DISCUSSING FINANCIAL CONCERNS

An Accessible and Motivating Intervention

Research Overview

This research explores the use of an online animated explainer (called Steffie) and cardtool to motivate people to talk about financial concerns.

Objective

To assess changes in motivation, outcome expectations and intentions to talk about financial concerns, while examining the role of stigma.

Intervention

We combined Steffie with a cardtool, both using simple language.

Steffie explains financial concerns, normalises financial stress, and encourages open conversation: https://geldzorgen.steffie.nl/

Participants then use a **cardtool** (renateverzijl.github.io/pratenovergeldzorgen) to reflect on their situation, select practical tips and conversation starters, and choose one small, achievable next step, such as:

"I will think of someone who I would feel safe talking to about my financial concerns."



Key Insights

Motivation

Participants had more motivation to discuss financial concerns after the intervention.

Outcome expectations

Participants had more positive personal and practical expectations about the usefullness of talking avout their financial concerns.

Intention to talk

The intervention had a larger effect on the intention to discuss financial concerns among participants experiencing lower levels of financial stigma. This role of stigma also counted for motivation and intention

Opinion of users

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Participants found the intervention accessible and were postive about self-reflection. They felt it could lower the threshold for discussing financial concerns and seeking help.

Conclusion

Findings suggest that a brief and accessible intervention can support people to take first steps towards discussing financial concerns. Notably, lower levels of stigma increased the intervention's effect. Future research and applications of the tool should therefore also focus on reducing stigma.

This is a collaboration project with Leer Zelf Online (Steffie.nl)

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