

The HR DESIGN TOOLKIT

*A Roadmap for Designing HR Interventions
to Improve Employee Financial Health*



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*This toolkit was made possible with funding by
Citi Community Development.*

About Neighborhood Trust

MISSION

To empower low-income individuals to become productive participants in the U.S. financial system and achieve their financial goals

OUR VISION

We believe that wealth creation is generated from a combination of improved financial awareness and self-confidence, and access to financial tools which translate income into assets.

OUR IMPACT

We measure program success as the achievement of financial stability and financial mobility for low-income families via access to affordable financial services, credit establishment, and asset accumulation.

SERVICE FOOTPRINT

Historically New York City and growing expansion nationally

Neighborhood Trust is one of the nation's leading providers of financial empowerment services and products.



Executive Summary

With the generous support of Citi Community Development, Neighborhood Trust developed and launched The HR Design Toolkit at Goodwill NY/NJ with the vision of embedding workplace design thinking across employers.

The HR Design Toolkit is set of tools and resources to support employers willing to implement business processes or systems change to improve the financial health of their employees.

As part of this program, the HR Design Toolkit was created to help employers identify “leverage points” and implement simple but efficient tweaks in HR processes to nudge employees toward greater financial health.

The Toolkit leverages Neighborhood Trust’s expertise implementing financial wellness programs in the workplace to design relevant “nudges” in areas where employers can have a high impact on employees financial health. The four main focus areas are direct deposit, split direct deposit, 401(k) and EITC.

Neighborhood Trust partnered with behavioral science experts to identify barriers to financial wellness, and design solutions that help employees make and follow through on sound financial decisions, that are executable for the employer.

The Opportunity for Workplace Financial Wellness

Despite the growing landscape of financial wellness benefits, and the growing role of employers in employee financial health, many financial wellness programs have yet to achieve wide enough usage and impact. ***We believe this is a process constraint rather than a product or service constraint, where HR processes to drive employee financial health have not scaled to the degree we believe possible.***

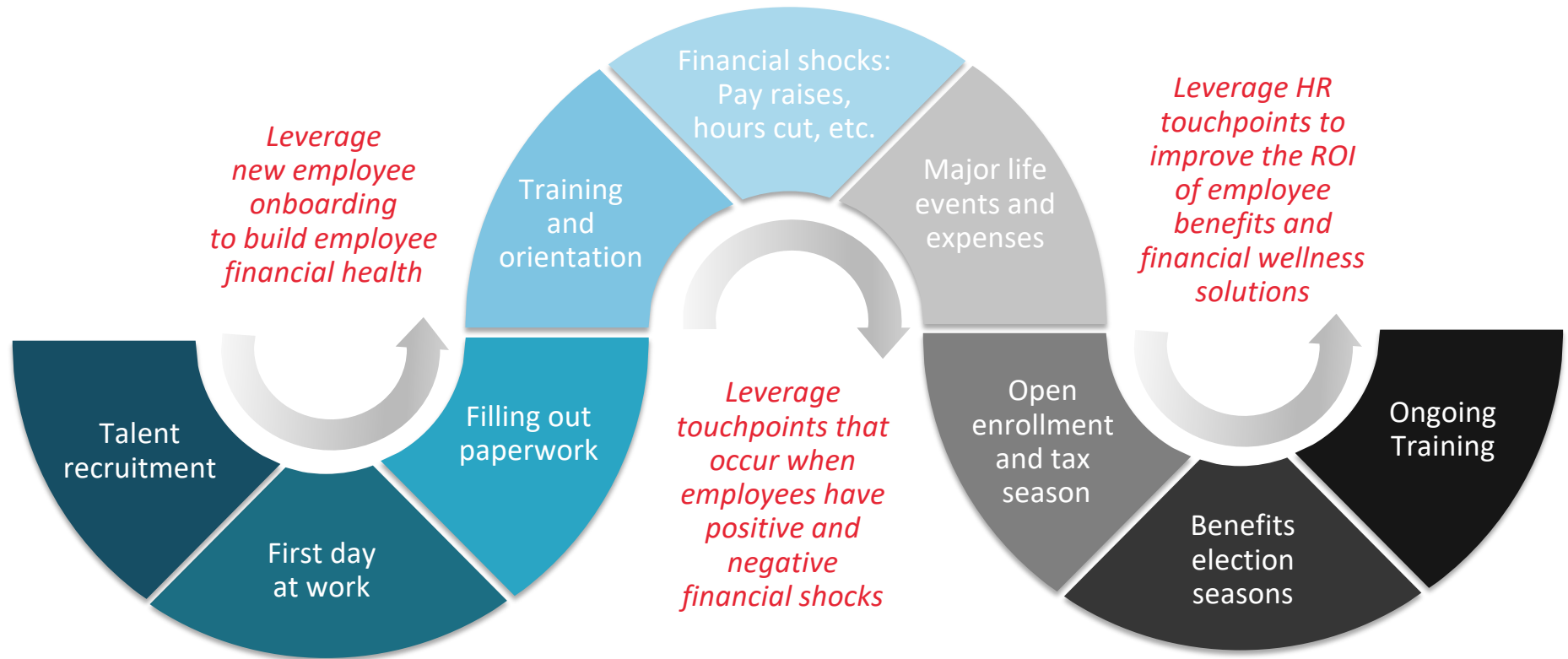
Employers increasingly realize that workers' financial health is not only good for workers, but good for business.

There is a huge opportunity to support HR departments, and the service providers they contract, to make modest design changes to drive employee financial health. Design thinking has yet to be fully explored in the workplace financial wellness space as an essential complement to off-the-shelf financial wellness products and solutions.

Research shows that employers save \$2,000 annually with a financially healthy employee, through the reduction of administrative costs for wage garnishment, 401k loans, paper paychecks, etc.

The HR Design Toolkit vision is to develop a simple, streamlined, and replicable approach that enables employers to default employees into financially healthy practices—a high ROI approach to driving financial health.

Our Vision: Leveraging HR “Touchpoints” for Maximum Impact



At each touchpoint, **HR systems, processes, communications and defaults** can be modified—using design thinking—to drive positive employee financial health.

The HR Design Toolkit: Why Is It Unique?

The HR Design Toolkit helps employers mainstream financial wellness into the DNA of their core operations, to achieve maximum impact at minimum cost.

HR Departments offer a wide range of products and benefits that are useful for employees. But these benefits can be **underutilized** when they are not articulated and integrated in the employees' HR journey.

Rather than expanding the list of products and services available, **the HR Design Toolkit helps employers identify and leverage "touchpoints"** to effectively promote high-impact solutions.

