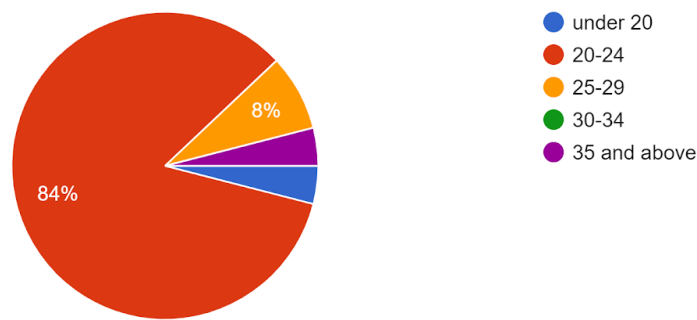


Results of User Research

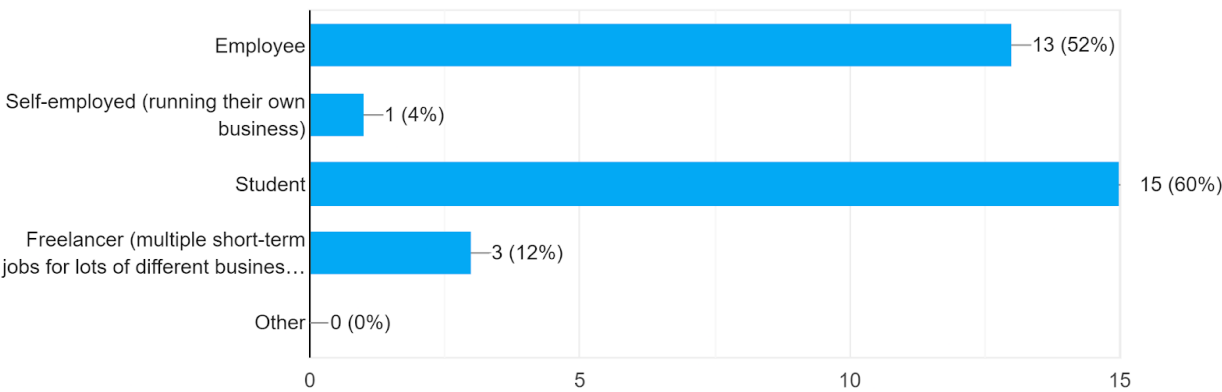
Please specify your age range

25 responses



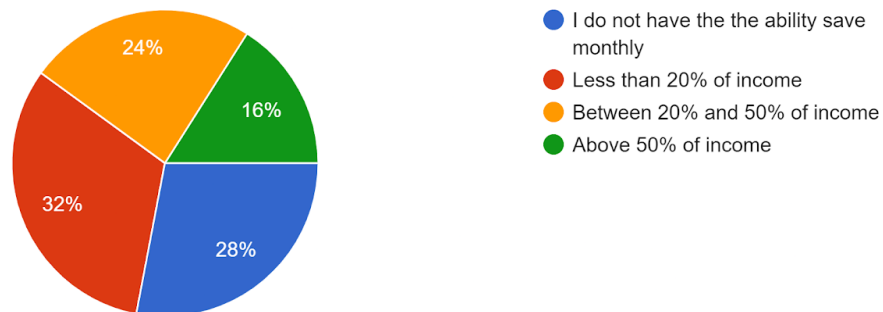
What is your current job?

25 responses



What is your average monthly savings?

25 responses



How do you manage your money?

24 responses

I have a retirement account that comes straight out of my paycheck

In my head

Checking bank account frequently

Poorly

Parents

Automatic transfers and budgeting

I limit my spending to necessities and I save money by living with my parents. I pay more than I need to on my liabilities with less expenses now so that my interest expense is less

Not well

I mange my money by prioritizing my daily essentials like food, rent and bills

Track my capital in Google Sheets

poorly

haphazardly

50% for crucial must pay items. 20% for back up savings, 10-15% put away. Then 10-15% for myself.

Invest all across the board

Invest in stocks, etf and bitcoin

I try not to spend them on stupid things

I do things like buy groceries instead of going out and track my expenses by budgeting

With logic

I spend it.

Mentally

Mostly depositing as my parents cover my education, but extracurriculars and my living arrangements I must pay for

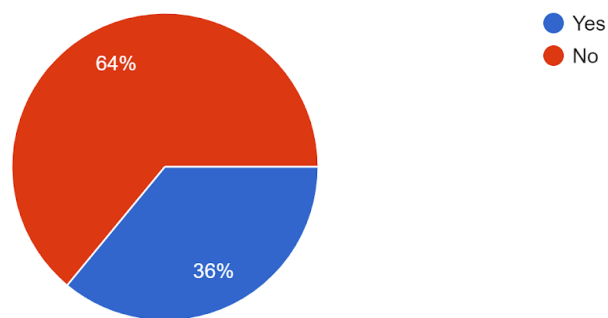
Not very well

Multiple bank accounts designated for bills, spending, and saving

401k and high yield savings account

Do you record your incomes and expenses anywhere?

