**1.Project Overview:**

“***Financial Savvy***” is a financial literacy app in .NET MAUI with 2D/3D interactive elements. As part of the block chain mobile project, the proposed financial literacy platform incorporates gameplay elements, educational components, and real-world integration to create an engaging and informative experience. Users can participate in game like simulation challenges and earn rewards while learning about financial decision-making. Each gameplay challenge is tailored to focus on educating and testing understanding of a specific financial concept

The gameplay challenges are meant to provide helpful tips to users, tracking their progress, and receiving personalized feedback on their understanding of specific financial concepts. Developing this platform as a mobile app makes it more accessible, convenient, and cost-effective for users, particularly those who lack access to traditional financial advisors. The app's game-like features and interactive approach can bridge the gap in financial literacy, empowering users to make informed decisions and democratizing access to financial knowledge and support.

**2. Target Audience & Research:**

According to MX Stats & Research (2024), only 20% of Gen Z consumers feel completely financially secure today, while 71% believe they will be financially secure someday. If only 20% of the Gen Z population feels financially secure in 2025, it highlights an urgent need for new initiatives that can help mitigate financial illiteracy and improve financial literacy and security. This can be addressed by creating programs aimed at educating and empowering Gen Z to feel more financially informed and confident. This is where the **"Financially Savvy"** app comes in - helping Gen Z users become more financially informed, and thus more secure, in an interactive, appealing, and entertaining way.

**3. Personal Goals:**

This project is meant to help improve my technical skills while also becoming a personalized learning platform for me. From a technical perspective, I am hoping to use this project as practical application of experimental learning using the .Net frameworks within a gamified environment. I am hoping to create a seamless blend between gameplay and app development through the improvements of my programming in C# and XML. From a personalized perspective, I am hoping this project will become teachable moment for me to also improve my own financial literacy. From the creation of the gameplay mechanics tailored to a specific financial concept to the execution, I hope to achieve the bridge between learning and real-world application effectively. Using Agile development as a planning methodology, I also aim to improve my overall project planning skills.

**4. Project Goals:**

Through this project, I am hoping to create what bridges the gap between being financially uninformed to being financially informed in a simple but impactful way. I hope that the financial challenges and scenarios ignite a sense of relatability with the players, allowing them to practically visualize their own learning and improve their financial literacy. I hope to encourage the target audience to see the app as a platform meant to empower them to invest in their own personal financial decision-making in the real world. By simulating these gameplay challenges, I hope to motivate them to push themselves to become more financially savvy and financially informed.

**5. Project Scope Planning and Methodology:**

As already mentioned, I plan to use the Agile Methodology to breakdown the series of tasks for the overall app. This is to allow myself enough time to regulate my effort based on the level of importance of each task and the expected deliverable for it. The following is screenshot from my spreadsheet of the breakdown of my tasks using the Agile Methodology:

A screenshot of a computer

AI-generated content may be incorrect.

Figure 1: Agile Spreadsheet (Mofolo, 2025).

(Ps: If not visible enough please zoom, otherwise the spreadsheet can also be viewed here :  
[Financial Savvy Spreadsheet.xlsx](https://1drv.ms/x/c/16932f0fa8da8fea/EYn6vphVq5JEsm-yTWxv_o4BVPjVZ-Ki5N3LZWXB2eIrvg?e=3N8N4e) ).

From the spreadsheet screenshot above, I have decided to divide my tasks into 3 main sprints for each initial milestone part of the app. The first sprint deals with the onboarding and navigation process, meanwhile the second sprint deals with the game challenges section of the app. The 3rd sprint deals with the feedback and advice functionality. I have allocated a duration between 4 to 7 days to complete a task in each sprint to allow myself enough time to also test within that period. The story points used in the spreadsheet follow a Fibonacci sequence. The 2nd sprint has the highest number of story points for each task because it will take more effort to execute each gameplay challenge that focuses on a unique financial aspect.

A sprint backlog is defined as a series of tasks to be completed within a fixed period (Kerr, 2023). I have assigned all tasks in **Sprint 1** a **high** priority, as they are critical to establishing the foundational stages of the application. The initial focus is on ensuring that user authentication works flawlessly, given that the data users provide during this process will be shared with financial institutions to track and assess their financial literacy progress. It is essential that this functionality is fully operational and free of bugs as early as possible. Additionally, by storing this information in local storage, it will streamline the process of sharing it across the various banks users are associated with. Once users have successfully created an account and can sign in, it is equally important to ensure a seamless navigation experience between sections, maintaining a smooth and uninterrupted user journey.

Each task has been assigned between 4 to 14 days duration. This translates to approximately 8-10 hours of focused development work daily for 6 days and the 1 day of rest. Therefore, each task will require 30-45 total hours, allowing adequate time for both creation and thorough testing. There will be 1 hour or 2 hour breaks in between. The 2nd Sprint has a longer duration in comparison to the 1st sprint because the mechanics functionality in the gameplay challenges is very complex and will need more iteration and testing in comparison to the onboarding and navigation process. As such, the number of story points allocated to each task are directly proportional to the number of days/hours that will be spent on that task. For task that require more effort, a longer period has been assigned to accommodate the overall development. To also account for testing and debugging as well as potential delays, I have also decided to allocate at least 4-5 hours outside of the 8 hours of dev work, later in the day to pay attention to areas that are not working properly and need more attention specifically with the code and the functionality thereof. Again, I will be taking regular breaks to maintain code quality and avoid burnout (by taking 1 day of rest from the 7 days).