The Toolkit uses behavioral science principles to implement meaningful changes. It is a customized solution, designed to answer the diverse needs of employers and employees in their organizational contexts.

Examples of Focus Areas

We leveraged our experience of providing financial wellness services in the workplace to identify areas where employers can significantly impact employees' financial health with just a few changes.

EITC Eligibility	Direct Deposit
Split Direct Deposit	401(k)

For employers, an intervention can start by measuring where the organization stands on key areas. Often, small HR tweaks on these areas can have a great impact.

The HR Design Toolkit at Goodwill NY/NJ



Goodwill Industries empowers individuals with disabilities and other barriers to employment to gain independence through the power of work

We partnered with Goodwill NY/NJ to roll out the HR Design Toolkit and institutionalize financial wellness in Goodwill NY/NJ core operations

Goodwill NY/NJ Executive Leadership desired for the organization to practice their “mission everywhere” and as such reflect in their own internal workforce practices tools or service to empower employees



What Did We Do?



PROCESS MAPPING

We interviewed Goodwill's HR and payroll personnel to learn about their HR Processes

PROBLEM DEFINITION

We conducted a "check up" of Goodwill's employee financial wellness, and identified that ***direct deposit enrollment of Goodwill NY/NJ employees was below national average.***

ASSESSMENT OF BARRIERS

We leveraged behavioral principles to assess behavioral and environmental barriers, and design solutions

SOLUTION DEVELOPMENT

We considered client behavior change potential and organizational structure and capacity to implement.

We designed 14 solutions. The 3 interventions below were selected and implemented:

PRE-ONBOARDING	DURING ONBOARDING
1) Welcome letter for new-hires that urges them to bring voided check/bank info for DD enrollment	2) Revised DD form that includes a split direct deposit nudge
	3) Add DD checkbox to the retail new-hire paperwork checklist used during onboarding

What Do They Say about Us?





*“The HR Design Toolkit was very useful in helping us identify and address the needs of our employees with things that are **simple** but **effective**”.*

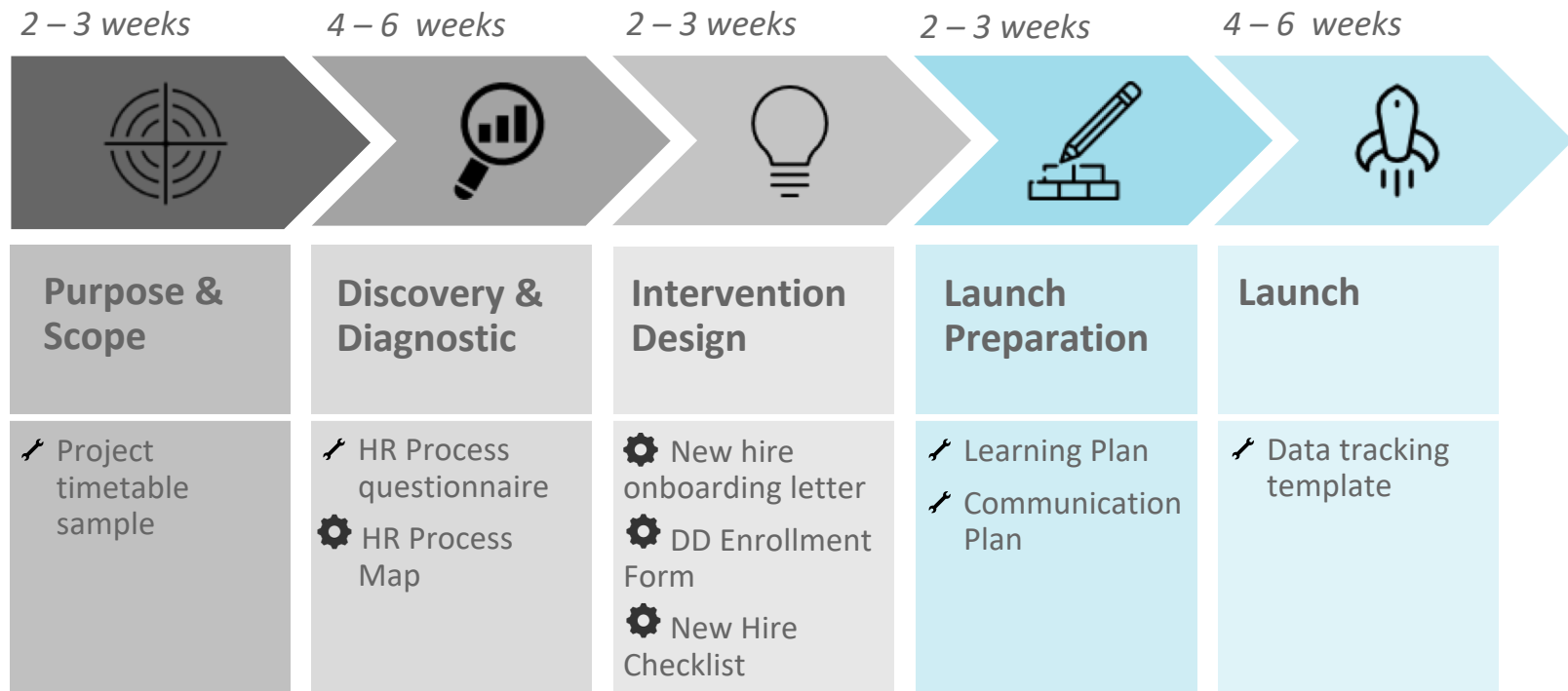
Balbina Calo

Goodwill NY/NJ, HR Manager

The HR Design Toolkit For Employee Financial Wellness

The HR Design Toolkit Tools and Resources

The HR Design Toolkit provides a set of  **Tools** and  **Resources** that can be used at different stages of the intervention.



Tools are generic instruments that can help employers design relevant “nudges”.
Resources have been designed in the context of our work with Goodwill and can be adapted and implemented by other employers.

How Can I Use the HR Design Toolkit?

WHO CAN USE THIS TOOLKIT?

The HR Design Toolkit is designed for HR professionals willing to improve the financial health of their employees through changes in their business processes. It can also be used by HR providers or consulting firms as guidance to mainstream financial wellness into business processes.

