Discretionary Spending Design Check-In 2f

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Tasks

Jessica is at University Village shopping with her friends. They walk in to each store along the street and buy different kinds of items. She has a monthly plan for spending with categories and she doesn't want to go over it especially for the clothing category because she always spends too much on clothing on her previous shopping experience. However, the items she purchases today fall into many categories including food, makeups, and jewelries. She wants a way to break her purchases into categories.

Patricia goes to *Henrietta's Donut Shop* for a delicious treat but they only accept cash payments. Patricia's current app syncs to her bank which is great, but it doesn't give her a way to keep track of her cash payments. She likes her information very detailed, and wants to make sure she knows where her money went. Patricia wants a way to include her cash purchase with her other purchases so that it goes into the correct category and it doesn't just show up as part of a larger "cash withdrawal".

Juan was invited by a few friends to go out for dinner next week. He now has two dinners on his schedule for the following week and is unsure about if he should go eat out this week. He wants his spending for the current week to account for his future spending and adapt. He opens the app to schedule expenses for the following week. His current schedule adapts so that he can save this week so he can go out next week and not be over budget. Juan is now happy and gets to eat out with his friends without feeling remorseful from spending too much.

Henry is at Target looking at a really nice garlic press. Henry did not plan on buying it when he went to Target but now really wants to get it. Henry needs to know how he has been doing according to his spending goals for the month. He needs to have a quick way to check if the garlic press will put him over his cooking and baking allowance for the month

Terrance made budgeting goals for his discretionary spending at the beginning of the month. He wants to review his spending for the month. He was way over his planned food budget by $80, but was under his budget in electronics, clothing, and Starbucks categories. He happens to be under his monthly budget by $150. He realizes that his monthly food budget is a

little low for Seattle prices, so he increases his food budget for the next month while decreasing the other areas.

Pooja just went shopping at QFC. She bought her staple groceries, but she also bought some wine and ice cream for ladies night in, and a Frozen DVD that she saw in the checkout line. She wants to go through and designate which of her purchases at the store were essential and which were discretionary
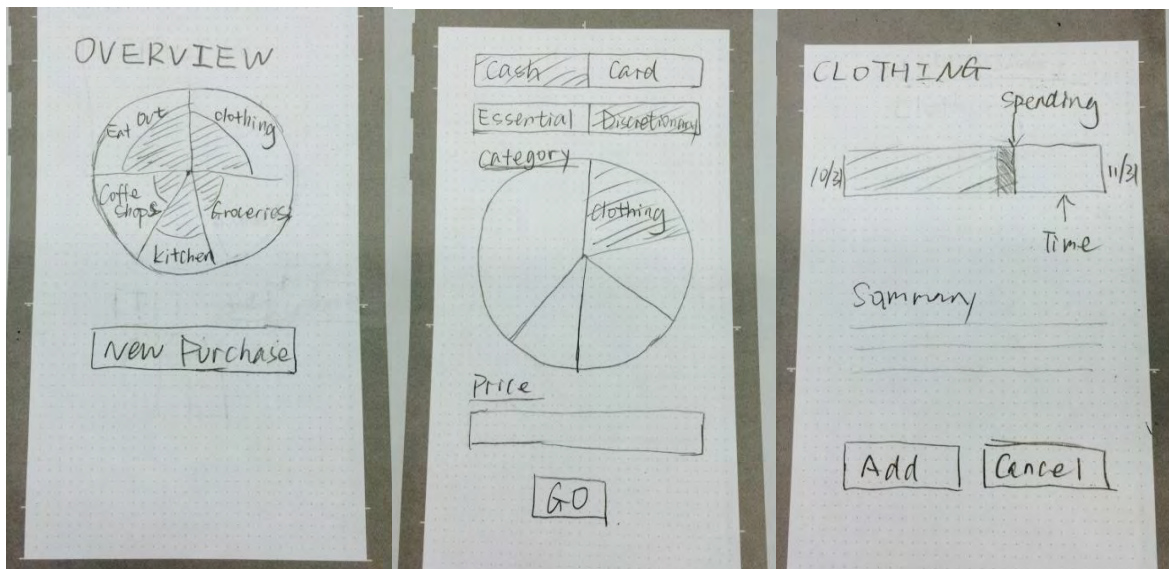
Designs
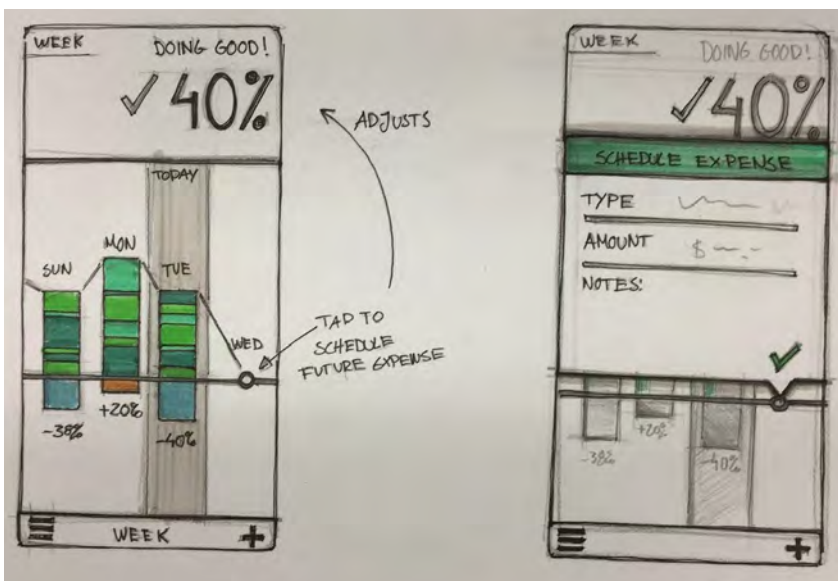
Design 1-1

