

VULNERABILITY INCLUSION WORKSHOP

# FACILITATOR INSTRUCTIONS

# INTRO | Facilitator instructions

## Why should you use this kit?

Vulnerability is something that can affect any one of us, at any stage during our financial lives. That's why it's so important to make sure that everything we do includes customers who have a vulnerability. And this workshop will help you to do exactly that.

## When should you use this kit?

It's best to use the kit when you have a good idea of how something might work, but you still have time to make changes before you have the finished product. It could be a new product, an email or website change.

## How do you use this kit?

This workshop has everything you need to get started and run the workshop. You don't need to be an expert facilitator or spend weeks prepping for it. All you do need is to grab this kit, get a group of people together (between three and 15) and dive in for an 90 minutes.

Read the setup section of this deck, to make sure you have everything you need.



# PHYSICAL SETUP | Facilitator only

## Before your workshop, make sure you have done the following:

- **Booked a room for 90mins**  
*Try to get something spacious*
- **Send your participants this [pre-read](#) and asked them to watch the videos**
- **Invited between three and 15 participants**  
*Try to get a good mix of people from different parts of the business.  
They don't all have to know much about the project.*
- **Prepared the journey to be tested**  
*Make sure the thing you're testing is in a journey form. If it's not already, you can easily map it out – just think about the stages someone goes through when they're interacting with your work and what they might do before and after they use it. Your Vulnerability Inclusion Champion can help with this.*
- **Print the journey or make sure you can show it on a screen**
- **Have a good read through these slides to make sure you understand how the session will run. If there's anything you're not sure about make sure you speak to your Vulnerability Inclusion Champ before the session.**

# DIGITAL SETUP | Facilitator only

## Before your workshop, make sure you have done the following:


- **Booked a zoom call for 90mins**
- **Invited between three and 15 participants**  
*Try to get a good mix of people from different parts of the business.  
They don't all have to know much about the project.*
- **Send your participants this [pre-read](#) and asked them to watch the videos**
- **Prepared the journey to be tested**  
*Make sure the thing you're testing is in a journey form. If it's not already, you can easily map it out – just think about the stages someone goes through when they're interacting with your work and what they might do before and after they use it. Your Vulnerability Inclusion Champion can help with this.*
- **Have this document and your journey ready to share with participants (you can share the links in the Zoom chat)**
- **Make sure you're the Zoom 'host' and that you know how to set up Zoom breakout rooms**  
*There's a handy video about breakout rooms [here](#).*
- **Have a good read through these slides to make sure you understand how the session will run. If there's anything you're not sure about make sure you speak to your Vulnerability Inclusion Champ before the session.**

# THE KIT | Facilitator only

## Personas



## Step-by-step stages



**STEP 1**  
Learning about your assigned persona  
4 minutes

Capital One

## Journey worksheets

LENA'S JOURNEY	
<p>Illustrate the stage in the journey (use image search, draw a picture and so on) Insert picture here</p>	<p>Illustrate the stage in the journey (use image search, draw a picture and so on) Insert picture here</p>
<p><b>Description</b> Write here</p>	<p><b>Description</b> Write here</p>
<p><b>Risks</b> Write here</p>	<p><b>Risks</b> Write here</p>

# RUNNING THE SESSION | Facilitator only

**To run this workshop, share your screen and follow the instructions on the slides. The workshop slides start at page 10 of this deck. The following instructions give you a bit more help in case you get to a point where you're not sure what to do.**

- **Slide 10 – Welcome**

*Have this slide up as your participants enter the workshop*

- **Slide 11 – Roles and intros (5 mins)**

*You need a facilitator (that's you!) and a timekeeper. Ask someone to be a timekeeper and get them to start the clock now. You'll have two minutes for intros.*

*As the facilitator, it's your job to read out the instructions and make sure the group sticks to the main objective of the session. You'll also need to share this deck on your screen.*

**Intros**

*You have two minutes for a quick round of introductions.*

- **Slide 12 – Explain (10mins)**

*Explain why you're running this session today. Now's the time to talk through the journey you'll be exploring in the session (make sure you share it on your screen and that it's readable). You could also email it to participants so they have a copy. Leave some time for the group to ask any questions about the journey you're exploring.*

# THE WORKSHOP | Facilitator only

## Follow the step-by-step stages

*And try to keep to time*

- **Slide 14 – Step 1** | 10 minutes

*Divide into three even teams. Try to get a good mix of disciplines, areas of the business and familiarity with the project in each team. Give each team a persona. One team will be Lena (slides 20-22), one Faisal (slides 30-32) and one George (slides 40-42). Watch all three of the persona videos as a group.*

