

# Saving and Investing for Beginners

## Website Design Document

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# Theme and purpose of the website

**Background:** Where I'm from, the community's knowledge of how to save or how to invest is low. This is mainly due to financial literacy not being taught in schools or by parents, and this leads to living a life of financial hardship where any emergency could seriously affect a person's life. Add to this the recessions and austerity measures that are affecting the world's economies, and it will be clear that without good personal financial knowledge, the generations of today and tomorrow will face a harsh future.

**The theme of the website:** Basic Personal money management and financial advice.

**The purpose of the website:** To educate the site visitors on basic financial matters and provide them with information that helps them learn how to save, how to invest, and how to handle money more wisely. The website will try to teach the site visitor basic subjects such as:

- What is saving and why it is important
- What is an emergency fund and how to build one
- How debts are affecting financial freedom and how to systematically pay them off (Snowball method).
- What is investing and how it can help one achieve their goals
- Type of investments and their basics: Personal (Education), gold and metals, mutual funds, bonds, stocks
- What are interests and the power of compound interest

The site will also feature some financial tools like a VAT (value added tax) calculator, interest (simple and compound) calculator, and finally a page that shows today's price of companies stocks from Saudi Arabia's stock market.


## Requirements and Limitations


- The website shall be divided into three main areas:
  - Saving: Where topics about saving, paying debts, budgeting will be discussed
  - Investing: Topics related to what to do with saved money and how to grow it or at least save it from inflation.
  - Financial tools and resources: Financial calculators, stocks prices, resources (books, blogs, sites, and courses links)
- Aside from the pages that will teach the financial basics (detailed above), the site will also have an 'About' page and a 'Contact Us' page.
- The site should be viewable through desktop devices and through mobile devices (mobiles, tablets). The layout of the site should be adaptive to provide the appropriate viewing experience.
- As the goal of the website is to provide basic financial advice, the content will try to simplify all terms and concepts, especially in the 'Saving' section, as this is where all site's visitors will be recommended to start if they have no financial knowledge. Site's visitors who have savings and have a bit of financial knowledge will be directed to skip to the 'Investing' section if the info in the 'Saving' section is already known to them.
- The website shall take into account that saving most likely can be done by any age group while investing might require in some cases that the person applying the advice is of a legal age. However, since the website will just provide educational content and not actual financial services, just pointing this out to the site visitor should be enough.

- To avoid any legal issues, the site will warn the visitors that all the materials are for educational purpose only and do not constitute professional financial or legal advice.
- Due to the familiarity of the site builder (Me) with the financial rules and laws in Saudi Arabia, and because every country in the world might have a different set of rules that might make any financial advice becomes harmful when applied in that country, it was decided that the content and the website will be directed to the site visitors who are planning to follow the provided advice in that country (Saudi Arabia), wither they are citizens of that country or expatriates living there, or international visitors wishing to invest in that country. Some of the content can be applied globally (for example, how to build a budget), but still, all visitors will be warned that they should check the rules that apply to their countries.
- Due to the time limitation of having to build the website and writing the content within the time allocated for this course, the focus will be on website building and less so on adding content. As the time allows, the minimum content added will be expanded upon and more topics will be added.
- Since the course where this website will be built is limited to the use of HTML, CSS, and JavaScript, and do not focus on server-side or Database technologies, the features added to the website will try to work within the boundary of this limitation and not offer anything that requires persistent storage or user-to-user interaction such as forums or comments section. All pages will be pre-built and not relies on any content management systems.
- For the purpose of developing the website for this course, the website language will be in English. However, the real website would be developed in Arabic first, and if there are enough visits from outside Saudi Arabia to warrant adding English as a 2nd language to the website, it would be added later.

# Personas

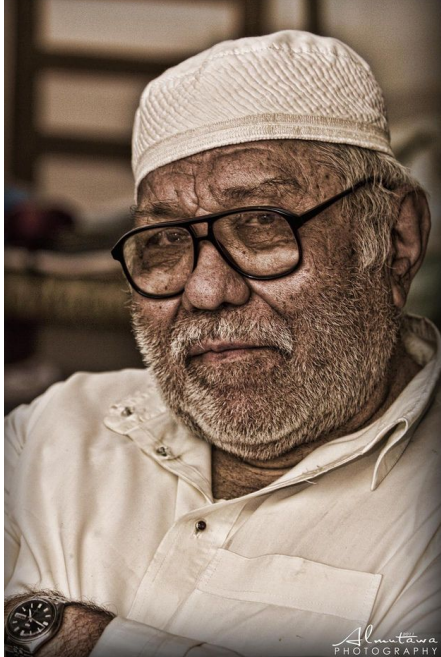
The personas are built based on the level of financial literacy a site visitor has, since saving and investing are basic subjects that should concern almost all the people on earth, at least during the century in which this document was created.

Beginner user - No financial education		
Name	Jamal Saeed	 <p>“Rayan 2” by عبدالرحمن القصير Abdulrahman Alqseer (<a href="#">Flickr.com</a>) - Image cropped</p>
Age	18	
Sex	Male	
Nationality	Saudi	
Job	Scholarship student	
Status	Single	
Goals and Wants	Jamal is going to study college abroad. Because he is now independent of his family and will be living away from them, he has to learn how to manage his monthly scholarship allowance so that it can last him the whole month without running out of money between allowance. He wants to figure out what is the right way to save and how to build a budget.	
Tasks	Will browse the website from the first recommended material (Saving section) through his mobile phone.	


