

Portuguese Immigrants

Financial Wellbeing

User-Centered Design and Evaluation

Professor: Augusto Esteves

Our team

Group 13, *The Team*, Lab shift on Thursday at 10:00



92447
David Lima



92449
Diana Moniz



92474
Guillermo Bettencourt



93034
Catarina Beirolas

Drive structure

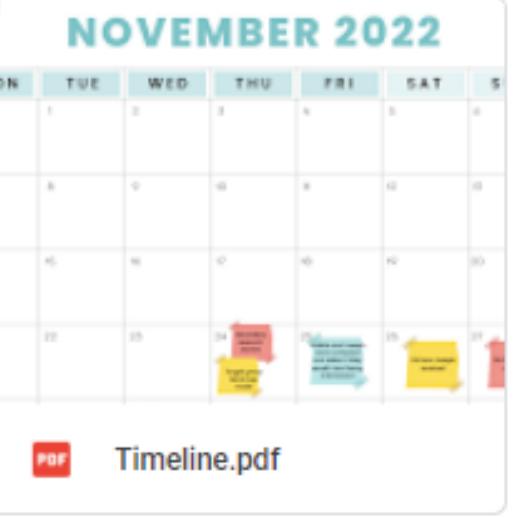
Hunt statement

Folders

Name ↑

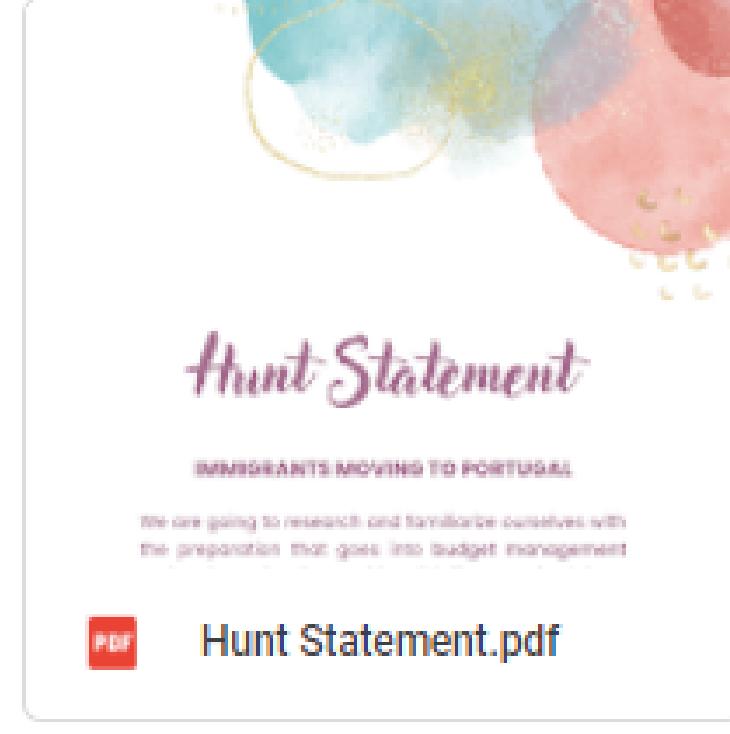
- Data Analysis & Data Synt...
- Hunt Statement
- Ideation
- Other resources
- Research Plan
- Storyboards

Files

-  PDF Target Group - Mindmap....
-  PDF Timeline.pdf

My Drive > CCU-Project > Hunt Statement

Files

-  PDF Hunt Statement.pdf

CCU-Project

Drive structure

Research Plan

Folders

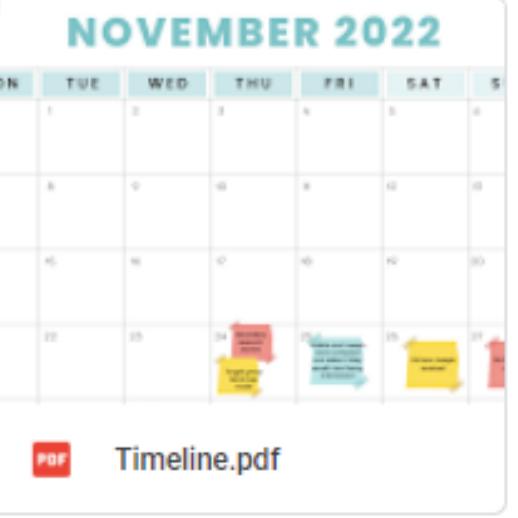
Name ↑

- Data Analysis & Data Synt...
- Hunt Statement
- Ideation
- Other resources
- Research Plan
- Storyboards

Files



PDF Target Group - Mindmap....



PDF Timeline.pdf

My Drive > CCU-Project > Research Plan

Files

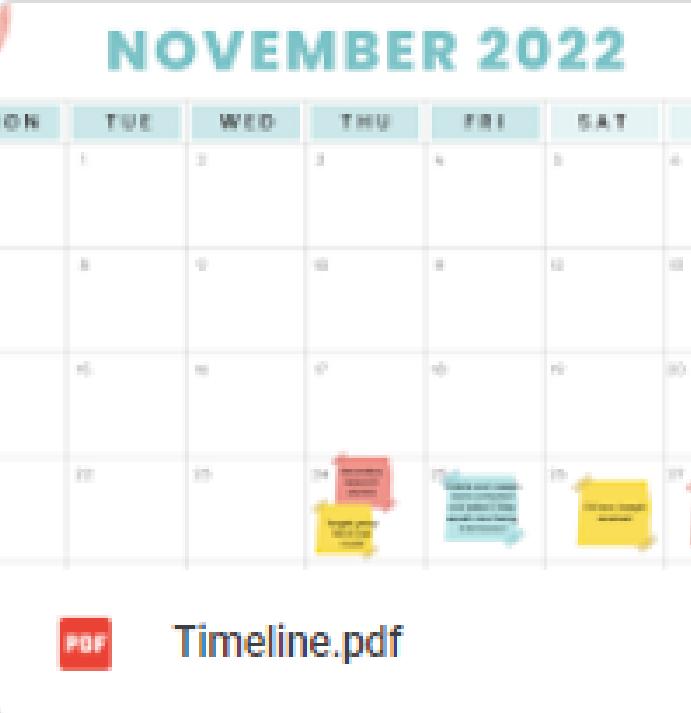


Research Plan

Summary of Secondary Research

Although the cost of living in Portugal is not as expensive as in other European Countries, it still is essential that people planning to move here are aware of the expenses they will face, namely when figuring out a budget or even when considering how this will affect their savings, not mentioning all the costs involved in the move itself. Below are sources we found out that can be used.

