



YOUTH DEBT RELIEF

PROJECT BRIEF

This project from the **Jongeren schuld hulperlening Amsterdam** (youth debt relief Amsterdam) is intended to help involved stakeholders get insight on current challenges and grip ways to improve the situation. In this project I worked with:

- **Policy makers** from the municipality of Amsterdam
- **Social workers** from Buurthuizen
- **Citizens** with Debt Issues

CHALLENGE

The challenge presented is 'How do young people get to the help Buurteam Amsterdam is providing?'

COURSE

This project was done in a group of 3 students over the course of a semester for 1 day per week. The course 'Contextmapping Skills' is about **collecting and communicating insights** on a context for real world clients in Amsterdam.

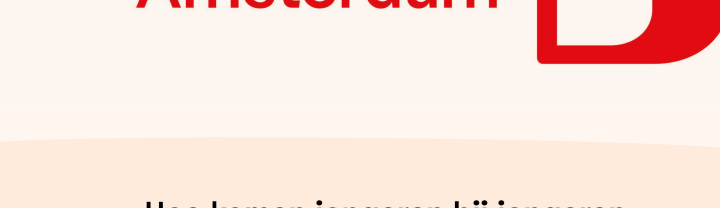
FOCUS

My focus is to dive in deep with the participants and try to connect their experience to the system they are having trouble with. My goal was to developing interview skills, graphic & communication design.

PROJECT OVERVIEW

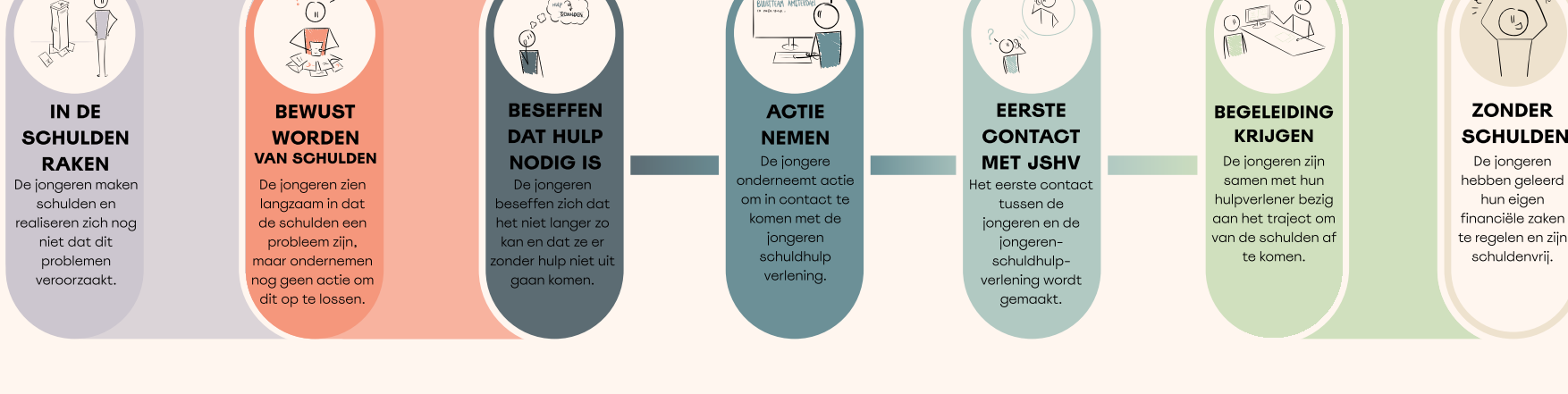
Buurteam Amsterdam helps citizens between 17 and 24 with difficult financial situations. For the client, sessions and interactions were mostly positive, so our team decided to discover how these youths discover and make their way to professional help.

The project focusses on in person qualitative research such as **context mapping, interviewing & cultural probing**.



INSIGHTS

Through these methods we found that the path to debt relief can be described in **6 phases**, after which the citizen is no longer needing debt relief. The figure below shows these phases.