- **Slide 23 – Step 2** | 20 minutes

*If you're running this session digitally, divide the group into breakout rooms. As a team, and using the Key Moment templates, choose the three most important moments for your persona in the journey that you're testing. Fill out the templates, storyboarding these moments and exploring the risks.*

*Think about:*

- *What your persona is thinking, feeling and doing*
- *Who else is involved in your persona's experience*

*Work quickly! You only have 20 minutes. You don't need to create beautiful illustrations, stick figures are fine!*

# THE WORKSHOP | Facilitator only

## Follow the step-by-step stages

- **Slide 46 –Step 3 | 9 minutes**  
*Each team now has three minutes to share their persona’s journey.*
- **Slide 47 –Step 4 | 3 minutes**  
*After everyone has shared, everyone has three minutes to select what they think are the three biggest risks across any of the three journeys (red flags). Copy and paste the flags on to the corresponding moment.*
- **Slide 48 –Step 5 | 10 minutes**  
*Now that you’ve identified some risks from a vulnerability perspective, spend the last 10 minutes of the session discussing next steps based on the prompt questions on the slide.*



# AFTER THE SESSION | Facilitator only

## What now?

*Make sure you've captured the next steps that emerged from the session and share them with everyone, along with the owners for the actions. You might also want to re-run this session once you have made adjustments to the journey.*

# VULNERABILITY INCLUSION WORKSHOP



 2 minutes



# HELLO

For today's session, as well as a facilitator, you'll need a timekeeper. The facilitator is the one reading out the info on these slides. Assign a timekeeper now. Once that's done, introduce yourselves. But briefly as you've only got two minutes!

 10 minutes



# WHY ARE WE **HERE?**

This session will explore your work with vulnerable customers at the front of your mind.

You've got 10 minutes to talk through today's journey and the resources available.  
And this includes question time!