PDF Research Plan.pdf



PDF Timeline.pdf

CCU-Project

Drive structure

My Drive > CCU-Project > Data Analysis & Data Synthesis

Folders

- Personas and Scenarios

Files

- Empathy Map.pdf
- Ethnographic Interviews ...
- Thematic Analysis.pdf

Data Analysis & Synthesis

My Drive > CCU-Project > Data Analysis & Data Synthesis > Personas and Scenarios

Files

- Carol Diaz - User Scenario...
- Gabriel Alves - User Scen...
- Mauricio Ruiz - User Scen...
- Persona - Carol Diaz.pdf
- Persona - Gabriel Alves.pdf
- Persona - Mauricio Ruiz.p...

Name ↑

Drive structure

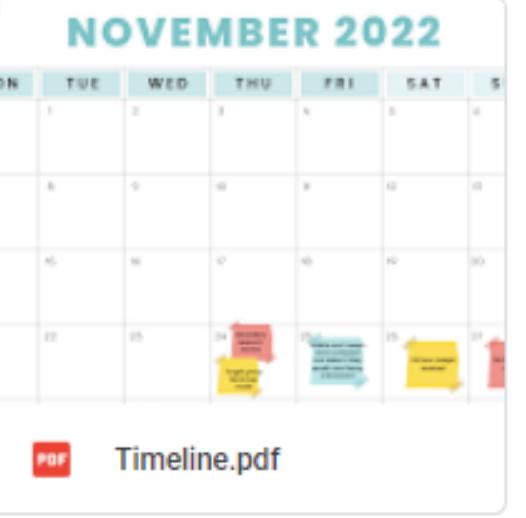
Ideation

Folders

Name ↑

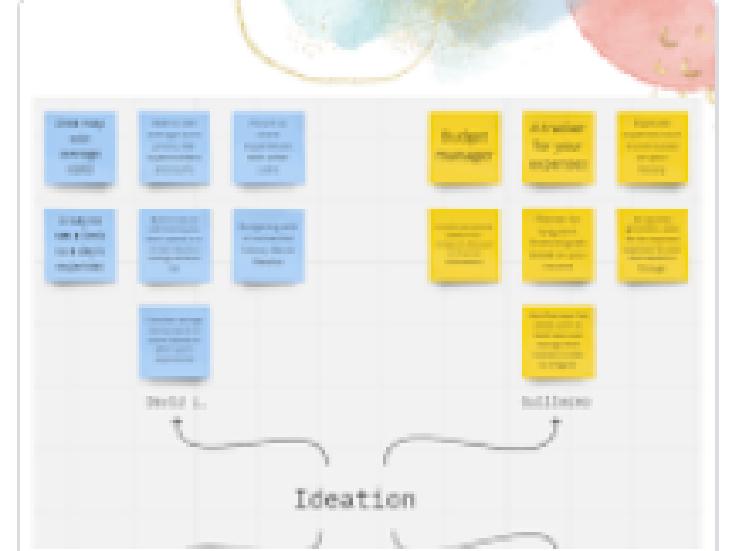
- Data Analysis & Data Synt...
- Hunt Statement
- Ideation
- Other resources
- Research Plan
- Storyboards

Files

-  PDF Target Group - Mindmap....
-  PDF Timeline.pdf

My Drive > CCU-Project > Ideation

Files

-  PDF Ideation.pdf

CCU-Project

Drive structure

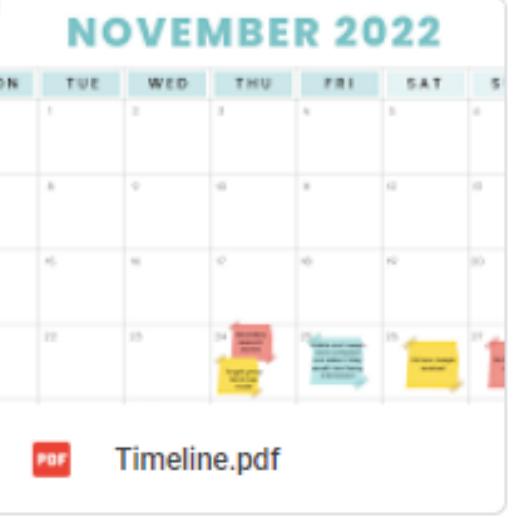
Storyboards

Folders

Name ↑

- Data Analysis & Data Synt...
- Hunt Statement
- Ideation
- Other resources
- Research Plan
- Storyboards

Files

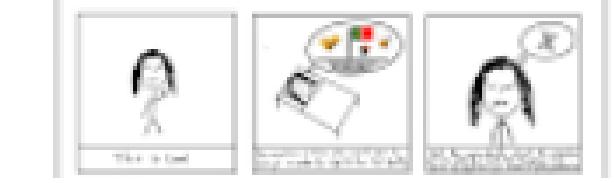
- 
PDF Target Group - Mindmap....
- 
PDF Timeline.pdf

