 idea cards, numbered 1 through 25. Each card is a small presentation slide with a blue header, a main content area with text and graphics, and a footer with a category name and icons. The cards are arranged in four rows: the first three rows have 8 cards each, and the fourth row has 1 card. The cards cover various topics such as financial empowerment trees, existing FECs, peer networks, training events, and digital tools. Card 25 is a blank slide with a 'Summary' and 'Notes' section.

Card Number	Title	Category
1	Financial Empowerment Tree	Marketing
2	Optimize Existing FECs	Physical Space
3	Participate/Peer vs FECs	Physical Space #Programming
4	Training Events	Event
5	Peer Networks	#Programming
6	Revolving Events	Event
7	Children/Youth Programming	Physical Space #Service
8	"The Hub" Client Artifacts	Event
9	Local Business Partnerships	#Programming
10	BI App Integration	Event
11	School Programming	Physical Space #Education
12	BI Call Center Training & Scripts	Physical Space #Training
13	Integrated Client Apps	Event
14	FEC Online	Event
15	FEC Advertising	Event
16	Personalized Follow up with "Success"	Event
17	Podcasts	Event
18	Video Artifacts	Event
19	Reading Journal	Event
20	Knowledge Exchange	Event
21	Quarter Assessment	#Programming
22	Partner Sessions	#Programming #Event
23	Publications	Physical Space
24	FEC Lead Pin for Counselors	Marketing
25	Blank Slide	

# Co-Design Outputs: Service Blueprint

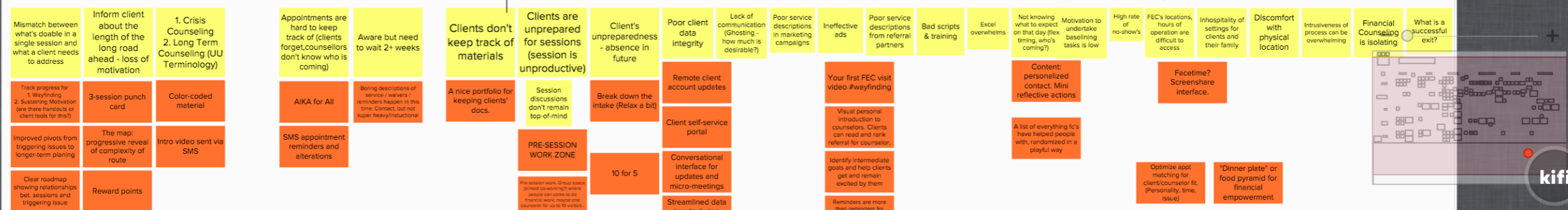
Service blueprint ↻ 🔄 📄 All changes saved