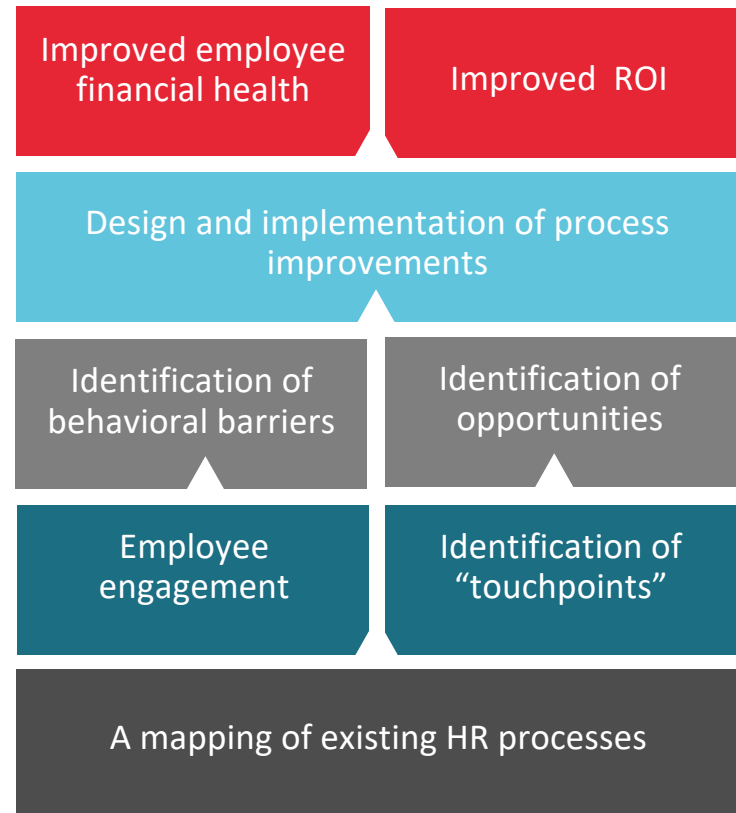
HOW CAN I USE THE HR Design Toolkit?

The toolkit should be used as a guide to identify opportunities and support the development of solutions. It is meant to be adapted and customized to the specific needs of each context and organization.

WHEN CAN I USE THE HR Design Toolkit?

No need to wait for a “problem” or a specific demand to implement meaningful changes. Most organizations can enhance their HR processes and improve the financial health of their employees.

What can I expect from the Toolkit?



Getting Started

*The HR Design Toolkit uses **behavioral science** to help employees make the best financial decisions for themselves.*

Many people learned about behavioral science when it was popularized in the 2005 book *Freakonomics*. More recently, behavioral scientist Richard Thaler, author of the famous book *Nudge* about how to help people make good decisions, won the 2017 Nobel Prize in Economics.

To learn more about behavioral science, visit the website of our partner Ideas42:

<http://www.ideas42.org/learn/>



This HR Design Toolkit for Financial Wellness is divided in five different phases:

1. Purpose & Scope
2. Discovery & Diagnostic
3. Designing your Intervention
4. Preparing for Launch
5. Implementation



Throughout the Toolkit, this symbol represents tools available.



Throughout the Toolkit, this symbol represents resources available.

When the symbol appears in the body of a slide, it means that a tool / resource is available for that specific phase. When the symbol appears on the top left corner of the slide, it indicates that the information presented is an actual tool / resource.

Toolkit Phase 1: Purpose and Scope



Phase 1: Purpose & Scope

- *Define “SMART” objectives for the intervention*
- *Plan the intervention*

This phase sets the ground for the development of solutions that are relevant to the organization and have high chances of the success.

It involves turning the long-term objective of improving employee financial wellness into clear objectives that are relevant for the organization.

During this phase, the HR manager or professional leading the intervention should consider the organizational context, engage with the leadership of the organization and reflect on the needs of employees.

Some of the key questions that the leader of the intervention might want to address include:

- *What is the primary purpose of the intervention?*
- *What are the key outcomes that we expect as a result of this intervention?*
- *What is our time frame?*
- *What resources are needed?*
- *Who should be involved?*
- *What barriers may we face?*



Phase 1: Purpose & Scope



TOOL: PROJECT TIMETABLE SAMPLE

ACTION ITEMS:

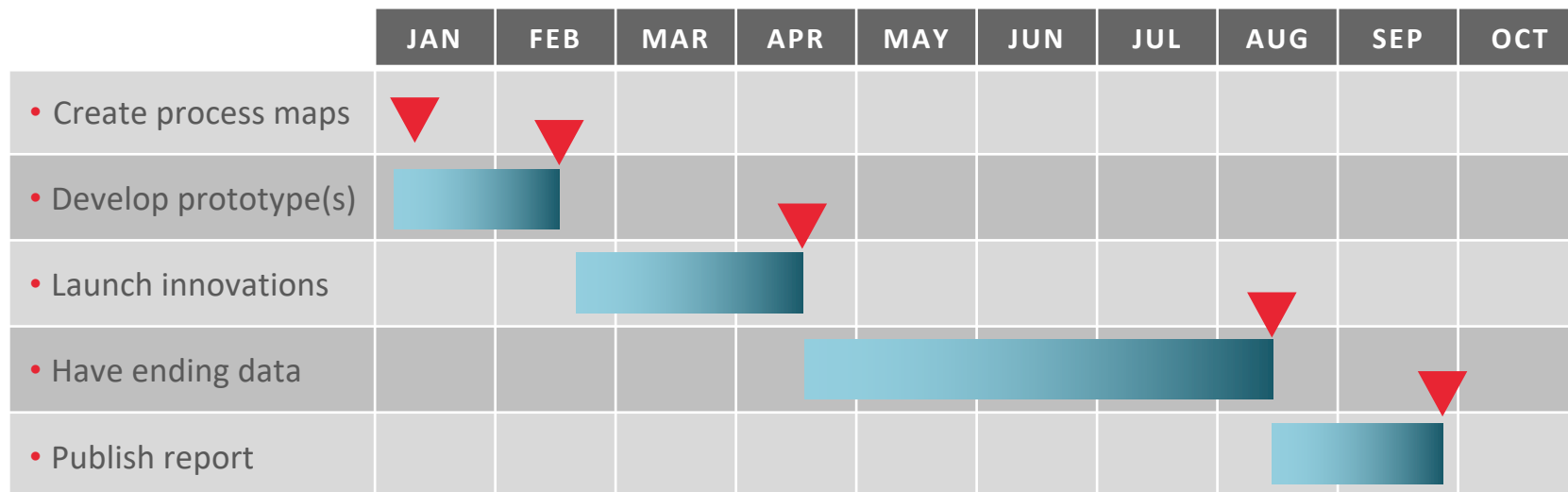
1. **Define objectives tailored to the specific needs of the organization:** these objectives will define the focus of the intervention, and the metrics used to define and track success.
2. **Create Your Timeline:** designing this timeline will provide direction on the different steps of the intervention and create a sense of commitment among the different stakeholders that need to be involved at different stages of the process.

