

Zenvelopes

A Mindful Budget

UI by Diana Ivanova



Table of Contents

1 Proposal

2 User Flow

3 Paper Prototype

4 iOS vs Android

5 Touch, Sound,
and Gestures

6 High Fidelity Prototypes

Problem Statement

We live at a moment where everyday people can monetize their passion and leverage their creativity into multiple income streams. The freedom of this can feel amazing, but it's undermined by how it complicates our monthly budget.

Personal finances can be a source of anxiety, confusion, and stress- we need a solution to individual budgeting that help users regain a feeling of control, understanding, and calm.

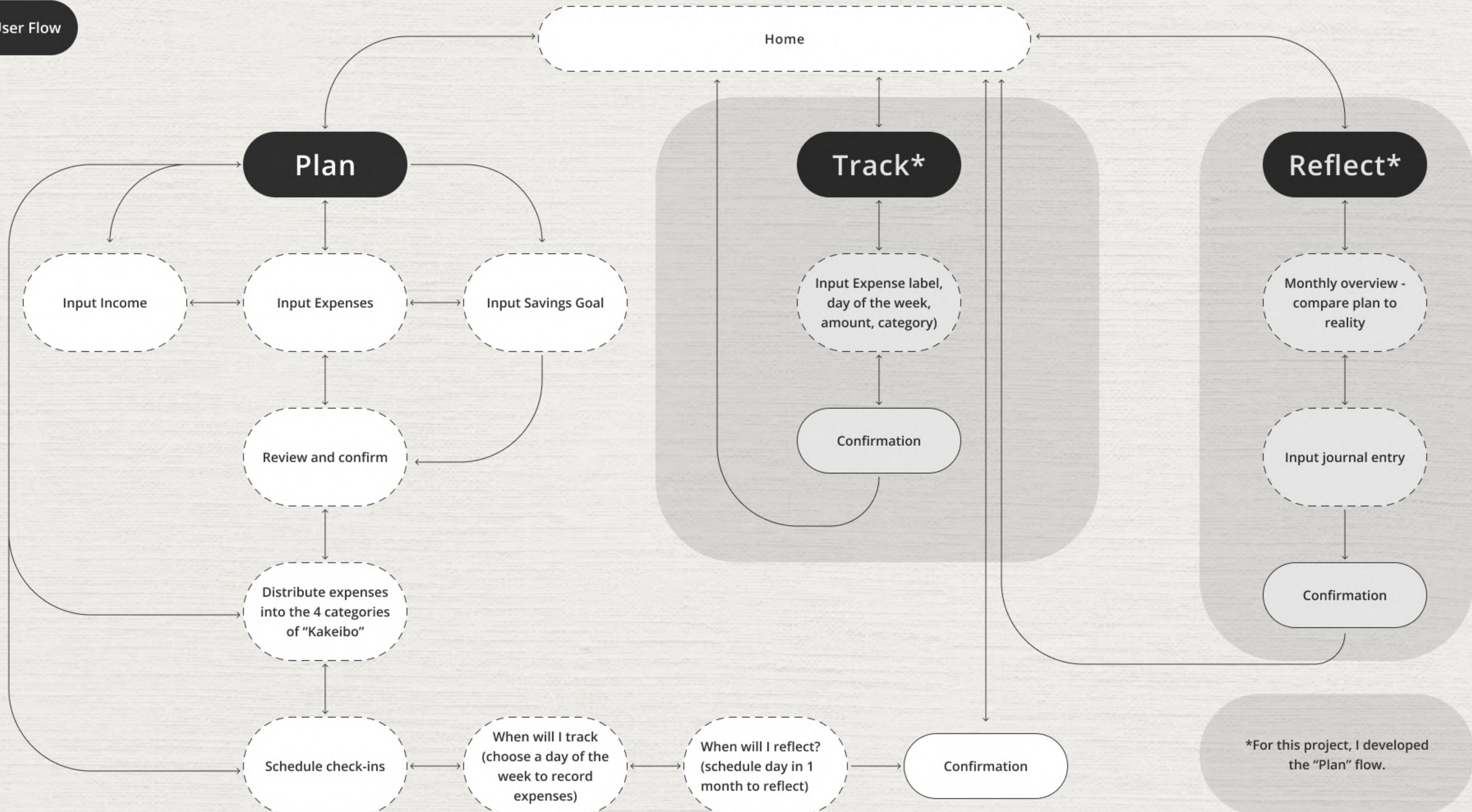
"Zenvelopes" is an individual budgeting app that brings mindfulness to the process with the help of Kakeibo. It provides structure, support, and a journaling feature. The main flows of the app are Planning a budget, Tracking expenses, and Reflecting on the month past.

Kakeibo is a medieval Japanese budgeting method similar to the Western traditional "envelopes" budget. It involves distributing money to four spending categories: Needs, Wants, Culture, and Unexpected.

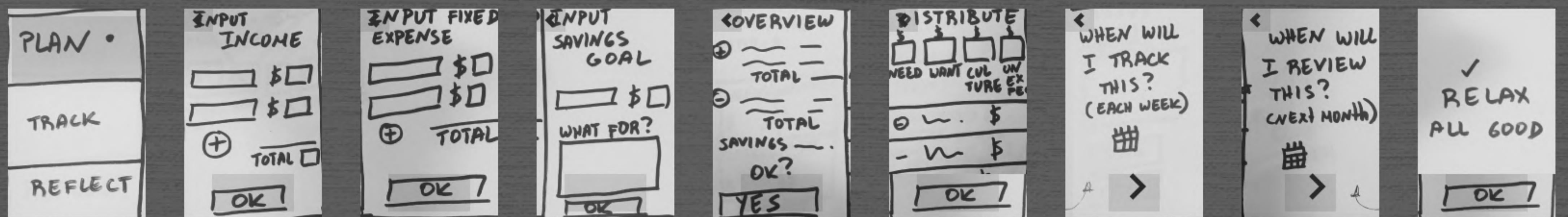
The user I'm addressing has multiple income streams and/ or expenses that vary from month to month. They may be anxious about budgeting, wish to avoid spending hours each month, or wish to adjust their spending behavior. Makers, freelancers, and social media creators can use the three main flows and journaling feature to bring clarity and mindfulness to their monthly budget.

Zenvelopes is different than other apps on the market because it makes it easy to manage multiple income streams, allows big fluctuations from month to month without raising alarm, and helps users understand how and why they spend so they can get to the root of their anxiety and gain control. The monthly "Reflect" flow lets users observe their habits without judgement.