CCU-Project

My Drive > CCU-Project > Storyboards

Files

First Storyboard

- 

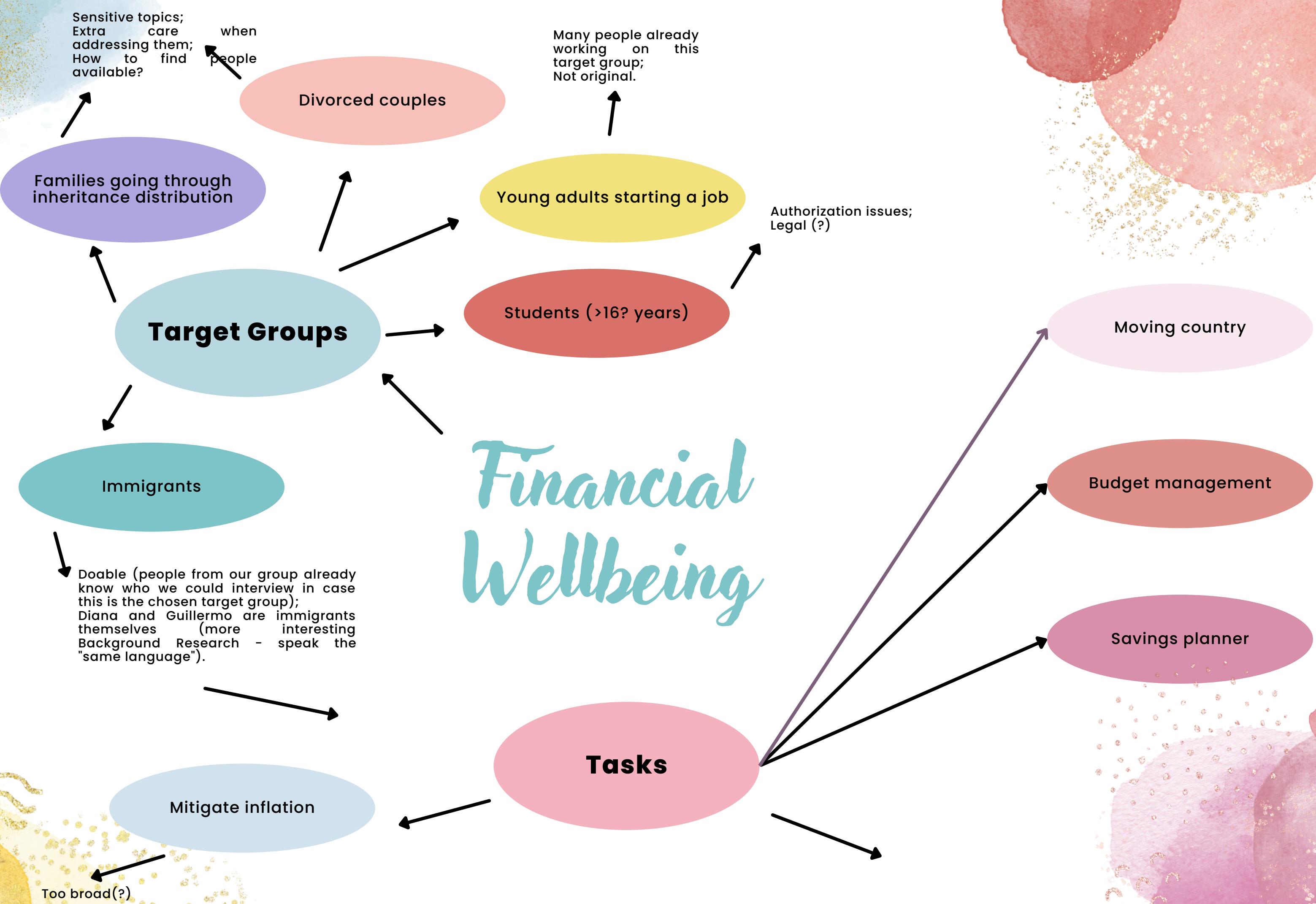
Storyboards.pdf

Hunt Statement

IMMIGRANTS MOVING TO PORTUGAL

We are going to research and familiarize ourselves with the preparation that goes into **budget management** and **savings planning**, and how it influences short-term and long-term financial goals, to understand how people (with ages between 18 and 35) usually anticipate and get ready to moving from their home country to Portugal and what are the main financial concerns they face during this process.

Financial Wellbeing



Research Plan

Summary of Secondary Research

Although the cost of living in Portugal is not as expensive as in other European Countries, it still is essential that people planning to move here are aware of the expenses they will face, namely when figuring out a budget as well as when considering how this will affect their savings, not mentioning all the costs involved in the move itself. During our research, we found out these were the main concerns of people wanting to immigrate to Portugal:

- Cost of living;
- Tax residence;
- Portuguese taxation;
- Savings and investments.



NOVEMBER 2022

MON	TUE	WED	THU	FRI	SAT	SUN
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24 Secondary research started Target group Mindmap made	25 Valéria and Joseph were contacted and asked if they would mind being interviewed	26 Ok from Joseph received	27 Ok from Valéria received
28	29	30 Interview with Joseph(Guillermo and Catarina) Interview with Valéria (Diana and David L.)	1	2	3	4

DECEMBER 2022

MON	TUE	WED	THU	FRI	SAT	SUN
28	29	30	1	2 We went to professor Augusto's office hours Rewriting of Hunt Statement	3 Joana and Gabriel were contacted and asked if they would mind being interviewed Ok from Joana received	4 Interview with Joana(Diana and David L.) Maria was contacted and asked if she would mind being interviewed
5 Ok from Gabriel and Maria received	6 Interview with Gabriel (Guillermo and Catarina)	7 Interview with Maria (Guillermo and David L.) Post-Interview questions were sent to all 5 participants	8 Finished analysing and synthesizing information gathered from all interviews	9	10 Brainstorming of possible solutions and storyboarding Video Editing	11 Making sure everything is ok and ready to be delivered :)
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

Ethnographic Interviews

- 5 people were interviewed
- All meetings conducted over Zoom

Interview Questions

What do you need to know when planning to come to Portugal?

What do you find the most difficult when managing your finances?

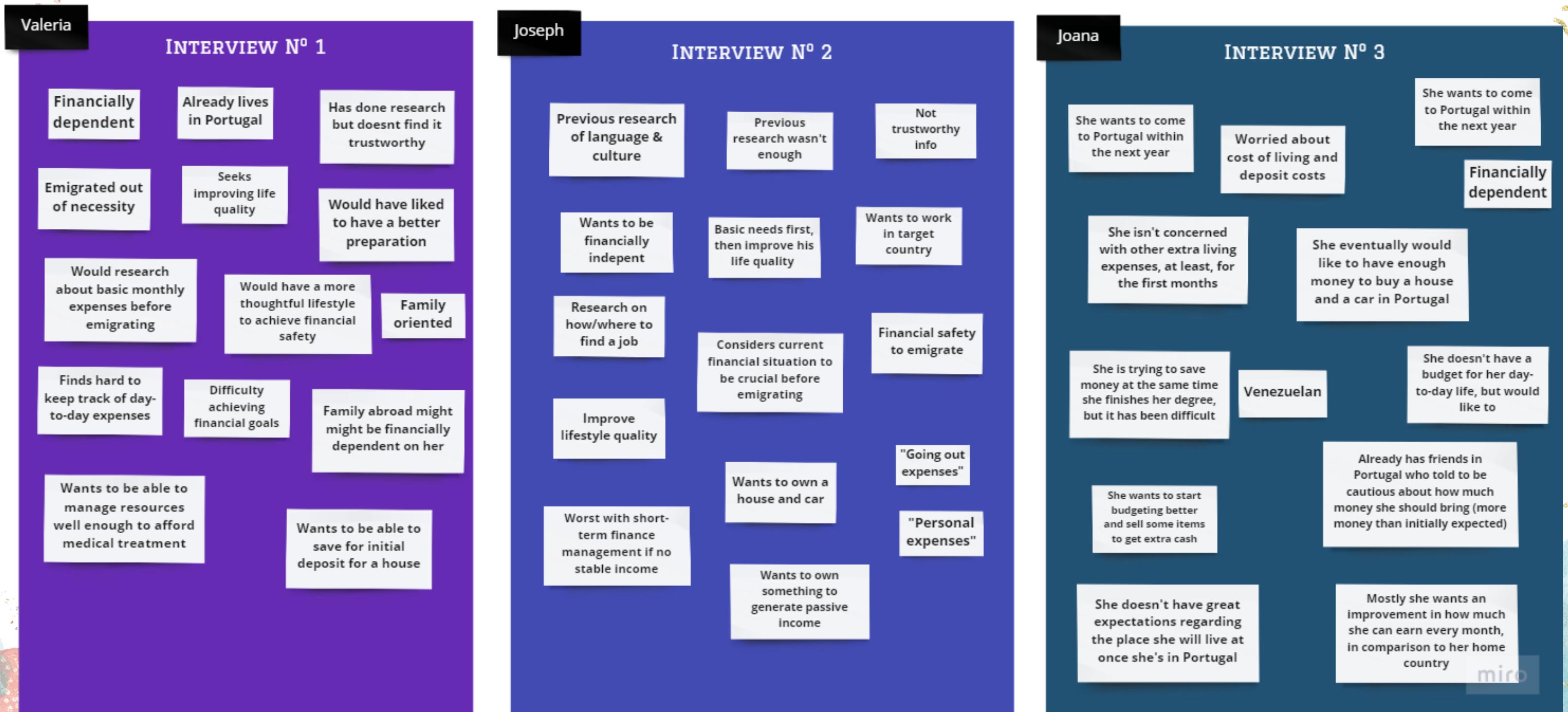
How influential is your financial situation in your decision to emigrate?