BEST PRACTICE:

- Make sure your objectives are **“SMART”**: Specific, Measurable, Attainable, Relevant and Time-Bound
 - **Build internal buy-in**, especially with the leadership, HR department, and any staff member who will be implementing the changes
 - **Make sure the timing for the intervention is suitable** (are there other large-scale projects currently being implemented?)
 - **Make sure resources are available**, including time commitment from project leaders
-



Project Timetable Sample



Toolkit Phase 2: Discovery & Diagnostic



Phase 2: Discovery & Diagnostic

- *Identify “touchpoints” that can be leveraged*
- *Select high-impact, efficient opportunities*

This phase consists in a “check up” of the financial health of employees, an analysis of the challenges they face and an identification of “touchpoints” in the employee HR journey.

During this phase, a mapping of the HR processes can be a powerful way to identify these touchpoints, while interacting and inquiring with the payroll and HR department.

Early on in the process, it can be useful to create a team including employees, payroll staff, mid and top management.

This team can be involved at different stage of the intervention design to provide insights, and later act as a team of “champions” supporting the roll out the intervention.

Some of the key questions that the leader of the intervention might want to address include:

- *What are the main financial challenges that employee face?*
- *What is a typical employee HR journey?*
- *What financial support / information is currently available?*
- *What gaps could be filled?*



Phase 2: Discovery & Diagnostic



TOOL: HR PROCESS QUESTIONNAIRE



RESOURCE: HR PROCESS MAPS

ACTION ITEMS:

1. **Map HR processes:** this map can be one of the foundations of the intervention. It serves as a basis to reflect on which processes can be improved, and which touchpoints can be leveraged
2. **Select intervention opportunity:** this should be a collaborative process involving all relevant stakeholders, from the top management to the end clients.



Analyzing data on employee financial health can be useful at this stage of the intervention. However, even with the best intentions, obtaining and utilizing personal information can be a privacy breach. Make sure to **obtain consent** and validate that the information can be used before proceeding.

BEST PRACTICE:

- **Talk directly to end users** early on
 - **Use this opportunity to communicate about the intervention** and gain buy-in from employees
 - **Anticipate potential challenges:** what barriers do employees face throughout these processes? What information do they have to provide? How do they feel about it?
-



HR Process Questionnaire – 1/2



Question	Purpose	Category	Asked	Answer / Notes
Employer Demographic Worksheet Completed?	Worksheet information is critical for NTFP in planning diagnostic process and identifying areas of opportunity.	Various	<input type="checkbox"/>	
Do you currently use an HRIS? If so, what is tracked in this database?	HRIS may provide critical data to use as baseline and track impact of ES delivery. It may also be useful for targeting employees for services.	Various	<input type="checkbox"/>	
Does the employer offer a 401k or another retirement plan, and is a match provided?	Opportunities may exist for employer to provide such benefits, if they do not, and if they do, for employees to maximize their use.	Benefits	<input type="checkbox"/>	
If a retirement plan is offered, what percentage of employees sign up, and what is the typical % contribution?	May inform a strategy to increase participation.	Benefits	<input type="checkbox"/>	
Do employees get paid leave and, if so, are they able to cash it out?	Will help build profile of average compensation and employee finances. May also be useful for targeting employees for services.	Benefits	<input type="checkbox"/>	
Are any databases used to manage employee HR and benefits information?	May be useful for targeting employees for services or maximization of benefits use.	Benefits	<input type="checkbox"/>	
Is any financial counseling of any kind provided or made available by the employer ?	Will help identify opportunities for ES to build upon previous work, and avoid prior mistakes. ES may be able to pick up where prior services ends.	Employee Financial Assistance	<input type="checkbox"/>	
Does the employer ever provide loans or cash assistance of any kind to employees?	Borrowers can be targeted for counseling. Possibility for default into split savings after loan repaid. Opportunity to demonstrate value add to employer.	Employee Financial Assistance	<input type="checkbox"/>	
If the employer provides loans, how are these tracked and repaid?	Borrowers can be targeted for counseling. Possibility for default into split savings after loan repaid. Opportunity to demonstrate ES value add to employer.	Employee Financial Assistance	<input type="checkbox"/>	
Do employees ever express that they are experiencing financial hardship? If so, to whom, and what are the most common difficulties they describe?	Helps build demographic profile of employees and may provide a feeder for financial counseling or other services.	Employee Financial Assistance	<input type="checkbox"/>	
Does anyone at any point discuss banking options with employees? When and in what setting? What is the employee response?	Will identify whether there are low-hanging opportunities for providing basic banking info and options.	Employee Financial Assistance	<input type="checkbox"/>	
Does the employer have any relationships with local banks, credit unions, check cashing outlets or any other financial services providers?	Will identify whether there are low-hanging opportunities for providing basic banking info and options.	Employee Financial Assistance	<input type="checkbox"/>	
Do you measure employee productivity? If so, what metrics do you use and how is it quantified?	May provide business intelligence on the employer and may provide an opportunity to demonstrate ES value add.	Employee Supervision and Coordination	<input type="checkbox"/>	
Do you measure employee engagement? If so, what metrics do you use and how is it quantified?	May provide business intelligence on the employer and may provide an opportunity to demonstrate ES value add.	Employee Supervision and Coordination	<input type="checkbox"/>	
Do you monitor absenteeism? If so, what is the average rate of absenteeism? Do you monitor reasons for absenteeism?	May identify opportunities for targeting ES services. May provide business intelligence on the employer and may provide an opportunity to demonstrate ES value add.	Employee Supervision and Coordination	<input type="checkbox"/>	
What is your current turnover rate? What is the cost of recruitment? What is the goal rate for your industry/company?	May provide business intelligence on the employer and may provide an opportunity to demonstrate ES value add.	Employee Supervision and Coordination	<input type="checkbox"/>	