Intermediate user - Good with Saving, no investing knowledge		
Name	Manal Ahmed	 <p>“TEDxArabia 2011 - No title” by Bander AIMutlaq (<a href="#">Flickr.com</a>) - Image cropped</p>
Age	36	
Sex	Female	
Nationality	Saudi	
Job	Business owner	
Status	Married	
Goals and Wants	Manal knows how to handle money, which is expected as she is a successful business owner. But there is a slight issue where the money she earns from her business is kept in her bank account without being invested, so it gradually loses its value due to inflation and taxes (Zakah). Learning how to invest and making her saving generate more money instead of sitting in the bank was on Manal’s mind for awhile, and her goal is to learn the basics of investing so that she can put her savings in the right investments.	

Tasks	Will browse the website material related to investing from her office laptop.	
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#### Intermediate user - Bad with saving, has debts and low income

Name	Zaki Hasan	 <p>“Janadria 05” by Abdullah AlMutawa (<a href="#">Flickr.com</a>) - Image cropped</p>
Age	52	
Sex	Male	
Nationality	Saudi	
Job	Government employee	
Status	Married with 3 kids	
Goals and Wants	Due to his life circumstances, Zaki wasn't able to get a college education in his youth and worked hard to provide for his family and support his close relatives through tough times. He can save money, but due to having a low income and a number of people to support, his saving doesn't grow as he wished. He was looking for guidance on what have been doing wrong, or if the cause of his troubles is the low income, and if it was, how can he fixed that with low or no capital investments or ways to increase his income.	
Tasks	Will browse the website from his home computer after work. Zaki prefer it over using his mobile because the text is bigger on the computer screen, as his eyesight can't handle reading too much on the mobile screen	

#### Advance user - Good with saving and investing, interested in the other resources on the site

Name	Yewande Adebayo	 <p>“Talking Business Africa II” by UNCTAD (<a href="#">Flickr.com</a>) - Image</p>
Age	40	
Sex	Female	
Nationality	Nigerian	
Job	College professor	
Status	Single	
Goals and Wants	Yewande is already familiar with saving and investing. She lived abroad for a long while during her studies and later on as a teacher and professor in different parts of the world. She now resides in Saudi Arabia and teaches at King Abdullah University for Science and Technology (KAUST). Having seen how the country progresses economically in the recent few years, she plans to add more diversity to her	

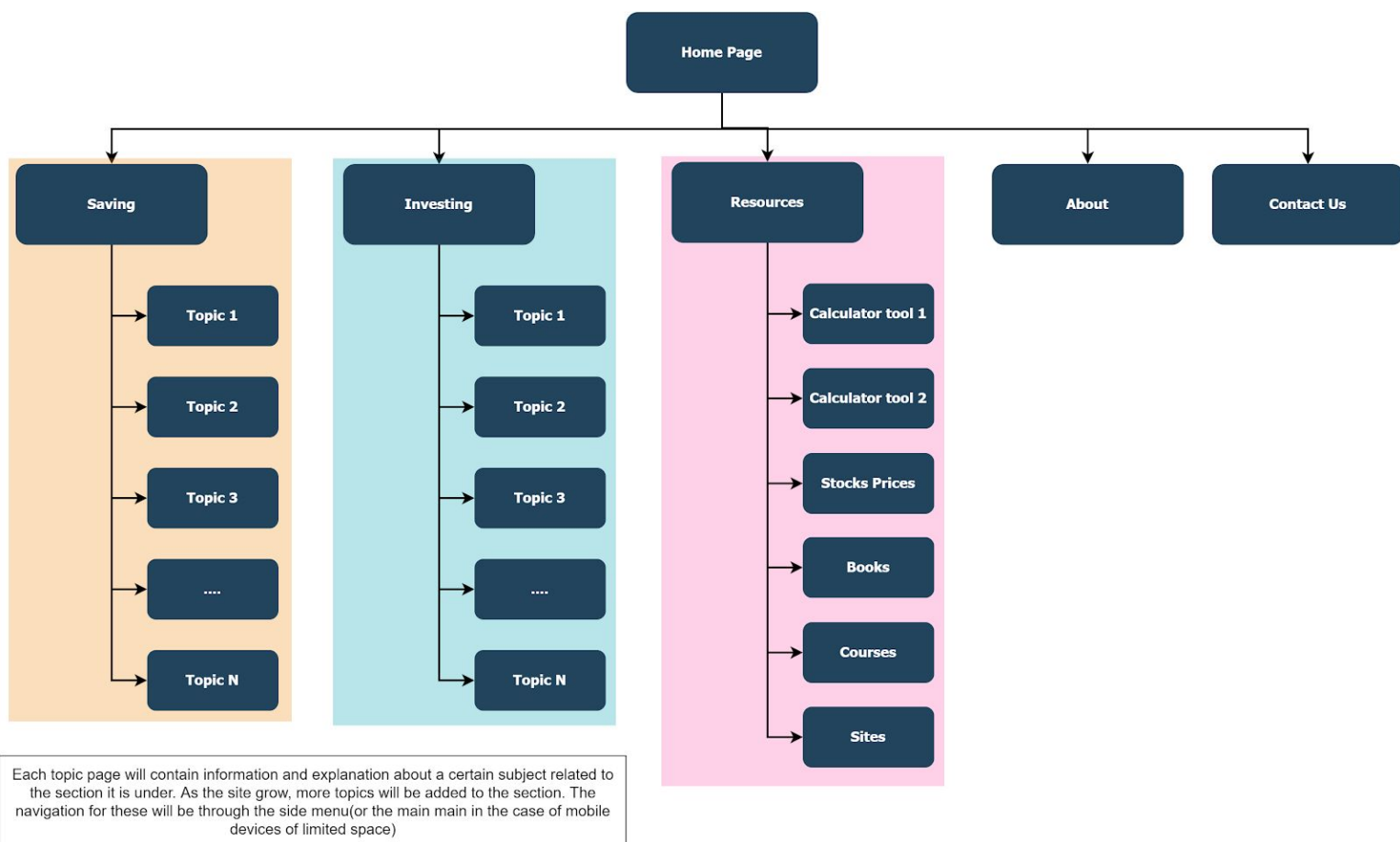
	investment and invest in Saudi Arabia. Instead of having to go to specialized websites on international investments (which tends to be complicated and cluttered) She prefers a simple interface and tools that get her just the information she needs, and she intends to do a bit of research before investing abroad and this site resource section (what is being developed) seems like a good starting point.	cropped
Tasks	Will be using the website's resources to view available stocks and their prices. She also will browse through the website to see if there are any different rules in the country than the ones she is used to and might use the different financial calculators to crunch some numbers.	