Do you expect to have the same lifestyle in Portugal?

What are some of your short and long-term goals financially?

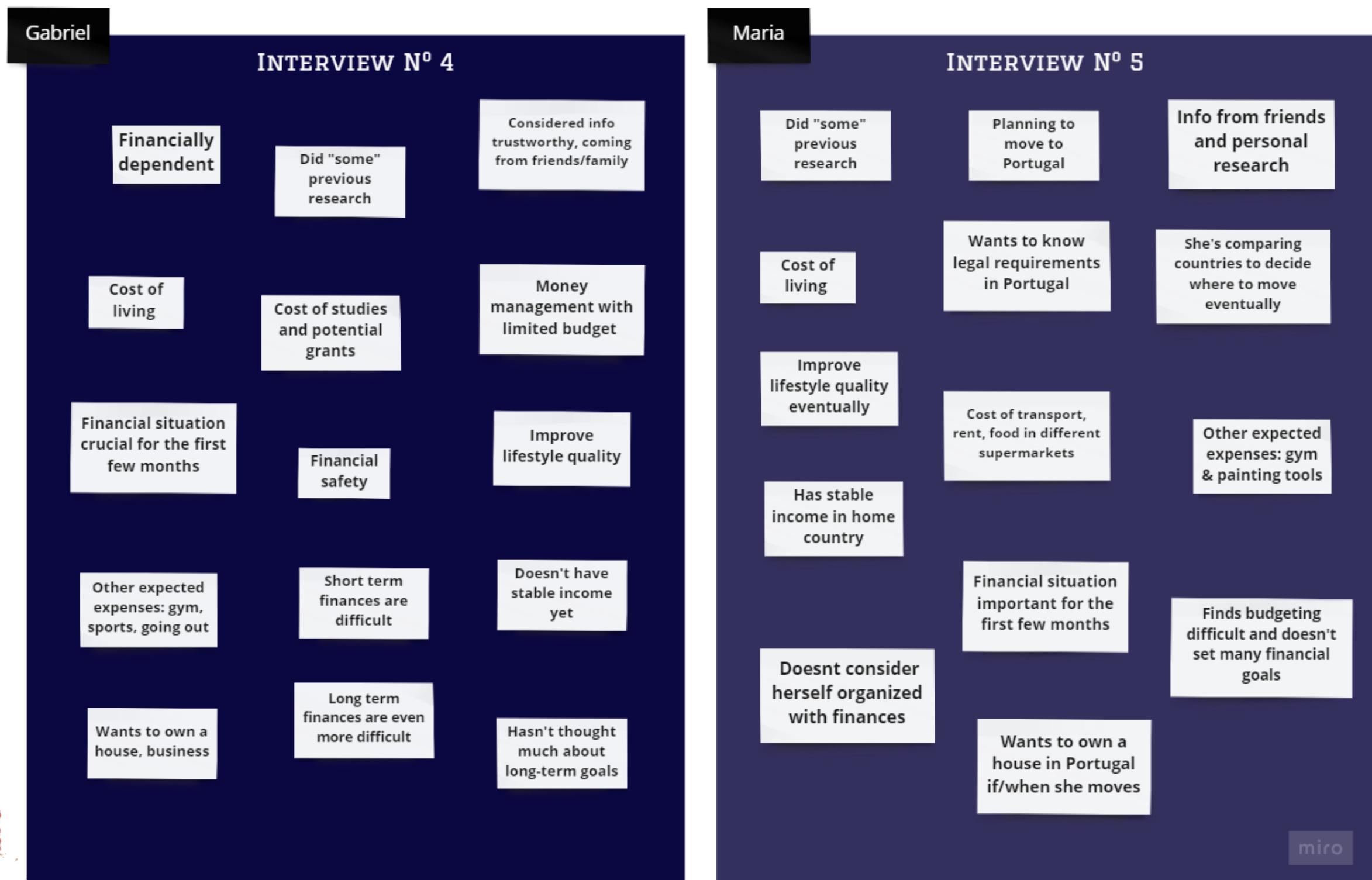
How would you go about financial planning before moving?

Thematic Analysis Coding



Thematic Analysis

Coding



Thematic Analysis

Generated themes

How much money should they bring to Portugal when emigrating

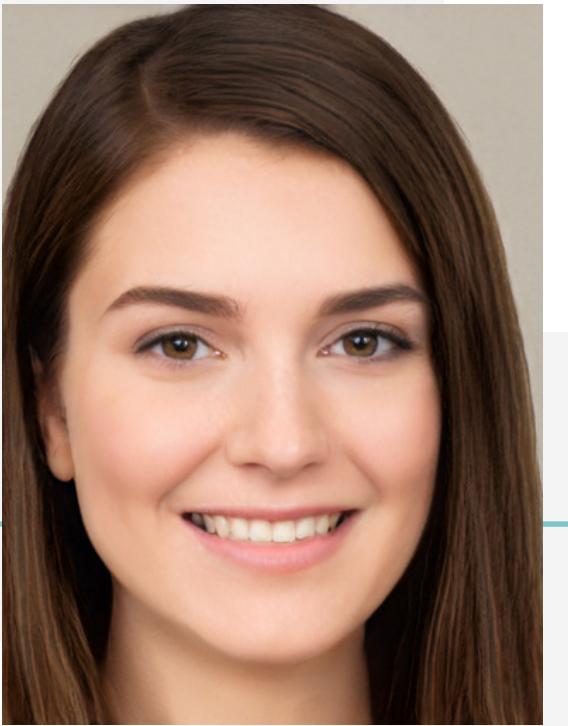
Difficulties with short and long-term goal-setting and financing

How long until they can start working legally in Portugal?

Not trusting cost of living information found online

Managing money with a limited budget

Difficulty with the tracking of daily expenses



CAROL DIAZ

WORKS AT MEDIACTICO
RESTAURANT

Demographic Profile

- Age: 30
- Cook at Mediactico Restaurant
- Master of History of Art from UCV
- She lives in Loures.
- She is originally from Caracas, but has been in Portugal for the past 13 months.

SHORT-TERM FINANCIAL GOALS

Getting a raise and advance in the hierarchy at work.

