



Incentives Field Guide

The How and Why of Using Incentives to Increase Engagement and Persistence in Human Service Programs

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About this Guide

Based on a review of the literature about how incentives are used in different areas of study, This guide provides human service programs with new guidance on how to develop incentive programs to increase engagement and persistence. This guide takes into account the unique needs and motivations of the families typically served, the problems they have encountered, and the outcomes they aim to achieve. The guide is broken into two distinct parts: Part One gives an overview of key principles and Part Two offers tools to help programs better understand the costs and benefits your participants face and where to best use incentives. Worksheets and workflow guidance are included.

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1 Principles of Incentives

An Overview of Incentives

Incentives are a powerful but underutilized tool for maintaining family engagement in social service programs. Multi-generation programs require a substantial commitment of people with various barriers to participation. Incentives are not one-size-fits-all, and programs must thoughtfully select what will work best for their budget, staff, and participants. This guide provides the how and why of incentives so that people may systematically design programs that maximize their chances of achieving goals.

What Are Incentives?

- A supplemental reward that serves as a motivational device for a desired action or behavior
- Something that encourages a person to do something (e.g., make a decision) that is hard for them to do
- Something offered to motivate behavioral change

Why Use Incentives?

Building Better Programs' literature review points out that incentives have been used successfully in a wide range of settings, including social service and health programs as well as classrooms to encourage participation and persistence.

Incentives show promise in helping to change behavior, to increase attendance and motivation to stay with programs. In many cases the program benefits may not be clear to participants as they may be too abstract or distant to outweigh immediate barriers such as:



Time constraints: Many participants have variable work schedules and significant family responsibilities. This can make it difficult to attend regularly scheduled meetings or to make a long-term commitment to a program.



Uncertainty about potential payoff: Parents often are unsure if their time and effort is really going to be worth it, especially if they have participated unsuccessfully in programs in the past.



Logistical challenges: A lack of transportation and childcare can be huge barriers.

Part One - Principles of Incentives



Other high-demand priorities: Responsibilities like taking care of family members, looking for housing, or focusing on unpaid bills can seem more important than planning for the future.

According to the literature there are two main types of motivation – extrinsic and intrinsic – that may drive program choices regarding incentives.

Monetary incentives are often given as external motivators that can create buy-in and decrease the costs of participating. Such incentives can increase initial engagement and help participants see the benefits of ongoing participation in the program.

While monetary and tangible rewards will promote extrinsic (outward) motivation, they cannot be relied on long-term. Since the goal of programs is to increase intrinsic (internal) motivation long-term, they should find ways to build feelings of success and self-efficacy. This can often be done using nonmonetary rewards like recognition, praise, and increased social support.

A Framework for Using Incentives

In order to maximize their results, human service programs need to accomplish the following: (a) make target families aware of the program; (b) convince participants that the program will be beneficial to them; and (c) secure participation in and completion of the program.



The path to participant action is comprised of three stages:

- 1. Knowledge.** When participants are given information from a program that they find relevant and useful, it becomes knowledge. With knowledge, they are clear about what they must do to successfully participate in the program, and they understand the benefits of doing so. It is up to participants to translate knowledge into intention, but it is up to the program to make sure that the information provided is clear, engaging, and relevant so participants see the benefits and act upon their knowledge.
- 2. Intention.** Participants must want to participate in the program and be reassured that participation and ultimately achievement of program goals is within their reach. This guide will get deeper into decision-making later, but the bottom line to forming intentions is for benefits to be clearly communicated and to outweigh the costs of participation.
- 3. Action.** By taking the steps necessary to attend and stay engaged in a program, participants move from intention to action. All too often, this does not happen, even when knowledge and intention are present. This intention-action gap exists for a number of reasons and happens to all of us. Participants may have barriers that lead to a lack of action, or may have other competing priorities that take up their time and mental bandwidth. Additionally, participants may initially engage but not persist. In this case, programs need to find what the barriers to ongoing participation are and either reduce the costs or increase the benefits of participation.

Incentives can be used at any stage of the path to participant action. Two common applications for incentives are:



Attendance at initial meeting

A one-time monetary incentive can get someone to attend an initial meeting to learn about a program. It's up to the program to make the benefits of participating clear so that participants see enough value to want to come back!