Design 1-2

Our first design is very focused on linear progression and looking forwards and backwards through time. It focuses on easily transitioning from daily to weekly to yearly overviews. Because of these changing time frames we are also very focused on having flexible budget categories that can be adjusted easily as one looks at their progression.

- For Juan to input future purchases he advances in the timeline and picks a future date to edit and add his planned spending.
- Henry wants to review his progress, he pinches to zoom out and the app shows him past and present spending to show how he is doing.
- Terrance spent too much on coffee but managed to save on video games, he drags the category dividers to adjust and allow coffee more of his budget while reducing the video game budget.
- Pooja just went shopping for groceries, most of her purchase wasn't discretionary but she decided to treat herself to some chocolate. In the app she taps on the QFC purchase to select only the Kit Kat she bought as discretionary.
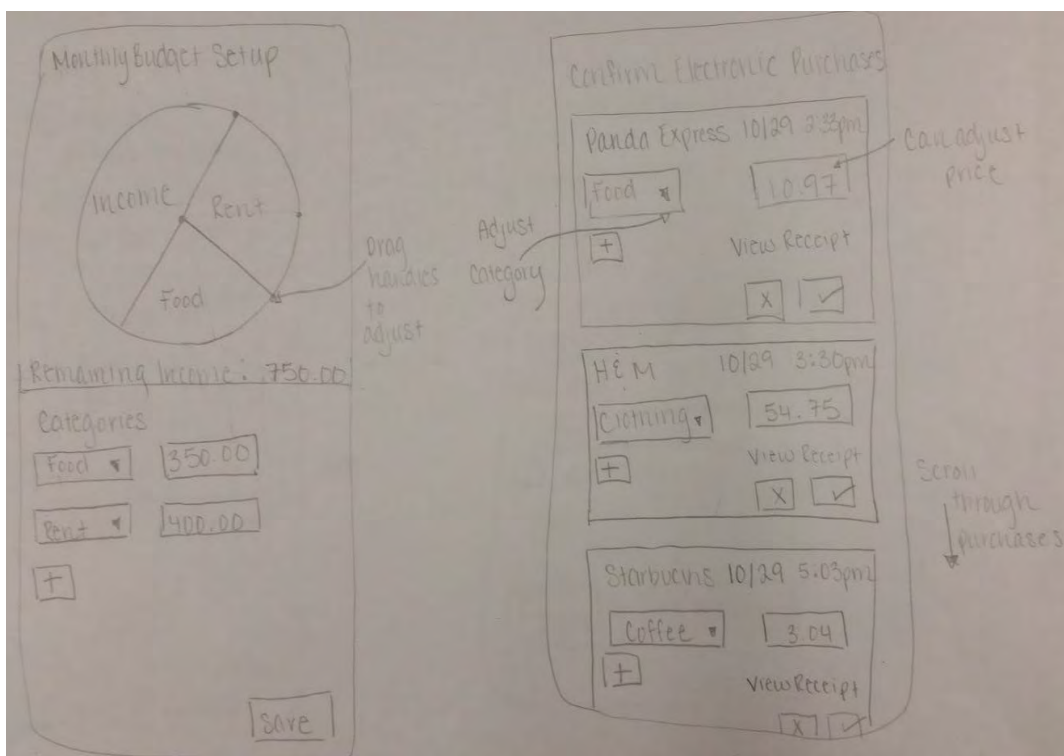