LONG-TERM FINANCIAL GOALS

Achieve the financial stability required to buy a house of her own as well as a car. If possible, she would like to eventually have something that gives her passive income.

VALUES

- Family;
- Achievements;
- Perseverance;
- Integrity;
- Cultural Identity.

IDIOMS

Fluent Spanish

Advanced English

Beginner Portuguese

CONCERNES EXPERIENCED BEFORE MOVING TO PORTUGAL

- Financial stability - how much would she spend in a month and how much should she bring with her to "survive" the first months;
- How easy would it be to find a job that allowed her to keep on being financially independent;
- Language barrier - she knew little to no Portuguese;
- Unhappiness that would lead to regret about the choice to immigrate (Carol considered the possibility of trying a second country if she couldn't adapt to Portugal).

HOW IS SHE DEALING WITH HER FINANCIAL WELLBEING

Although she has a stable income of money now, she worries she is not doing her best to save for unpredictable financial shocks.



MAURICIO RUIZ

UNEMPLOYED

Demographic Profile

- Age: 20
- Unemployed
- Planning to study Computer Science in Lisbon
- Lives in Mérida, Venezuela
- Planning to move to Lisbon

SHORT-TERM FINANCIAL GOALS

Getting into a good college in Lisbon.

LONG-TERM FINANCIAL GOALS

Eventually either getting a part-time job in Lisbon or getting a scholarship to help his parents pay for their expenses.

VALUES

- Self-reliance.
- Appreciation.
- Family.

IDIOMS

Fluent Spanish

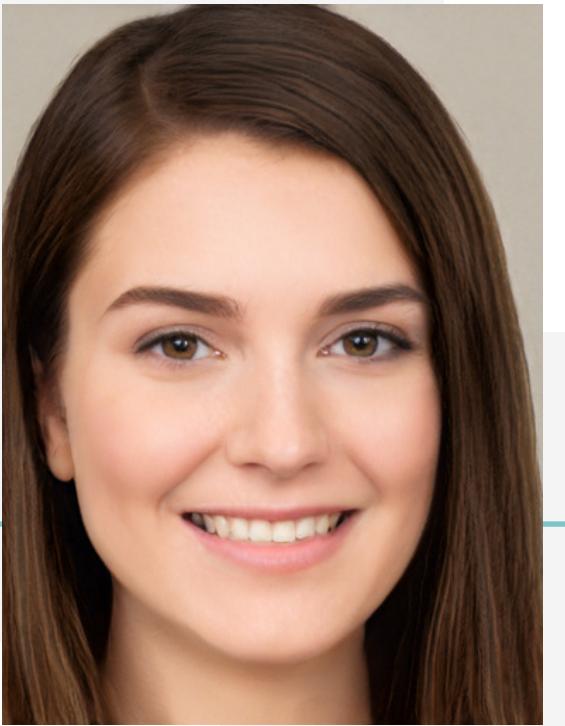
Beginner Portuguese

CONCERNES EXPERIENCED BEFORE MOVING TO PORTUGAL

- Language barrier - currently learning Portuguese but still not as good as he would like;
- Putting too much financial stress on their family;
- Having trouble adapting to a new place, running into academic struggles and being unhappy in college.

HOW IS HE DEALING WITH HIS FINANCIAL WELLBEING

Although they are not currently worried about their financial wellbeing, they fear that going abroad will put too much financial stress on their family, and are hesitant to do so because of it.



CAROL DIAZ

WORKS AT MEDIACTICO
RESTAURANT

Demographic Profile

- Age: 30
- Cook at Mediactico Restaurant
- Master of History of Art from UCV
- She lives in Loures.
- She is originally from Caracas, but has been in Portugal for the past 13 months.

SHORT-TERM FINANCIAL GOALS

Getting a raise and advance in the hierarchy at work.

LONG-TERM FINANCIAL GOALS

Achieve the financial stability required to buy a house of her own as well as a car. If possible, she would like to eventually have something that gives her passive income.

VALUES

- Family;
- Achievements;
- Perseverance;
- Integrity;
- Cultural Identity.

IDIOMS

Fluent Spanish

Advanced English

Beginner Portuguese

CONCERNES EXPERIENCED BEFORE MOVING TO PORTUGAL

- Financial stability - how much would she spend in a month and how much should she bring with her to "survive" the first months;
- How easy would it be to find a job that allowed her to keep on being financially independent;
- Language barrier - she knew little to no Portuguese;
- Unhappiness that would lead to regret about the choice to immigrate (Carol considered the possibility of trying a second country if she couldn't adapt to Portugal).

HOW IS SHE DEALING WITH HER FINANCIAL WELLBEING

Although she has a stable income of money now, she worries she is not doing her best to save for unpredictable financial shocks.



MAURICIO RUIZ

UNEMPLOYED

Demographic Profile

- Age: 20
- Unemployed
- Planning to study Computer Science in Lisbon
- Lives in Mérida, Venezuela
- Planning to move to Lisbon

SHORT-TERM FINANCIAL GOALS

Getting into a good college in Lisbon.

LONG-TERM FINANCIAL GOALS

Eventually either getting a part-time job in Lisbon or getting a scholarship to help his parents pay for their expenses.

VALUES

- Self-reliance.
- Appreciation.
- Family.

IDIOMS

Fluent Spanish

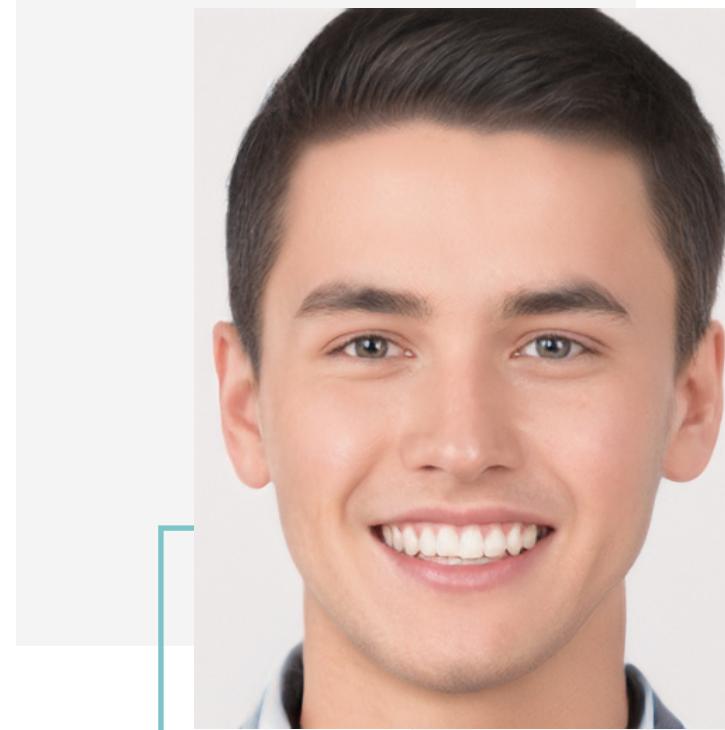
Beginner Portuguese

CONCERNES EXPERIENCED BEFORE MOVING TO PORTUGAL

- Language barrier - currently learning Portuguese but still not as good as he would like;
- Putting too much financial stress on their family;
- Having trouble adapting to a new place, running into academic struggles and being unhappy in college.

