

Scenario 1:

Logging a transaction

Jake Smeltzer is a member of a frat. Jake is making an alcohol run before a Friday night frat party, and when he sees the total cost of what his friends requested, he wants to ensure that he is reimbursed. Jake wants to log a record of his transaction and how much money he spent.

Jake opens the Insider-Trading app to log his transaction. He is greeted by a home screen with various bubbles that represent the groups he is a part of. The bubbles have titles under them, such as “frat” or “family”, and the bubbles are filled with small images of the members of those groups. Jake clicks on the bubble for “frat”, and he is taken to a page where each group member is given a square with their photo, name, and most recent transaction (or NONE if they have no transactions).

The bottom third of the page contains two buttons: “Log Transaction” and “Cash Out”. Jake clicks on “Log Transaction” and is taken to another page with an area to enter a dollar amount, a textbox to provide a description, and an option to attach photos. Jake enters the cost of the transaction, briefly describes what he purchased, and uploads a picture of his receipt (which is not always necessary but is preferred by Jake in this instance to hold his friends accountable). Now, Jake has a record of his purchase that his frat brother can access at any time, and he is ready to go enjoy the party.

Scenario 2:

Cashing out

Jake Smeltzer lives in the Epsilon Alpha Omicron fraternity and is in charge of getting more cleaning supplies. Last night, he and his brothers threw an outrageous party and there is now a huge mess that he is going to make the pledges clean up. He goes to the store and collects various cleaning supplies.

Jake opens Insider-Trading to log his transaction. After also buying alcohol last night and seeing there have been other transactions from other members of Epsilon Alpha Omicron throughout the month, he decides it should be time to cash out. On the right is how much each person owes the other. He then requests everyone and presses the clear button to reset all the numbers.

Scenario 3:

Cashing Out

Riley Purse is a soon-to-be doctor completing her residency. The last Sunday of every month, Riley and her roommates (also in their residency) get together to settle up on their purchases for the month. Riley wants Insider-Trading to automatically calculate which purchases cancel out so her roommates and her do not waste time making the calculations manually.

All three roommates open the Insider-Trading app and click on the bubble “roommates”. Then, they select the button “Cash Out”, which takes them to a page where each member has a horizontal box featuring their name and how much they are owed using plus and minuses, displayed like “\$-15.98” or “+\$2.97”. The bottom of the page has another big horizontal box that shows how much each person should pay the others to settle up. The box looks like:

Riley owes Sarah: \$38.66

Melany owes Sarah: \$2.40

After discussing specific transactions for a few minutes, Riley and her roommates take their checkbooks and settle up for the month.

Scenario 4:

Checking Balance

Riley Purse is a soon-to-be doctor who has a love for fashion on the side. On the 15th of every month, Riley treats herself to a well deserved shopping-spree at the Renton Village Mall. Riley wants to see a list of the transactions her and her roommates have made so that she can accurately calculate how much money she can spend at the mall.

Riley finds a jacket that she loves from Nordstrom, but it's expensive. Riley really wants to get the jacket but doesn't want to go over her budget, so she opens the Insider-Trading app to get a more accurate idea of her funds. Riley selects her “roommate” group and browses a few recent transactions. Riley notices that she has made more purchases for her roommates than they have for her, and as a result they owe her money. At the end of the month they will cashout and Riley will be paid for her purchases, so she is comfortable spending the money to get the jacket she loves. Insider-Trading simplified Riley checking how much money she is owed, because she can easily browse transactions made by others in her group.

Scenario 5:

Checking Balance

After a long stressful week of working with kids, Sylvie finally gets a break and is on her way to the “Off Day” house. She and the group of counselors that she is with are discussing what each person is going to do during their getaway from camp grounds. They have a shared daily budget split amongst the group, any money spent outside the budget results in money from their paycheck. Sylvie and her close friend decide to go to the bowling alley for a couple of hours. After a couple hours of bowling down the alley, her and her friend want to go out for dinner. She wants to confirm her budget with their original group and make sure she would have enough funds for the dinner. Sylvie selects her day off group located on the website to get an accurate idea of what everyone’s been up to and what funds are left for the day. She finds out that the group hasn’t been spending that much money and heads to dinner. At the end of the day she returns home, and listens to everyone share their day stories. Insider Trading allowed Sylvie to keep an idea of how much money is being spent and what money she will owe to her group. It creates a space for everyone in the group to get a sense of what people are spending the collective budget on.

Scenario 6:

Logging a transaction

Shirely has been playing 5 card poker a long time, but it is rare that she is on a losing streak for as long as she is now. In both her routine games she hasn’t been doing as well as she would like and is reaching the point where she should pay what she owes. She decides to give it one more game before paying up.

As luck would have it she cleans house today. She opens up “Insider Trading” to log this win and figure out how this offsets her previous loses. Upon logging in she sees a circle with the name of the group she was playing with. She clicks it and a new window pops up. This window holds records of all the money she owes and to who, as well as who else owes money to who. She inputs the big win and sees she no longer owes anything to one of friends, but still owes a little

bit to the rest of them. She appreciates the simplicity of the website, that everything is clearly labeled and she only needed 2 clicks to add her winnings.