

Appendix C

Critique of the design and functionality of the MAS website

This appendix is not designed to be read in its entirety. It constitutes evidence for our statement that website design and functionality are inadequate, and is specific and detailed for that reason.

1. General Design Themes

- 1.1. The site is not well written for the web: too many words, not enough text-related links, paragraphs not short enough, text when lists or bullets would be better, main points put at the end of sections instead of the beginning.
- 1.2. Every page contains a lot of links- often too many with no particular indication of why those have been chosen. Some pages are little more than lists of links, which can lead to linking through more than one page to get to a destination (e.g. from 'Renting a home' - for some reason included under 'life-stage guides' and not 'mortgages and homes' - a click on 'dealing with problems' takes you to a mystery tab (in fact an opening out of the first tab) and that tab gives a couple of sentences and then a link to the external advice site (Directgov)
- 1.3. There is no logical structure to the information. Fundamental themes (e.g. risk, reward, balance of income and spending, personal preferences, taxation) are either not explained at all or muddled up with specific subjects (dealing with debt, investing, pensions). See 'top tabs layout' below
- 1.4. Because of this lack of logic it's hard to find remembered pages (try finding 'Problems with Rent' as in 2 above without the clues given there).
- 1.5. Links with the same title sometimes go to different places = eg 'Savings and Investment' on the 'Retirement' page goes to a pdf leaflet and in other places goes to a different web page.
- 1.6. Links shouldn't go to leaflets unless described as 'view the leaflet/pdf on XYZ'. In general too much use is made of links to leaflets - exposing the misconception that writing for the Web is the same as writing guides.
- 1.7. The design of the home page is confusing and unwelcoming. The large top banner that fades and changes is a designer's conceit that is particularly irritating. There are links all over the place in different formats: the line of tabs along the top; the four big ones at the bottom (two of them are also main tabs, two are not); a big section on 'Tools and planners' with symbols (eg a baby for the baby calculator), presumably for those who can't read the word 'baby'. Plus a news section that's completely irrelevant for anyone seeking advice.
- 1.8. This home page design is repeated for some of the sub-sections, simply interposing an irrelevant link page that obstructs the seeker of information.
- 1.9. There should be a colour-coded way of knowing where you are at the second level of tabs (as there is at the top level).

2. Structure

- 2.1. The site seems to have no coherent structure or aiming point. If it's aimed at money advice for the general public then it is quite inappropriate to have as main tabs the MAS corporate structure and governance (About us) or a general news feed (News) - (see 'Top tabs layout' below).
- 2.2. There are no learning pathways through the site, with destinations and information determined by the individual needs and circumstances of the user. It's basically just a list of headings.

2.3. It is odd that the Health Check is not integrated into the site. This despite a large part of the right margin of most pages being taken up with a link to it., so it's obviously considered a key entry point for use of the site. The two should interact, but each appears to have been separately developed.

3. Health Check

- 3.1. Design on the answer pages is clunky. Banner on the left is irrelevant and distracting. Pages shouldn't have separate next/previous buttons but should move on clicking the answer. Buttons too low - shouldn't fall off the bottom of the page. Answer boxes far too big, the whole layout needs condensing.
- 3.2. System for checking and/or correcting answers crude and not obvious on the page. Separate links for 'checking your answers' (which you cannot alter) and 'changing your answers' (which you can) is ridiculous.
- 3.3. 'Save your action plan' requires a unique email address, though the instructions refer to a user name that isn't referenced.
- 3.4. After doing health check no easy exit (like returning to the home page). Small not-obvious link opens home page in new window so you've got two windows open instead of one.
- 3.5. Health Check on the whole has no specific advice that couldn't be given by a direct Q&A (eg wills). Needs links to the specific advice sections on the site – tellingly there are few.

4. Top tabs layout

- 4.1. The layout of the top tabs is another key point of entry, so its structure is important. The tabs read, in order: 'Home', 'Your Money', 'Parent's guide to money', 'Divorce & separation', 'Tools & Planners', 'News', 'About us', 'Working with us'.
 - 4.1.1. The 'Home' page is just a link page (nothing wrong with that).
 - 4.1.2. The content of 'News' and 'About us' has strayed out of a corporate website: it is irrelevant to the individual seeking advice.
 - 4.1.3. The content of 'Working with us' is such a muddle that it is not even clear whether it's trying to promote MAS to employers or give advice to employees. (The prose is turgid, e.g.: *'We can most effectively support young people, and the organisations that work with them, by leading thought around the most effective ways to deliver financial education that creates positive behaviours in the long term.'*)
 - 4.1.4. 'Tools and planners' is a sensible tab but is, as it says, just a toolbox. That leaves only three tabs as the top tier of advice: 'Your money', 'Parent's guide to money', 'Divorce & separation'.
 - 4.1.5. 'Divorce and separation' has no place as a major tab. We acknowledge the importance of 'Parents'. But if the top layer of tabs is to be structured by life position, where are 'Living alone', 'Retirement', 'Couples without dependents', 'In Care'.....? In short, where do un-separated childless people go?
- 4.2. 'Your money' is clearly important and worth a separate look.

5. 'Your Money' tab

- 5.1. Here we find the next level of tabs to be: 'Everyday money', 'Life, work and study', 'Savings & investments', 'Insurance', 'Mortgages & homes', 'Pensions & retirement', 'Cards & loans', 'Tools & planners', 'Free printed guides'.
- 5.2. We've now got two 'Tools & planners' tabs on the screen at two different levels. They go to the same places but, confusingly, via two different sub-home pages.
- 5.3. A separate tab for 'Free printed guides' makes no sense if the site is properly planned. It is, however, essential in this case because many of the individual pages relevant to the guides do not include links to them.
- 5.4. 'Life, work & study' is an unhelpful title that mirrors the confusion of its content. If it was called 'Life stage guides', structured accordingly, and made a main tab it could become one of the key signposts guiding people to the right part of the site for them.
- 5.5. 'Everyday money' ought to be the portal which delivers an overview of the financial issues relevant to individuals and a roadmap for further progress through the site. But it's an illogical mess. As evidence we'll simply list the sub-headings:
 - 5.5.1. The tab list on the left margin is: 'Bank accounts', 'Compensation', 'Dealing with debt', 'Getting financial advice', 'Lifestage guides'
 - 5.5.2. At the bottom is another tab list headed 'Need to Know' comprising: 'Dealing with debt', 'Bank accounts table (pdf)', 'Account switching guide (Bacs)', 'Sending money overseas', 'Living and working in the UK (*MyUKinfo*)'. [The words in the brackets are reproduced as shown]

6. Calculation aids

The baby cost calculator is singled out for special mention in the 2012-13 Plan, so let it be representative of all.

It's a list of baby expenses – 11 of them. Put values to each, it adds them up. That's helpful. But the execution is clunky. There are some confusing sliders to set values instead of simple boxes to type values in. There's a question page to begin which pre-sets the sliders to high/medium/low values. The ability to pre-set is a good idea but the execution is not. There's no provision to add other baby cost expenses not in the list, or to export results. Properly designed, the whole thing could be put clearly on one page without losing the nice high/medium/low pre-sets.

Try it for yourself.

7. Comparison tables

These are noticeably cruder than the commercially available alternatives and do not seem to be exhaustive. They are not supported by any particular commentary or description of the headings, and it strikes us that this implied endorsement of a method of choosing products based on a few listed characteristics is a mistake.