HR Process Questionnaire – 2/2



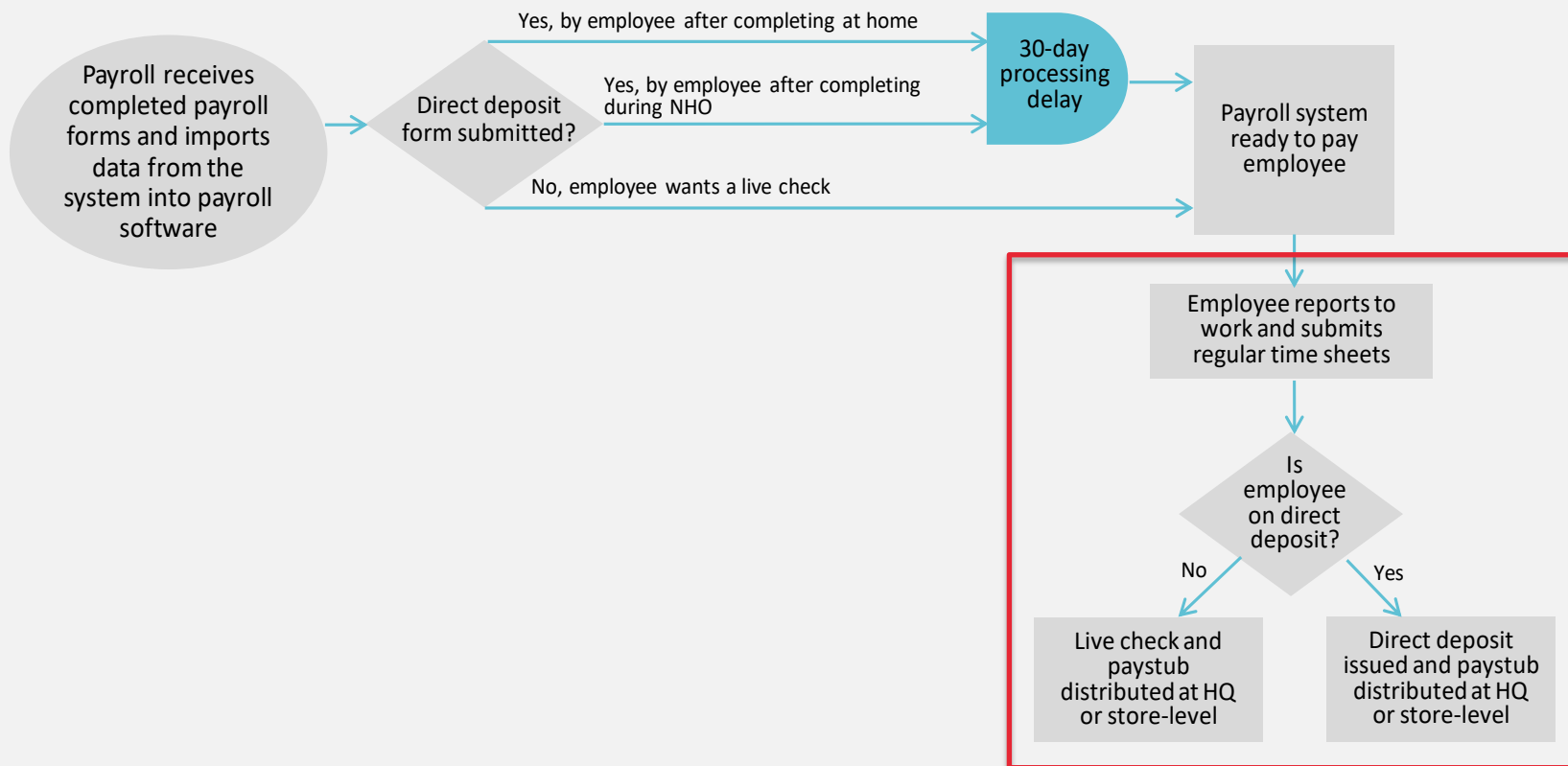
Question	Purpose	Category	Asked	Answer / Note
Who supervises employees, and how often do they meet?	May identify process opportunities for targeting ES services to most appropriate employees.	Employee Supervision and Coordination	<input type="checkbox"/>	
Do employee evaluations happen, and if so, when, and with whom?	May identify process opportunities for targeting ES services to most appropriate employees.	Employee Supervision and Coordination	<input type="checkbox"/>	
Are any databases used to manage employee scheduling?	May identify information useful for targeting ES services to most appropriate employees.	Employee Supervision and Coordination	<input type="checkbox"/>	
What are all the ways in which the employer communicates with employees (phone calls, texts, mail, notes in or on stubs/checks, email? Regularly scheduled or ad hoc?)	May identify process opportunities for providing general ES services and information to employees, and for targeting ES services to most appropriate employees.	Employee Supervision and Coordination	<input type="checkbox"/>	
Where do employees work, and are there ever any occasions where all employees are brought together (for instance, for all staff meetings or staff retreats)?	May identify process opportunities for providing general ES services and information to employees.	Employee Supervision and Coordination	<input type="checkbox"/>	
Do employees ever quit, or does the employer ever need to terminate employees, due to problems arising from the employee experiencing financial hardship? Provide detail.	May identify common employee problems that ES can attempt to address.	Employee Supervision and Coordination	<input type="checkbox"/>	
Please describe the new hire process, including when and with whom employees fill out payroll paperwork and sign up for benefits, and how long the process takes.	Critical to understanding how and where tweaks and nudges can be inserted.	New Hire / Onboarding	<input type="checkbox"/>	
Are there any particular kinds of screening that employees go through prior to hire (drug tests, criminal background checks, credit checks, etc.)?	May identify information useful to ES that is already being collected. May identify data collection processes already in place that ES can piggyback off of.	New Hire / Onboarding	<input type="checkbox"/>	
How are checks and stubs delivered to staff?	May identify when employees are reachable either in person or by materials to be included with checks/stubs.	Pay Process	<input type="checkbox"/>	
Are employees tracked separately in the accounting software, or are all salaries aggregated by payroll?	Can reports by employee on financial activity be produced out of the accounting system? Has implications for targeting services and tracking impact.	Pay Process	<input type="checkbox"/>	
Does the employer use a payroll software, and. If so, which one?	Payroll software may be able to provide useful data for targeting services to specific employees, overall demographics and for tracking impact.	Pay Process	<input type="checkbox"/>	
Does the employer have a direct deposit form, and if so, can we have a copy?	May be opportunities for a process improvement based on how the form is used or its redesign.	Pay Process	<input type="checkbox"/>	
Are employees required to maintain any specific credentials, and, if they are, how and when are these credentials gained and updated?	Critical to understanding how and where tweaks and nudges can be inserted.	Recruitment	<input type="checkbox"/>	
How and how often are new employees recruited?	Critical to understanding how and where tweaks and nudges can be inserted.	Recruitment	<input type="checkbox"/>	
Are there any kinds of professional, technical or personal trainings that are provided to employees, and are they voluntary or mandatory?	Critical to understanding how and where tweaks and nudges can be inserted.	Training and Professional Development	<input type="checkbox"/>	
If training of any kind is provided, please describe in terms of frequency, length, whether it is paid or unpaid, location, the nature of the training, identity of the trainers and any other information.	Critical to understanding how and where tweaks and nudges can be inserted.	Training and Professional Development	<input type="checkbox"/>	



HR Process Maps 1/2



At Goodwill, the discovery phase resulted in a mapping of key HR processes and the identification of strategic “touchpoints”

