**Interview questions guide**

**1. Circumstances around taking out credit**

**2. How credit was accessed digitally (devices and channels)**

**1. Introduction**

We are interested in understanding people’s experiences with short term credit products. This might include payday loans from Wonga, guarantor loans from Amigo, purchases from weekly payment stores such as Brighthouse or doorstep loans from the Provident.

What experience have you had with these credit products?

* Past/current
* Types
* How often
* What are the triggers e.g. events, patterns of borrowing.

**2. Personal experience**

Tell me about the last time you took out a loan or a credit purchase.

* What happened?
* Where were you?
* When?
* What type of credit product was it?
* How did you find it or hear about it?
* Why did you choose this particular credit product?
* What was the reason for taking out the credit?
* What did you use it for?
* How long did the process take, from deciding to take out a loan to getting the money?
* How did you access it?
  + Device
  + Channel
* How did you feel going through the application process?
* How did you feel when you received the credit?
* What did you think about the company/product at the time?
  + What do you think about the company/product now?
* Had you accessed that credit product/ company before?

**3. Use of digital devices**

We’re also interested in finding out how you may have used a device like a smartphone, tablet or laptop in any way to find, compare, apply for or manage credit.

Have you used a device to help you access a loan?

Can you show me how you searched for and/or applied for a loan?

* How did you find it?
* What did you do? / What was the process?
* What questions did they ask you?
* What information did you have to provide?
* How long did the process take you, from finding a lender to receiving the credit?
* Did they provide you with terms and conditions? Did you read them? What did they say?
* Did you compare this credit product to any other one to help you make a decision?
* Was there any information that would have helped you make a decision that wasn’t provided?

After credit

* After you receive the product/loan, what happens?
* When do you / did you have to pay the loan back?
  + When do you / did you start thinking about paying it back?
  + How do you / did you manage the repayments?
  + How long do you / did you expect paying it back to take?
* After you receive the product/loan, what happens in terms of contact with the loan company?
* How do you keep track of payments?
* How does the loan company communicate with you? E.g. text messages, emails, calls, letter.
  + How do you deal with the communication?
  + Do you respond?
  + Do you have a preference for how they contact you?

Borrowing practices

* On this occasion, did you consider using any other types of credit?
  + Why?
  + Why not?
  + If yes, how did you do this?
* Have you tried the high street banks?
* Have you tried alternative lenders, like credit unions?
* What do you think of credit unions?
  + Would information about them might be helpful to you?
* Do you know anyone else that accesses this kind of credit product?
  + Does this influence the types of credit you access?
  + How?

Managing multiple loans

* How do you keep track of payments?
* How do you prioritise payments?

Do you use any money management tools to help you?

Can you think of any tools or information that would help you to manage your money?