

Topic Guide 1

Baseline Qualitative interview (2-4 weeks after baseline interview)

Opening remarks

The researcher will:

- Introduce him/herself and thank the participant for agreeing to take part in the interview
- Go over the purpose of the interview, likely length of interview and answer any questions
- Discuss use of the audio recorder
- Discuss confidentiality and risk
- Explain that the information they provide will not affect the quality of the care they receive from their doctor
- Emphasise that participant can take a break(s) at any time in the interview – offer break if participant becomes fatigued/distressed
- Advise the participant that they are free to terminate the interview at any time should they wish to do so
- Go through consent form with participant

Conversational prompts: Rather than a structured set of formal questions, the interview will follow the format of a focused conversation - beginning with an introductory question followed by the use of conversational prompts (CP) to facilitate further related discussion.

Introduction:

As you're aware, our project is asking people about their experiences with difficulties they have had with money and how this has impacted upon their lives.

Could I ask you to tell me your story about how you have come to have money worries?

Prompts:

- Recent issue or long term?

- Any specific events?
- Circumstances – illness, bereavement, redundancy, unemployment
- Family & home circumstances
- Expected or unanticipated
- Triggers- internet, gambling, bingo (NB: do not ask about these examples directly)

Was there a time when you didn't have money worries (transition)?

- Anything in particular happened?
- 'Any change in what money is spent on?'

Can you tell me about how and when you became aware that you were having financial difficulties?

People have different views of what is defined as debt, what do you think of it as?

Do you know other people in a similar situation?

Have you previously tried to sort out your difficulties with money?

- If yes– what happened?
- What did you do?

How have your difficulties with money affected your life in both practical and emotional terms?

Prompts:

- relationships with close family, friends
- work
- Social life
- Health

How do you feel about dealing with creditors?

- **Why?**

What do you think would help you to deal with creditors?

What would you like to happen in the future, in relation to money difficulties in terms of your own experience and what might help others?