 2 minutes

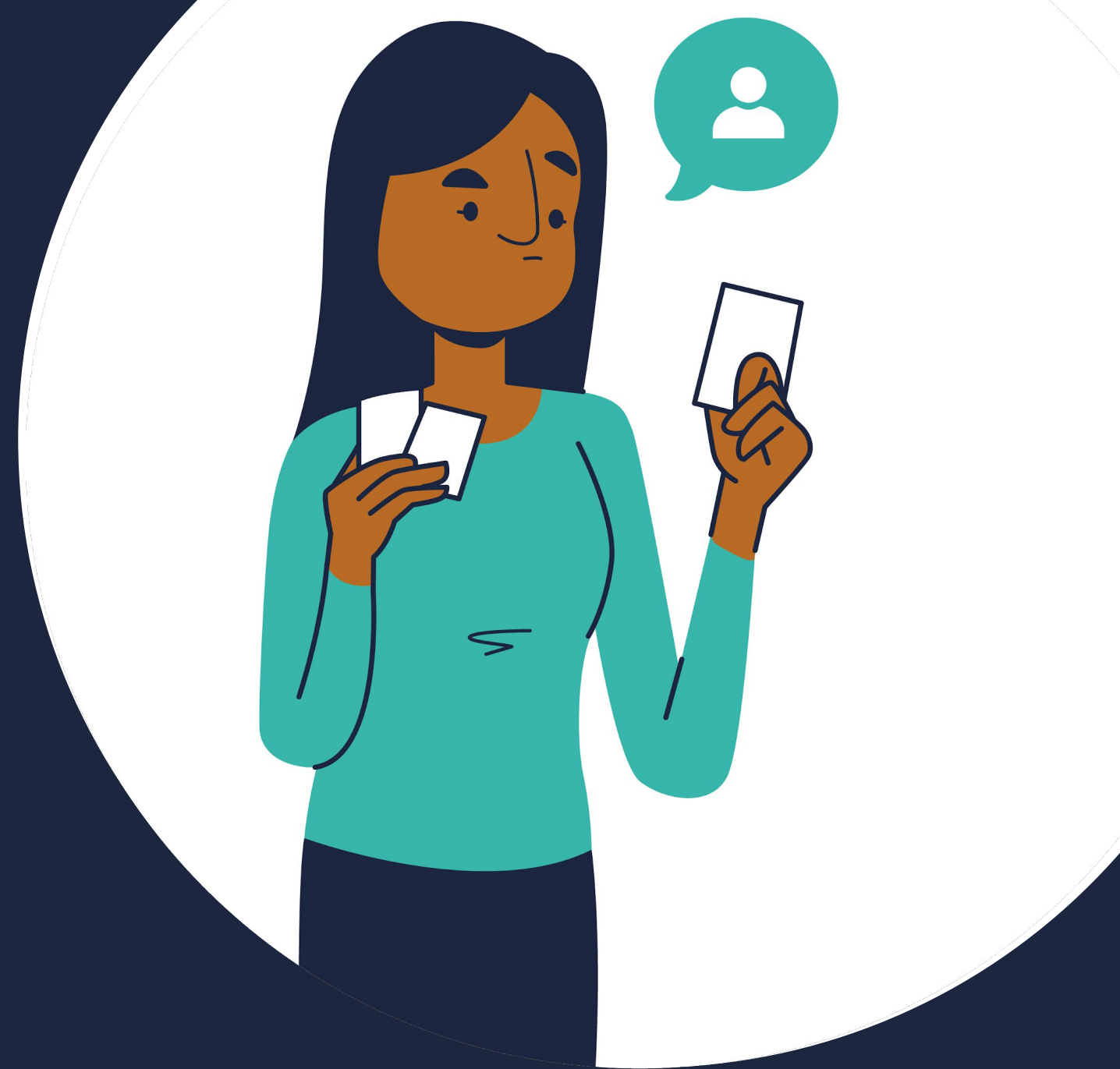


# NOW OVER TO YOU

Let's get started!



 10 minutes



# STEP 1

- Divide into three even teams
- Facilitator gives each team a persona – one team will be Lena, one Faisal and one George
- As a group watch the persona videos on the following slides –  
The persona cards are also available if you need to read through them later  
(slides 30-31 Lena, 37-38 Faisal, 44-45 George).

