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| **Project Title:** Save’n Score | |
| **Start Date:** 02/18/2019 | **End Date:** 05/06/2019 |
| **Project Manager:** Ben Rahman, Donald Merrill, and Neil Pirch | |
| **Project Sponsor:** Kendall Bingham, Janrae Bondoc, and Christian Heatwole | |
| **Customer:** Kendall Bingham, Commerce Bank | |
| **Users:** Commerce Bank Customers | |
| **Stakeholders and Expectations:**  Team: Have ready access to individuals with the authority to make decisions regarding software requirements. Be given specific and detailed feedback on product increments.  Kendall Bingham: Determine and oversee project planning and implementation in a reasonably successful manner.  Commerce Bank: Have a functional application for customer budgeting. | |
| **Purpose (Problem or opportunity addressed by the project)**:  In January 2017, CareerBuilder released the results of a study which found that 78% of American workers are living paycheck to paycheck. With a staggering 1 in 4 workers not setting any money aside into savings on a monthly basis. Now, while this does speak to a more fundamental problem in society; the lack of financial tools geared towards helping workers save money only exacerbates the issue. Those tools that do exist generally lack either a fun and user-friendly interface or, alternatively, lack additional resources to teach users about long-term money management.  The purpose of this project is to provide a financial/educational resource for current and perspective Commerce customers. We envision an application available both on mobile and the web which allows users to begin saving money in a way that is customized not only toward their income, but also their unique personal and professional goals. In addition to savings, we also intend to present users with an opportunity to hone their financial knowledge in a way that is both fun and educational. | |
| **Goals and Objectives**: The overall goal is to give Commerce Bank customers a fun, and educational savings tool to improve user opportunities to save money  The app is expected to:   * Provide both mobile and web interfaces. * Display information and function in an intuitive manner. * Provide opportunities for users to enhance their knowledge of personal finance. * Offer a game/reward system to promote user engagement and use. * Allow users the opportunity to personalize goals and achievements. * The application should use customer savings amounts manually and automatically. * Have a log in page | |
| **Schedule Information (Major milestones and deliverables)**:  02/06/2019 – Receive Requirements  02/18/2019 – Iteration #1 Plan Complete  02/22/2019 - Project Charter Complete 03/01/2019 - Requirements Complete 03/03/2019 - Project Plan Complete 03/04/2019 - Iteration #2 Plan Complete 03/17/2019- Technical Prototype Complete  03/18/2019 – Iteration #3 Plan Complete  03/20/2019 - Customer Approved UI Prototype Complete  03/31/2019 - Iteration #4 Plan Complete  04/04/2019 – Architecture Document Completed  04/05/2019 – UI Design Full Established 04/14/2019 – Iteration #5 Plan Complete  05/02/2019 – Test Plan Implemented  05/04/2019 – User Guide Completed  05/06/2019 – Product Release | |
| **Financial Information (Cost estimate and budget information)**:  With a group of three project members performing various tasks throughout the project creation process we do not have a concrete number for the budget. However, we estimate an initial budget range of between $9780 and $13,000 with the labor calculations below.  Requirements Gathering: 15 hours \* $40 per hour \* 1 week = $600  Project Manager: 12 hours \* $35 per hour \* 10 weeks = $4200  Developer: 12 hours \* $25 per hour \* 10 weeks = $3000  Tester: 6 hours \* $33 per hour \* 10 weeks = $1980  While we believe this budget will suffice, we’ve left room to extend the budget as more project features are added. | |
| **Project Priorities and degrees of freedom:** Dates are not flexible without prior authorization from the sponsor. Task allocation and story point amounts are not flexible within each iteration. The budget is extendable in terms of hours put in by each team member and equipment or services added to the product. This is at the discretion of the team based on approaching deadlines. Roles are changeable based on workloads of individual team members and are expected to shift from iteration to iteration. All elements included in the initial scope are the minimum required product features and are mandatory for project success. | |
| **Approach:** An Agile iterative and incremental is planned. Feedback will be used from one iteration to the next. With a total of five iterations taking place. The first iteration will focus gathering requirements, learning the C# programming language, and other technical knowledge needed for project success. Subsequent iterations will build upon that and incorporate more features as time allows. | |
| **Constraints**: The software produced from this project must adhere to the following constraints:   1. A relational database must be used. (Example: SQL is allowed, not MongoDB) 2. No external frameworks/libraries should be used on the client-side, everything must be included in the project. 3. Must have different user roles | |
| **Assumptions**: That there will be an opportunity for feedback with the stakeholder to view and assess the viability of the prototype.  We assume that we don’t have to dedicate much time to data security, since the product would need to be integrated into Commerce’s existing system. | |
| **Success Criteria**: The project will be considered a success if (1) the team delivers an operational prototype at the end of the semester with the features mentioned in the goal section above, and (2) most of the team members would be willing to work together on another software project in the future. | |
| **Scope**: To begin the project we will have the following minimum requirements:   1. The application should allow users to log, track, and predict the current and future savings amounts. 2. The application should offer a rewards system for the user that produces a gamification effect on the product. 3. The application should allow the user to create personalized goals 4. The application should allow user accounts to be assigned different roles and interaction between those users in shared budgets 5. We will not have high levels of account security when creating user accounts to test the systems. 6. The application will only have web pages related to user accounts, budgeting, and an entry page to log in.   While this is our initial scope, the scope may be extended periodically throughout the iterative process to reflect newly planned features being added to the project. | |
| **Risks and obstacles to success**: The major obstacle to project success is the inexperience of the group in regard to the programming language, and tools being used for the project. While we may individually have some experience working on projects, we do not have a large amount of experience in working on group projects. | |
| **Signatures**  Benjamin Rahman  Neil Pirch  Donald Merrill  **Project Manager**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Project Sponsor**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Customer**  Benjamin Rahman  Neil Pirch  Donald Merrill **Technical Lead** | |