👤 9 📤 SHARE 💬 🕒 ☰

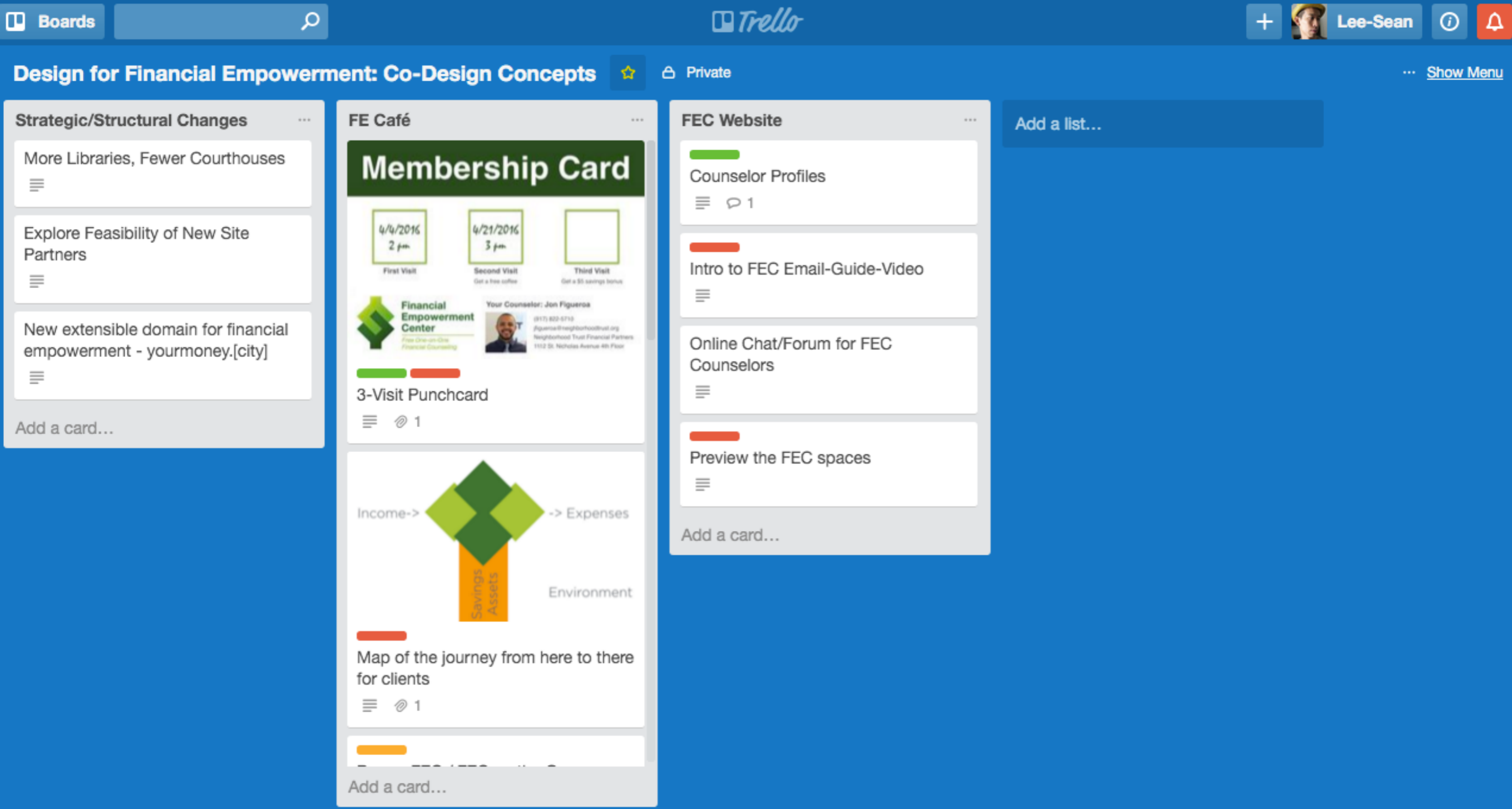
## Service Blueprint



### Interventions and Pain Points



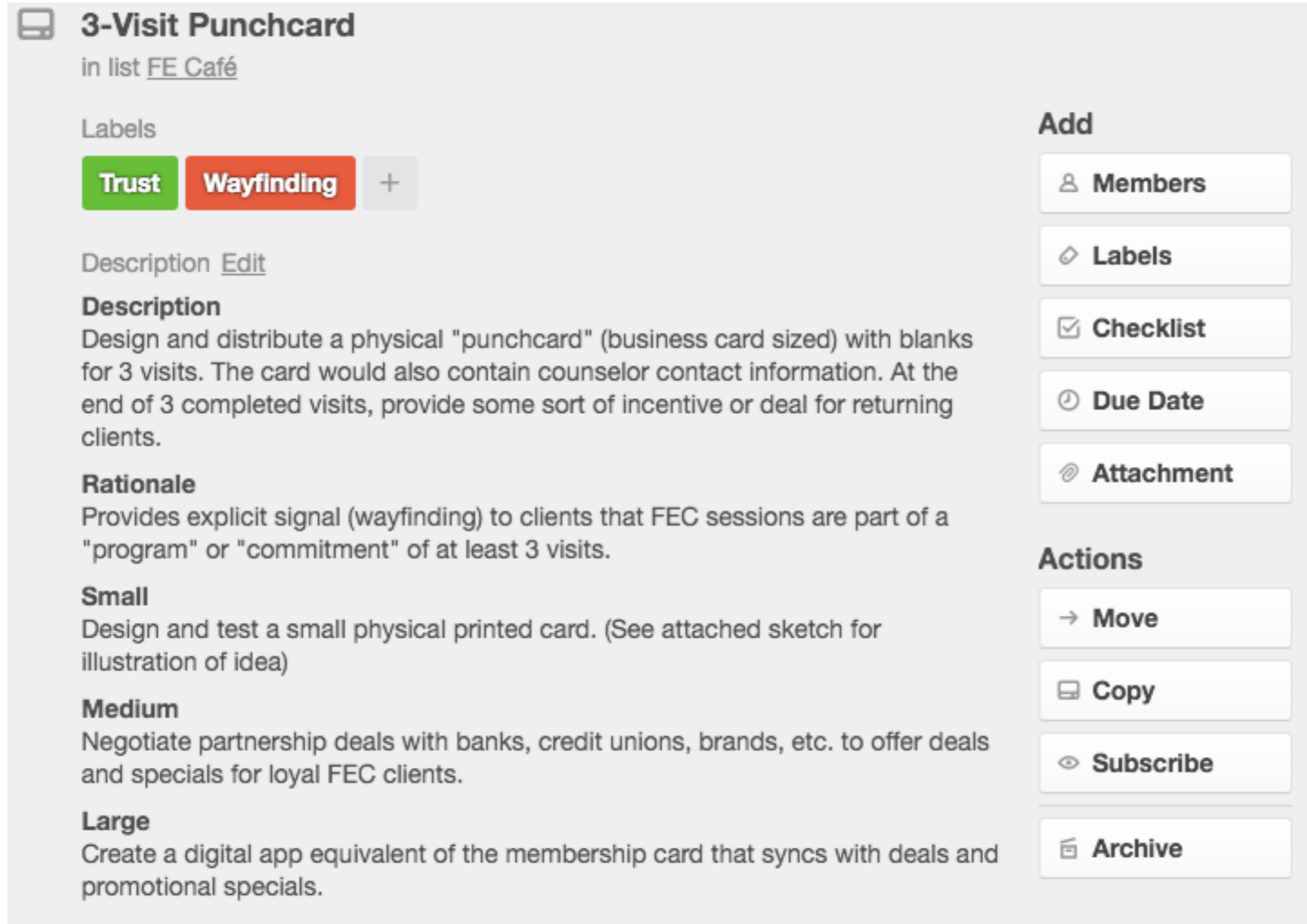
# Co-Design Outputs: Extensible “Long List” in Trello



The screenshot shows a Trello board interface with the following elements:

- Board Title:** Design for Financial Empowerment: Co-Design Concepts (marked as Private).
- Left Column (List):**
  - Strategic/Structural Changes
    - More Libraries, Fewer Courthouses
    - Explore Feasibility of New Site Partners
    - New extensible domain for financial empowerment - yourmoney.[city]
  - Add a card...
- Middle Column (List):**
  - FE Café
    - Membership Card
      - 4/4/2016 2 pm (First Visit)
      - 4/21/2016 3 pm (Second Visit: Get a free coffee)
      - Third Visit (Get a \$5 savings bonus)
      - Financial Empowerment Center logo and contact info for Jon Figueroa.
      - 3-Visit Punchcard
    - Diagram: A central diamond shape with four quadrants. The top-left and top-right quadrants are green, and the bottom-left and bottom-right are orange. Arrows point from 'Income->' on the left and '-> Expenses' on the right towards the diamond. Below the diamond, an orange arrow points upwards, labeled 'Savings Assets'. To the right of the arrow is the word 'Environment'.
    - Map of the journey from here to there for clients
  - Add a card...
- Right Column (List):**
  - FEC Website
    - Counselor Profiles
    - Intro to FEC Email-Guide-Video
    - Online Chat/Forum for FEC Counselors
    - Preview the FEC spaces
  - Add a card...
- Bottom Right:** Add a list...