## Scenarios

Scenario No.	Description
1	<p><b>Jamal</b> wants to start learning about saving and investment, but since he has no previous experience, he wouldn't normally know where to start.</p> <p>The website features on its homepage three large banners that lead the visitor according to their self-perceived level to the right section. <b>Jamal</b> reads the first banner with the message "New to saving or don't know where you should start? Start in this section". Jamal goes to the Saving section to find the basic info he needs.</p>
2	<p><b>Manal</b> has a sum of money that she wants to put in a low-risk investment, as she doesn't want to lose this sum but also doesn't want it to be sitting idly in the bank. She needs to find info that shows her which kind of investment have low-risk and where she needs to go to start or join such an investment.</p> <p>By going to the site from her mobile, <b>Manal</b> clicks/taps on the menu to see the main sections (saving, investing, resources). By selecting the 'investing' section, she can go through the available articles to see if there is any title that seems relevant. She selects the article that details the different kinds of investments to find the info she needs.</p>
3	<p><b>Zaki</b> top priority right now is to get rid of his debt. He goes through the site's material that talks about debt, but he concluded that with an additional income or an increase in his income, it would take a long time to pay of his debt.</p> <p>Luckily, as <b>Zaki</b> reaches the end of the page he is reading on debt, he finds a list of recommended articles that are related to the topic he is reading and one of them takes him to the investing section on an article about ways to increase his income (legally, of course).</p>
4	<p><b>Yewande</b> learned that Saudi Arabia has no income tax but there is a yearly tax that saved money or other types of owned properties is applied on (Zakah).</p> <p>Puzzled by how this would work, <b>Yewande</b> goes through the menu and notices one of the calculators has the same name as this tax she learned about (Zakah calculator). By going to that page, she finds quick info on this tax (and possibly links to more info), and also some input fields that she can fill to calculate the tax on some of the taxed types of properties.</p>

5	<p><b>Jamal</b> managed to go through the entire 'Saving' section. He still hasn't practiced all of the advice he read on the site but would love to read more about some of the areas he learned are important.</p> <p><b>Jamal</b> can find other educational resources by going to the 'Resources' section and find other recommended sites that should cover most of the info he is interested in learning more about.</p>
6	<p><b>Yewande</b> is interested to see what the Saudi stock market looks like, and what companies are listed.</p> <p>By going to the Resources section and then to the Stocks prices page, <b>Yewande</b> can find the list of all the companies listed in the Saudi stock market and see their current prices (daily updated)</p>