2 User Flow

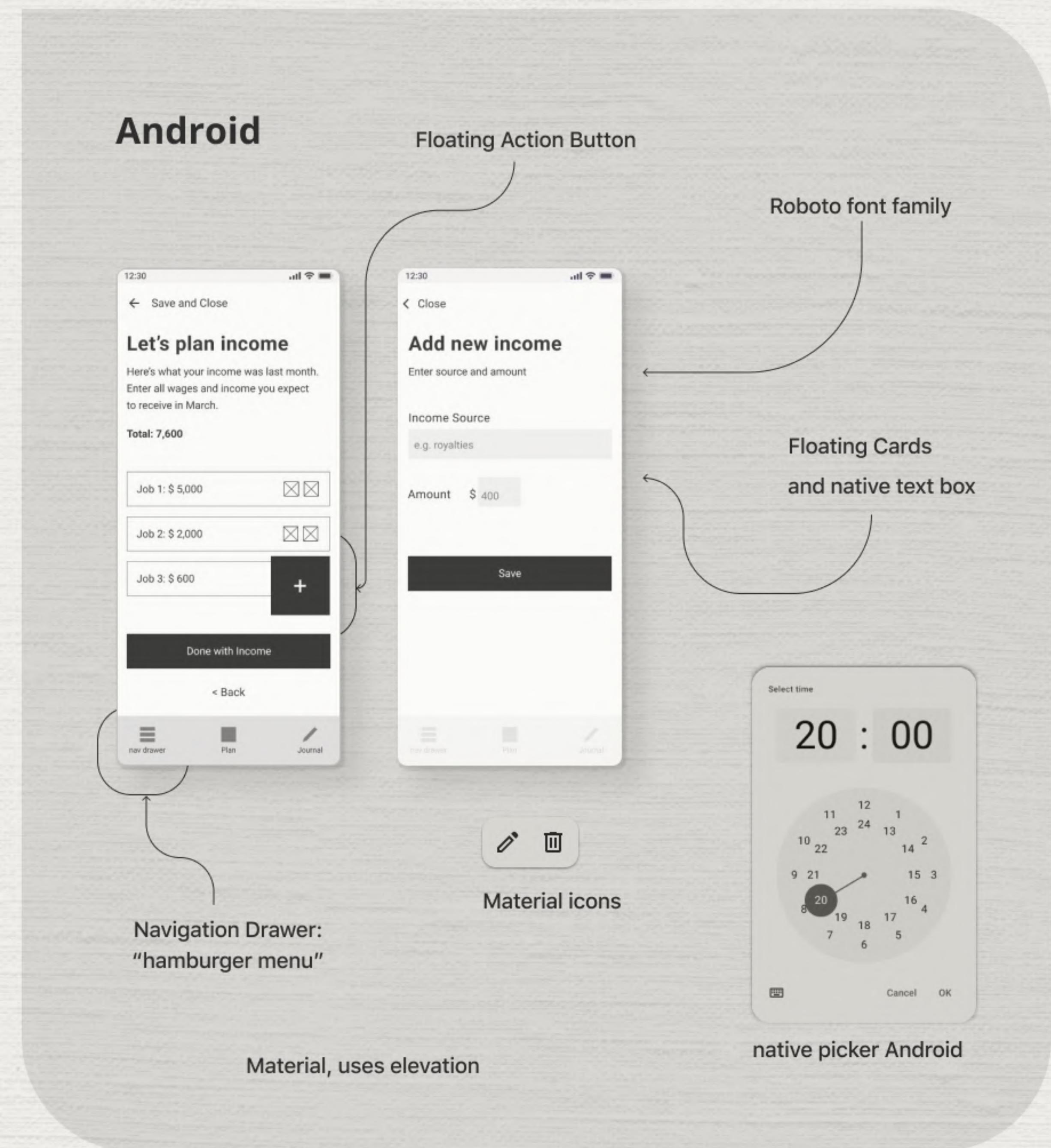
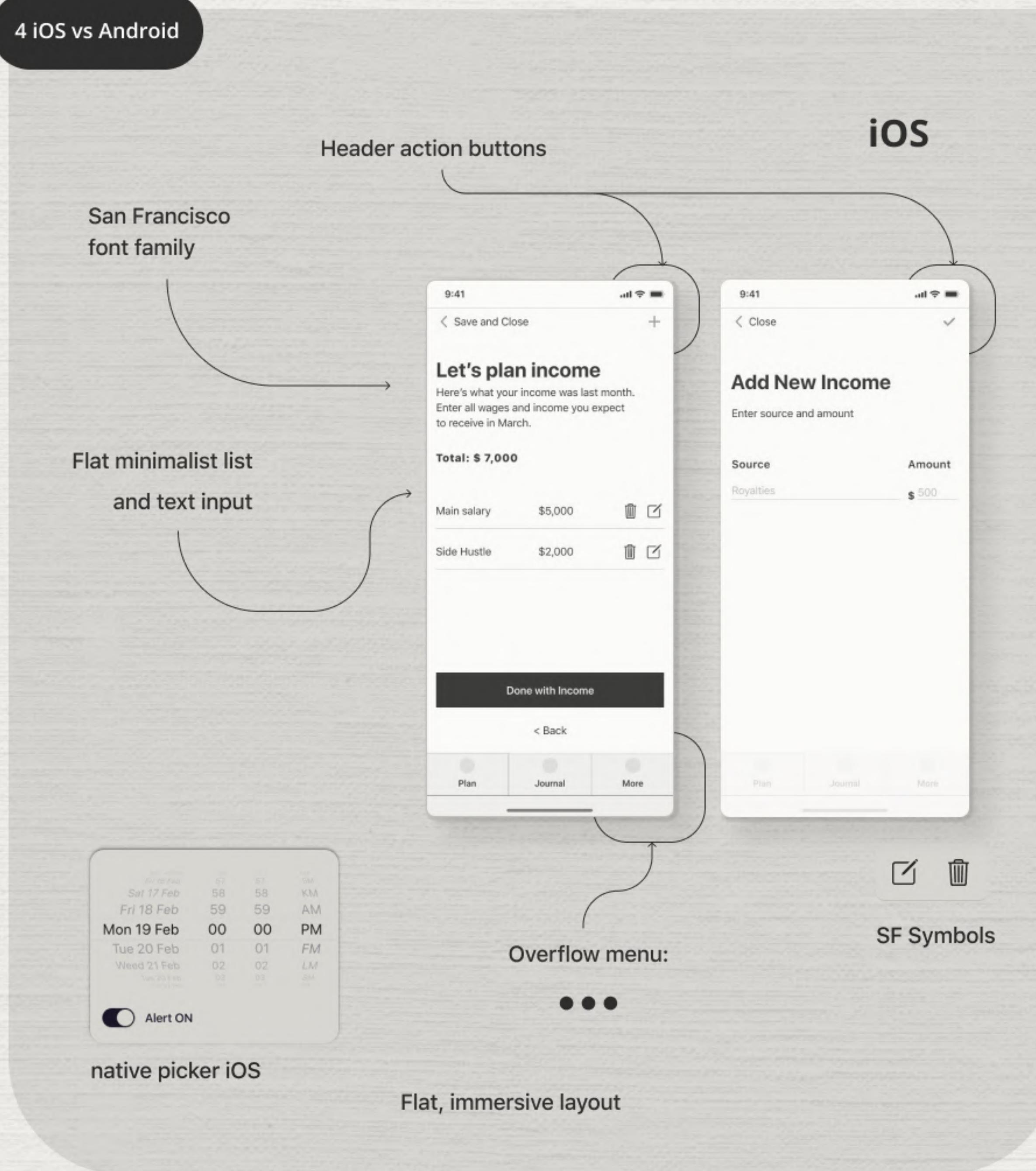


3 Paper Prototype



[Paper interactive prototype link](#)

4 iOS vs Android



Haptic feedback

"Zenvelopes" will have a minimalist UI to support its theme of mindfulness. Sound and light vibrations can support a rich sensory experience by giving gestures and actions a little extra weight and sense of familiarity.