# Co-Design Outputs: Extensible “Long List” in Trello



**3-Visit Punchcard**  
in list [FE Café](#)

Labels

**Trust** **Wayfinding** +

Description [Edit](#)

**Description**  
Design and distribute a physical "punchcard" (business card sized) with blanks for 3 visits. The card would also contain counselor contact information. At the end of 3 completed visits, provide some sort of incentive or deal for returning clients.

**Rationale**  
Provides explicit signal (wayfinding) to clients that FEC sessions are part of a "program" or "commitment" of at least 3 visits.

**Small**  
Design and test a small physical printed card. (See attached sketch for illustration of idea)

**Medium**  
Negotiate partnership deals with banks, credit unions, brands, etc. to offer deals and specials for loyal FEC clients.

**Large**  
Create a digital app equivalent of the membership card that syncs with deals and promotional specials.

**Add**

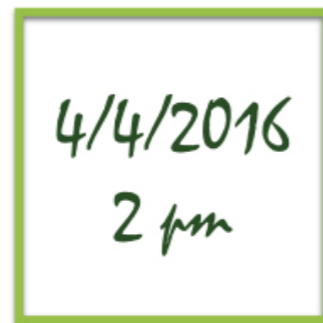
- Members
- Labels
- Checklist
- Due Date
- Attachment

