Financial Wellness (Finwell) Application Screens Inventory

I created a draft list of screens that would be available in the Finwell application.

This list is created to address the needs of users who utilize the Financial Wellness offering as part of a company provided benefits plan. The Application is branded by the company or benefits provider, i.e. we sell as White Label.

I imagined the company to be a small or medium sized business and will include a broad range of employees including early in career, mid career, and late career employees.

Aside from references to vetted resources and references, this application stands alone as a technology solution to address employee Financial Wellness needs.

Main Entry Screen

Authenticate with UID and Password

Main screen branded with company or benefits branding. Not Money Tree 6:53

Initial Data Screen

This includes fields for User Entered

- Age
- Income
- Debt
- Savings
- Location
- Rent/Own

Information will be saved and viewable here after initial entry

Prompt User to add more detail on Optional Deeper Data Screen or progress with assessment using this data

Prompt button for FinWell Assessment taking user to next page 6:5

Optional Deeper Data Screen

This includes fields for User Entered

- Assets
- Retirement Funds
- Real Estate
- Investments
- More detailed Savings
- Detailed debts
- Other...

This can be automated account aggregation or manual entry

6:53

6:5

Finwell Assessment

"You are at the xyz percentile of your peers with your blah blah income/debt/savings ratio" Add in graphics, details, etc... If this is really bad, prompt

If this is really bad, prompt user to Credit Crisis Page If not Credit Crisis, provide prompts for additional screens

- Budget Tool
- Retirement Tool
- Historical Income
- Historical Expense
- Investment Performance
- Estate Planning
- Long Term Care
- Credit Report
- Investment query
- Gamification Hub

Budget Tool Input

[Basic groups of expense categories with amount spent per mount, amount owed, options for custom fields]

Budget Tool Output

[Graphic displaying distribution of spend by category and expense, vs % of income]
[Graphic comparing expense spend to cost of living for that area]

Retirement Model

[Pull out some high level Silver type questions for flow] Desired Retirement Age, Income, Social Security [Pulls from Optional Deeper Data Screen if data is available] Imodels based on some return assumptions that can be modified by user] [Returns a graph to display predicted outcome with some sliders to adjust retirement income, retirement age, other]

Historical Income Report

[Screen to record regular income statements and to graphically display trending over time. Can be user input or integrated with payroll to automatically display] [Also graphically display distribution of deduction categories such as Tax, Insurance, other...]

Historical Expense Report

[Screen to record expenses and to graphically display trending over time. May be some linkage here with Budgeting and Expense screen]

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Investment Performance Report

[Screen to display investment performance over time. Sourced from Optional Deeper Data Screen and user manual input data. Links to account aggregation pages as well.]

6:53

Estate Planning and Will

[Provides location for user to log details on existing/current estate plans and will. Links to Estate Guru if user doesn't have plans and wants to create them] [Also includes localized information on things like arbitration laws for Trust vs Will for reference]

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Debt Crisis Info

[User can choose this page if data infers need from Initial Data Screen. Also available uniquely to all users without referral. Includes list of vetted references and resources to access for help]

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Long Term Care Page

[Screen to provide information, trends, and statistics on Long Term Health Care.]
[Provides links to vetted Long Term (health) Care products and service for purchase]

Credit Report

[Link to active credit rating and data. I am nervous about this one because we take on processing SSN.]

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Investment Query

[Link to investment pricing service with ability to save multiple stock tickers, ETF, crypto, others]
[Data feeds into gamification hub of competing virtual stock portfolios]



Wish List

[Documented wants and dream are more likely to appear if documented and revisited. This is an area for user to document aspirational financial wishes, dreams, etc...]

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Gamification Hub

[Social gamification screen to allow competition between company users on games such as:

- Fantasy Portfolio picks (like fantasy football)
- High ranking percentile in age group for savings/debt/inco me ratio (across company or age group)

Other?