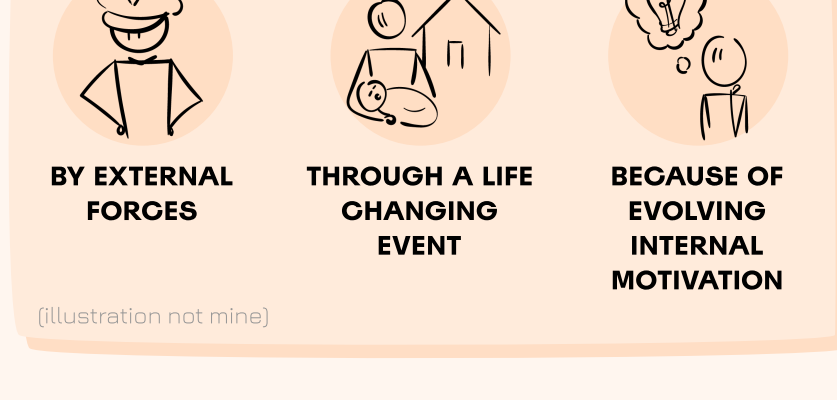


REALIZING HELP IS NEEDED

One of the most crucial phases is when the citizen realizes help is needed. This phase is highlighted in the visuals below.

CAUSE OF REALIZATION

We found that there are a bad financial causes for citizens to realize they are in a bad financial situation. A stunning example is where a young lady had a debt collector and 2 police officers threatening to take all of her parents furniture. This was was it took to realize she needed help.