25 responses



If you answered "Yes" to the previous question please elaborate if you do it physically or if you use an app for this! (Please include the name of the app!)

9 responses

Journal

Excel Sheet. Income, must, want, savings sections.

Use the apps associated with my financial institutions as well as a journal

Robinhood

In my banking app

I wrote them down

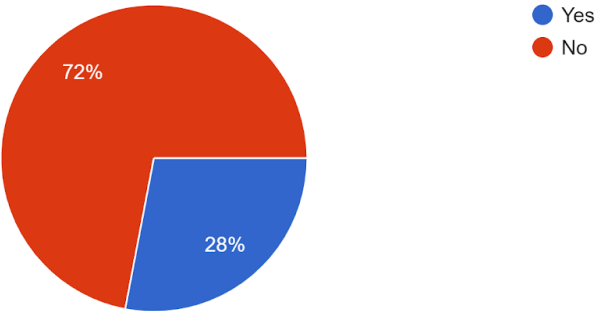
Banking app, Monobank

Excel, online program offered by fidelity

Mint

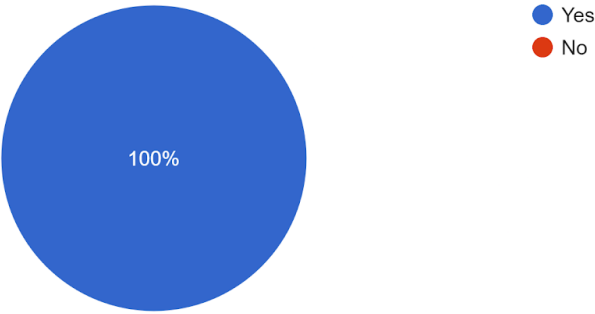
Do you ever forget about payments that you have to make? (Either official payments or to friends)

25 responses



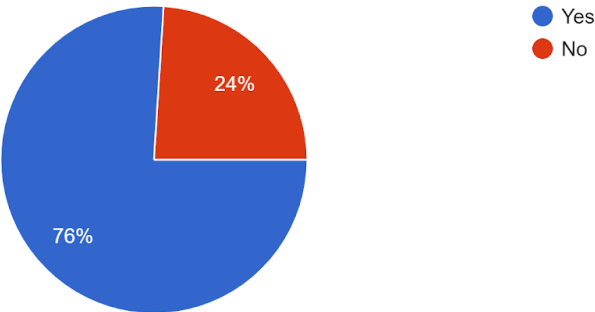
Do you think it would be good if an app would remind you about payments you need to make, so you don't forget about them?

25 responses



Do you think a money manager app would help you in tracking your financials?

25 responses



If you answered "Yes" to the previous question please elaborate on why or in what do you think a money manager app would be able to help you!

18 responses

I think I often don't realize how much I have spent on small purchases over time which adds up a lot, along with monthly automatic bills that I may forget I've subscribed to

Visualization of spending habits and allocation of assets

It's like a box where you keep track of your financials instead of paying one by one

In today's world me and many others use technology to make our lives easier and put less stress on ourselves. So having an app that we can connect to our financials that will help guide us to our financial goals, remind us of bills, and maybe even stop us from going over budget. Would make the process of saving and investing into our futures a lot easier.

I think most people track their financials on their bank's app. Maybe a separate app that would combine transactions as well as liabilities would be a better way to stay organized.

It would be good to see what I'm spending money on and how much money I use monthly, it would be a great help in order to cut down on unnecessary expenses.

It would help me to cut back on unneeded expenses and see what areas I want to prioritize/create an actual budget

to see where I'm spending my money each month and to get a time series of my monthly expenditures

Because if you have outstanding payments to apps or subscriptions you were thinking of cutting out of your budget one can either cancel them or upgrade your subscription if you wanted.

Assistance is always great. Autopay is not used by everyone so that remainder could be essential to an individual. Money management itself is the key to money growth.

It could help me figure out how much I could spend based on my mandatory expenses for the month

A money manager app would allow me to save and manage my money more effectively as opposed to spending it all. I'd be able to monitor how much is coming in and how much I'm spending.

It would keep all types of financial obligations in one space

As money is typically fluid, and income and expenses occur at a frequency pace, a money manager app would help to regulate this flow

It is easier to store, track and analyze the personal financial data rather than doing it manually

Help me to save and keep track of my spending

It could centralize the tools used across various platforms and make it easier for users

Missing payments directly impacts credit score. So having a place to manage all money would keep credit scores accurate.

Please let us know if you have any comments, ideas, needs, or anything you would like to share with us!

7 responses

Don't want to track expenses (too many of them), only the state of my current capital distributed between multiple banks / bank accounts / assets.

Armin van Buuren made a sexy form, so he must also be a sexy man

N/A

More money would be great.

The majority of such apps left much to be desired (you still have to manually input your incomes and expenses). I'd love to see some expenses statistics (e.g. Monobank expenses statistics) as well as some kind of notifications, something like "This month you've spent 20% more on beauty&medicine than month ago/three months ago/year ago"

Armin is amazing

A lot of people use spreadsheets on excel as well.