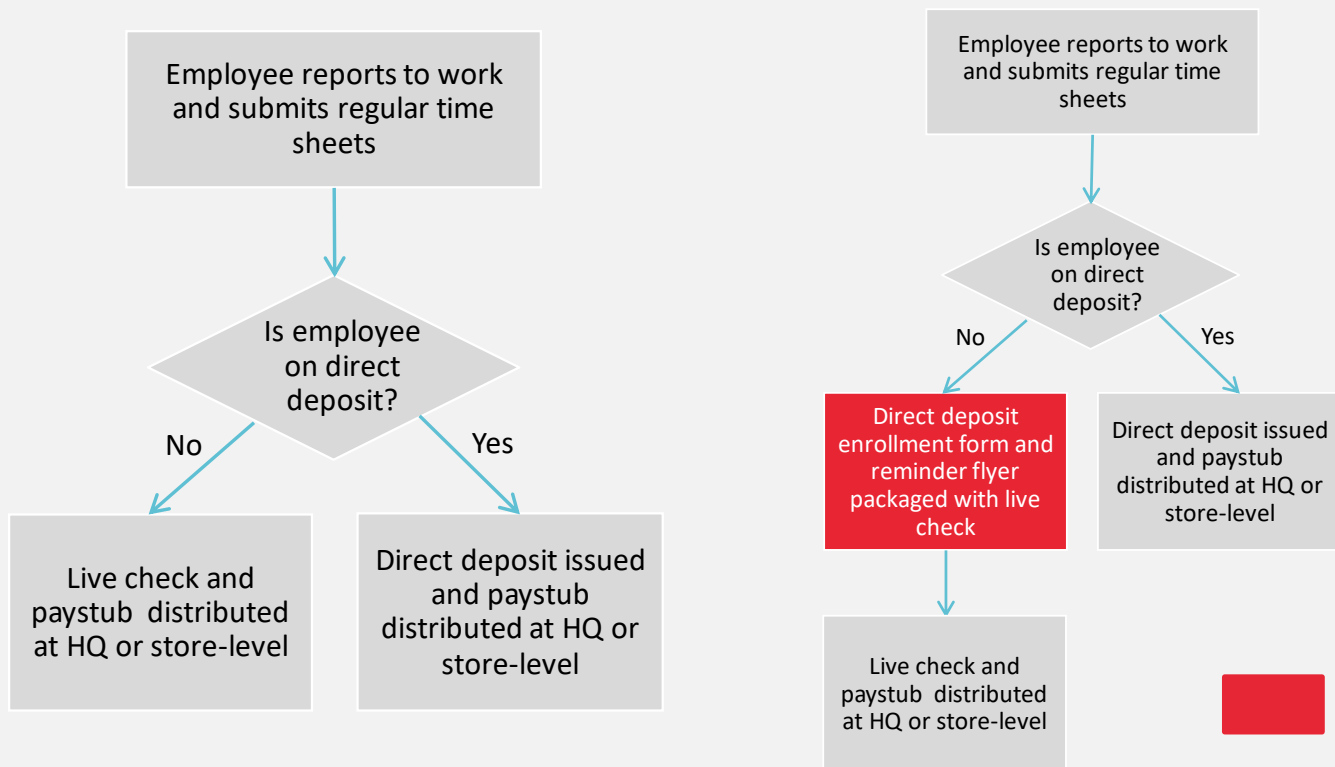




HR Process Maps 2/2



Our interviews and process maps enabled the identification and selection of relevant “tweaks” in Goodwill’s HR processes



Toolkit Phase 3: Designing an Intervention



Phase 3: Designing an Intervention

- *Design your HR “tweaks”*

After the intervention opportunity has been identified, the next phase involves designing a solution or change in the process that will lead to financial health outcomes.

To ensure that the solutions developed are relevant, understood and accepted, this process must be collaborative and incorporate insights and feedback from different stakeholders.

During this phase, behavioral principles can help identify the most relevant “tweaks” to implement in HR processes. Simple changes at key stages of the HR process can make a big difference in the financial decisions that employees make.

Key questions for that phase include:

- *What behavioral and environment barriers prevent employees from making the best financial decisions?*
- *What solution or design could address some of those barriers?*



Phase 3: Designing an HR Intervention



RESOURCE: NEW HIRE ONBOARDING LETTER



RESOURCE: DD ENROLLMENT FORM



RESOURCE: NEW HIRE CHECKLIST

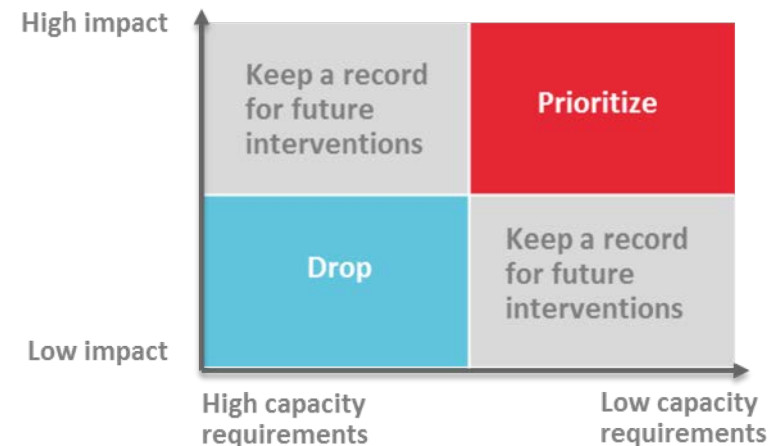
ACTION ITEMS:

1. **Develop a menu of options:** interviews and focus groups with end users, informal conversations, activities can be used to identify opportunities and brainstorm ideas.
2. **Select best options:** the option selected should take into consideration relevance, but also feasibility. Metrics and criteria can be developed to facilitate the discussion and selection process.



Opportunity selection must be guided by the specific objectives of the intervention. Some criteria for prioritization, however, can include the ***impact potential*** and ***organizational capacity***

BEST PRACTICE:





New Hire Onboarding Letter



We designed a user-friendly onboarding letter to make sure that employees would learn about Direct Deposit during their first day of work

Mention Direct Deposit from Day 1

Employee Name (PRINT):

We are delighted that you have accepted our employment offer and believe you will be a great addition to our team of dedicated employees. We look forward to getting you started!

Start Date:

Position:

Location:


Directions:


On your first day of work, **don't forget to bring the following items** so that we can quickly process you with payroll:


1 Bring original documents that confirm you are a U.S. citizen or are authorized to work in the United States. [For a complete list of options, see the back of this page.](#)

2 Bring your bank account information to enroll in direct deposit.*

Why enroll in direct deposit?


No need to pick up paychecks as your money will be immediately deposited into your bank account on paydays.