Returning for additional meetings

Parents often will form their intentions to participate based on their initial experience: Do they feel positive about the program staff? Does the environment feel welcoming? Do they believe the program will make their life better? Whether parents move from intention to action most often depends on whether they believe the benefits of participating outweigh the costs and if benefits are clearly communicated.

Incentives can help to tip the balance so that the benefits outweigh the costs, especially in programs where the primary benefits are not realized until after significant participation, such as completing a training or education program.

Key Concepts

Key Concept 1: Choosing Relevant Incentives to Suit Participants

When trying to figure out how to pay this month's rent or keep the electricity on, most people are unable to devote much time and energy to think about long-term plans and goals. While increasing their education or skill level may lead to a better job or more money, the gravity of the immediate situation often outweighs the possibilities of a future with more resources and less scarcity. Choosing relevant incentives keeps participants moving on the path to action and provides chances for a better future. Thorough initial and ongoing assessments of participants' barriers, needs and time horizon are extremely important in designing appropriate incentives.

For example, before implementing incentives, it is important that programs understand the reasons behind a participant's lack of engagement, how living in poverty affects their decision-making, and what it feels like to be overloaded and living under considerable stress on a daily basis. The following terms help us better understand the challenges faced by participants.

Checking Account



Scarcity is the state of not having enough of a resource, like time or money. People living in poverty always have too little of multiple resources; this "mandated scarcity" creates a continuous struggle to meet basic needs, often leaving no opportunity to address longer-term goals.



Bandwidth refers to our capacity to pay attention, make good decisions, and stick to our plans. We all have a finite amount of bandwidth - there is only so much we can process - and when there are multiple demands on our resources, we run out of bandwidth quickly. People living in poverty constantly feel this burden, or tax, depleting their bandwidth.



Tunneling is the complete focus on here and now and the walling off of other concerns. People living in poverty often find themselves tunneling by necessity, focusing on meeting basic needs from day to day. This can be an effective strategy in the short-term, as this high level of attention to a problem often leads to finding a solution. However, it inhibits long-term planning and keeps people in a stationary cycle of scarcity.

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Throughout this guide we highlight multiple ways that programs can take the effects of scarcity into account when designing an incentives program.

Present vs. Future Orientation:

One of the important consequences of living in scarcity is that it is more likely to make individuals very present-oriented. Ensuring that they can meet their basic needs – putting food on the table, keeping the lights on, putting a roof over their heads, and keeping their children safe from harm – takes up all of their limited cognitive, attention and self-control resources.

Most human service programs should assume that their participants are present-oriented. A common human service program mistake, and one of the reasons why incentives do not work to increase engagement or persistence, is they offer incentives for long-term goal completion, rather than to enable participation at the outset of a program.

Qualities and Implications of Present Orientation:

- living under conditions of scarcity with significant unmet needs
- need to focus all of their attention on how to accomplish what needs to be done in the moment
- have limited “bandwidth” to plan beyond “right now”
- are stuck in no action phases of the plan to participant action and need to be prompted beyond intention or knowledge
- have high costs/barriers to participating

Qualities and Implications of Future Orientation:

- have capacity to plan farther into the future
- can make sacrifices in the present for later reward (delay gratification)
- have time to plan and prioritize
- can progress to the action phase with incentives along the way and at the end

Incentive programs should consider how they can help move participants from present to future-oriented thinking by reducing the costs and demands on their resources.

Costs and Benefits

While staff design programs with benefits in mind, they need to be aware that, particularly at the outset, participants perceive or endure costs for participating in a program. It is possible to actively reduce participant costs through core services and/or incentives.

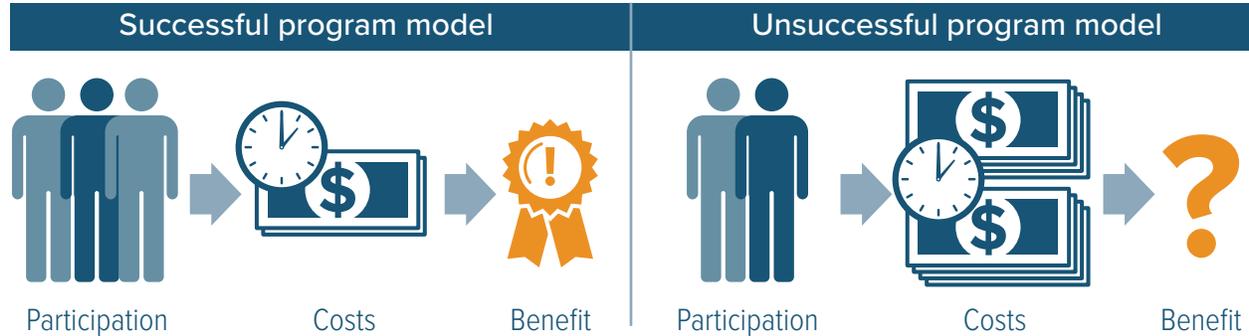
Costs: Every program activity – individual appointments, classes, social gatherings,

