<u>Scenarios of families</u>

Scenario 1**:** The Monthly Family Budget Review

Question**:**

> Think about how your family reviews your spending together at the end of the month. Walk me through that process. What information do you look at, and what tools would you need to make that conversation productive for setting the next month's budget?

Summary**:** The common response was that reviewing their monthly spending is a chaotic process of manually adding up expenses from different cards and apps. They expressed a need for a single all-in-one dashboard that visualizes their spending against their set budget with clear charts for different categories.

Scenario 2: Parental Mode Monitoring

Question:

> If you see a large, unusual purchase from your child, how could the app provide you with enough information to guide you, so you can have a calm, in-person conversation with them?

Summary: The parents' responses showed a desire for a system that gives them oversight of their child. They wanted to view their child's transactions and see categorized reports for real-world conversations. Furthermore, they emphasized the need for setting weekly or monthly spending limits and receiving automatic alerts as their child approaches those limits. This feature was seen as the key to effectively teaching responsible spending habits.

Scenario 3: Planning a Shared Event Budget

Question**:**

Imagine you're planning your child's birthday party next month and you've set a total budget for it. How would you track all the different expenses from the cake and decorations to the venue especially if both parents are buying things for it?

Summary**:** The common response was that planning one-time events often leads to overspending due to a lack of centralized tracking. They described the need for a feature to create a temporary event Budget separate from their regular monthly finances. This would allow them to track all party-related spending in one place and get alerts as they approach the limit. They also mentioned the desire to see a visual breakdown of the event's costs.