Vibrations

Light vibrations can alert the user to certain events, such as errors, or when their income-to-expenses ratio dips below zero. Light vibrations can accompany the entering of a personal PIN that unlocks the app.

Vibrations will always be used with visual feedback as an extra way to inform.

Sounds: a paper theme

Sounds should be muted and minimal, and remind one of interacting with physical paper.

This is consistent with a mindfulness mood and compatible with the user's likely quiet environment when using the app.

Native sounds will be used for date and time pickers, as well as calendar alerts.

Paper sounds can create a gentle and reassuring mood. They can give depth to the visual UI as well, since it relies on paper texture to create a theme.





Sound

When the bottom sheets slide up or when they are dismissed, a paper sliding or short crumpling sound can enhance the experience. **Example**



Vertical drag



Swipe up



Swipe down

Scrolling, revealing and dismissing bottom sheets.



Sound

When users drag and drop items to their Zenvelopes, a “receiving” sound can let them know the action has been successful. This can be **a sliding paper sound effect**.

This is in addition to visual feedback: Zenvelopes will enlarge and darken on hover, so users will know where they are dropping. After drop, the dollar amount on the Zenvelope will increase.



Tap + hold



Omnidirectional drag

5 Sounds and Gestures



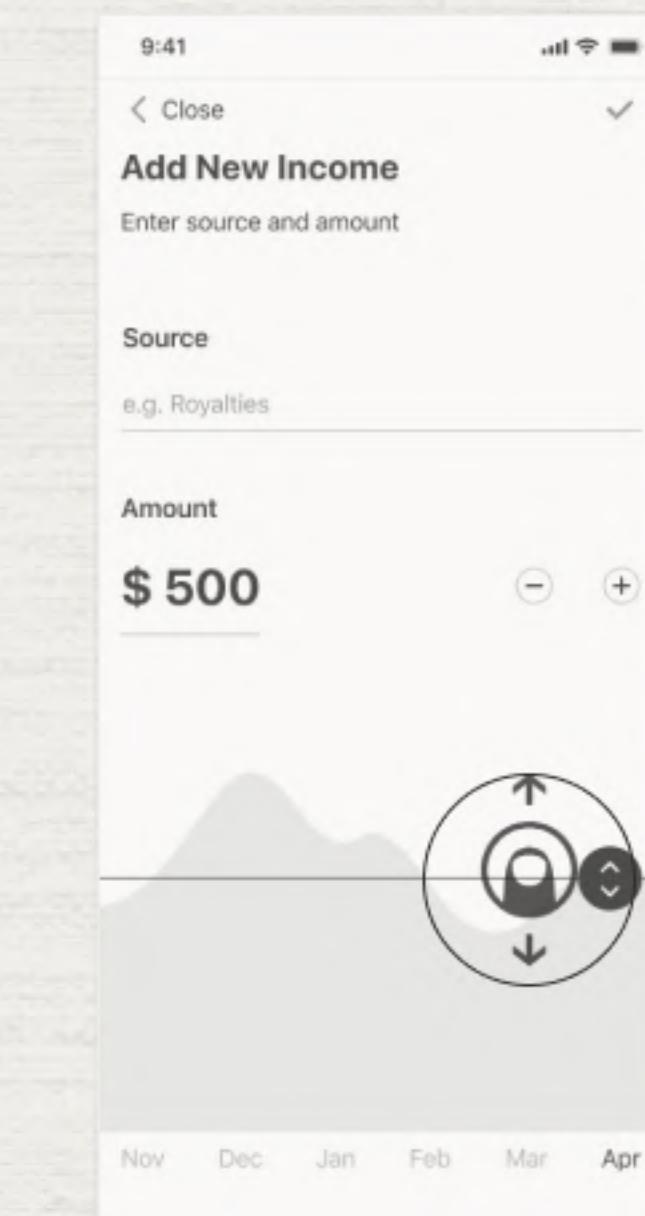
Tap



Sound

A muted “thud” can accompany the opening and closing of these dropdowns, like the opening and closing of a hardcover book.

Example.



Sound

When the user interacts with the slider, the “Amount” number will change. A subtle ticking sound can help ground the action.

Example



Vertical drag

Pickers, toggles, and calendar alerts
have native sound effects, which will
be honored, avoiding bright chimes
when given a choice.