Example:

A future-oriented participant may take college classes to finish an Associate’s degree. The person has the bandwidth available to think long-term, make decisions based on future gains, and put the time into their degree with an expectation that it will pay off during a future job search because the student understands that, even though there is an up-front cost, there is a long-term reward.

and group meetings – has a cost associated with attending. For parents or other family members to make time to attend, they have to put something else aside, find transportation, secure childcare, etc. The costs are not always monetary; sometimes the biggest factor is time spent away from family or doing paperwork instead of helping with homework. These costs add up over time and can often stand in the way of program engagement or persistence.

Benefits: Increased education and skills, better stress management skills, improved parenting skills, expanded social networks, better employment prospects, and greater earnings potential all may be program benefits. But due to their tunneling, participants may view these many of these benefits as too distant to offset the immediate costs of participating.



Successful programs are structured so that benefits accrue throughout the program. They offer something valuable in each meeting or task, like learning a new skill or participating in a peer support group. Rewarding small successes is a way to provide some immediate benefits that can keep participants engaged and motivated.

 **Key Concept 2: Knowing What Success Looks Like**

In human service programs, it is important for both staff and participants to be able to

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visualize (or create a mental image) of what success will look like. Staff will need to know what it means for both the program as a whole and for individual participants to be successful. For participants, the act of visualizing a better future for their families can be integral for program engagement and often the first step in identifying a goal that they are passionate about and is within their reach.

Understanding how the program will get them closer to their vision of success can turn knowledge into intentions, and intentions into actions. This can be especially helpful when working with present-oriented participants, who may need to use shorter-term planning and recognition of milestones on their path success. Staff can ask these participants what they would like their family life to look like in one month, three months, or longer periods, based on how far into the future they can plan.

Crittenton Women's Union (CWU) – EMPath

Economic Mobility Pathways (EMPath) is an innovative future-oriented program evolved from Boston's Crittenton Women's Union to help women increase their income, build knowledge and skills, and get career-track jobs. The participants meet both in individual meetings and in group settings with program staff to map out their goals and plans for success. They also participate in classes with other program participants. Through this combination of meetings, they are able to create personalized performance plans, while also building their social networks and increasing community engagement. EMPath scales the incentives so that smaller milestones and tasks correspond to small incentives (like gift cards), while long-term, large milestones (such as degree completion) have large cash incentives attached to them.

EMPath offers monetary and nonmonetary incentives to participants upon goal completion. Staff recognize participants in group settings for their accomplishments. This builds intrinsic motivation in participants and inspires them to achieve career goals. EMPath also distributes monetary incentives (checks) as participants reach program, education, and career milestones.

Key Concept 3: Choosing Optimal Settings – Individual vs. Group Services

The setting in which incentives are offered can be an important part of a program's success in engaging participants. In some programs it may be important for participants to work as a group to network socially, while other programs may need to offer more individualized services. Here are pros for both setting options.

Group Settings Can:

- Help to bring together participants for networking and to build social capital for emotional support, help with child care, finding new community resources, etc.
- Have a positive effect on behavior as peers support better choices in the group and outside of the program setting.
- Give nonmonetary incentives such as praise and recognition that increase individual participants' intrinsic motivation.
- Increase agency capacity as more individuals can be served simultaneously

Individual Settings Can:

- Offer more customized incentives to participants
- Allow program staff to provide extra guidance to participants on skill building
- Provide staff with opportunities to offer more immediate incentives (monetary and nonmonetary): 1:1 participant staff ratios are especially helpful to engage participants who have difficulty focusing on the program.



Key Concept 4: Tailoring Incentives to Programs

In general, there are three types of incentives that programs may use (either individually or combined). Programs with limited budgets may use a one-time monetary incentive upfront, and then rely on nonmonetary incentives to keep participants engaged. Incentives should depend on program resources and participant value. Other key dimensions of incentives are their amount, frequency (weekly, monthly or at benchmarks), and what outcomes or behaviors they reward. (More detail available in the companion literature review.)



