# Journey

1. **Before State:** Winging It - short term > long term
   1. Save whatever they can after our short term needs and wants are met
   2. Savings account, RRSP, TFSA but no urgency, relatively hands off
2. **Trigger:** When long term is not as long term anymore (e.g. when they have a child or when they’re nearing retirement, etc.), that’s when they start worrying
   1. Potential secondary user type: if they get enough money to actually do things with and they *are* focusing on the long term
3. Research
   1. *Tried self-help resources but too hard? Doesn’t feel like they have the expertise? (Find out: what motivates them to go to an FA instead of DIY?)*
   2. Get advice about goals
      1. Discovery
      2. Talk to FA about goals and how to achieve them
      3. FA recommends products and a plan of action to achieve those goals based on projections
4. Financial Advisor has periodic (e.g. yearly) statements/checkups updating situation and/or plan
   1. Written plan
   2. Action Items
5. There is a behaviour change required of the user. They’re used to being focused on the short term.
   1. Their long term goals are brought into the short term with CGP, which is a dynamic, simplified version of their written pslan
   2. They can visualize their path to their desired end-state
   3. They can see what they need to do broken down into actionable steps that they can take in the short term. They can easily keep track of what they need to do vs what they’ve done.
   4. They can see the effect of their short term actions on their long term goal, providing motivation, accountability and peace of mind
6. ***Trigger for completing action items*** *(Find out)*
   1. When they get paid?
   2. End of a period (e.g. month)?
   3. *Find out: where do the action items take place?*
   4. *Find out: when would they need to look at their living plan?*

# Research Objectives

* **Decisions** to be informed by this research
  + Should we have action items?
  + If so, should we have checkboxes?
* Evaluate desirability of feature (not usability)
  + Explore problem
  + Validate solution
    - Action Items themselves
    - Checkboxes
* Hypotheses
  + The checkboxes will make it easier for them to track what they need to do
  + The non-checkbox version will more communicate that these are reminders

# Methodology

* The main portion of the session will be an interview about the participant’s experience with tracking their goals
  + Do they know what they have to do?
  + Do they know their progress?
  + Do they have a process for tracking or is it all in their head?
  + Role of financial advisor?
* Show them the prototype at the end and ask them to explain it
  + What is their understanding of it?
  + Compare it to their actual situation
* Administer Kano model questions in a guided survey, asking them to elaborate for each

# Recruitment Criteria

Recruit 3 for each variation and if the results are inconclusive, add another for each

* Age 35+
* Income $85 000+
* Canada
* Has had a formal written financial plan

# Interview Questions

You mentioned in the screener that you’ve had a written financial plan with a financial advisor. Could you tell me more about it?

* How long ago?
* Why did you decide to use a financial planner?
* What did you talk about?
* What were your financial goals?
* What was the plan that you agreed upon?
* Have you had a chance to do anything on the list yet?
* Off the top of your head, do you happen to know how far along you are in terms of achieving your goal(s)?
* Do you do anything in particular to manage it?

# Kano model questions

Show them the variation. Ask these questions for the Action Items and the checkboxes.

* Functional
  + How would you feel if the product had …?
  + How would you feel if there was more of …?
* Dysfunctional
  + How would you feel if the product did not have …?
  + How would you feel if there was less of …?
* Answer Options
  + I like it
  + I expect it
  + I am neutral
  + I can tolerate it
  + I dislike it

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Functional** |  | **Dysfunctional** |  | **Category** |
| I expect it | + | I dislike it | → | Must-be |
| I like it | + | I dislike it | → | One-dimensional |
| I like it | + | I am neutral | → | Attractive |
| I am neutral | + | I am neutral | → | Indifferent |
| I dislike it | + | I expect it | → | Reverse |