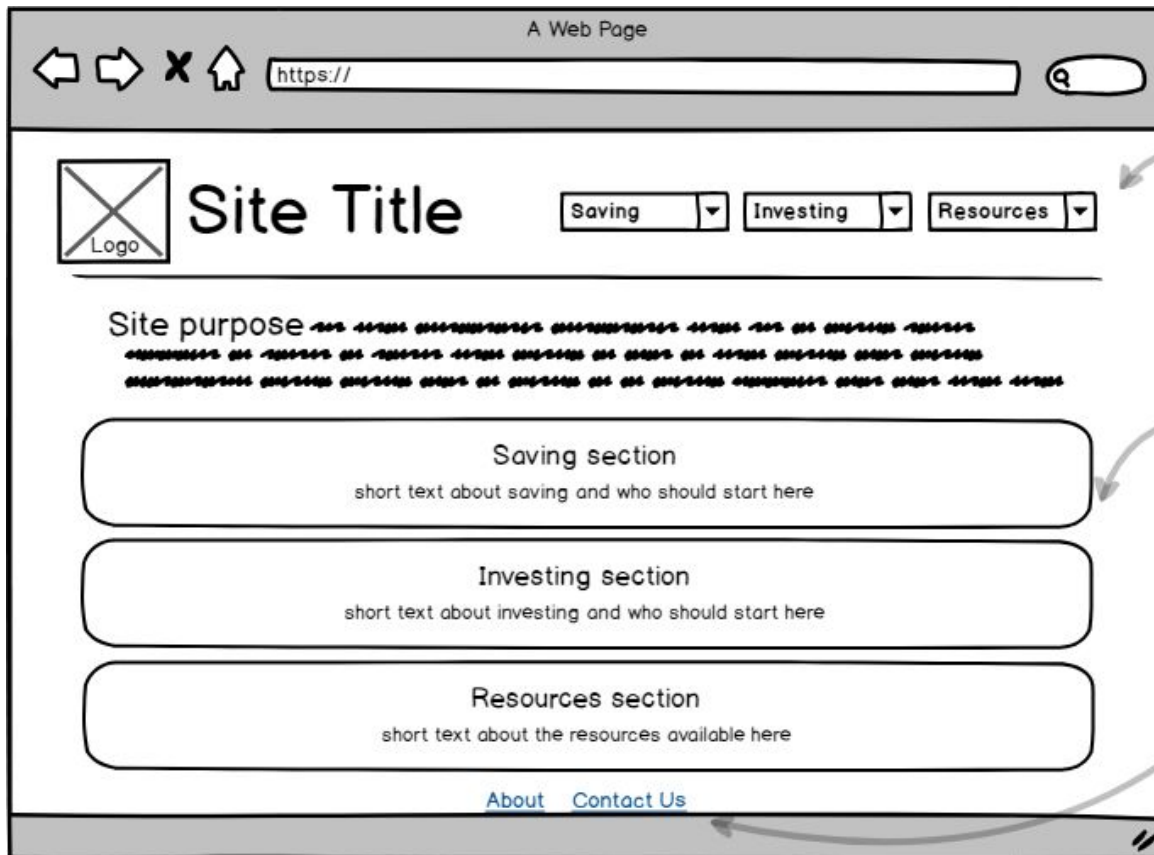
## Site Map





# Mockups

## Homepage (Web)



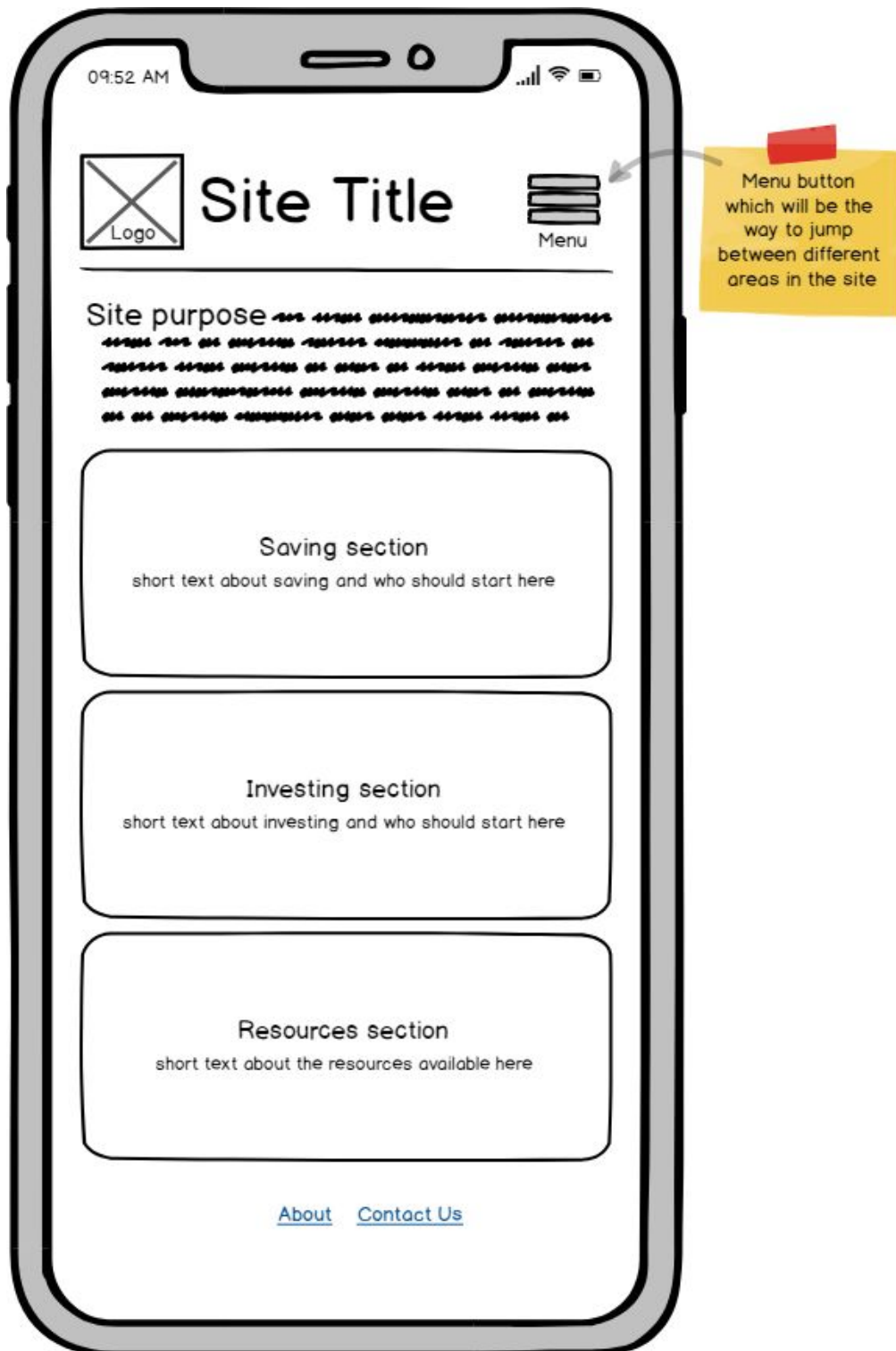
The drop downs at the top offer quick access to the topics inside each section.

