



# AARP

## Research: Discovery

\*How do you design a good teacher?\*

AARP wanted to reach beyond its traditional demographic and capture the minds and sensibilities of a younger generation. Although this generation is in prime position to build a secure future for itself, it is in many cases also saddled by debt. AARP looked to Essential to understand the types of financial products and services that young people need to increase their overall financial health.

Working with AARP and service design partner, Peer Insight, Essential designed an approach to identify the different contexts, factors, thoughts, emotions and goals in peoples' minds, using one-on-one, hands-on interview sessions. We used the resulting visual maps to reveal patterns that characterize different situations and attitudes towards finances. And we transformed these patterns into a service concept with a range of options for implementation that would help users take stock of their situations, craft a plan with the help of others, and act on their plan using AARP's financial products.

Essential's co-creation research approach provided insight into long-term visions, and reflex-based reactions, and encouraged participants to synthesize these elements into a cohesive, personalized view of a financial product that would help them address their goals. Our rigorous analysis and resulting recommendations enabled AARP to proceed in creating an assessment, planning, and product-offering service with the confidence that it would be well-received, maximizing their positive impact on helping this generation take control of its financial future.

