Workshop 1. The Foundations of BeSci

Draft agenda	Learning objectives
Introduction to BeSci Academy • Course roadap and how the day will run	• Understanding of the purpose of the BeSci Academy, and what the day will cover
What is behavioural science? • "Rational Man" vs. the reality of decision-making • Dual Process Theory and cognitive bandwidth • Choice architecture: "there is no neutral design"	• Understanding of what behavioural science is, and what it tells us about real customer decision-making • Understanding of the very fundamentals of behavioural science and 'the decision maker'
Why BeSci matters • How the FCA expects firms to use and evidence BeSci	• Understanding of the FCA's expectations, and the regulatory risk of getting this wrong • Attend, Access, Assess & Act
Why BeSci matters to CompanyX specifically • As a company all about the community and your members	• Understanding of why this is an opportunity for CompanyX to strengthen their relationship with their members

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INTERACTIVE **The Friction Matrix: "Nudge Or Sludge?"**	• Understand the FCA's view on friction • Understanding of how to distinguish supportive nudges from harmful sludge
The Friction Matrix: Behavioral Science Principles • Low friction nudge / sludge • High friction nudge / sludge • Summarised with the directional EAST framework	• Understanding of the core principles behind good and poor practice
Key Applications • Product design, customer journeys and communications	• Understanding of the business areas that can be improved through BeSci • Understanding that the next workshop will focus specifically on Mortgages
Wrap-up • Recap of key takeaways before the break	

The Friction Matrix	Low Friction	High Friction
Good Consumer Outcome	Nudge Making good decisions easy	Nudge Making bad decisions hard
Bad Consumer outcome	Sludge / deceptive pattern Making bad decisions easy	Sludge / deceptive pattern Making good decisions hard

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Workshop 2. A Deep Dive on Mortgages

Draft agenda	Learning objectives
Why mortgages are a BeSci challenge • Rare, high-stakes decisions with a long product life	• Understanding of why mortgages are a BeSci case study
Product design • Fee and rate structures: choice and choice overload • Defaults at sale and at term end (interest-only vs. repayment)	• Understanding of how product construction creates behavioural risk and opportunity
Customer journey • Searching: anchoring on the headline rate • Applying, then holding: cognitive load, and inertia at SVR reversion	• Understanding of where behavioural risk concentrates across the mortgage journey
Communications • Reminder timing and design ahead of reversion or maturity • Jargon, readability, and framing the saving to prompt action	• Understanding of how communication design shapes whether members act
INTERACTIVE **Breakout task: redesign a real CompanyX mortgage moment** • Groups divided into product design, customer journey and comms tasks. • Spot the nudges and sludge; identify the principles • Redesign, then feed back • (rotate if time allows)	• Practicing behavioural science in a real, hands-on task before it's applied more widely at work.
Wrap-up • Cross-group feedback	