# INTRODUCING VULNERABILITY INCLUSION







**LET'S MEET**  
**LENA**

**DEBT CONSOLIDATION**

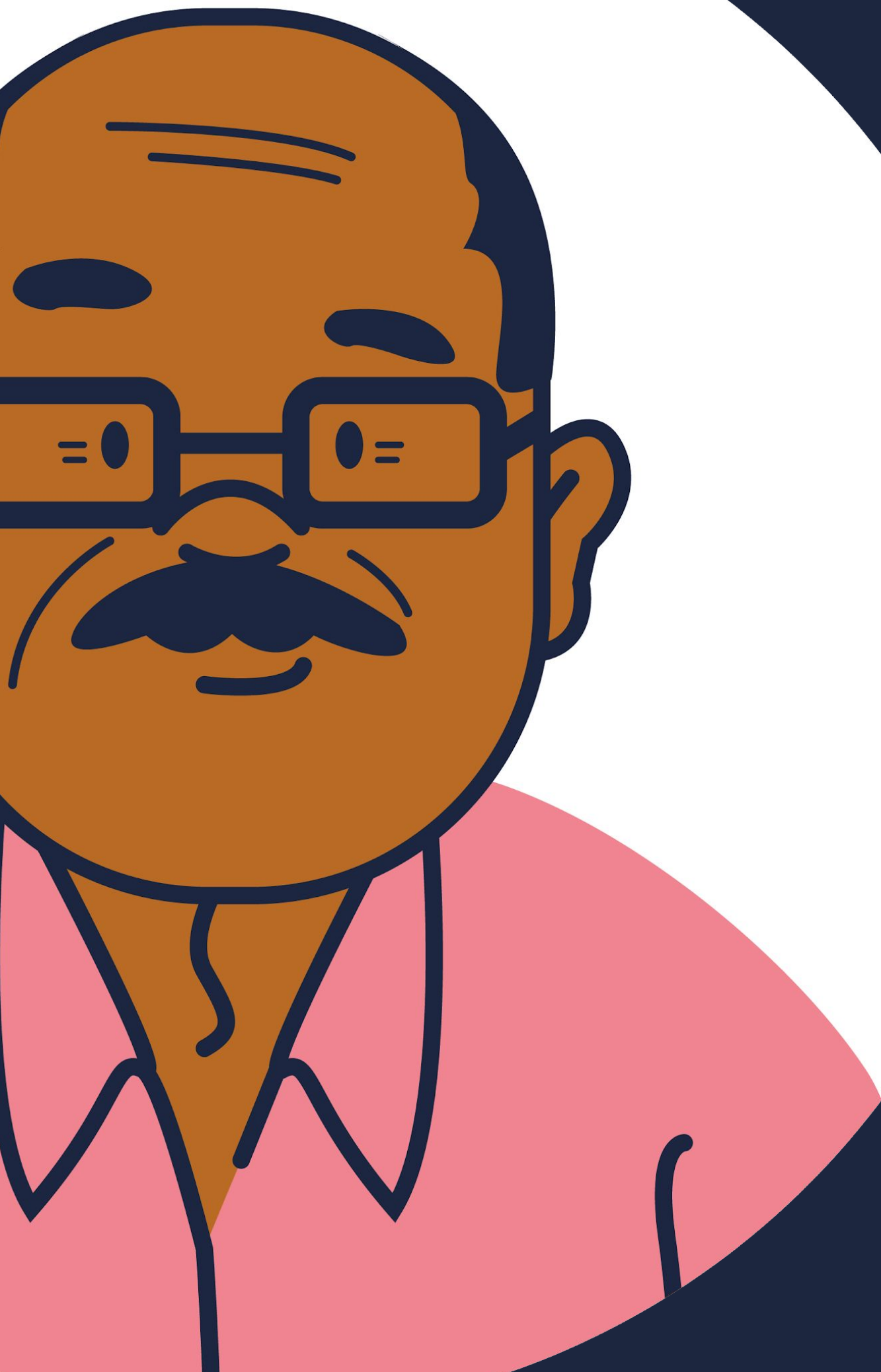
**BALANCE TRANSFER**

**APR**

**BASE RATE**

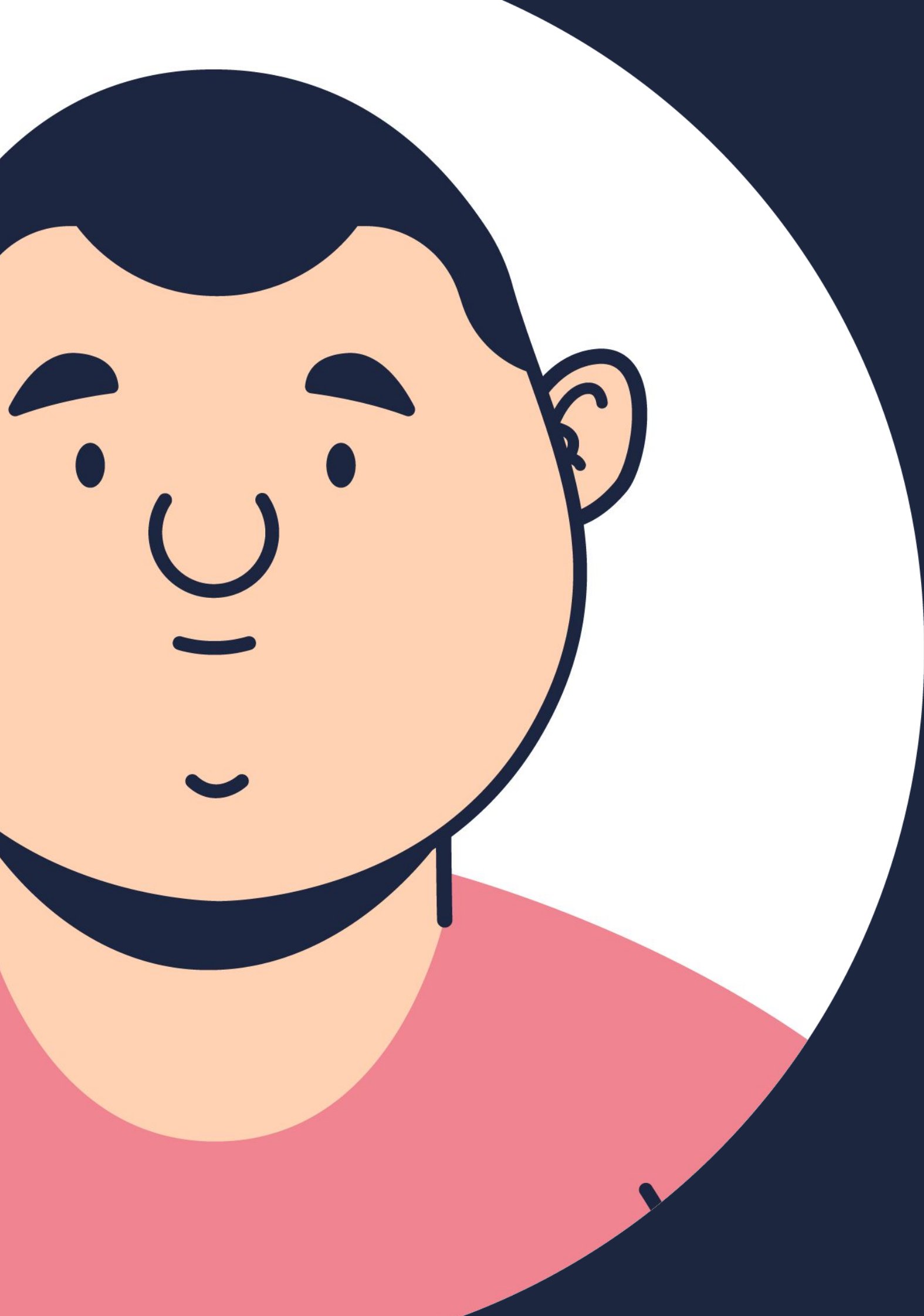
**AER**





**LET'S MEET**  
**FAISAL**





# LET'S MEET GEORGE



 20 minutes

# STEP 2

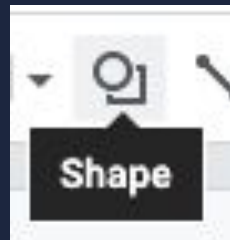
- You'll be divided into breakout rooms according to your persona
- As a team, choose the three most important moments of the journey that you're testing and storyboard your personas experience of those moments

Think about:

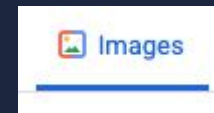
- What your persona is thinking, feeling and doing
- Who else is involved in your persona's experience
- Work quickly! You only have 20 minutes. You don't need to create beautiful illustrations, stick figures are fine!



# Ways to create your storyboard



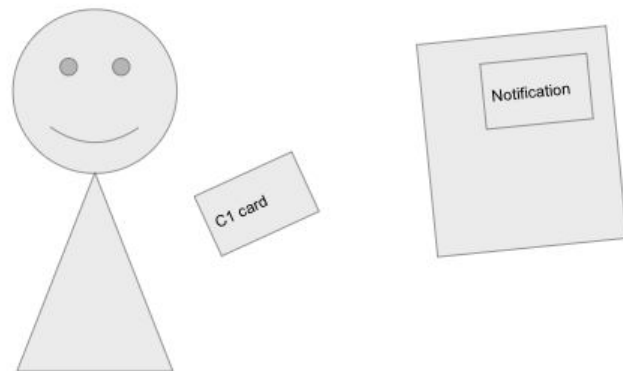
Using shapes in slides



Using Google Images

## LENA'S - KEY MOMENT 1

Illustrate the stage in the journey (use image search, draw a picture and so on)  
Insert picture here



**Description**  
Lena makes her first purchase online and gets a spending notification from her Capital One app

- Risks**
- Gets declined because it's over her CL - doesn't understand
  - Worried about what the notification means
  - Doesn't understand how to use the one time passcode
  - Making a purchase she can't afford to pay back

## LENA'S - KEY MOMENT 1

Illustrate the stage in the journey (use image search, draw a picture and so on)  
Insert picture here



**Description**  
Lena makes her first purchase online and gets a spending notification from her Capital One app

- Risks**
- Gets declined because it's over her CL - doesn't understand
  - Worried about what the notification means
  - Doesn't understand how to use the one time passcode
  - Making a purchase she can't afford to pay back





# LENA'S EXPERIENCE



# PROMPTS

- What's happening before Lena receives/sees this?
- How does Lena feel?
- How would she react?



# LENA'S - KEY MOMENT 1

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

## **Description**

Write here

## **Risks**

Write here