USER NEEDS

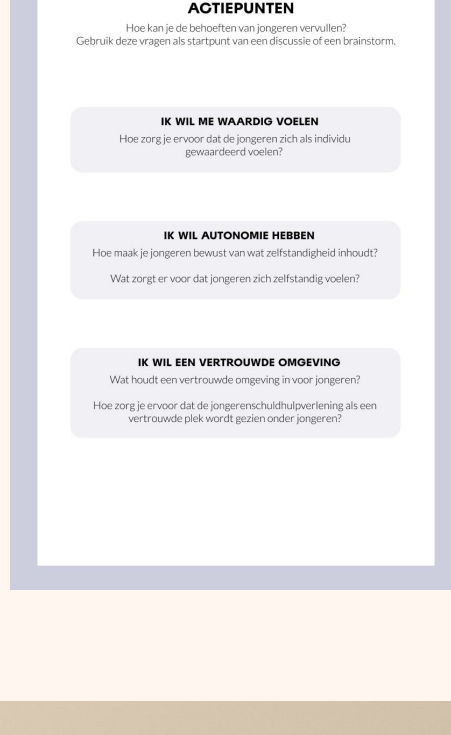
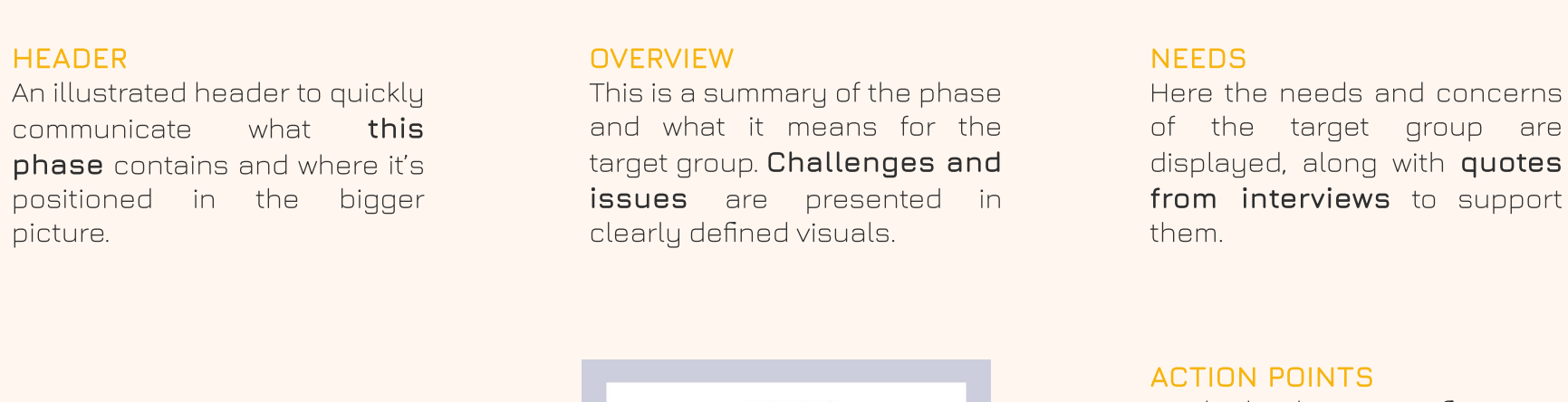
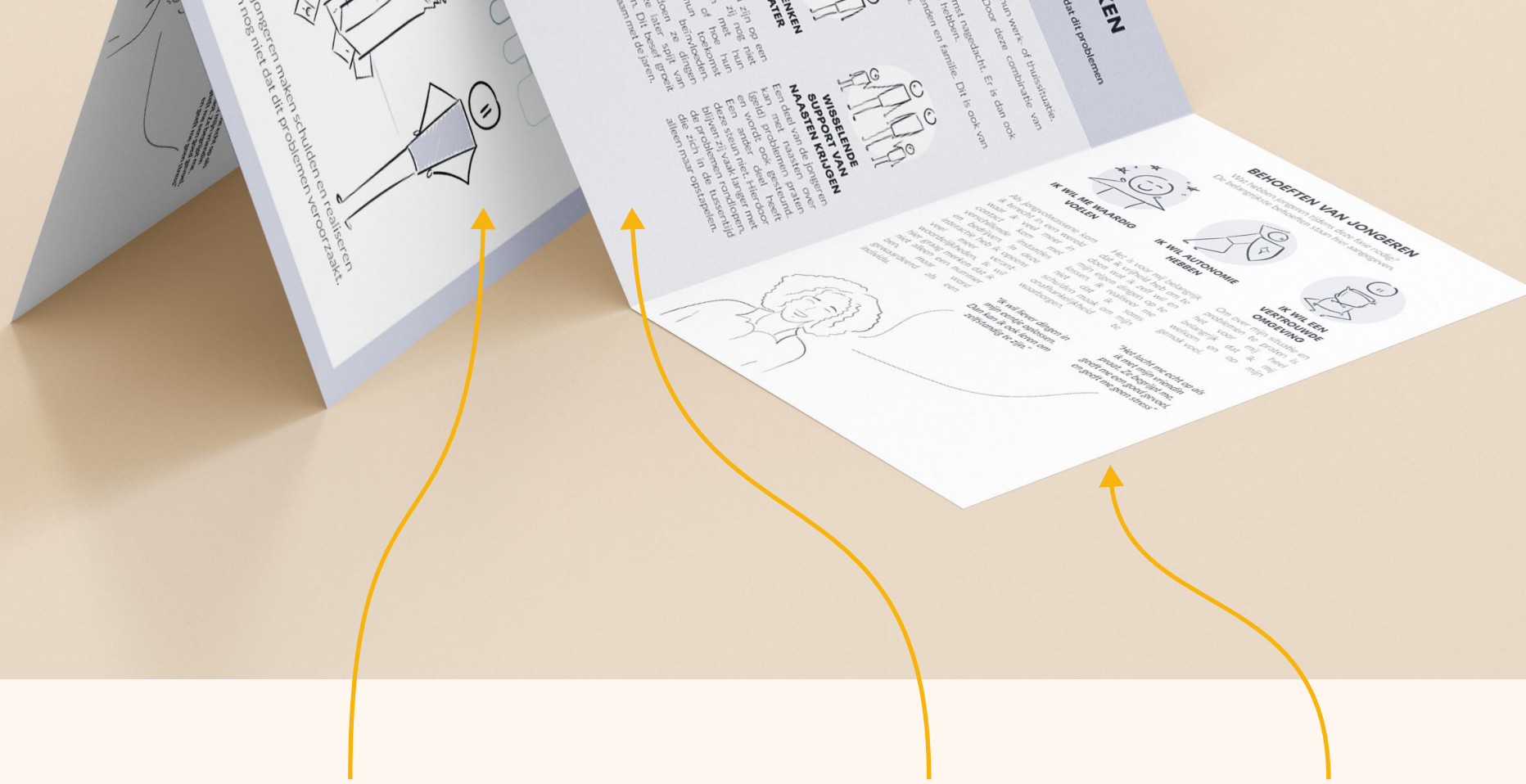
We took these insights with the interviews and put together the needs of citizens in this particular phase. An important factor is communication, where despite government efforts many people still do not have a clue where and how they should ask for help, let alone have the courage to do so.

CARD SET

We produced a card set with wrapper to communicate our findings with the relevant stakeholders. This card set can then be used by clients and stakeholders to learn from our findings and use those to tackle challenges in their own professional environments.

The set contains **6 cards** with condensed information about the **different phases** of finding help for debt.