**Potential Challenges and Proposed Solutions:**ꞏA lot of the user data might not sync correctly between local storage and financial institutions. As a result, this will make it difficult for different financial institutions to get intel on the users’ overall financial progress. To fix this, I might need to implement regular sync checks and fallback alerts, if the syncing fails.

ꞏIf user credentials fail validation, it could block access to financial literacy tracking. This will make it difficult to store any of the progress users might have during the gameplay of each challenge. To mitigate the problem, users will be made aware of the precise number of digits they need to input and number characters required to avoid the user credential fails. Alerts will be used a way to make users aware if any digits or characters are missing or if there are any errors during their onboarding process.  
ꞏSome gameplay challenges may not match users’ financial knowledge levels. The challenge might either be too easy or too difficult for different users. To fix this potential problem; I will streamline the challenges to range from different modes of difficulty from easy, medium and hard. By default, users will begin on the easy mode and at each successful completion of a challenge, they’ll unlock a higher level of difficulty to learn about and play.

Furthermore, with the proposed level of difficulty system, the challenges might require multiple iterations based on user testing feedback. As such, some overlap within the 2nd sprint may occur to cater for testing and adjustments.

**6. Personal Reflection & Goals:**

Research studies show that only around 51% of South Africans are considered financial literate (Viljoen, 2024). As it stands, financial literacy remains a critical challenge in South Africa. Considering these statistics, they served as the inspiration behind the creation of the Financial Savvy App. Financial literacy shouldn't be limited to what individuals learn from their personal banks or something they only start paying attention to during major financial milestones. It's essential that people are equipped with the knowledge and practical steps needed not only to manage their finances wisely but also to protect themselves from scams and deceptive practices. This app is designed to bridge the gap between what users currently know and what they need to understand to make informed financial decisions moving forward.

Personal Goals:  
From a personal perspective, this project is an experimentation with .Net frameworks within a gamified world. As a framework outside the course I study, the goal to learn and understand tools like .Net Maui is to be able to leverage to create artefacts like the Financial Savvy projects to become a force for social good. Furthermore, immersing myself the exploration of .Net Frameworks like .net Maui will also allow me to improve my programming understanding within the C# and XML languages (both within game development and outside). Delving into an aspect of the C# language outside of game development and within the aspect of cross-platform development will aid me in attaining the necessary knowledge needed to improve my programming ability. Moreover, through the development of this project, I also want to improve my proficiency within the usage of Agile Development. As a project planning tool, I’ve only been exposed a little to in my 3rd year Game Design course, I want to explore how much of its implementation I can use to develop a successful project.  
Apart from the improvement of my technical knowledge and skills, my main goal with this project is to also improve my own personal financial literacy as a growing Gen Z. There is a lot I don’t know about the intricacies of financials that the existence of this project will teach me as much I hope it becomes a learning experience for others that may also use it.  
  
Project Goals:  
From a broader project perspective, one of the primary goals is to create a strong sense of relatability by intentionally designing game challenges that reflect real-world financial issues. The project aims to serve as a bridge, helping to close the gap between limited financial literacy and a deeper, more practical understanding of financial concepts - all through an engaging and entertaining experience. Another part of the project’s primary goals is to encourage the targeted audience to invest in financial planning decisions. The intention is to unlearn the conventional habit of only paying attention to certain financial concepts because one is currently in the process of a specific financial milestone. The goal is for the project to serve as powerful reminder, one that is meant to motivate users to always push to being more financially savvy within the growing technological landscape. Another key goal of the project is to introduce users to the potential of blockchain technology. As an emerging innovation, blockchain offers a secure and legal way for data to be shared across financial institutions. By incorporating this technology, the project not only aligns itself with future-forward solutions but also promotes collaboration between financial institutions. This positions the project as both a learning tool and a facilitator of more transparent, secure financial interactions.

In conclusion, the Financial Savvy app represents a timely and innovative solution to address the critical financial literacy gap facing Gen Z, where only 20% feel completely financially secure today. By leveraging .NET MAUI's cross-platform capabilities and incorporating gamified learning experiences, this project bridges the divide between traditional financial education and the interactive, accessible format that modern users expect.

Through careful implementation of Agile methodology and strategic sprint planning, the development process prioritizes foundational elements like secure user authentication and seamless navigation, while building toward sophisticated gameplay challenges that adapt to individual skill levels. The integration of blockchain technology is not only meant to ensure secure data sharing between financial institutions but also position the app at the forefront of emerging financial technologies. Through this initiative, users will not only gain essential financial knowledge but also develop the confidence and practical skills needed to navigate real-world financial decisions.

# References

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