Never worry about lost or misplaced checks.


Make fewer trips to the bank when your paychecks are deposited automatically.


Save money on check cashing fees.

To have your paycheck **immediately deposited** into your bank account on paydays, bring:



A voided check

OR



A letter from your bank with your checking and savings account information

*If you do not have a bank account or if you have questions about direct deposit, please call Neighborhood Trust at (929) 251-4625 for support. We're here to help!

Welcome to the team!



Direct Deposit Enrollment Form



Authorization Agreement for Direct Deposit of Payroll

I hereby authorize Goodwill Industries of Greater New York and Northern New Jersey, Inc. To deposit my net pay as follows:

Check one option:

<input type="checkbox"/>	Full net amount to Checking
<input type="checkbox"/>	Full net amount to Savings
<input type="checkbox"/>	Partial Flat \$\$ amount to Savings
<input type="checkbox"/>	Remainder of Net into Checking
<input type="checkbox"/>	Partial Flat \$\$ amount to Checking
<input type="checkbox"/>	Remainder of Net into Savings

To ensure that each account is properly credited, I have attached "Deposit Slip" for each checking account where my pay will be deposited. I agree that this authorization will remain in effect until I notify Goodwill Industries of Greater New York and Northern New Jersey in writing.

Electronic Transfer of Funds
Primary account details

Communicates benefits of enrolling

DIRECT DEPOSIT ENROLLMENT FORM

Employee Name (PRINT):



No need to pick up paychecks as your money will be immediately deposited into your bank account on paydays.



Never worry about lost or misplaced checks.



Make fewer trips to the bank when your paychecks are deposited automatically.



Save money on check cashing fees.

1

Fill in all requested information below.

A) Are you interested in direct deposit?

- ☐ **YES!** Deposit my entire paycheck.
- ☐ **YES!** But not right now.
Why? _____
- ☐ **NO,** I prefer paper checks.
Why? _____

→ If you do not wish to enroll, stop here and return form.

B) Would you like to save money from each paycheck?

(Note: You can save as little as \$5 per paycheck.)

- ☐ **YES!** I would like to save money automatically.
- ☐ **NO,** I choose not to save automatically. (Skip C)

C) How much would you like to save per paycheck?

- ☐ \$5/paycheck ☐ \$10/paycheck ☐ \$____/paycheck

Clearer Instructions for completion

Opt out option added

Split Direct Deposit nudge included

We simplified the Direct Deposit enrollment form and made Direct Deposit the "default" option



Direct Deposit Enrolment Form



We added the Direct Deposit in the list of standard documents that new hires must submit to the HR Department

Making Direct Deposit Enrollment part of the standard HR process

Employee Name: _____

- ☐ MasterFile 1st page
- ☐ W-4 tax form
- ☐ IT-2104 tax form (NY State residents only)
- ☐ I-9 Employment Eligibility Verification Form
- ☐ Copies of ID(s) used for the I-9 Verification (both sides)
Requirement is:
1 document from **List A**
or
1 document from **List B and List C**
(must be readable and able to see the person in the photo)
- ☐ Direct Deposit Enrollment Form
- ☐ Emergency Contacts
- ☐ Employment Agreement
- ☐ Handbook pages
 1. Confidentiality Agreement
 2. Acknowledgment of Email and Internet Policies
 3. Employee Handbook Receipt
- ☐ Rate of Pay form
- ☐ Sick Leave Notice (NYC employees only)
- ☐ Loss Prevention (all retail employees)
- ☐ Retail Management Agreement
(Store managers/Assistant managers and third keys)
- ☐ Credentials (Diplomas/Certificates)
(Store managers/Assistant managers and third keys)



Identifying Barriers to DD Enrollment at Goodwill



At Goodwill, employees interviews and insights gathered from the mapping process helped us identify barriers to DD Enrollment, which informed the design of adequate solutions

TIMING CONSTRAINT:

The first day of work was the only day the option of Direct Deposit was explicitly presented

AWARENESS & PROMOTION CONSTRAINT:

Employees were not encouraged to enroll in Direct Deposit right away, so they may opt to postpone enrollment for a later date

USABILITY CONSTRAINT:

The Direct Deposit form was cumbersome and instructions for completion were not clear.

Discovery Process Insight

Internal process and system practices, especially those that are institutionalized, are challenging to modify or change via an external solution only. Internal buy-in and change management commitment that offers the purpose and value for change can help company leadership adjust to the change and required time, intention and patience.

Toolkit Phase 4: Preparing for Launch



Phase 4: Preparing for Launch

- *Piloting selected solutions*
- *Planning and preparing for launch*

Before rolling out the final intervention within the entire organization, it is essential to test the solutions with a pilot that will help identify how the solutions are perceived, and gather feedback from end users, as well as the persons who are implementing the changes.

At this stage, communication is key: the way the change is going to be communicated, as well as the channel and timing, can have a significant impact on the perception and adoption of the change.

A clear methodology to learn from the pilot will be useful during this phase, which also requires preparing communication materials. A preliminary plan for future full roll-out can also be developed during this phase.

Key questions include:

- *When is the best moment to communicate the change?*
- *What is the best channel?*
- *What information should be communicated?*
- *What insight do we need to gain?*



Phase 4: Preparing for Launch



TOOL: LEARNING PLAN



TOOL: COMMUNICATION PLAN

ACTION ITEMS:

1. **Plan pilot intervention:** define clear deadlines, resources, stakeholders to involve and metrics before launch.
2. **Develop a learning plan from pilot intervention:** the primary objective of the pilot is to test the solution and gather insights. The type of information that will be collected and the way it will be gathered should be anticipated.
3. **Prepare communication material:** emails, talking points, presentations, can be prepared during that phase.

BEST PRACTICE:

- **Identify key moments / events happening in the organization** when information can be communicated
 - Use pilot to gain insights from end users and **go back to phase 3 if relevant**
 - Make sure that the persons who are going to be implementing the interventions have a **full knowledge and understanding**
 - Make sure to obtain buy-in from the persons who will be implementing the solutions
 - **Anticipate and address sensitivities** (e.g, employee might not have a bank account, might need signature of a third party to open one, etc)
-



Learning Plan



HR TOOLKIT: LEARNING PLAN FOR USER TESTING		
USERS		
INTERVENTIONS		
GOALS		
What do we want to learn during the pilot period?		
CHANNELS		
Through what channel(s) will the users interact with the interventions?	Intervention	Channels
INTERACTIONS		
How will XXX interact with the users during the pilot period?	Interaction approach	
	Observation 1	
	Observation 2	
LOCATIONS		
Where will the pilot take place?		
RECRUITMENT STRATEGY		
How will we recruit users?		
DATA TRACKING		
How will we collect data and track metrics during the pilot period?		