Vertical drag



Tap



Omnidirectional
drag



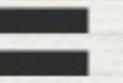
Bonus: Logo



Zenvelopes



Ink, calligraphy

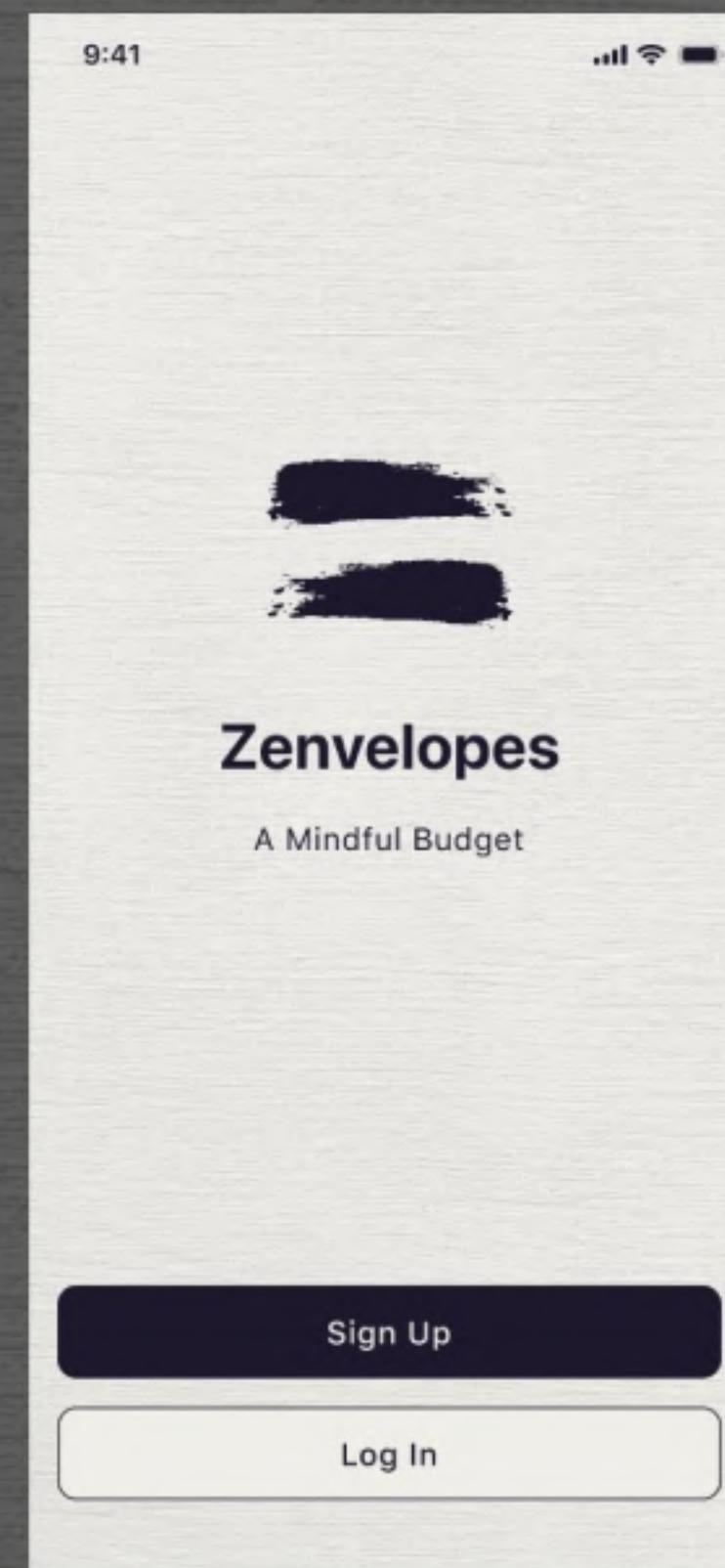


Math, balance

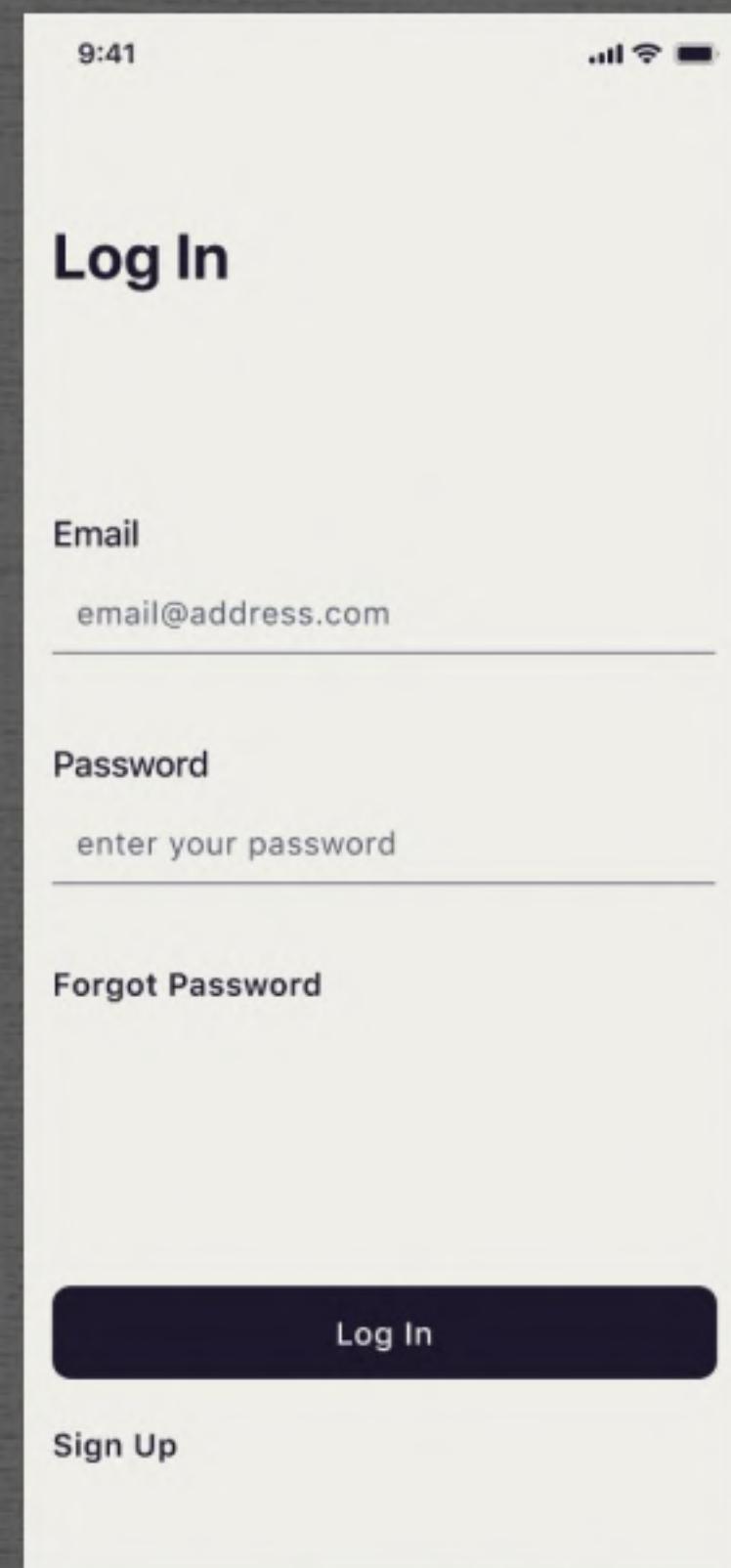
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"Zenvelopes"