Monetary Incentives: Perhaps the most traditional incentives, monetary incentives include cash, checks, and gift cards. Monetary incentives can be small or large and should be scaled to the task or accomplishment. A small cash incentive may be provided for attending an initial meeting, while a larger one may be a reward for reaching a major milestone (e.g., completing a training program).



Tangible Incentives: These are items that have a monetary value, but cannot be used to buy other things. For example, a bag of groceries is a tangible incentive because it has a financial value.



Nonmonetary Incentives: These have no direct or indirect value but help to increase feelings of self-worth and empowerment. Nonmonetary incentives include certificates for achievements, recognition in front of the group, graduation ceremonies, or praise and encouragement; these increase intrinsic motivation at little or no cost.

Key Concept 5: Knowing the Incentive Categories and Options

Incentives in human service programs can be thought of in three categories, which may include monetary or non-monetary motivators.

Core Program Incentives are program components that reduce costs or barriers, or increase the benefits of program participation. These are not contingent, like the other two categories, but are offered to all participants to increase the chances that they will engage in services. These core incentives can encourage participation, moving parents from knowledge to intention on the path to action.

MOMS Partnership – New Haven

The New Haven MOMS Partnership is a neighborhood-based wellness program that reaches low-income mothers and provides a cognitive behavioral therapy (CBT) intervention, while also building skills and social capital. The program, which receives support from a coalition led by mothers, community-based providers, local and state government, national partners and academic institutions such as Yale, enables New Haven mothers to do community outreach, connecting with local moms in a more personal way.

The initial program offers a \$10 gift card for completing an assessment, and then items worth \$50/week for eight subsequent weeks. The incentives are both monetary (Wal-Mart gift cards) and tangible (bags of grocery and household items), and were developed based on feedback from participants, who identified where they shopped most frequently and what items they most needed.

MOMS uses initial extrinsic motivators such as gift cards and groceries to engage participants, but has designed their program to build skills and a participant's social network along the way- thus increasing intrinsic motivation.

Behavioral Incentives are incentives given for specific behaviors, such as consistent attendance. The incentive should address whatever behavior the program is hoping to change. Incentives that reward specific behaviors keep participants moving on the path from knowledge to intention to action.

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Achievement Incentives are given when participants meet milestones towards goal attainment. These may be individualized milestones based on a goal plan, or standard milestones for all participants (like passing a certification exam). Achievement incentives encourage persistence towards goal completion, keeping participants progressing in the action phase. Knowledge of these incentives can help motivate participants who show ambivalence.

Core Program Incentives	Behavioral Incentives	Achievement Incentives
<p>Program Component Examples:</p> <ul style="list-style-type: none">• Transportation• Childcare• Meals during meetings	<p>Earn incentives for:</p> <ul style="list-style-type: none">• Attendance• Filling out assessments• Taking kids to the doctor	<p>Earn incentives for:</p> <ul style="list-style-type: none">• Passing a test• Getting a GED• Finishing ESL classes• Finding a job

FAQs & Common Issues

Our program wants to use incentives, but we don't have a large budget. What can we do?

Luckily, to use incentives you don't necessarily need to spend any money. Nonmonetary incentives have proven to be very effective at increasing intrinsic motivation (the kind you want to increase for long-term success). This can include being part of a peer network, giving praise and recognition for accomplishments, or inclusion in an ongoing program that participants could not otherwise access, like a scholars or continuing education program. Research has found that participants highly value coaching and mentoring services, often more than monetary incentives.

The hardest part will be getting participants to come to an initial meeting so they can hear about all the advantages of being part of the program. For this you may use a small one-time incentive (like a gift card) and/or reduce as many barriers to attendance as possible, like offering childcare and meals during meetings, offering transportation assistance, and locating services in a convenient, easy-to-access area.

How do we know which incentives to use? Should they be the same for everyone?

There's no one right way to do this, but your incentive program should be designed using participant input and feedback. Find out what participants want and need, and how much they need. For example, a \$10 gift card might not be enough to entice them to attend, but a \$25 gift card could be. It's important to find this information out as early on as possible. It's also important to continually check in with participants to see if they are utilizing the incentives or if they should be adjusted. It is easier to administer incentives if the program uses the same set of incentives for all of their participants, as this is easier to administer and often costs less. The monetary incentive amount needs to be valuable enough to the participant to make the benefits of participating outweigh the cost.