HOW IS HE DEALING WITH HIS FINANCIAL WELLBEING

Although they are not currently worried about their financial wellbeing, they fear that going abroad will put too much financial stress on their family, and are hesitant to do so because of it.



GABRIEL ALVES

CURRENTLY STUDYING
COMPUTER SCIENCE AT UFU

Demographic Profile

- Age: 19
- Freshman at UFU, Santa Mônica
- Majoring in Computer Science
- He was born and has lived in Uberlândia his whole life
- He has family living in Guarda, Portugal
- He is planning to move to Portugal before his next school year starts

SHORT-TERM FINANCIAL GOALS

When he arrives in Portugal, he wants to have a side job at the same time he finishes his studies.

LONG-TERM FINANCIAL GOALS

Although he hasn't given much thought about it yet, he believes he would like to own his own place and his own business

VALUES

- Environment;
- Learning;
- Integrity;
- Skill;
- Wealth.

IDIOMS

- Fluent Portuguese
- Advanced English
- Basic Spanish

CONCERNES EXPERIENCED BEFORE MOVING TO PORTUGAL

- Education - how will he be able to get into a good University, how much will the tuition be and if he will be eligible for a grant;
- Financial stability - if he doesn't find a job, he will keep on being financially dependent on his parents. If he finds a job, he doesn't know how to best manage his money;
- Lifestyle - how much money will he have to have to be able to keep going to the gym or go out to have some fun in Portugal;

HOW IS HE DEALING WITH HIS FINANCIAL WELLBEING

Given that he is still financially dependent, he isn't really worried about not being prepared to absorb potential financial shocks, however he wishes to gain confidence to manage his day-to-day finances.

User Scenario

CAROL DIAZ

Carol Diaz, 30, a beginner chef for the Japanese Mediactico Restaurant in Lisbon, needed a fidedign source of information regarding the cost of living in Portugal (including budget management and savings planning), preferably with as much personalized data as possible, back when she was doing her research about Portugal, when she was preparing to move here from Venezuela, so that she could be more confident on her financial stability during the first months.

She's always been a hard worker, doing her best to achieve her goals. However, she still remembers the uncertainty that she had during her research about how

Much money she should have with her during the first months after arriving in Portugal, in case she could not find a job right away. She believes the difficulty to find values on how much money she should expect to spend of food, transportation, housing and bills, should be improved, perhaps by having a central source of information that people wanting to immigrate to Portugal could fill with their data and receive an expected budget.

User Scenario

MAURICIO RUIZ

Mauricio Ruiz, 20, currently unemployed, needs a reliable and trustworthy way to financially prepare for his upcoming emigration from Venezuela to Portugal, including ways to search for housing prices and average living costs in different locations, in order to get a better of how much strain he would be putting on his family, whom he is financially dependent on.

Mauricio has always wanted to pursue his academic studies abroad and has recently been preparing to do so. Uncertain about how much this would affect his family's financial situation, he has been researching living costs, but most of the information he knows has come from his family and friends, as he finds these sources the most trustworthy. He is most curious about the amount of money he would need to spend on housing expenses, as it varies highly from area to area, and also because he wants to know how much a potential scholarship would need to cover and if he would need to get a part-time job. He believes that there should be an easier way to not only find how much rent and other living expenses vary by area.

User Scenario

GABRIEL ALVES

Gabriel Alves, 19, a Computer Science student at UFU, Minas Gerais, Brasil, who is planning on moving to Portugal within the next few months, and he needs to know how much he is expected to spend during the first months in Portugal and how can he improve his budget management skills now that he is going to be living by himself, preferably he would like to have this information with enough time to prepare his move to Portugal so that he could bring with him enough money to keep him financial stable on his day-to-day life in Portugal, whether he finds a job right away or not.

Empathy Map

All the interviewed people told us they would have liked to have more fideidign sources of information about living in Portugal

Everyone would like to have data from people in similar situations and with similar expected expenses

Says

All of those who are already in Portugal think their move would have gone smoother and less stressful if they had had a clearer idea on what their monthly budget should be once in Portugal

Thinks

Almost everyone did some research on the internet before moving or when considering moving to Portugal