Large section buttons (or a discription area with + a large button) that leads to the section page

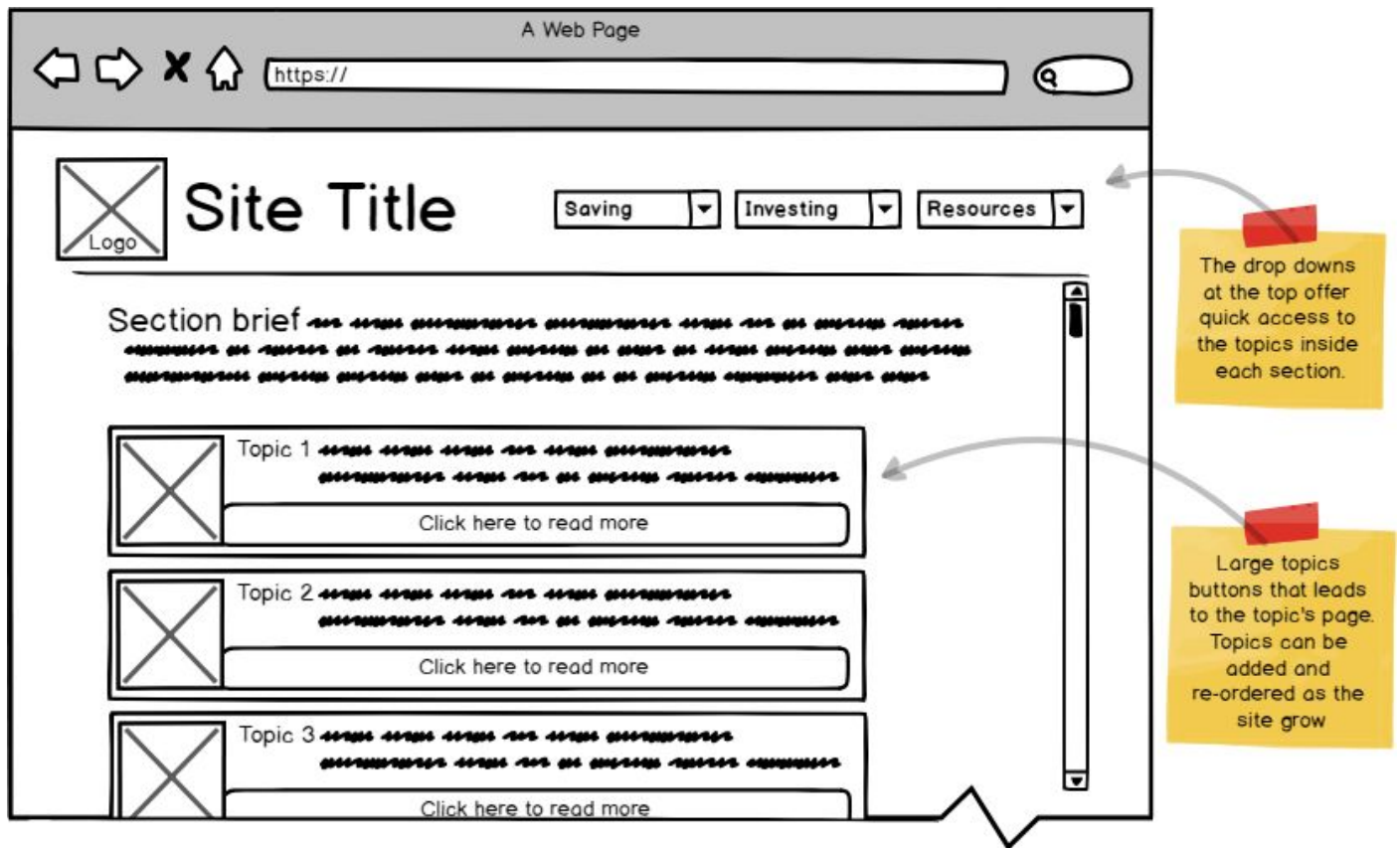
Maybe present in all pages. For now, they will be linked to from the bottom of the home page



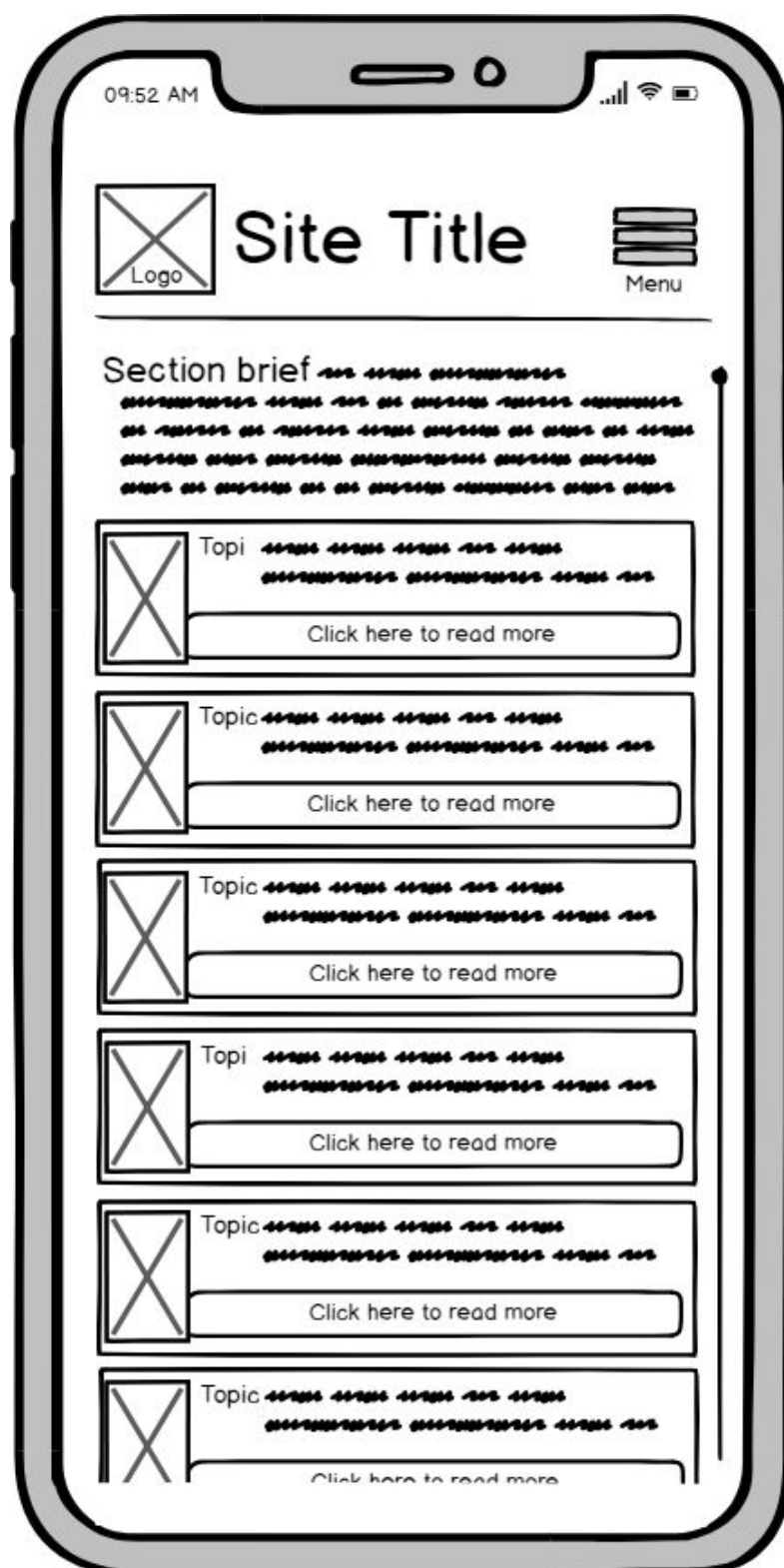
## Homepage (Mobile)