How can I set up incentives tied to individual situations?

Person-centered incentives can be very effective and lead to lasting program engagement. One option is to utilize a points system where the points can be 'cashed in' for items (groceries, diapers, gift cards, bus passes). This allows the participants to have some control over what they get and how often, but can be harder to track and may take more staff time and resources.

What if participants don't respond to the incentives? Should we stop using them?

If the incentive(s) don't seem to be having the intended effect, find out from the participants what's happening. Often there is a mismatch between what the program is offering and what the participants need. It's okay to recalibrate incentives along the way, as long as you communicate the change to the participants. Offering gift cards to a store that is hard to participants to get to, for example, would likely not increase program attendance.

If we can only provide a small monetary incentive, is it still worth doing?

Again, incentives don't necessarily have to be monetary and benefits come in many different forms including increased knowledge and skills or expanded social networks. Using an initial monetary incentive is often a good way to get participants to show up for an information session or first meeting, especially if the incentive is given right away. As long as participants are getting something useful – skills building, networking, or education opportunities – programs are offering a value and may not need to use monetary incentives. What is important is making sure that participants believe that the benefits of participating in the program outweigh the costs and that they believe the long-term payoffs are real and worthwhile.

Our program can't afford to keep using monetary incentives. Is there a way to end these successfully?

Good news! Yes, it is possible to end incentive use without negative consequences. Some programs begin a new cohort or set of participants without incentives (this is generally for more time-limited or education-based programs).

It is also possible to end incentives with existing participants. Communication, ideally advanced notice, is key. Programs should recognize that some participants will not be able to continue attending without monetary incentives. Staff should brainstorm with participants to see if there are other ways to meet their needs and still attend.

Most importantly, incentives can be ended successfully when intrinsic motivation is high. When a participant is feeling confident, self-assured, and like they are on the right track, they are more likely to continue to be successful without monetary incentives.

Stopping monetary incentives doesn't mean that you have to stop with all incentives. Nonmonetary incentives can keep intrinsic motivation high and won't affect your program budget as long as managing them does not use more program resources.

Bottom line: Monetary incentives do not have to be provided throughout a program.

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They can be designed to end at some point during the program. The monetary incentive phase-out should coincide with the point at which participants have become invested enough in completing the program to continue without the incentive. Nonmonetary rewards can continue throughout the life of a program.

Are my participants present or future-oriented?

Before setting up incentives, it's important to consider whether participants are likely to have a present or future-orientation. An incentive in the future will not be as valued by someone with immediate needs. Consider whether scarcity is capturing their attention and tunnelling their vision. In that case, even a very desirable incentive far in the future will not resonate with a present-oriented participant. Small, more frequent incentives may be more effective than a large incentive at the end of a program.

What are the costs to attend the program?

In addition to purchases like gas and childcare, costs involved are also the time spent at meetings, any activity a participant has to give up to attend, time away from family, etc. These can also be thought of as barriers, or things that keep people from engaging long-term. Incentives that directly address costs and barriers will be the most effective at improving engagement. In order to participate, potential participants need to believe that the benefits exceed the costs. When costs can't be reduced, then benefits need to be increased.

Are there barriers the program could alleviate?

Co-locating services, providing childcare, and offering more convenient hours are all ways to cut the costs and increase engagement. The easier a program makes it for parents to attend, the lower the costs and the more likely they are to engage.

What incentives are best ?

Talking to participants to find out what they need before you start offering incentives is extremely important. This can reduce the hardship of having to change the program design, and shows participants that you are responsive to their needs. Try to offer gift cards to stores where multiple types of items can be bought (like Target or Wal-Mart). This is both valuable to a participant and reduces the hassle of having to go to multiple stores.

Some programs provide reimbursement weeks to months later, which doesn't match a present-oriented mindset. Participants who have to wait for incentive payments may get stuck in the intention phase and fail to take action. Some participants will not be able to "front" costs such as gas, so it is more useful to give a gift card up front that the participant can use.

2 Tools for Designing Incentives

Knowing Your Program

Now that you understand how incentives work, it's time to put this knowledge into practice. Before you begin designing an incentive program, though, it's helpful to fully understand the purpose of your program, who it reaches, and the benefits and burdens associated with participation. The following sections are meant to help programs brainstorm ways to reduce barriers and how to incentivize engagement.

