Foster Mint Community Engagement

Mint's user base is 20 million customers and comprises of members with different debt mindsets and varying stages of financial management, from early-stage to financially savvy. How can we create a community in which our customers find value within this network, engage and ask questions?

Background

Mint is a consumer fintech app that helps users stay on top of their entire financial picture. Users connect their financial accounts (banks, investments, credit cards, loans, etc.), add their credit information and can use Mint to track bills, create and manage budgets, improve and track their credit score, get advice and alerts, all in one place.

In order to help users connect with one another, get even more personalized advice and strategies, and feel more confident using the product, Mint can be supplemented with a Mint community – **a network that helps users understand how to better use the product, how to focus their efforts on finances, what they should be thinking about, and creative ways to manage their money.**

Today, Mint offers high quality content to users through the Mint blog and various social media channels: YouTube, Facebook, Twitter @mint and @mintcares, and Instagram. However, these channels primarily are the brand speaking to the users rather than a platform for users to interact with one another. Mint aspires to create a community that solves for a broad range of customers with different goals and financial values while fostering continual engagement in a friendly, open space.

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Design Challenge

Your team's challenge is to create a vision of the Mint community that is either completely new (does not have to be part of the app), or re-imagines our existing Mint social media channels. Your community must help both types of users achieve their goals. Your user types are:

1. Wake Up Call - Need to know where to start, feel overwhelmed with their financial situation, may not be familiar with financial terms, concepts or what to do to

> *"With each paycheck just lasting to the next and unexpected expenses, I want to be sure the choices I'm making will help me live the life I want."*

2. Attack Mode - Want to know they're doing all that they can do, want to stay on track with making the right financial decisions day after day to help them along their journey to achieve their goals

> *"I want assurance that I'm on the right track and doing all I can be doing - so that I can achieve my dreams."*

Both users need to feel supported, safe to engage and ask questions, get sound financial advice and know who they can trust. How can we get users to stay engaged and value the community? How can we get the community started so it can continue to grow? Beyond financial advice, what needs must be met in order to keep users on track with their finances and interested in the Mint community?

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Re-imagine TurboTax Live's On-boarding Experience

Considerations

- How will the community be organized? How will content be structured? How will users engage with the community?
- What types of content will be in the community? What will be user generated? What will be generated by Mint or others (e.g. experts)?
- How can we help members give the right context to their complex financial situation when asking questions? (e.g. What do people need to know about your finances in order to give you good advice? How do you know who you can trust?)
- How will the community keep more experienced, savvy users engaged?
- How will the community welcome and onboard newer users who are just starting out the journey of getting their finances in order?
- How will the community integrate with the Mint product experience, if at all?
- How will the community ensure users feel safe from judgment or bad advice?
- How will your solution be profitable (if at all) with a sustainable business model?

Deliverables

The deliverable is an interactive paper or digital prototype. This prototype will showcase what the community looks like and how a user can interact within the community.

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Glossary

CPA - Certified Public Accountant. In TurboTax, we also call them tax pros. They answer customers' tax questions, review them at the end, and help them file.

Debt - money that is owed either through credit cards, mortgage loans, school loans, car loans, etc.

Digital prototype - an interactive prototype that connects screens through hotspots (tools: POP, Invision, Proto.io) - you do NOT need to have a coded up prototype

On-boarding - the experience of how a customer learns how to use the product for the first time

Paper prototype - a series of sketches or printed out wireframes (black and white or color) that require a voice over to walkthrough the experience

Persona - users whose goals and characteristics represent the needs of a larger group of users

Rationale - reasons for the decisions you made during the design process

Storyboard - a sequence of drawings, with descriptions underneath, of how a customer might interact with your solution.

Wireframe - a representation of how a screen's content and functionality are laid out. Lower fidelity wireframes are typically black and white and contain just shapes and text. Higher fidelity wireframes, or mockups, include color, images, and icons.

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