**Actions**

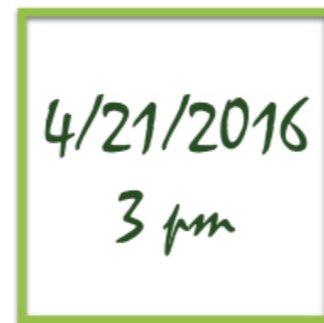
- Move
- Copy
- Subscribe
- Archive

# Co-Design Outputs: Extensible “Long List” in Trello

## Membership Card



**First Visit**



**Second Visit**

Get a free coffee



**Third Visit**

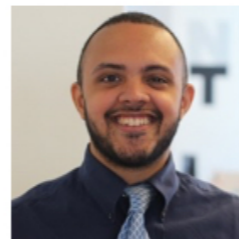
Get a \$5 savings bonus



**Financial  
Empowerment  
Center**

*Free One-on-One  
Financial Counseling*

**Your Counselor: Jon Figueroa**



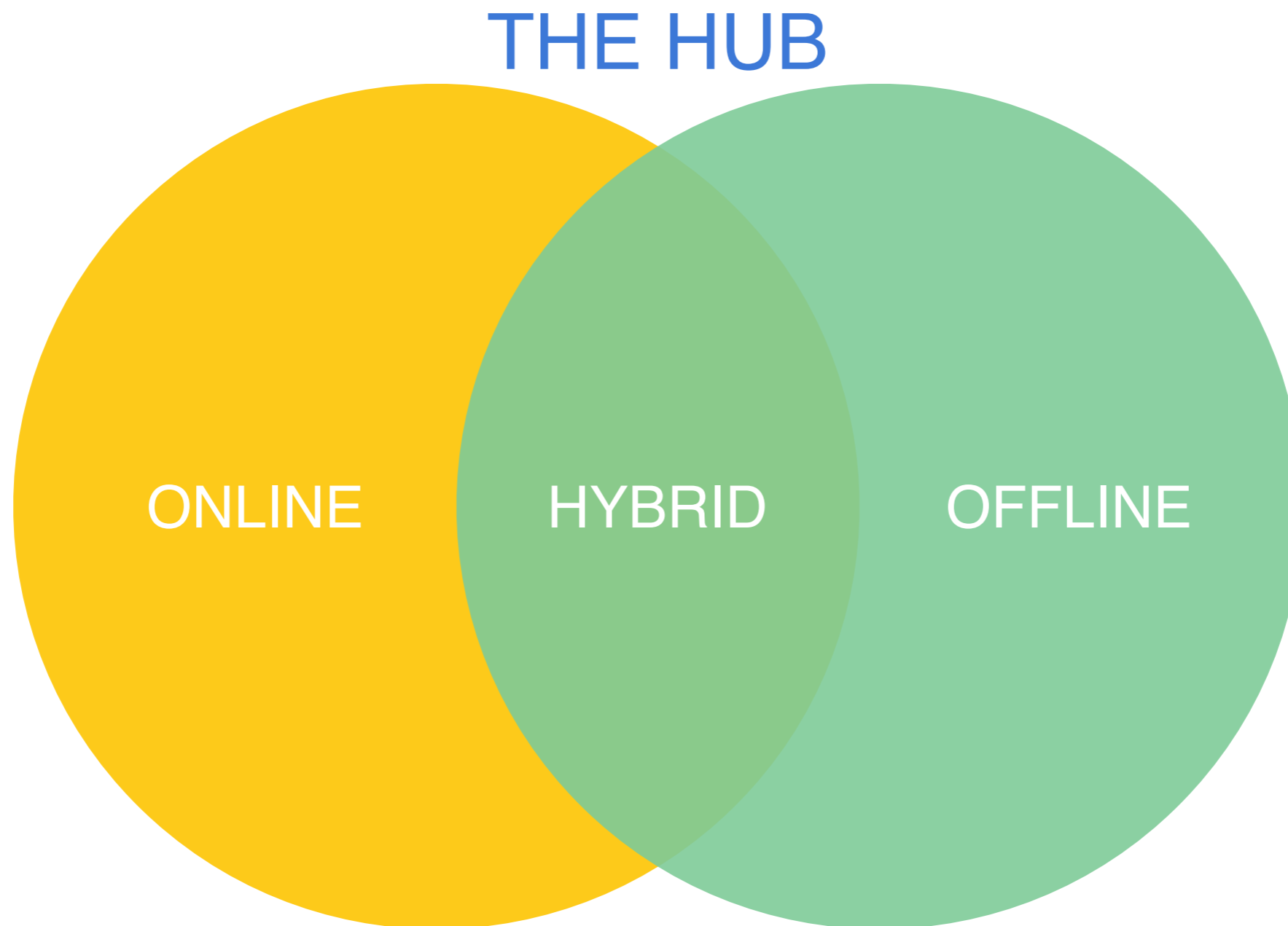
(917) 822-5710

[jfigueroa@neighborhoodtrust.org](mailto:jfigueroa@neighborhoodtrust.org)