Communication Plan Template



COMMUNICATION PLAN: FROM XXX TO EMPLOYEES	
Content	
Delivered by	
Audience	
Vehicle of Communication	
Scope	
Talking Points	
Sensitivities	
Financial Counseling Referral	
Expected Results	

Toolkit Phase 5: Implementation



Phase 5: Implementation

- *Roll out selected solutions*

One key aspect of implementation is to create momentum around the changes implemented, communicate clearly their objectives and the improvements they bring about.

This phase relies heavily on people who are going to change the way they used to operate, and might see it as extra work, or be reluctant to change the way they operate.

Involving these people at every stage of the process and make sure that they see the change as positive is often critical for a successful launch.

Early on, building a data collection and monitoring system is essential to track success, and later on showcase and celebrate achievements.

Key questions include:

- *How to create momentum for the launch?*
- *Are the objectives met?*
- *Is the feedback from customers positive?*
- *Are there barriers that had not been previously identified?*
- *How to make sure that the changes last beyond the launch phase?*



Phase 5: Implementation



TOOL: DATA TRACKING TEMPLATE

ACTION ITEMS:

- **Follow implementation plan:** although delays and unexpected events may occur, it is important to keep sight of the objectives and timelines defined in previous phases.
- **Build momentum:** this will impact the way the intervention is perceived and adopted, and can be determining for success.
- **Track results:** not tracking results will lead to not being able to determine if the intervention was successful. This might undermine the possibility to obtain the resources for the full roll out in the organization.

BEST PRACTICE:

- Create and maintain **momentum**
 - **Celebrate success**
 - Build a solid data collection and monitoring system early on
 - **Track results** consistently
 - **Gather feedback** and customer insights
 - **Go back to phase 3** to improve design and / or implement solutions that were not selected for the first intervention
-



Data Tracking Template



Week ending:	Store Manager Initials	Used New Hire Letter?	Used New Onboarding Checklist?	Used New DD Enrollment Form?	# of New-Hires?	# of DD Enrollments?	# of Split DD Enrollments?	District Manager Initials
May 19								
May 26								
June 2								
June 9								
June 16								
June 23								
June 30								
July 7								
July 14								
July 21								
July 28								
August 4								
August 11								
August 18								

Appendix

Appendix 1: Design Principles from Behavioral Science

BEHAVIORAL SCIENCE PRINCIPLE	DESCRIPTION	ideas ⁴²
Default Bias	People pick easiest option to avoid complex decisions. Defaults provide shortcuts and signal what to do	
Active Choice	People make choices that better reflect preferences when actively asked, or forced, to make a decision	
Framing Effects	People make decisions based on how the choices are presented and framed.	
Loss Aversion	People try to prevent losses more than they try to make gains	
Social Norms	People's behavior is influenced by what other people do and a perception of acceptable conduct	
Friction	People prefer the path of least resistance which is often the default, status quo or nothing at all	
Reward Substitution	Immediate rewards, which appeal to people's impulsive nature, for behaviors that are actually good in the long run	
Pre-commitment	People set up consequences and roadblocks to keep themselves on track	
Goal Gradient	The closer people get to a goal, the more motivated they are to reach it, even if only an illusion of progress	

Appendix 2: 14 Design Ideas

DESIGN IDEAS UTILIZING BEHAVIORAL PRINCIPLES		ideas 42
1) Launch new (long) DD enrollment form.	8) Send SMS reminders on paydays re: DD enrollment to all employees receiving paper checks.	
2) Launch DD employee testimony signage and financial wellness wall shelf for break rooms, which includes pre-printed DD enrollment forms.	9) Implement incentivized DD enrollment campaign.	
3) Launch new (short) DD enrollment form that can be attached to paper checks.	10) Create a false time-constraint by suggesting a DD enrollment period or “deadline” on onboarding materials.	
4) When employee commits via (short) DD enrollment form without bank info, send bi-weekly SMS reminders to complete process.	11) Incentivize employees to enroll in DD during onboarding.	
5) Use a welcome email for new-hires that urges them to bring voided check/bank info for DD enrollment.	12) Create flyers listing trusted financial institutions in the area of each retail location.	
6) Add DD form to “master file” checklist used during onboarding.	13) Target seasonal workers with messaging around why direct deposit would be great for them.	
7) Send Friday morning SMS to employees who need to pick up their checks on days they’re not scheduled for work.	14) Celebrate direct deposit in a way that makes auto-deposits an event or part of the person's routine, perhaps via automated SMS.	

Appendix 3: EITC Campaign

Hey, Goodwill employee!

**1 OUT OF 5 PEOPLE DON'T CLAIM
THEIR FULL TAX REFUND.**

IS IT YOU?

You could be eligible for up to **\$8,529** in your tax refund when you claim the **Earned Income Tax Credit (EITC)**, a tax credit for low/moderate income individuals and families.

Here's how to claim yours:

1) Find a Free tax site

Call 311 and ask for "VITA sites" or visit irs.treasury.gov/freetaxprep

2) File your taxes

Visit a free VITA site by April 15th to file your taxes and receive your money in a tax refund.

PLUS!

Schedule a FREE financial counseling session to:*

- Make the most of your tax refund
- Create a savings and/or debt repayment strategy
- Plan for a new purchase

To schedule a free session, call (929) 251-4625.

*You can still claim the tax credit if you don't speak with a Financial Counselor.

How much can you receive?



GOODWILL INDUSTRIES OF
GREATER NEW YORK &
NORTHERN NEW JERSEY, INC.



GOODWILL INDUSTRIES OF
GREATER NEW YORK &
NORTHERN NEW JERSEY, INC.



EITC INCOME LIMITS & MAXIMUM CREDIT AMOUNTS

How much can you receive?

NUMBER OF CHILDREN	IF YOU ARE SINGLE WITH INCOME LESS THAN...	IF YOU ARE MARRIED WITH INCOME LESS THAN...	MAXIMUM FEDERAL EITC
0	\$15,010	\$20,600	\$510
1	\$39,617	\$45,207	\$3,400
2	\$45,007	\$50,597	\$5,616
3 or more	\$48,340	\$53,930	\$6,318*

*New York State offers an additional credit equal to 30% of your federal EITC – up to \$1,895. New York City also offers an additional credit equal to 5% of your federal EITC – up to \$316. In total, you could be eligible for up to \$8,529 in tax credits.

For more about the EITC: www.tax.ny.gov

For free tax preparation: Call 311 and ask for "VITA sites" or visit irs.treasury.gov/freetaxprep

For free financial counseling: www.neighborhoodtrust.org/es