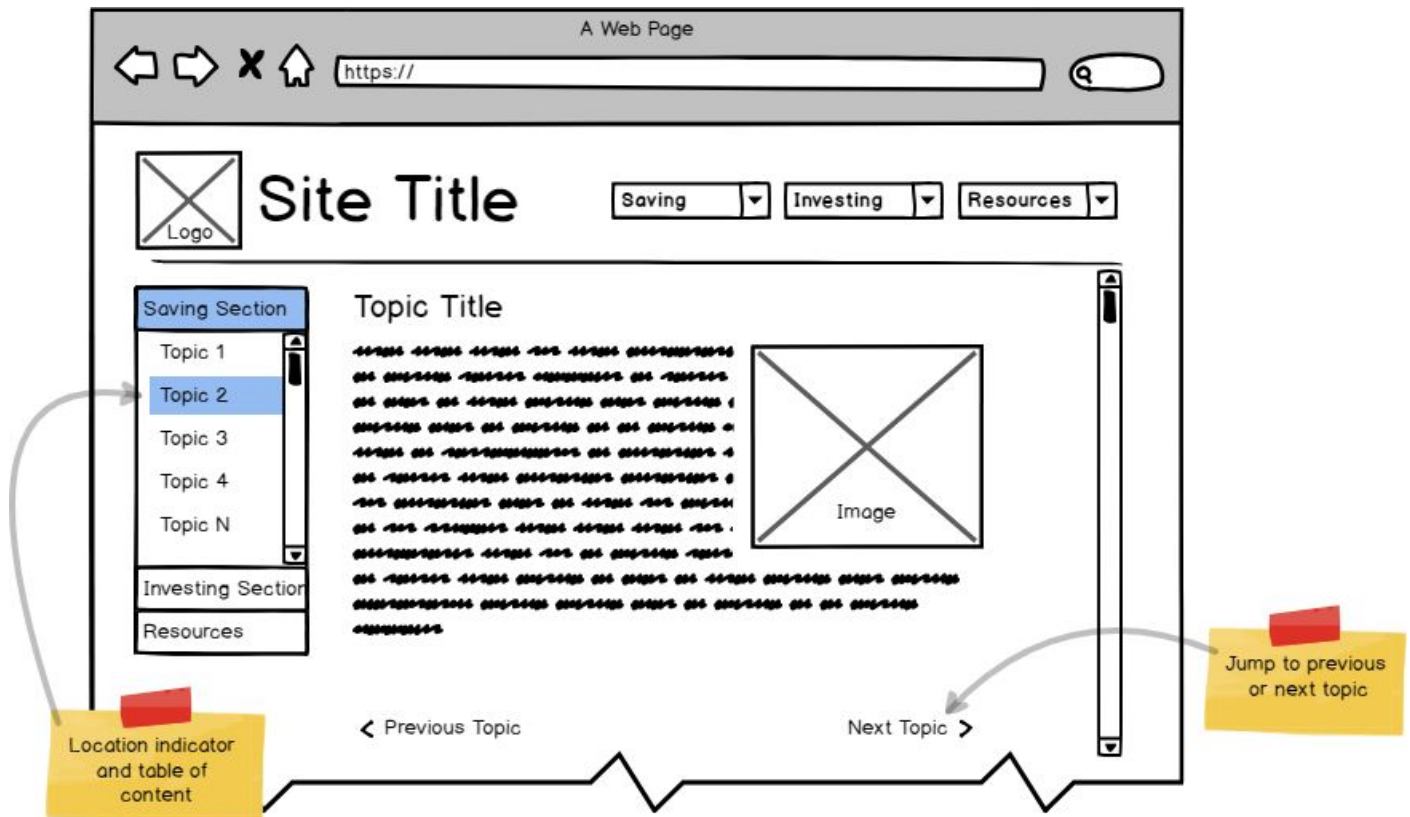
## Section page (Web)