Neighborhood Trust Financial Partners

1112 St. Nicholas Avenue 4th Floor

Illustrative Concept Sketch





## As a Center client, I can...

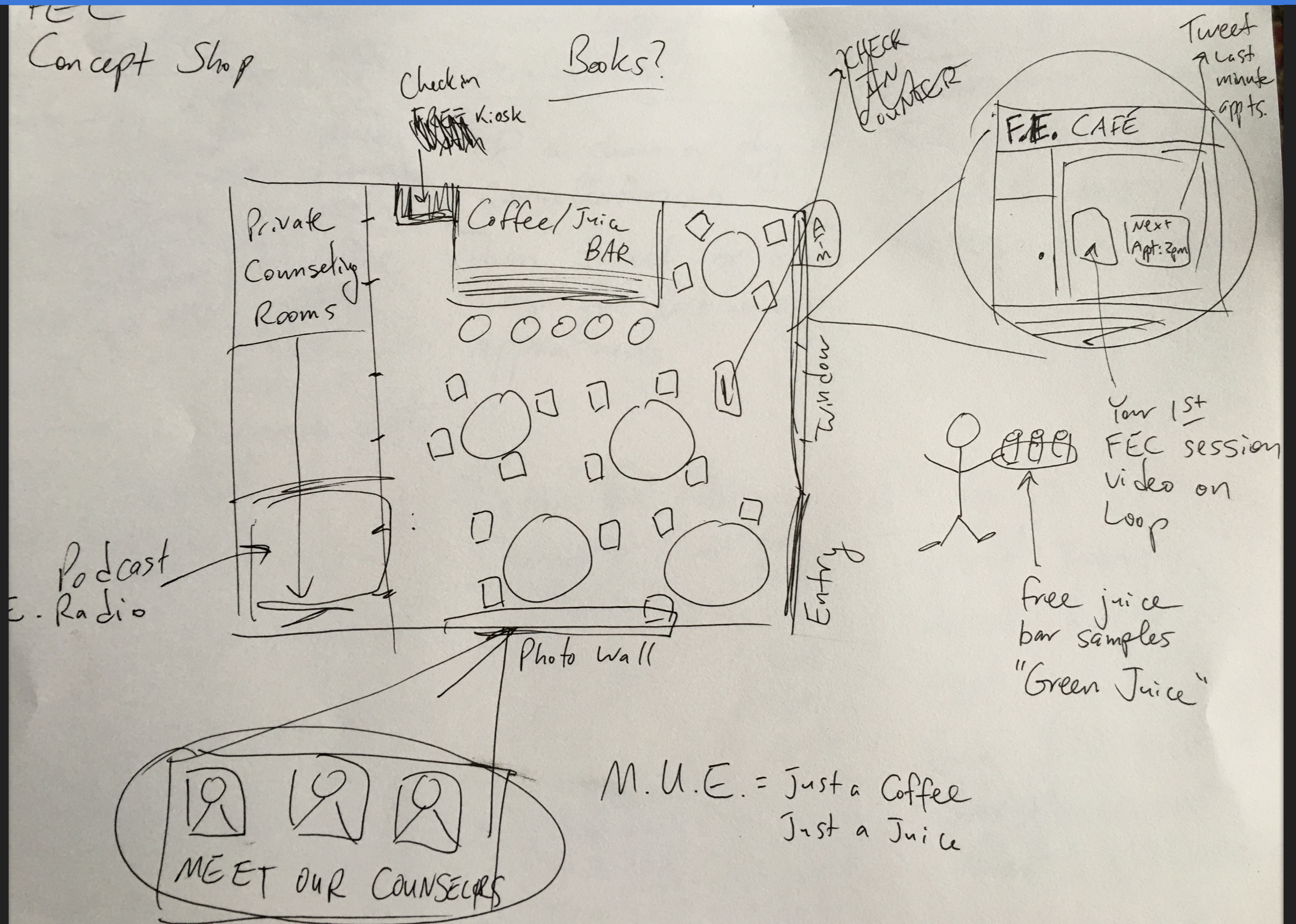
- Learn about Centers and the financial counseling process (e.g., Wayfinding Video: My first session)
- Find my nearest Center on a map with a preview of the site's appearance, location, and special considerations for entry
- View profiles and bios of counselors
- Complete any waivers or forms in advance of my meeting
- (Re)schedule follow-up appointments

## As a Center counselor, I can...

- Access a password-protected forum to share ideas and resources with other counselors
- See a dashboard of my day's appointments and reach out to clients via SMS

