

Do Something Different

Do Money programme

Theoretical background to the programme

Do Money is a programme to help you get back in control of your money. To finally let go of some bad habits around money and to develop some better ones. Through a series of small simple actions you will learn how to be good with money. You'll start to let go of the fear, confusion, inertia or emotions that may have prevented you from being good with money in the past. It's through small actions that you'll achieve big results and, hopefully, have some fun along the way. Nothing is too complicated or too scary that you can't do it. And getting to grips with managing your money can bring a real buzz as well as a feeling of satisfaction and freedom.

This programme has been designed based around the latest research and expertise of Sheconomics authors, Psychologists Professor Karen Pine and Financial Coach and Director of Wise Monkey Financial Coaching Simonne Gnessen. The competencies include the ability to talk about money, to take responsibility for one's finances and control impulsivity. It works on future thinking, contingency planning and delaying gratification while gently helping the person overcome any emotional barriers they have to financial management. Our psychologists have developed a range of micro-behaviours that develop and embed these abilities through a series of small actions resulting from behavioural prompts. Or one Do at a time.

How the Do Something Different Do Money programme works

1. The pillars underlying the programme:

- COMMUNICATION
- CONTINGENCY PLANNING
- DEBT-FREE
- EMOTIONAL CONTROL
- EMOTIONAL SPENDING
- KEEPING TRACK
- MAKING ENDS MEET
- DELAYING GRATIFICATION
- PLANNING FOR FUTURE
- SELF EFFICACY
- SPENDING STYLE
- STAYING INFORMED

2. The diagnostic questions that profile each person according to the pillars above:

How often do you

- feel uncomfortable when the topic of money comes up in conversation?
- find you're faced with unexpected bills and expenditure?
- get into debt?
- buy something and regret it later?
- spend money to make yourself feel better?
- know exactly where your money goes and on what?
- find you've run out of money before the end of the month?
- make yourself wait until you can afford something?
- plan your financial future?
- hope that something or someone will come along and solve all your financial problems?
- Hunt for bargains and go for the cheapest option?
- feel confused by all things financial?

These questions are answered online using a slider that can be moved from Never to A Lot. (see example screenshot below).

The screenshot shows a web interface for a diagnostic questionnaire. At the top, there is a blue header with the 'NixonMcInnes' logo, a 'Something Different' logo, a 'Welcome Paul Bunkham' message with a UK flag, and a 'Log out' button. Below the header is a navigation bar with six numbered steps: 1 Welcome, 2 About You, 3 Behaviours, 4 Habits, 5 Wellbeing, and 6 Your Do's. The main content area is titled 'How often do you...?' and includes instructions: 'Move each slider to indicate how often you do the following things. Please be honest, there are no wrong or right answers - just tell us how it is for you.' A green link 'Not sure how to answer?' is provided. The questionnaire consists of eight items, each with a horizontal slider ranging from 'Never' to 'A lot':

- Challenge the status quo in an attempt to make improvements?
- Proactively look for ways to improve yourself?
- Go out of your way to make others feel good?
- Keep your feelings under control when faced with challenging people or situations?
- Expect a positive outcome when faced with a new challenge?
- Make a real effort to tune into how others are feeling?
- Adjust your behaviour depending on who you are with?
- Experience surprise at how you react to certain situations?

At the bottom of the questionnaire, there are 'Back' and 'Next' buttons.

3. The unique programme of behavioural prompts (Do's) based on the person's answers to the diagnostic questions

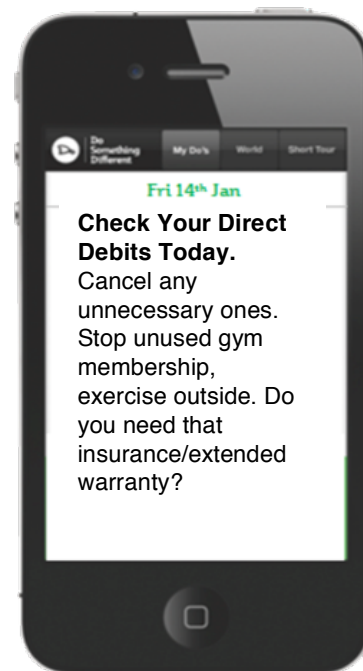
After completing the diagnostic questions each person's unique programme is created by our system. For each question there are three alternative 'Do's' tailored to the development needs of the individual. These are delivered over the course of a few weeks by email and/or text.

For example:

How often do you:	NEVER	SOMETIMES	A LOT
get into debt?	Lighter Side Day. Today visit a Positive News site, or read a different magazine about a fun hobby or interest you know nothing about.	Pick A Tip Day. Swap a spending habit with a budget-conscious friend today. Pick up a tip and try it out.	Out of Debt Day. Set a date to be debt-free by. Tell someone. Put up a sticky note. Give it a funky name, e.g. Rainbow Day/Freedom Day.

4. A number of specially chosen Do's that will go to everyone.

Examples:
Top Tips Day. Ask three people for their top money management tip today. There's a wide range of wisdom around you, tap into it and you may be surprised!
Beat It Day. Spend 10 minutes today starting one financial job you've been putting off. Play your favourite music as you work and tap along to the beat.
Random Act of Kindness Day. Feed a parking meter or drinks machine. Pay for a stranger's coffee. Leave a book on a park bench, a treat on someone's desk.
Personality Day! Organise and tidy your purse/wallet. Order notes neatly and flat. Slip in a card or photograph that symbolises your future life goals.
Change for Change Day. Put some money in your pocket today with the sole purpose of using it to change someone else's life.



The simple steps to doing something different



Do Something Different was developed by psychologists Professor Ben (C) Fletcher and Professor Karen Pine, whose research shows that most people's everyday behaviours are automatic, driven by habit and context, not by rational decisions. In attempting to understand and resolve the barriers that prevent people changing Do Something Different takes account of the limitations of the human mind revealed by behavioural science. This involves understanding how to influence people's automatic choices and break habits to produce beneficial outcomes, both for the individual and for society generally.

dsd.me
info@dsd.me
[@onedoatatime](https://twitter.com/onedoatatime)

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