# LENA'S - KEY MOMENT 2

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

## **Description**

Write here

## **Risks**

Write here



# LENA'S - KEY MOMENT 3

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

## **Description**

Write here

## **Risks**

Write here

## PERSONA



# Lena, 32

Lena lives in north London with her two young children. She has been in London for five years, after moving from Poland with her husband to pursue better opportunities in the UK.

She and her husband of seven years recently got divorced, knocking Lena's confidence and leaving her feeling down and anxious.

## PERSONA

## Summary



Since being in the UK, Lena hasn't worked and the family relied on her husband's income. She has just picked up some irregular shift work, cleaning at some local offices. She is currently searching for something more regular and permanent; but is struggling to find time to manage everything and feels very overwhelmed. She's worried about how she is going to support her children and pay the bills each week.

Lena has a strong network of friends in both London and Poland who support her with things like looking after her children and helping her apply for jobs.

## Hobbies

- Buying new things for herself and her children online
- Chatting online with her friends in Poland
- Spending time with her children, family and friends

## Behaviours



### **Difficulty planning**

Lena's financial and living situation is very up in the air. She's just living day to day and her irregular work exacerbates this.

### **Comprehension difficulties**

Lena understands and speaks conversational, day-to-day English but struggles with more complex terms and financial language.

### **Low confidence or fear of new things**

Lena's husband managed and set up all of the family's finances when they arrived in London, she doesn't feel like she can manage money and bills very well and thinks she will get it wrong. She's also scared of asking for help because she doesn't want to seem incapable or for people to think that she can't cope.

### **Low trust**

Lena worries that people try to rip her off because her English isn't very good and because she doesn't know how things work in the UK.