## As a non-NYC-based Center program administrator, I can...

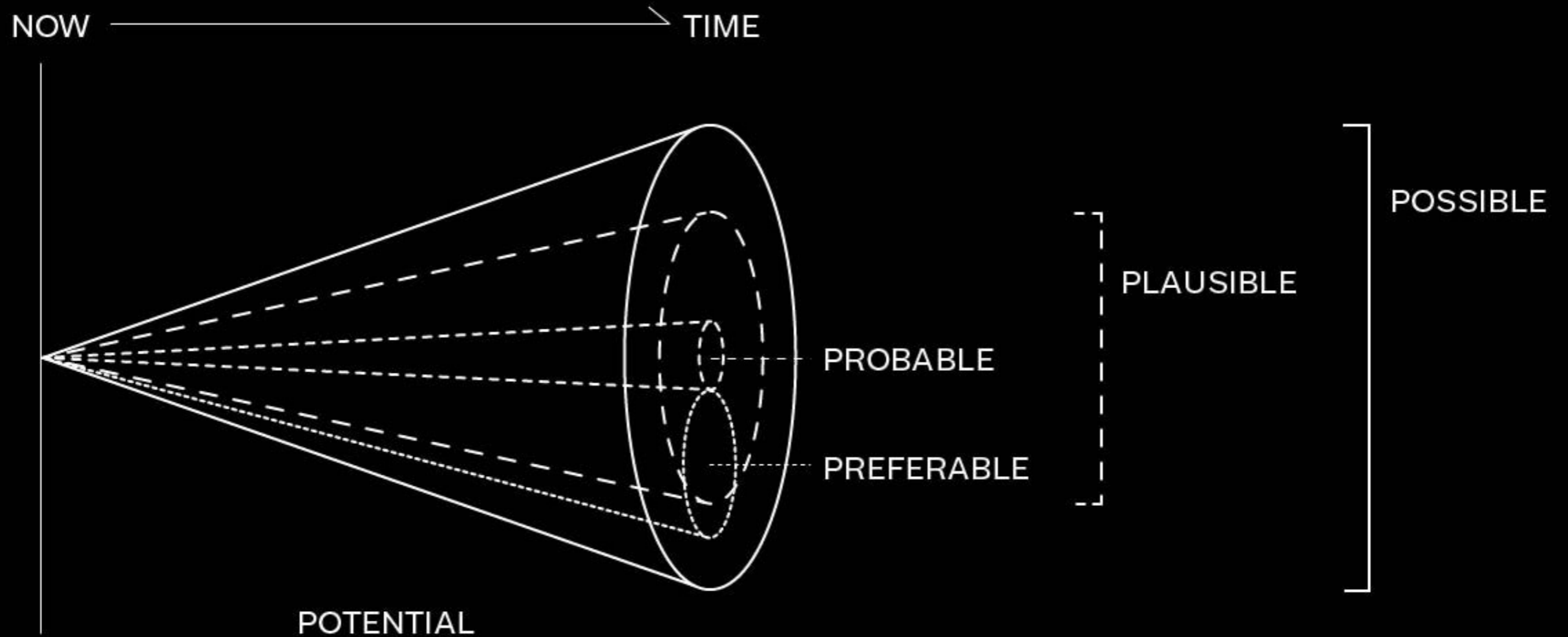
- Build on national brand assets to set up or improve my center



# NEXT STEPS

Evaluation rubric

Ways to engage in evaluation



Stuart Candy, Future Cone, Dunne and Raby, Speculative Everything: Design, Fiction, and Social Dreaming (2013)

## 1. RELEVANCE

How does the idea influence retention?

How well does it map to pain points and the four co-design themes? (Place/Identity, Wayfinding, Trust, and Finances as Wellness)

## 3. GENERATIVITY

How open is the idea to input and modification from partners?

How well does the idea spur further creativity?

## 2. SCALABILITY

Do counselors feel ownership and embrace the idea?

Can the prototypes be scaled, adapted, or replicated in a broader context?

How well does the idea operate at different scales? (Small, Medium, Large)

## 4. MOMENTUM

Would the idea generate positive PR or political capital for OFE/NTFP?

Does it demonstrate measurable quick wins for constituents?

How ambitious or awesome is the idea?

# 4 Key Ideas for Prototyping

**Financial Empowerment Center Introductory Video:** Introduce financial counseling to new clients, by describing what they should expect, and showcasing fellow clients' experiences. This better prepares clients as they embark on their journey, and supports counselors by helping clients gain a clearer understanding and expectation of the service.

**Client Journey Map:** A visual way-finding tool to help clients understand the key milestones and activities of their journey, to create greater confidence in navigating the system, and empower them to track their progress and sustain their motivation.

**3-Visit Punch Card:** A physical card with blanks for 3 visits, to prompt follow-up visits and a sense of progress and achievement. At the 3rd visit, clients would be provided with certain incentives to return, boosting further commitment and client retention.

**FEC “Live” Pop-Up Event:** A “pop-up” neighborhood event that allows us that brings together former and current clients with counselors, to build community ownership and peer support towards financial empowerment, and strengthen referral channels and client retention.