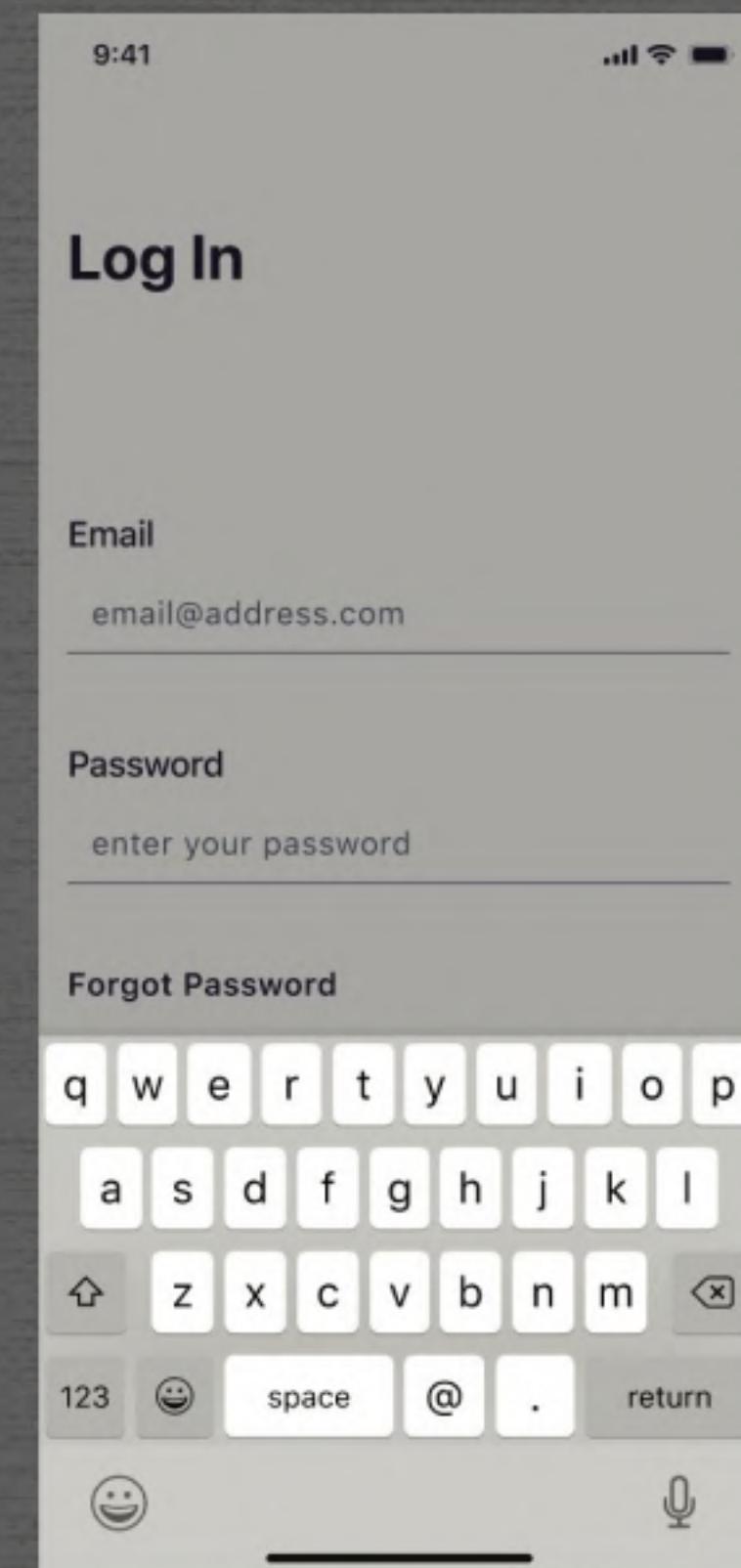
Welcome



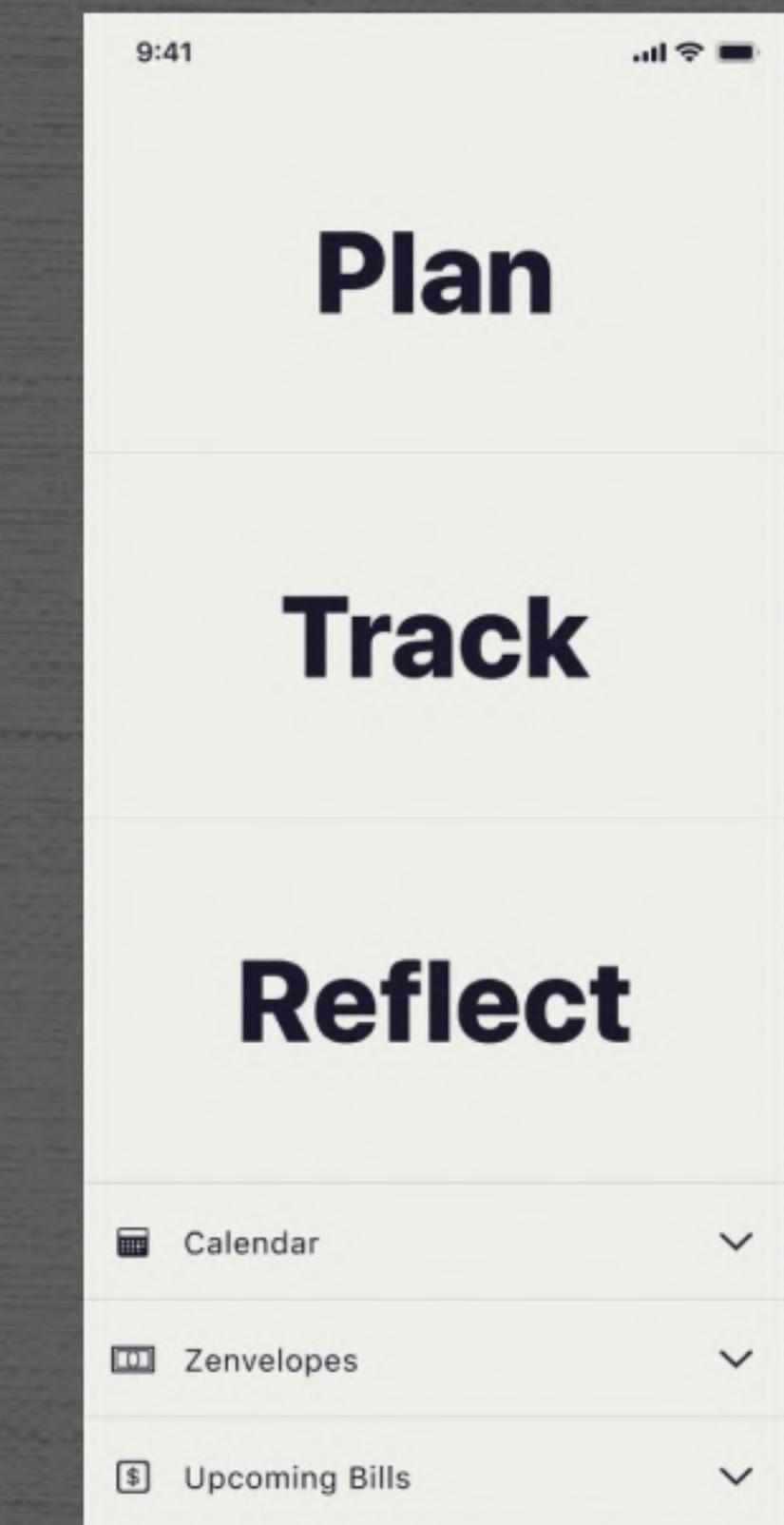
Log In