### **Highly-charged emotional response**

Since her divorce, Lena has been feeling emotional and low, and sometimes reacts very emotionally to stressful or confusing situations.

## Finances



### **Lacks financial confidence**

Her husband managed the family's finances and set everything up when they arrived in London.

### **Credit cards**

Has applied for several credit cards to support her while she is finding permanent work.

### **Child maintenance**

Receiving child maintenance payments from her ex-husband.

### **Bills**

Struggling to pay the bills each week and is constantly worried about where the money is going to come from.

### **No savings**

Would like to be able to save for her children's future.



# FAISAL'S EXPERIENCE





# PROMPTS

- What's happening before Faisal receives/sees this?
- How does Faisal feel?
- How would he react?



# FAISAL'S - KEY MOMENT 1

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

## **Description**

Write here

## **Risks**

Write here



# FAISAL'S - KEY MOMENT 2

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

## **Description**

Write here

## **Risks**

Write here



# FAISAL'S - KEY MOMENT 3

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

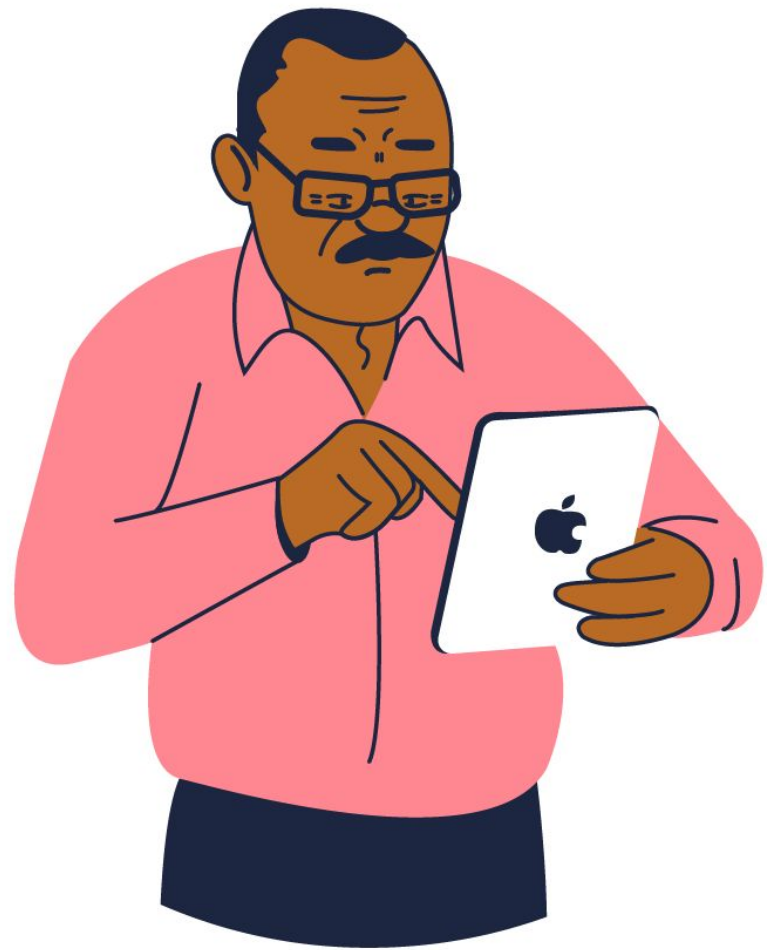
## **Description**

Write here

## **Risks**

Write here

## PERSONA



# Faisal, 78

Faisal is a retired plumber who lives in Glasgow with his wife Jan. He is suffering from early-stage dementia and because of this, struggles with his memory and day-to-day tasks.

## PERSONA

## Summary



Faisal and Jan recently sold their car, which has affected their independence. They now rely heavily on their son for things like going to the doctor and doing the supermarket shopping. Faisal used to be very social but due to his illness spends a lot of time alone and his support system is limited.

Because of his illness, Faisal struggles with physical activity, as well as cognitive tasks. He finds that he isn't as sharp as he once was and needs help remembering important things. Faisal's son has set him up with an iPad and smartphone to help him stay connected to his family and friends online. His confidence in technology is slowly improving but he still needs a lot of support when he needs to do something new.

## Hobbies

- Watching television
- Spending time with his family
- Reading

## Behaviours



### **Comprehension difficulty**

Faisal struggles to understand complex information such as his energy bill and often feels confused about what the letter is saying or asking him to do.

### **Information processing issues**

Faisal often feels overwhelmed by the letters he receives because there is too much information and they are often asking him to do too many things at once.

### **Memory issues**

Faisal often forgets important dates or things he needs to do. His son manages his credit card online because he kept forgetting to pay his balance.