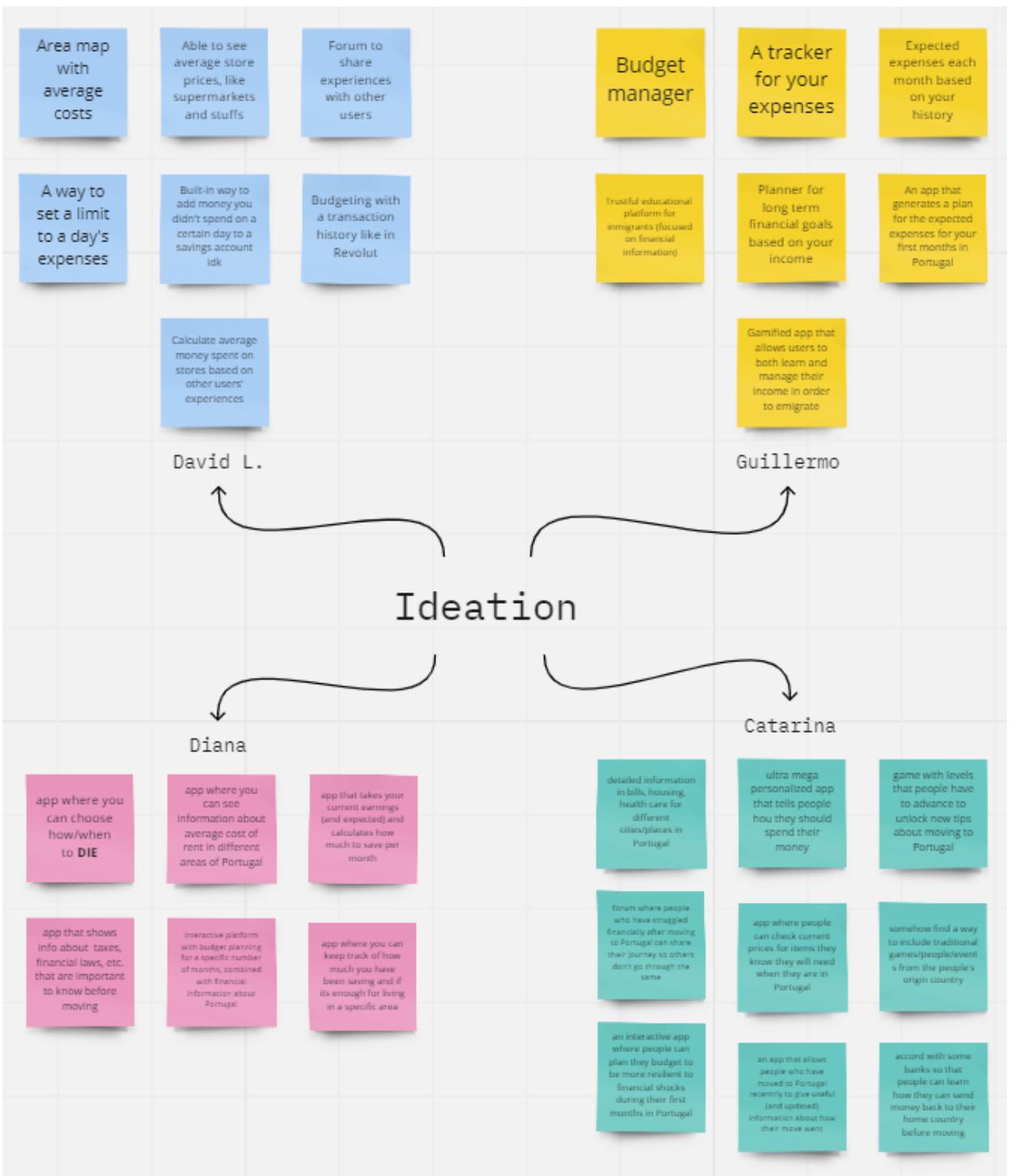
Does

Those who have family or friends already living in Portugal asked them for help on how to prepare to live in a new country

Feels

Everyone feels that a proper, updated and trustworthy source of information about the cost of living in Portugal is missing

Ideation



First Iteration of Ideation

an interactive app where people can plan their budget to be more resilient to financial shocks during their first months in Portugal

app that takes your current earnings (and expected) and calculates how much to save per month

Planner for long term financial goals based on your income

forum where people who have struggled financially after moving to Portugal can share their journey so others don't go through the same

detailed information in bills, housing, health care for different cities/places in Portugal

Calculate average money spent on stores based on other users' experiences

A tracker for your expenses

Trustful educational platform for immigrants (focused on financial information)

app where you can see information about average cost of rent in different areas of Portugal

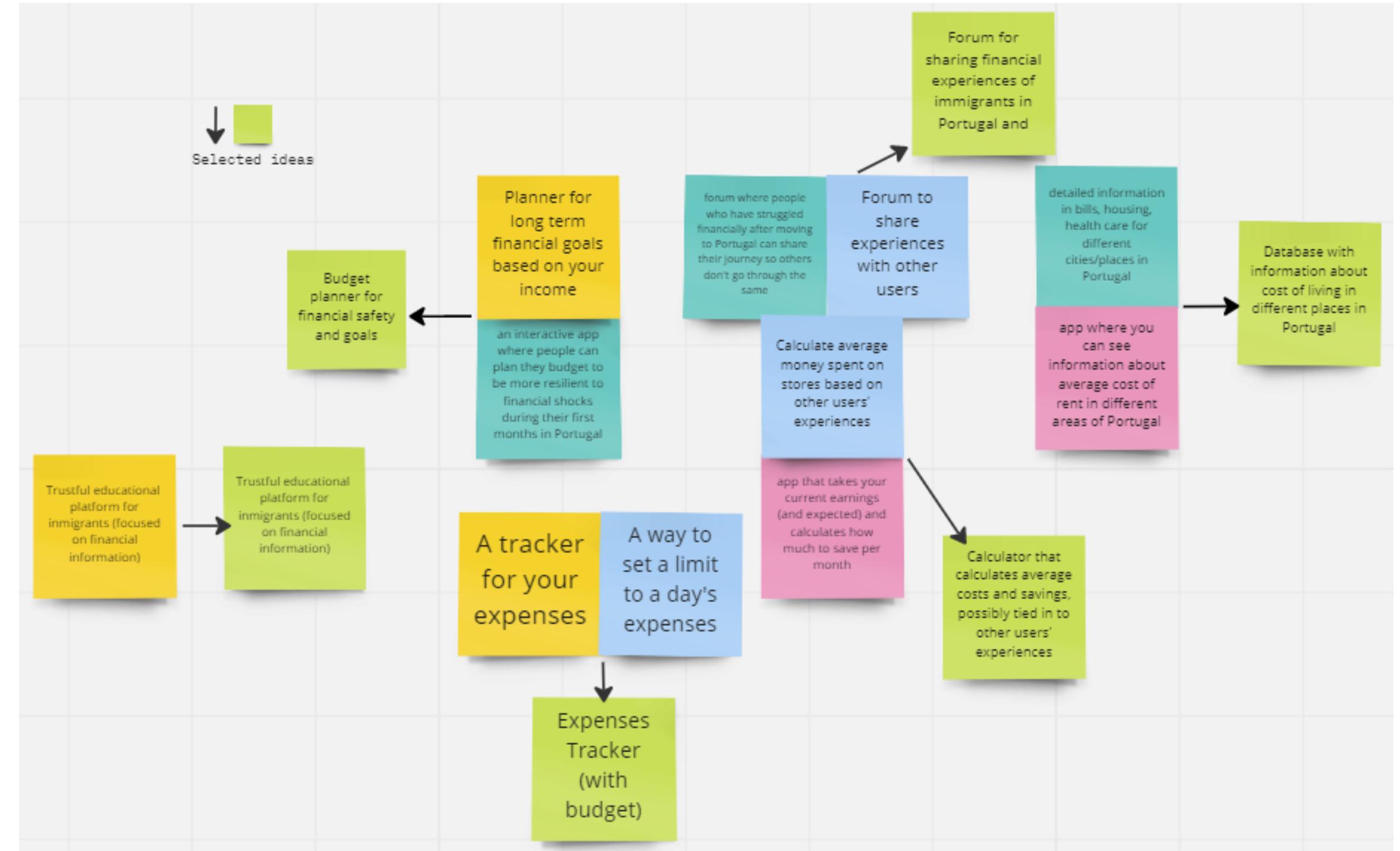
Forum to share experiences with other users