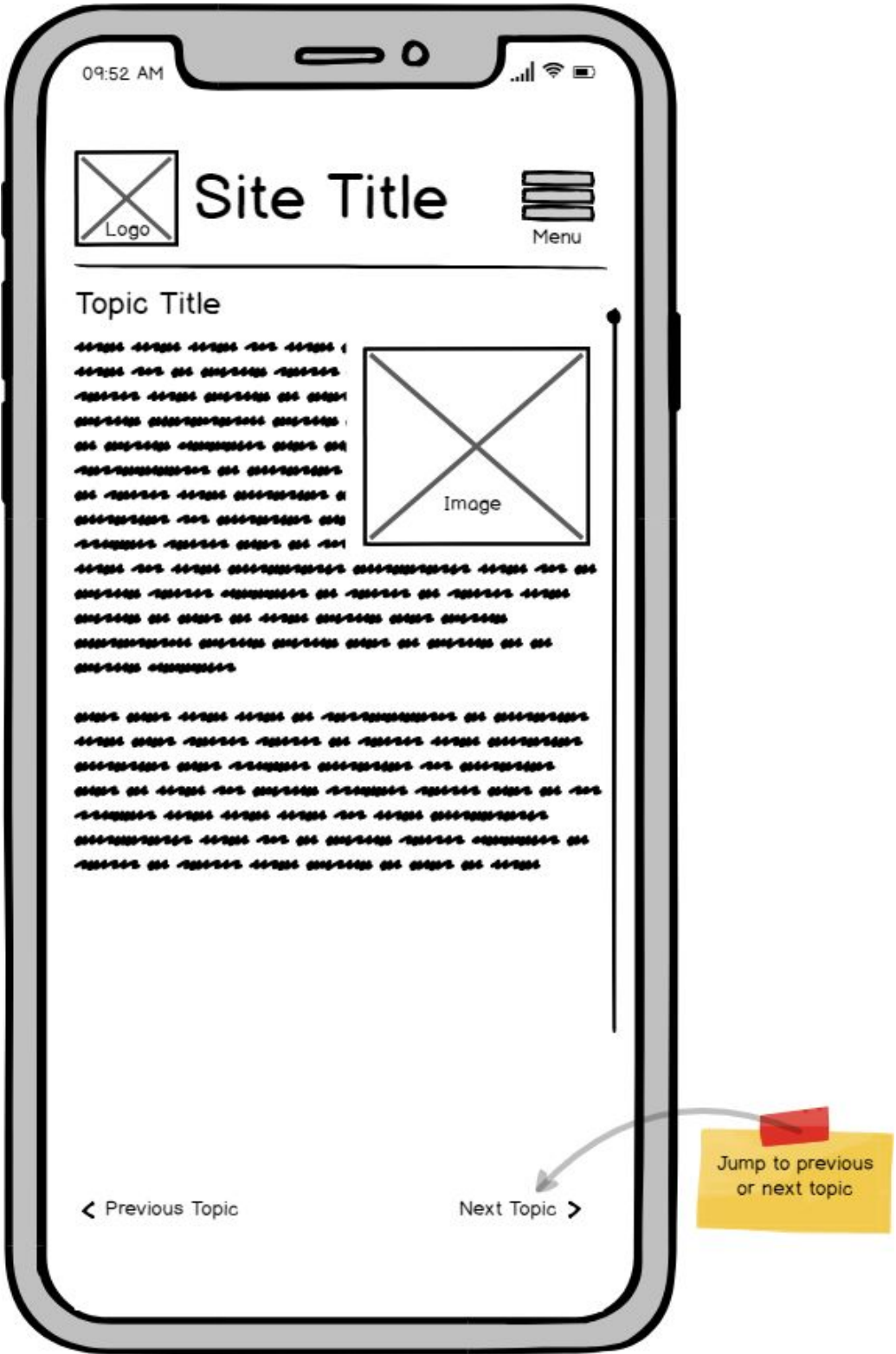


## Section page (Mobile)



## Topic page (Web)





## Book page (Web)

A Web Page

https://

Site Title

Saving Investing Resources

Logo

Saving Section

Investing Section

Resources

Calculator 1

Calculator 2

Stocks reader

Sites

Books

Books

1. Book Title  
Author: Firstname Lastname  
Amazon Link: [a link from Amazon store](#)

2. Book Title  
Author: Firstname Lastname  
Amazon Link: [a link from Amazon store](#)

3. Book Title  
Author: Firstname Lastname  
Amazon Link: [a link from Amazon store](#)

4. Book Title  
Author: Firstname Lastname  
Amazon Link: [a link from Amazon store](#)

The courses and sites pages will be similar to this page

## Calculator 1 page (Web)

A Web Page

https://

Site Title

Saving Investing Resources

Logo

Saving Section

Investing Section

Resources

Calculator 1

Calculator 2

Stocks reader

Sites

Books

Calculator 1

Value X

Value Y

Option 1

ComboBox

Calculate

Result

~~~~~

Fill the input fields and click the button to update the result area



## Stocks Reader (Web)

A Web Page

https://

Site Title

Saving Investing Resources

Saving Section  
Investing Section  
Resources  
Calculator 1  
Calculator 2  
Stocks reader  
Sites  
Books

Stocks prices are updated daily and doesn't represent live stocks prices

| Company  | Price | Yr divid | Price/divid % | P/E% |
|----------|-------|----------|---------------|------|
| Walcart  | 11    | 5        | 5.3           | 6.6  |
| AdvanceA | 23    | 3        | 2.3           | 7.4  |
| ModerT   | 57    | 7        | 3.9           | 2.3  |
| ExpertR  | 38    | 9        | 5.1           | 6.3  |