### **Lack of access or incapacity to engage**

Faisal struggles to leave the house by himself and he and Jan need to plan any trips out well in advance. He also struggles to do anything new or complex online.

## Finances



### **State pension**

Living off his state pension.

### **Capital One customer**

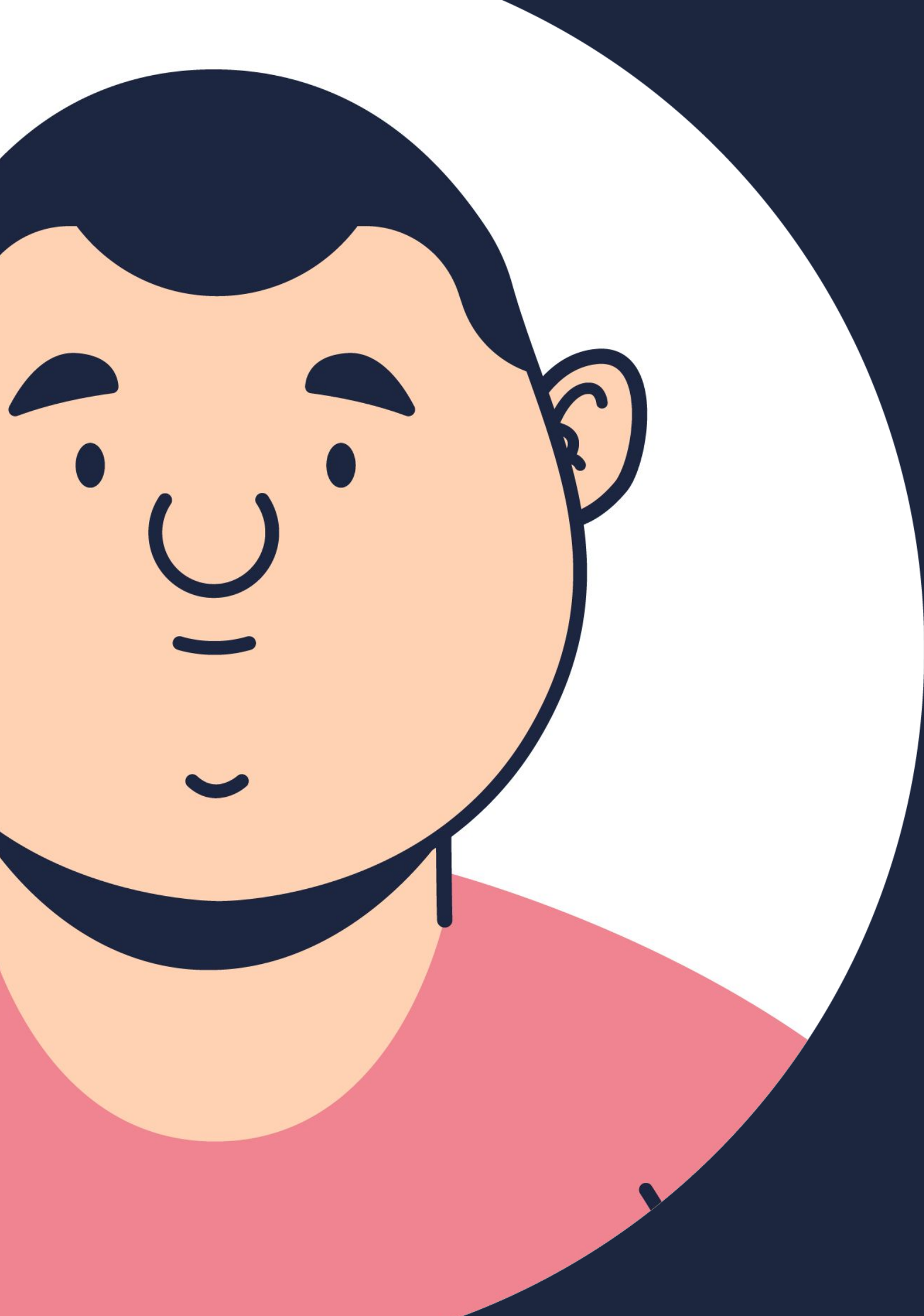
Has been a Capital One customer for 10 years and uses his card to help him with weekly expenses.

### **Care**

Considering getting dedicated care but concerned about how this will be paid for.

### **Homeowner**

Owns his home.



# GEORGE'S EXPERIENCE



# PROMPTS

- What's happening before George receives/sees this?
- How does George feel?
- How would he react?