A way to set a limit to a day's expenses

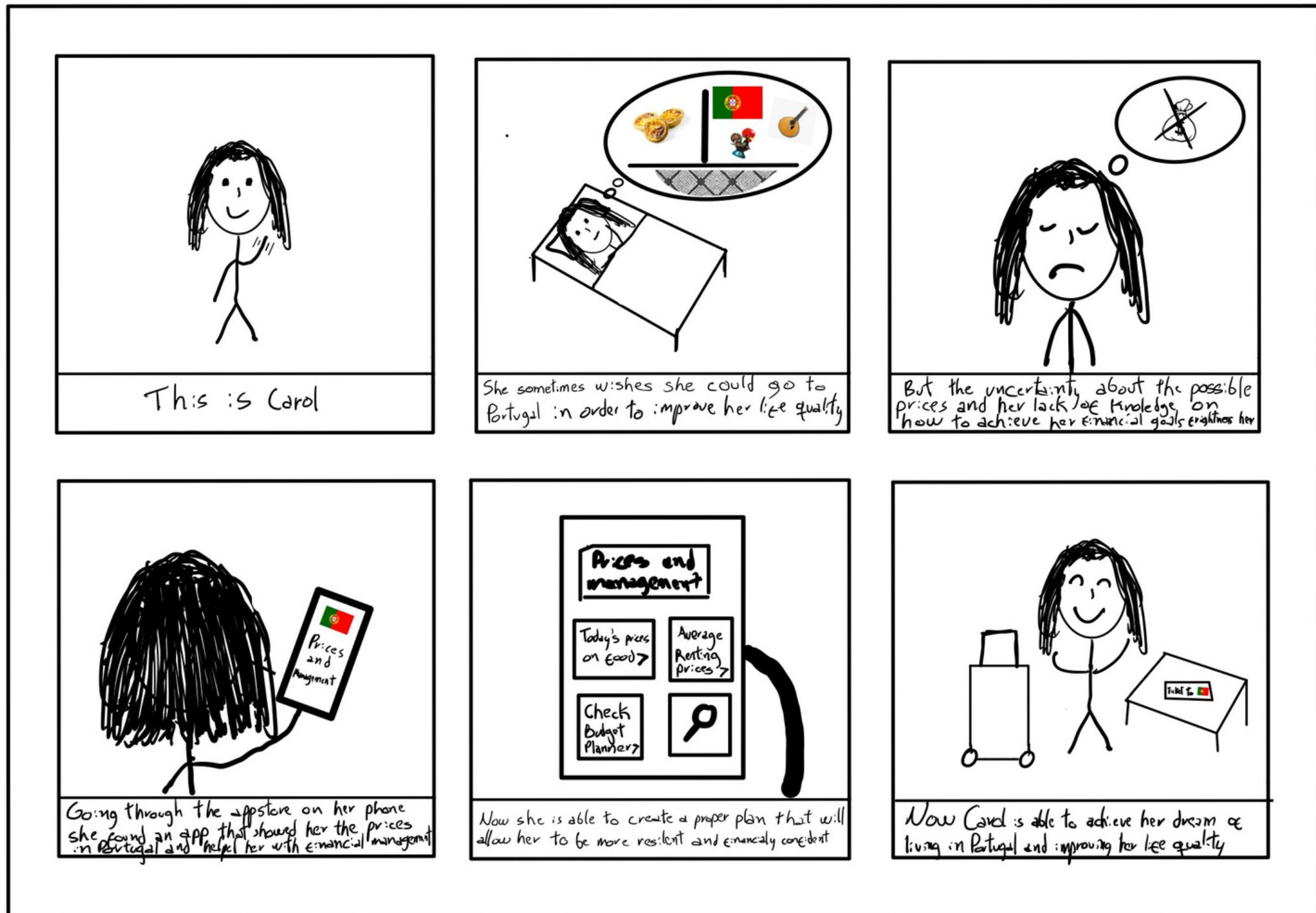
Second Iteration of Ideation

an interactive app where people can plan they budget to be more resilient to financial shocks during their first months in Portugal	Planner for long term financial goals based on your income	forum where people who have struggled financially after moving to Portugal can share their journey so others don't go through the same	Forum to share experiences with other users	detailed information in bills, housing, health care for different cities/places in Portugal
Trustful educational platform for immigrants (focused on financial information)		Calculate average money spent on stores based on other users' experiences		app where you can see information about average cost of rent in different areas of Portugal
	A tracker for your expenses		app that takes your current earnings (and expected) and calculates how much to save per month	
	A way to set a limit to a day's expenses			

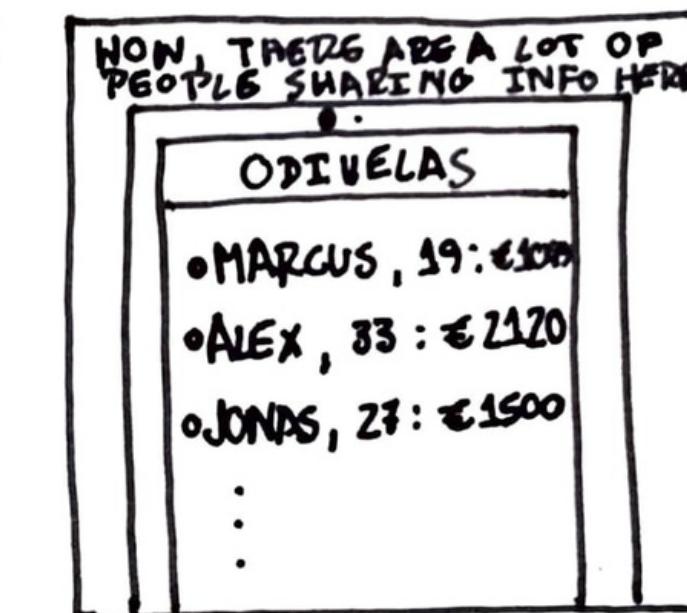
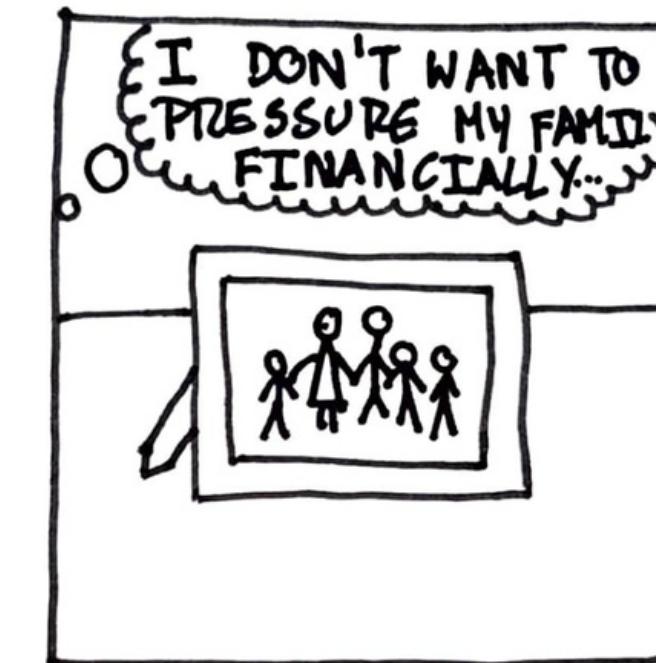
Third Iteration of Ideation



First Storyboard



Second Storyboard





Thank you for watching!