

Debt Management Plan Web Portal

GreenPath Financial Wellness

The Debt Management Plan web portal creates a respectful, transparent experience for clients — empowering them to complete the program and find financial freedom.



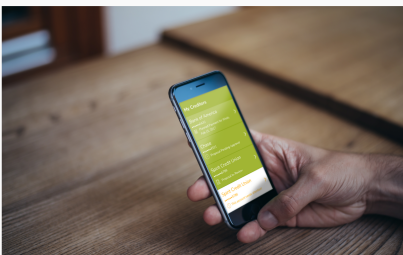
GreenPath is a national nonprofit focused on financial wellness. They support people with coaching and education about paying off debt, making homeownership decisions, and building a strong financial foundation.

GreenPath's debt management plan (DMP) helps people pay off debt in 3-5 years or less. Clients make regular deposits into their GreenPath account, and creditors are paid on their behalf. In many cases, GreenPath is able to secure lower interest rates or lower minimum payments. This helps clients pay off debt faster and save money on interest and fees.

While working to improve the DMP, GreenPath learned that the first 3 months of the program are the most difficult. They decided to build a web portal that gives clients 24/7 access to information. Their goals included a better client experience, reduced dropout rates, and more team efficiency.

Atomic really took the time to understand our business, our customers, and our brand. It always felt like we were working with more GreenPath people—not another company. They were just as excited about our work as we were, and that made it really fun.

Nicole Bladzki, Director of Information Technology



GreenPath puts people first. It was essential that their new portal have a great user experience — positive, supportive, and easy to use.

Atomic started by observing and interviewing GreenPath's call center team. Together with GreenPath, they created a prototype for testing using a sketching exercise.

A mockup of the mobile view of the portal was shared directly with GreenPath clients (the end users) via the private GreenPath DMP Facebook community.

Atomic learned that starting the DMP can be stressful. Clients are often confused about what they need to do, and they're hungry for practical information about their plan. Atomic also learned that clients really appreciate encouragement and motivation to continue.

During design, Atomic asked the Facebook group to review workflows, user interfaces, and visual designs. They then made a clickable prototype and tested it with DMP clients in-site.

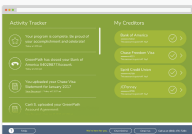
I love it! It's laid out month by month — all the way to your debt-free year — so there's absolutely no question as to where your money is going. You can see it for yourself!

Member of the DMP Facebook Community

Project Highlights

The portal emphasizes motivational messages and useful, encouraging data. It shows each user their unique tasks and offers live chat support with GreenPath. Users also receive nudges, progress updates, just-in-time messaging, and milestone badges to keep them motivated.

The three main features on the dashboard were designed to answer the 3 most common questions surfaced during user research: When is my next payment due? What tasks do I need to complete? How long until my debts are paid?



The impact of the visual design has far exceeded my expectations. It is truly motivating people to stick with the program—and to share their success with other people. Atomic's design team was amazing.

Nicole Bladzki, Director of Information Technology

Results

- Feedback from clients has been extremely positive, and retention rates are up.
- Clients can better understand the program and see their progress, which helps them stick with the DMP to the end.
- Increased transparency means clients feel more confident about GreenPath.



Under the Hood

For the new client portal, Atomic developed a responsive, single-page web app.

GreenPath had security concerns about giving the web app access to the API. The middleware server gives GreenPath the ability to publish information from their CMS into the infrastructure of the single-page web app.

During development, GreenPath's internal team updated their backend CMS and connected it with the new API. The two teams collaborated on technical challenges.

If we needed to figure out how to make something work, Atomic was always part of the solution. The communication was great. There was always flexibility to meet our needs in the fastest way possible. It was like working with our own internal team.

Nicole Bladzki, Director of Information Technology

The Atomic Team

Here are some of our current Atomic who worked on this project. Click their photo to read their bio!



Project domain(s)



Services provided

User Research
System Architecture
Information Architecture
Interaction Design
Visual Design
Software Development
User Testing
Exploratory Testing
Deployment

Tools used

Confidential