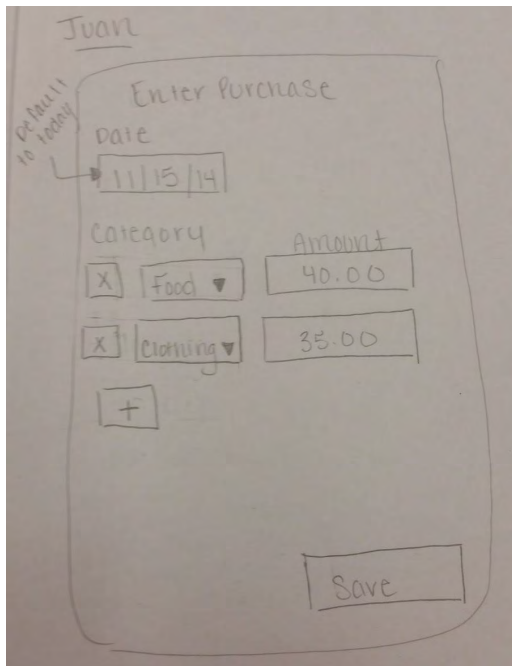Design 2-1   Design 2-2   Design 2-3

Our second design is focused more on checking before you make purchases. With a more structured budget a user can then see the effects of their purchases on their progression. Total spending is monitored against overall goals for the month, broken down into meaningful categories.
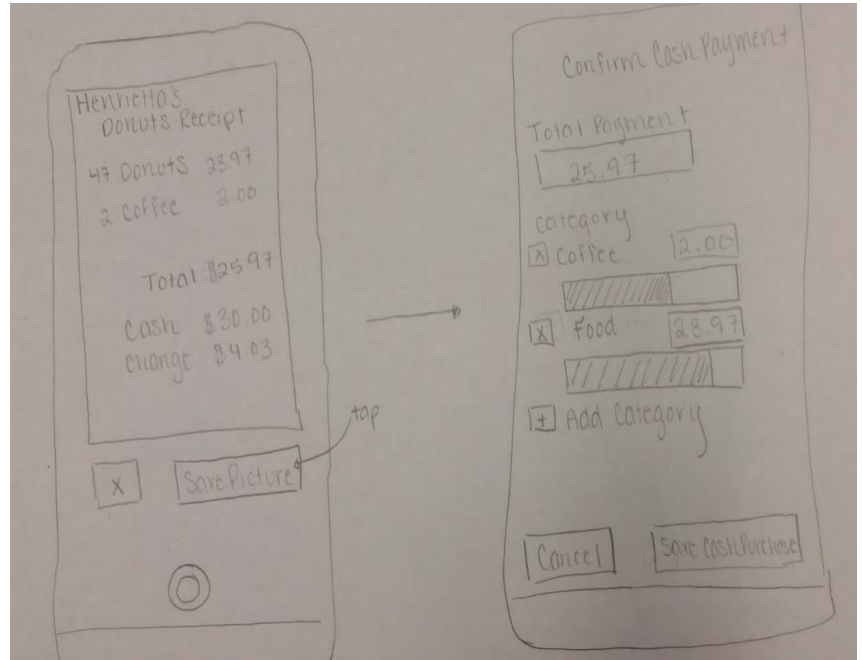
- Patricia wants to add her cash purchase, she can click on the "New purchase" button on the home screen and then it will take her to the screen to specify the detail of this purchase. The default would be card purchase because it's more common, and she can change it to cash for this purchase.
- Henry wants to check if he is over the cooking budget this month. He opens the app and click on "New purchase". It will take him to the page with a summary for "cooking" of this month. He can make the decision based on this summary, and he can add it as a new purchase, or cancel it that means he will choose not to buy it.
- Jessica needs to specify the category for the item she purchased. She starts with add a new purchase, and choose a category on the pie chart so this purchase will be saved with this category.
- Pooja wants a way to designate which of her purchases were essential and which were discretionary. She choose this when she enter the purchase, so she can go over it later.

Design3-1 (Monthly Budget Setup / Confirm Electronic Purchases)

Monthly Budget Setup

Income | Rent | Food (pie chart)

Drag handles to adjust

Adjust Category

Remaining Income: 750.00
Categories
Food ▼ | 350.00
Rent ▼ | 400.00
[+]
Save

Confirm Electronic Purchases
Panda Express 10/29 2:33pm
Food ▼ | 10.97
Can adjust price
[+] | View Receipt
X | ✓

H&M | 10/29 3:30pm
Clothing ▼ | 54.75
[+] | View Receipt
X | ✓

Scroll through purchases

Starbucks 10/29 5:03pm
Coffee ▼ | 3.04
[+] | View Receipt
X | ✓

Design 3-2 (Enter Purchase)

Juan
Enter Purchase
Date
Default to today
11/15/14
Category | Amount
X | Food ▼ | 40.00
X | Clothing ▼ | 35.00
[+]
Save

Design 3-3 (Confirm Cash Payment)

Henrietta's Donuts Receipt
47 Donuts 23.97
2 Coffee 2.00

Total $25.97

Cash $30.00
Change $4.03

X | Save Picture
tap

Confirm Cash Payment
Total Payment
25.97
Category
☒ Coffee | 2.00
☒ Food | 23.97
[+] Add Category
Cancel | Save Cash Purchase

The third design is focused on being able to track purchases easily with minimal data entry. If entering and tracking purchases is made less tedious, then the user will keep track of more purchases and will have more accurate information available to them.

- Jessica needs to set up her categories in order to keep track where she has spent money. She wants to easily enter in her total income, and then break up her income into different category budgets.
- Pooja has made a few credit purchases, so the app takes her electronic receipts and breaks up the categories for her. She now can confirm, adjust amounts, or reject purchases so that she can quickly choose what transactions to track.
- Juan needs a quick way to enter his future purchase. He can quickly manually input the date, amount, and category so that his budget can be adjusted beforehand.
- Patricia wants to enter a cash purchase, so she takes a picture of the receipt. The app breaks down the receipt into categories and amounts spent in those categories. She then can edit and confirm the cash purchase information and save it into the app to be tracked.