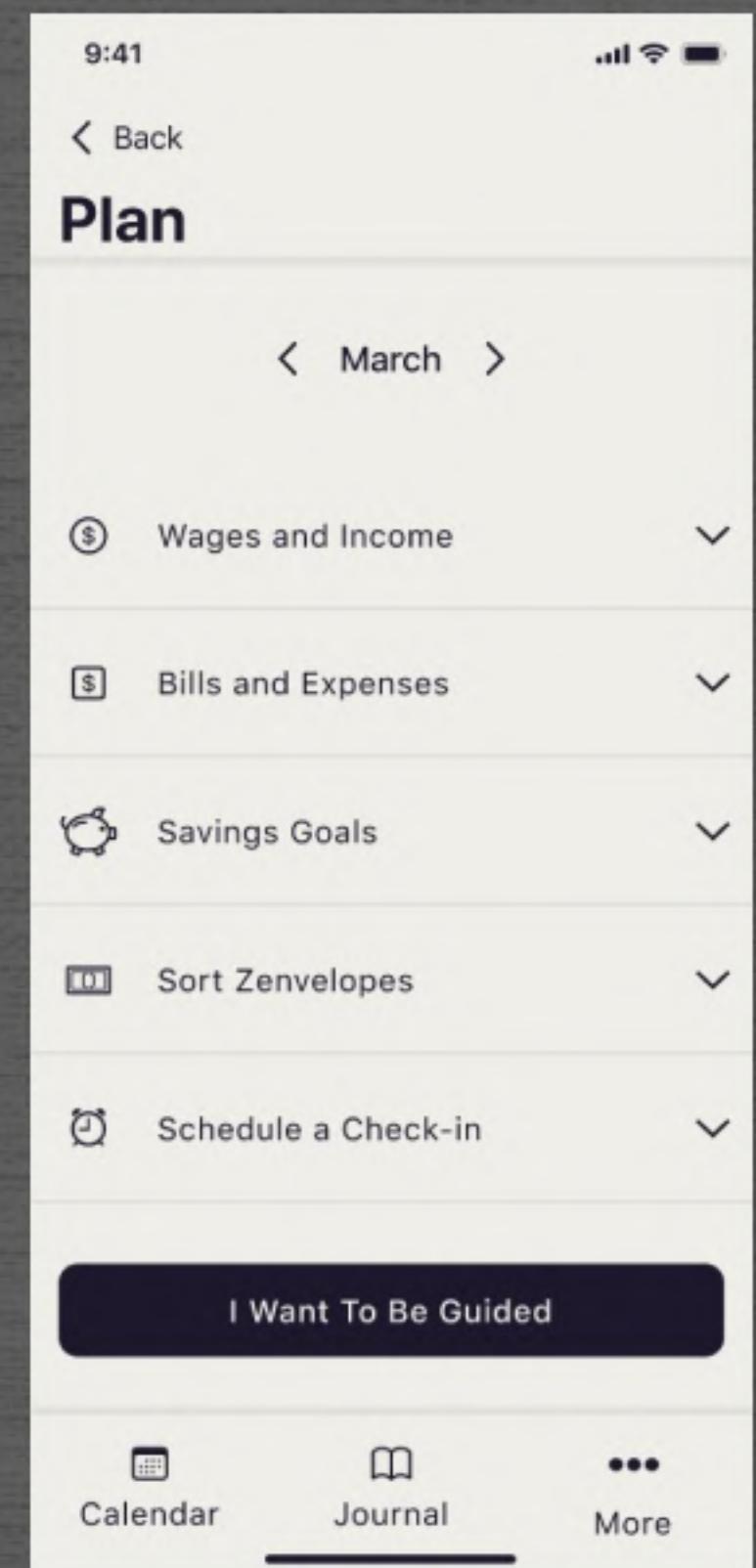
Native Keyboard



Home

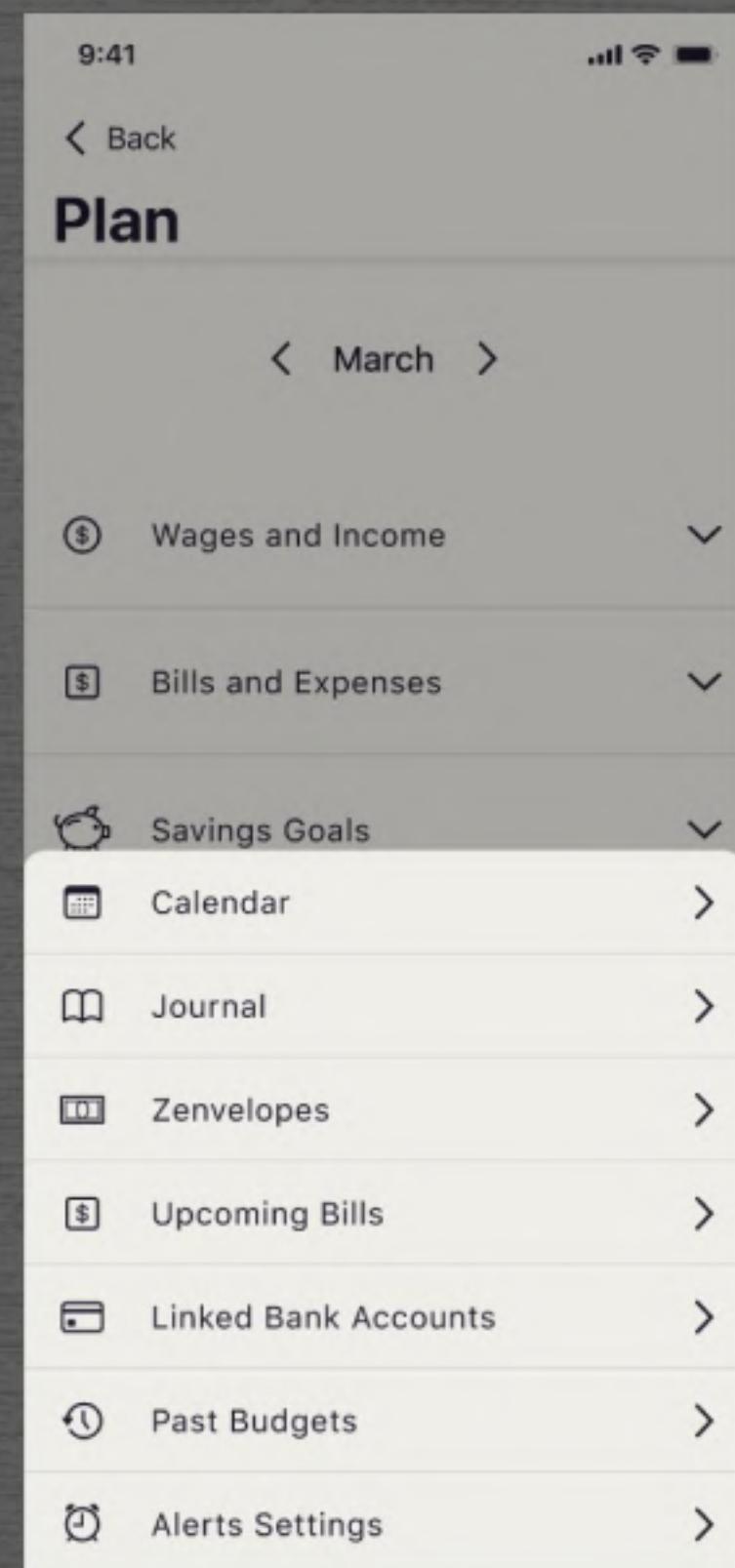


Plan