Initial Questions for Your Program

This guide will walk program staff through the process of what they want the program to accomplish, what the participants' reality is, and how incentives can be used to mitigate barriers and increase engagement. These basic questions will be examined in more detail throughout this section.

- What outcomes are you trying to achieve?
- What's getting in the way of achieving them?
- What are the benefits of program participation (and how well are they known to participants)?
- When do the benefits happen?
- What costs does program participation impose?
- For each cost: is this a one-time cost that can be lessened, or is it something that is ongoing (and builds up over time)?
- Are there enough benefits along the way to balance out the costs? Can you add incentives anywhere to help cut costs?
- What else is going on in a participant's life that is taking up their time?
- How can the program work around participant time constraints? Do you need to adjust expectations?
- From your interactions with participants, what incentives can be offered to help them overcome the barriers to participation?

Incentive Design Process Overview

Below is a template to help you design a successful program including steps to visualize success, learn more about the participant's perspective of costs and benefits, and how to intentionally implement incentives in a thoughtful way. Following this are four worksheets to help your team brainstorm incentive ideas together.



Team Worksheets

1) From start to success: what does success look like?

An important starting point in any program (and especially an incentive program) is knowing what success will look like or what it means, both for your program and your participants. Without knowing where you're going, it's hard to incentivize participants to keep them progressing. The following prompts will get you to think about success in a more detailed way, and see how it may differ from your program, yourself, and your participants.

For Program Staff: What does it mean for your program to be successful? What makes you, as a worker, feel successful?

The Participant Perspective: What do you think success means for participants? What is expected of them? Is it the same goal for everyone or individualized?

Measuring Success: Are there data points that show success (like a specific rate of participation or completion)? Are you measuring any of these? What do you think you should be measuring that you are not currently?

2: Putting the Pieces Together: Mapping Your Program

The boxes below represent steps or expected actions in your program. Start with the last part, SUCCESS, by noting what success looks like (for the participant). Then work backwards and note what participants have to do to get to the point of success. Think of this by saying, “What do participants have to do to meet their goal? What does each step entail? What did they need to do before that to get there?” Provide as much detail as possible; this will be important later. If success looks different for each of your participants, choose one that has been harder to engage.

You can add more boxes as needed, or mark through any you don’t need. You may also need to use a larger sheet of paper to accurately represent the steps of your program. An example is provided below to get you started.

Program Start			Success
<p>Example start: Attend orientation workshop one evening and set up next appointment with worker</p> <hr/>	<p>Example: Gather proof of income, expenses, and bank statements for past 3 months. Give to worker at meeting(s)</p> <hr/>	<p>Example: Make a budget to know how much you can save</p> <hr/>	<p>Example finish: Make monthly deposits of a set amount into savings account.</p> <p>Result: save \$250</p> <hr/>

3) Know your Costs & Benefits: Taking the Participant Perspective

When we think about costs, we often think of monetary costs like paying to attend, paying for childcare or transportation, etc. But costs also include time, mental bandwidth, missing out on other activities, and so forth. Through a behavioral science lens we see that even “free” programs aren’t really free to the participants living in scarcity.

Think about all of the costs and benefits that might come with your program. List those that may not apply to all participants, or that you think may only occur one time. Write all of the potential costs and the benefits. A few examples are listed. It is helpful to brainstorm with other team members to get a more global perspective, as well.

Costs	Benefits
<p>Examples: School supplies for education program Time away from children</p> <hr/>	<p>Examples: A new network of friends/supports Learning new skills</p> <hr/>

4) Where do Costs and Benefits Fit?: Finding Opportunities For Incentives

Now that you've brainstormed all the costs and benefits and mapped the structure of your program from start to success, it's time to understand where the benefits and costs occur. This is an important step because help us understand a lack of participant engagement and where incentives fit to reduce cost or increase the benefit.

Using the map you made of the program and the list of costs and benefits, plug in what costs and benefits occur for each stage/expected action of the program. Write on a larger sheet of paper if you need more room or there are more stages involved in reaching success. Once you've listed the costs and benefits, look at the areas that have a lot of costs with very few benefits, or ones where the benefits need to be bigger. Write what incentive your program may use at the bottom. Only write in incentives where they make sense and will either reduce the cost or increase the benefit to the participant.

Program Start			Success
Steps			
Costs			
Benefits			
Final step: Potential incentives			