| SuperJ   | 9     | 3        | 7.3           | -2.3 |
| Fantasy  | 32    | 7        | 8.2           | 4.8  |
| MarkeU   | 8     | 9        | 9             | 1.2  |
| Qwerty   | 31    | 2        | 4.4           | 5.8  |

The goal is to get these prices to be updated daily after the market closes so there is no need to update them frequently

Some calculation will be done to drive these numbers from the price and other data like Book value and last earnings.

## About Page (Web)

A Web Page

https://

Site Title

Saving Investing Resources

About

Back to Home page

If this page remains to be linked only from the home page, this button will remain. If it ends up being linked from all pages, it might be added to the bottom of the side bar that appears in the 'Topic' page so that the user can navigate to other pages easily (and this button will be removed)



## Contact page (Web)

A Web Page

https://

Logo

# Site Title

Saving Investing Resources

### Contact Us

Name

Email

Subject

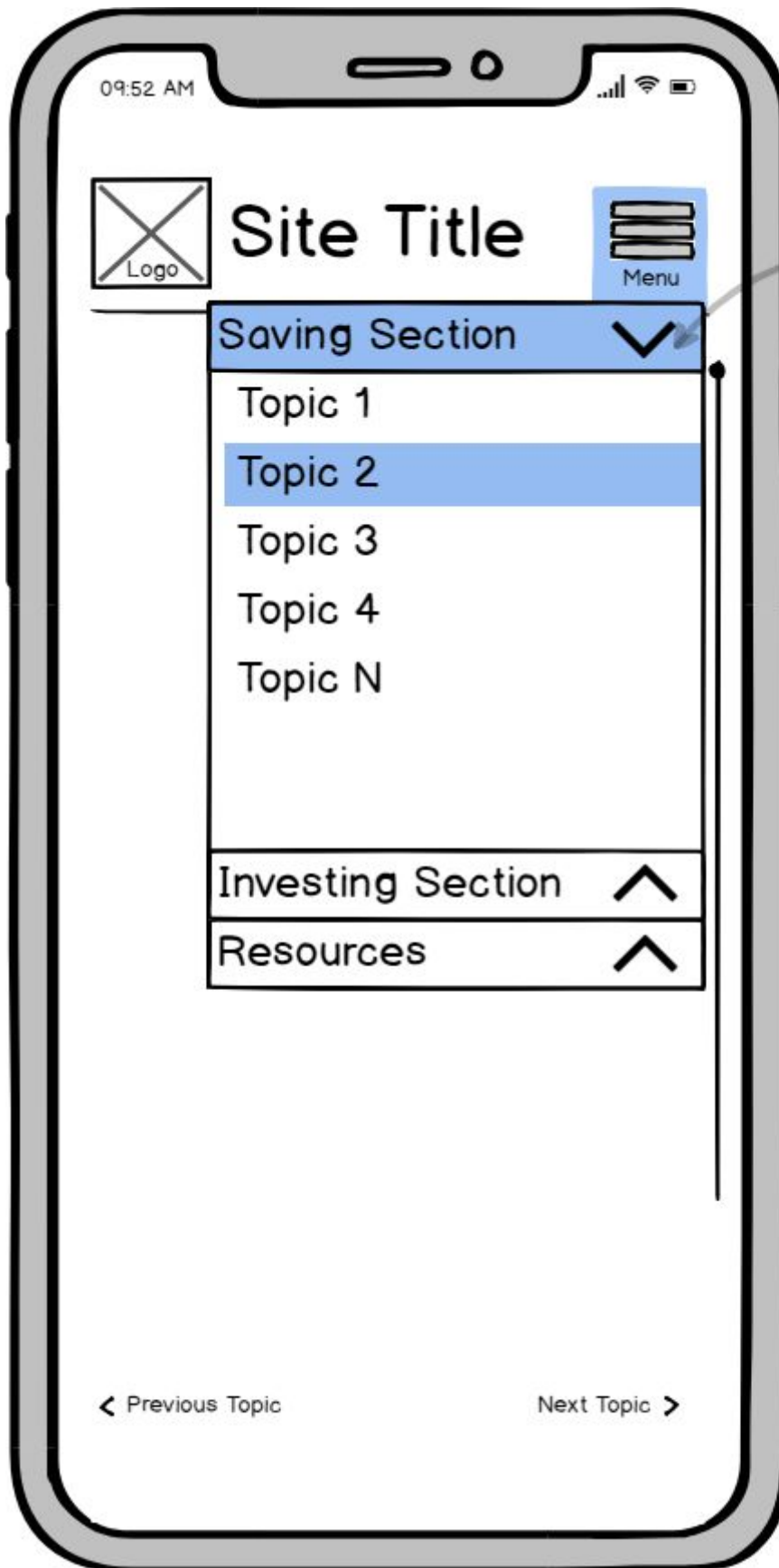
Message

Send

Back to Home page

If this page remains to be linked only from the home page, this button will remain. If it ends up being linked from all pages, it might be added to the bottom of the side bar that appears in the 'Topic' page so that the user can navigate to other pages easily (and this button will be removed)

## Mobile Menu (Mobile)



The menu acts like an accordion. Clicking on one section will open the sections that are included under it. Clicking on another section on the same level (e.g. in this image, Investing) will close the open section (Saving) and opens the clicked section.