Adjust behavior	Scenario	Perceived barrier	Functionality task	Communication task (feeling)	Example
Moderate	When there is (nearly) an discrepancy between the spending that is agreed upon or going towards a negative balans	The user spents too much or too few on its variable costs. When the application adress against this he feels confronted which results in passive behavior	Find a balance within variable spendings and stimulate good financial behavior like saving while encouraging to do fun activities and keeping overview	Make sure that the application knows the user and their financial situation, enabling it to provide timely warnings to the user whenever their spending behavior is not aligned with what is good for them. As a result the application has to ensure that the user is motivated to change their spending behavior after the application has confronted them.	*Probeer wat te besparen om binnen je budget te blijven. Met een aantal kleine aanpassingen kun je je plan blijven volgen.*
Severe	When there is (nearly) an discrepancy between the spending that is agreed upon or going towards a negative balans	The user feels physically and mentally not able to manage his finances and blames himself for that, getting grip is now just too difficult. Next to that the user his main priority is himself not the personal finances.	Limit the damage of the depression from a financial perspective and encouraging to seek help from loved once or the bank	Make sure that the application understands that losing financial grip can happen to anyone and that it's not a big deal for the time being. Instead of stressing over it, the user is advised to focus their energy on self-improvement. Therefore, it is a wise decision to have someone else temporarily manage their finances. This is a common practice among many people and should not be viewed as strange or uncommon.	*Je kosten vallen hoog uit deze maand, dat kan gebeuren. We helpen je natuurlijk graag om weer binnen budget te blijven.*
Without depression or burnout	When there is (nearly) an discrepancy between the spending that is agreed upon or going towards a negative balans	In finances choices should be made since money in not unendless	Giving tools as an service to get more overview and save more money if the user wants	Make sure that the application informs the user that they have reached their spending limit and need to modify their behavior to avoid accumulating debt this month.	*U heeft bijna een negatief saldo de rente is x procent per maand*
*Note: In order to gain trust for all groups, transparency about how the data is being asked will help the user, and an explanation of why this data is necessary is needed inorder to gain trust.					