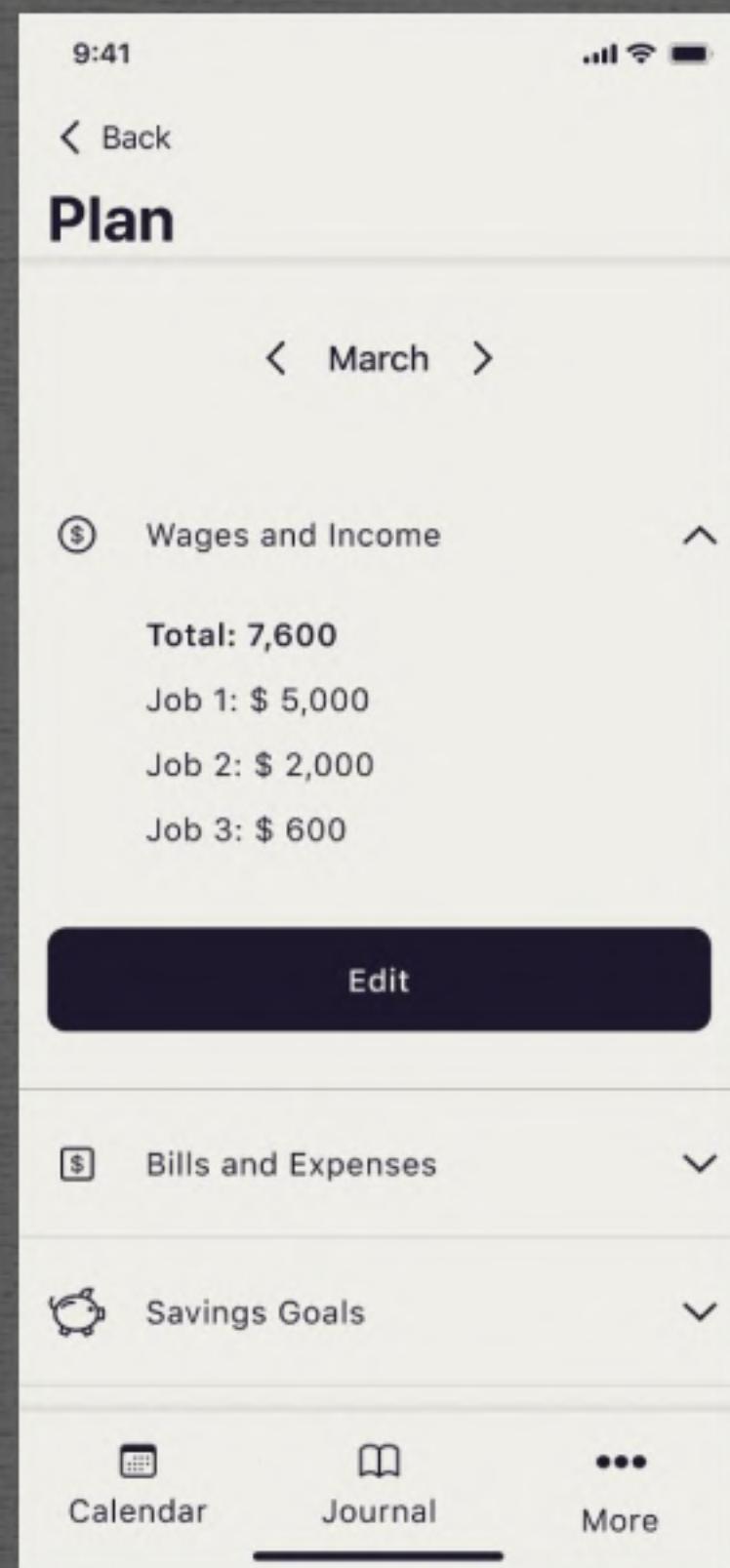


iOS

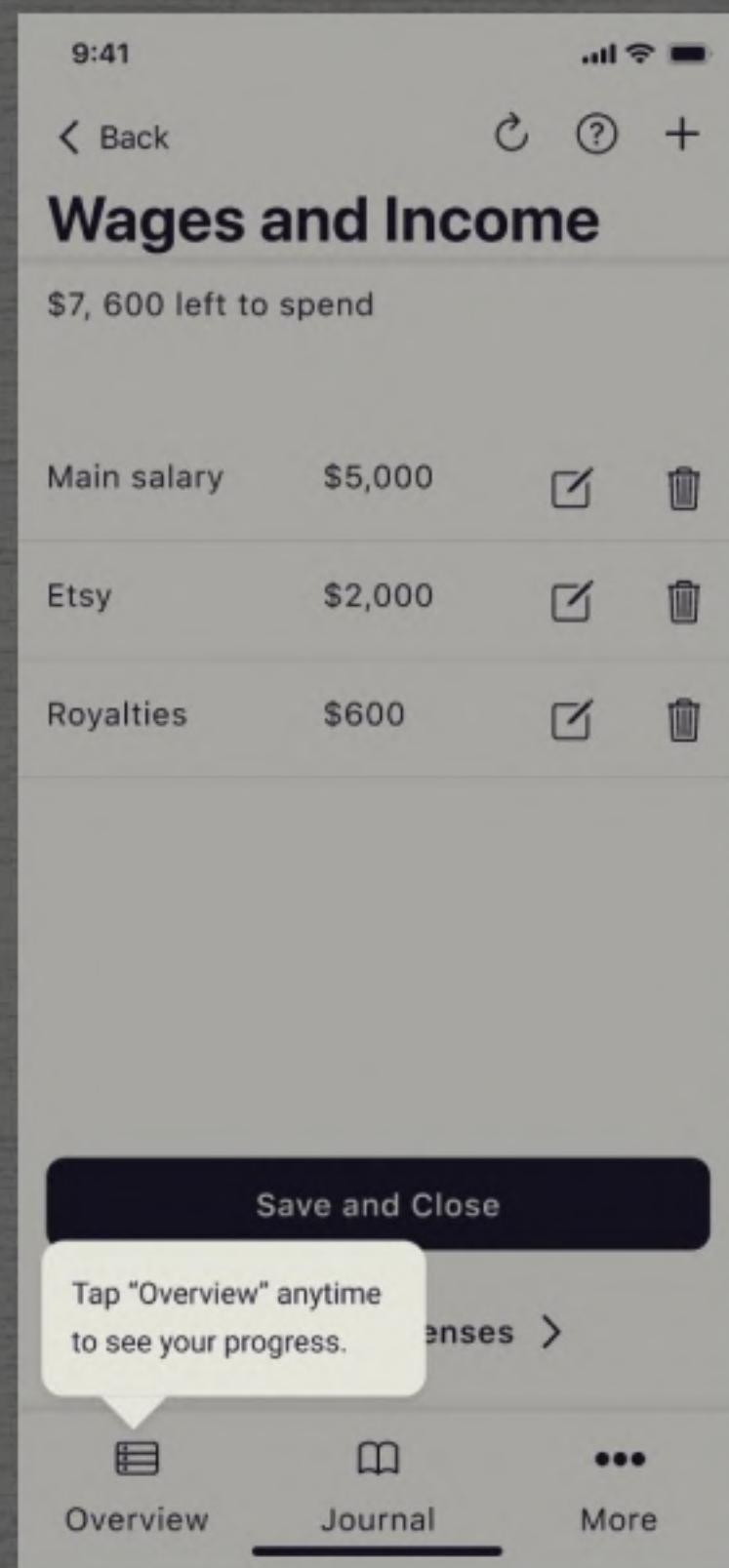
Overflow Menu



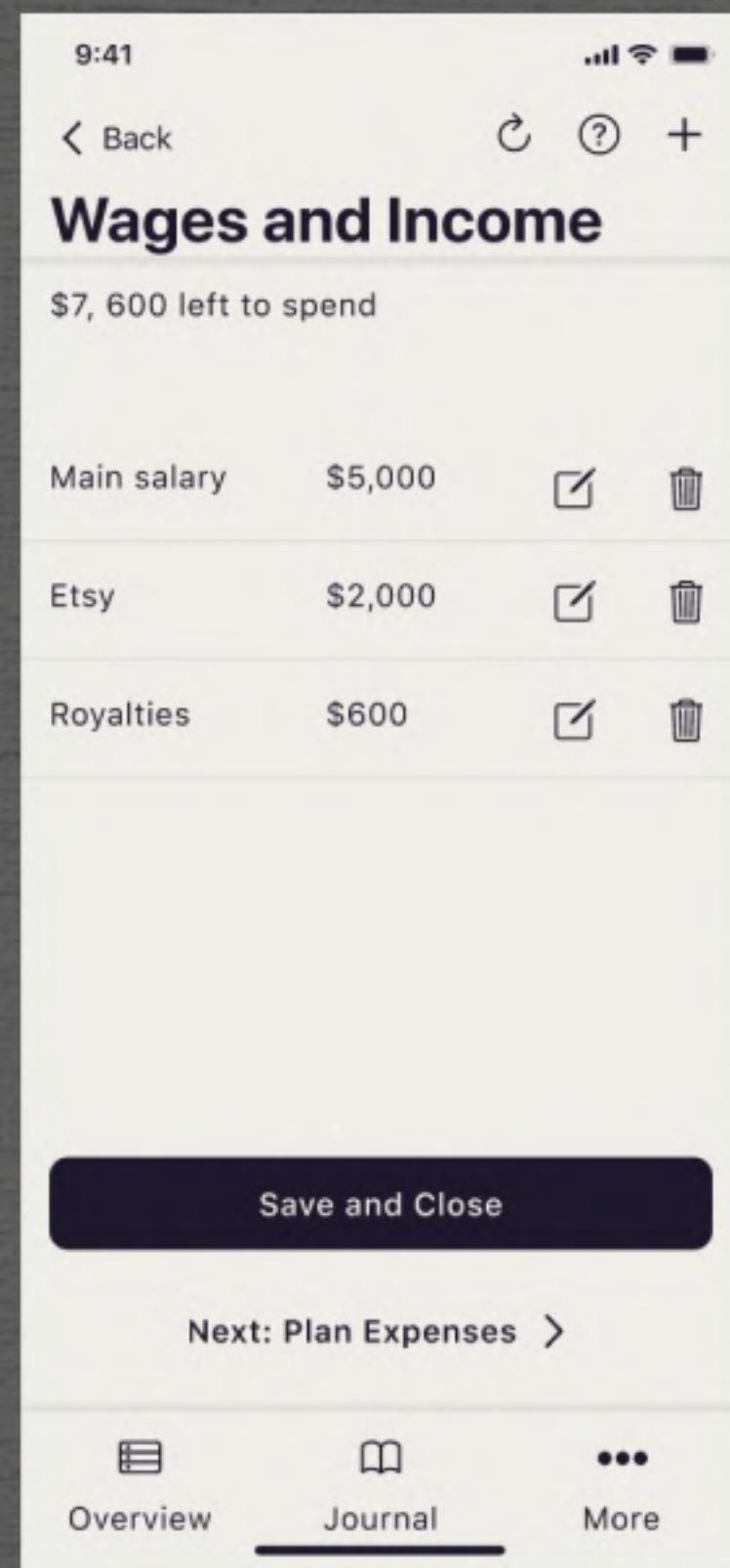