# GEORGE'S - KEY MOMENT 1

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

## **Description**

Write here

## **Risks**

Write here



# GEORGE'S - KEY MOMENT 2

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

## **Description**

Write here

## **Risks**

Write here



# GEORGE'S - KEY MOMENT 3

**Illustrate the stage in the journey** (use image search, draw a picture and so on)

Insert picture here

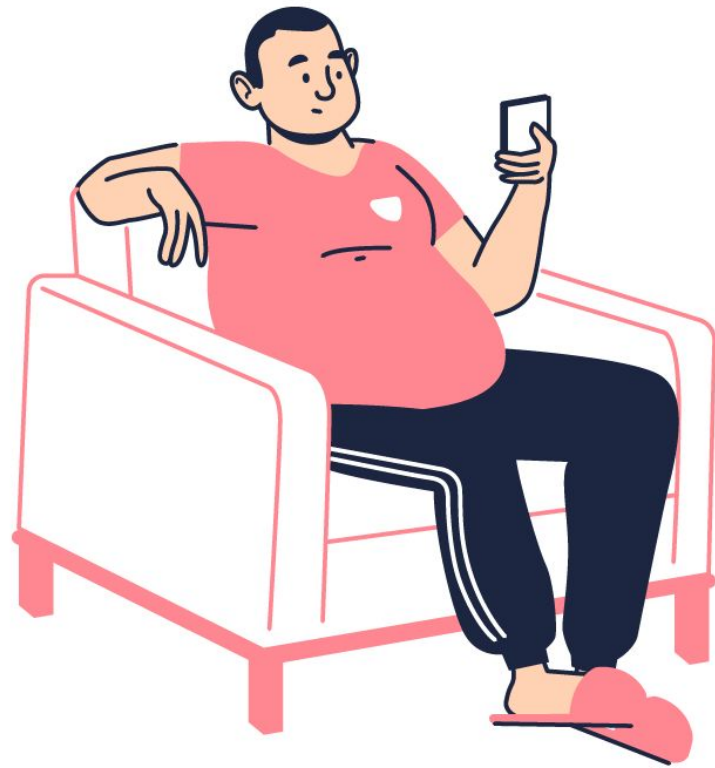
## **Description**

Write here

## **Risks**

Write here

## PERSONA



# George, 44

Lives in a small town outside Manchester and works as an IT systems administrator in the office of a transportation company. George lives alone in a small flat which he owns and has battled alcohol addiction on and off for 10 years.

PERSONA

## Summary



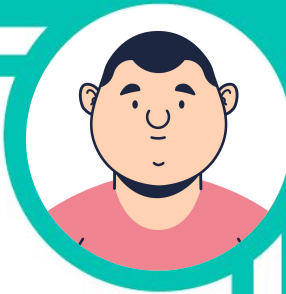
Although George often hangs out with people at the pub, he doesn't have much close social support. Through his drinking, he has alienated most of his family and old friends.

George is not currently seeking support for his addiction but has in the past. Generally, George doesn't feel that his addiction is a problem, usually managing to live a normal life and do things like go to work and pay his bills.

## Hobbies

- Going to the pub with colleagues and friends
- Watching football at home or at the pub
- Playing Xbox

## Behaviours



### **Difficulty concentrating or lack of attention to detail**

When George has been drinking, he easily makes mistakes and misses important pieces of information.

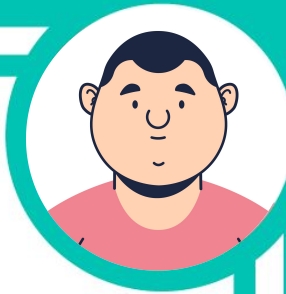
### **Highly-charged emotional response**

George can react in an aggressive, angry way when people question or doubt him, especially when he is in a period of heavy drinking.

### **Self-deception**

George doesn't fully admit that he has an alcohol addiction despite having been diagnosed in the past.

## Finances



### **Addiction**

Stable income but hugely variable outgoings depending on how well he is managing his addiction.

### **Savings**

Small amount of savings.

### **Mortgage**

Has a mortgage.

 9 minutes



# STEP 3

Each team now has three minutes to share their persona's three key moments.

 5 minutes



# STEP 4

- After everyone has shared, you have three minutes to decide the three biggest risks across any of the three journeys (red flags)
- Copy and paste the flags on to the corresponding moment
- Think about.... Is there anything in this journey that means this persona would have a bad outcome? Is there anything that the persona would struggle to interact with?



 10 minutes

# STEP 5

Now that you've identified some risks from a vulnerability perspective, spend the last 10 minutes discussing the following questions:

- Which moments have the most red flags?
- Why are these things risks? How big are these risks?
- What do we need to do to address these risks?
- Are there any other key risks that we haven't talked about?
- What do we need to do next? Who is going to do it?