Each card can be folded open to reveal **important information** on the key moment it explains.



ACTION POINTS

On the back are specific action points based on user needs. These action points help the client to take **effective action** on the challenges at hand.



All 6 cards are contained in this wrapper that includes an **overview of all phases** & explanation of use.

WRAPPER

The wrapper holds all the cards together and provides the client with all information needed to communicate our findings to the client in a **compact and usable package**.

PHASES OVERVIEW

The wrapper contains the **key moments** of the 6 phases in order including a small summary per phase. The phases explain the **path of users** to the Buurthuuis Amsterdam.

HOW TO USE

On the back is an explanation of how the card set is to be used. It is meant to **facilitate discussion** through insights and provide means for **effective action** for the client.

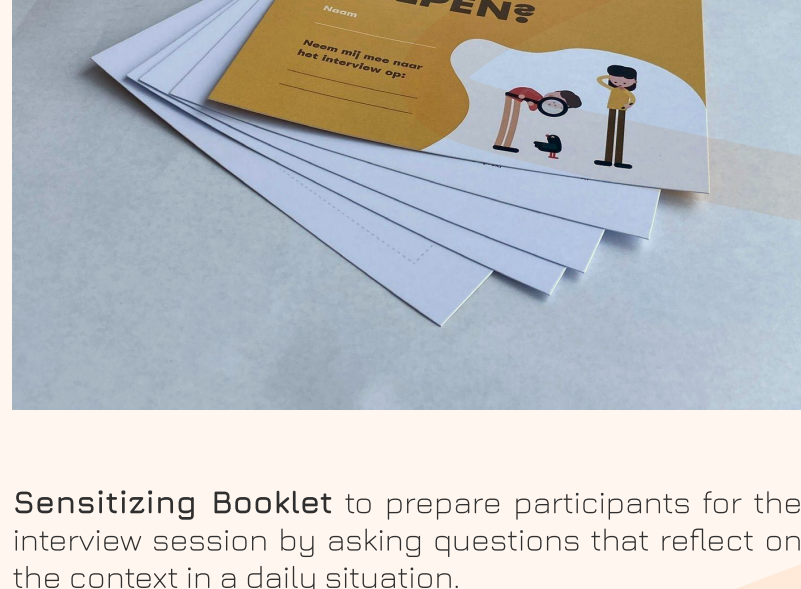
PROCESS & METHODOLOGY



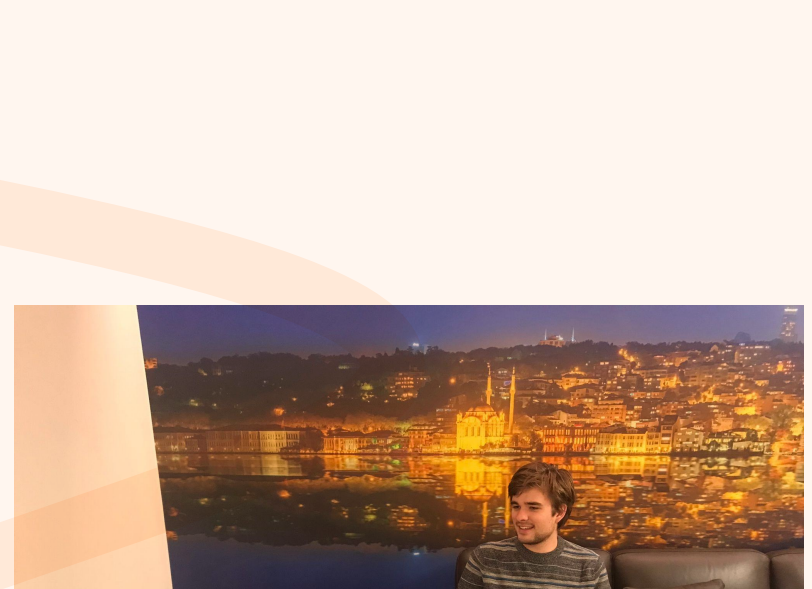
Sensitizing Booklet to prepare participants for the interview session by asking questions that reflect on the context in a daily situation.



Probing people on the street with provocative imagery to capture the thoughts of people passing by.



Clustered and processed results from **10 interview sessions**. All clusters contain interview quotes & our interpretations of those. Details are unfortunately private.



Interviewing participants in their own environment to make the processing of sensitive subjects more comfortable and insightful.