Dropdown Open



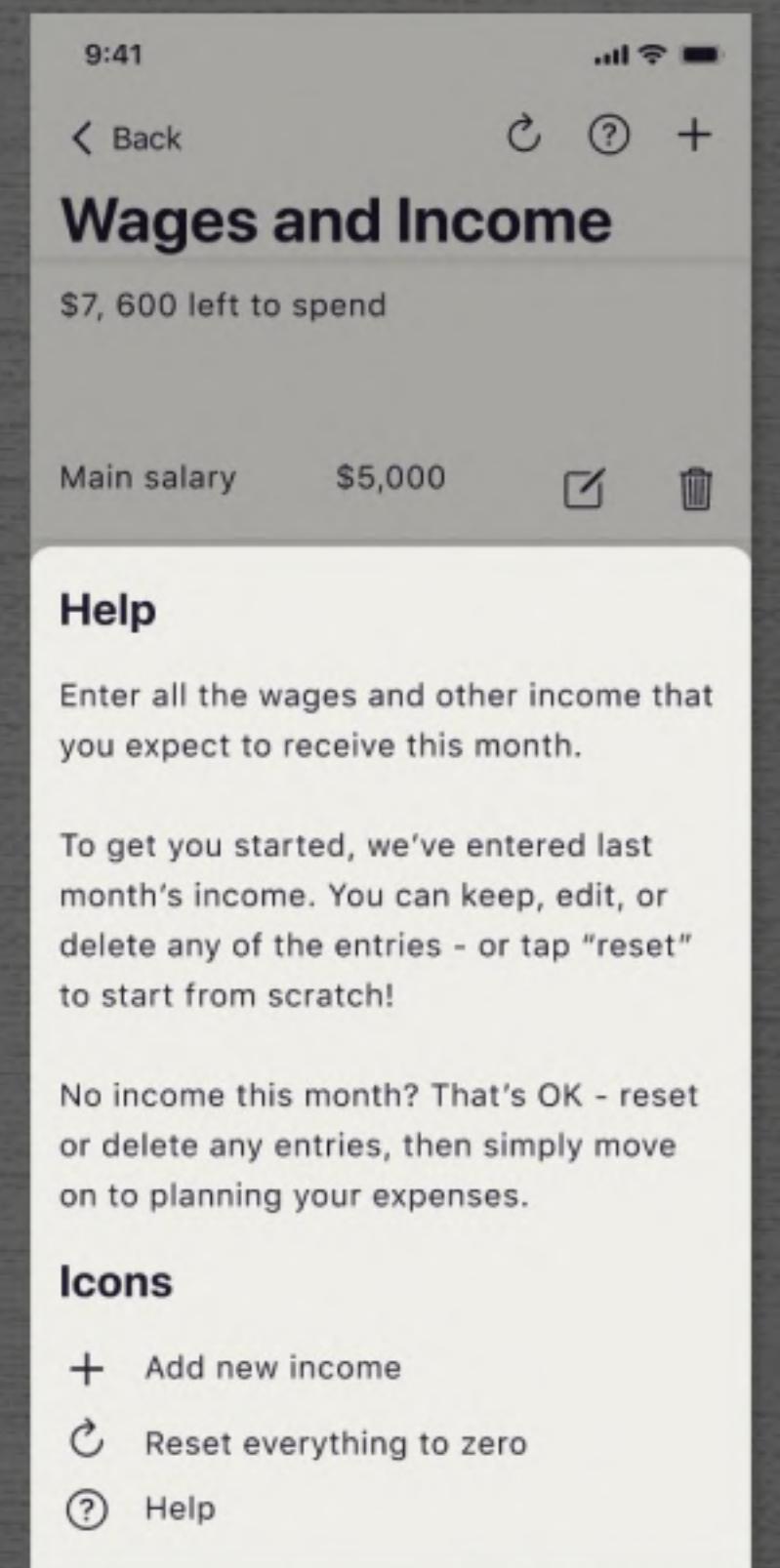
Wages And Income Tip



Wages And Income

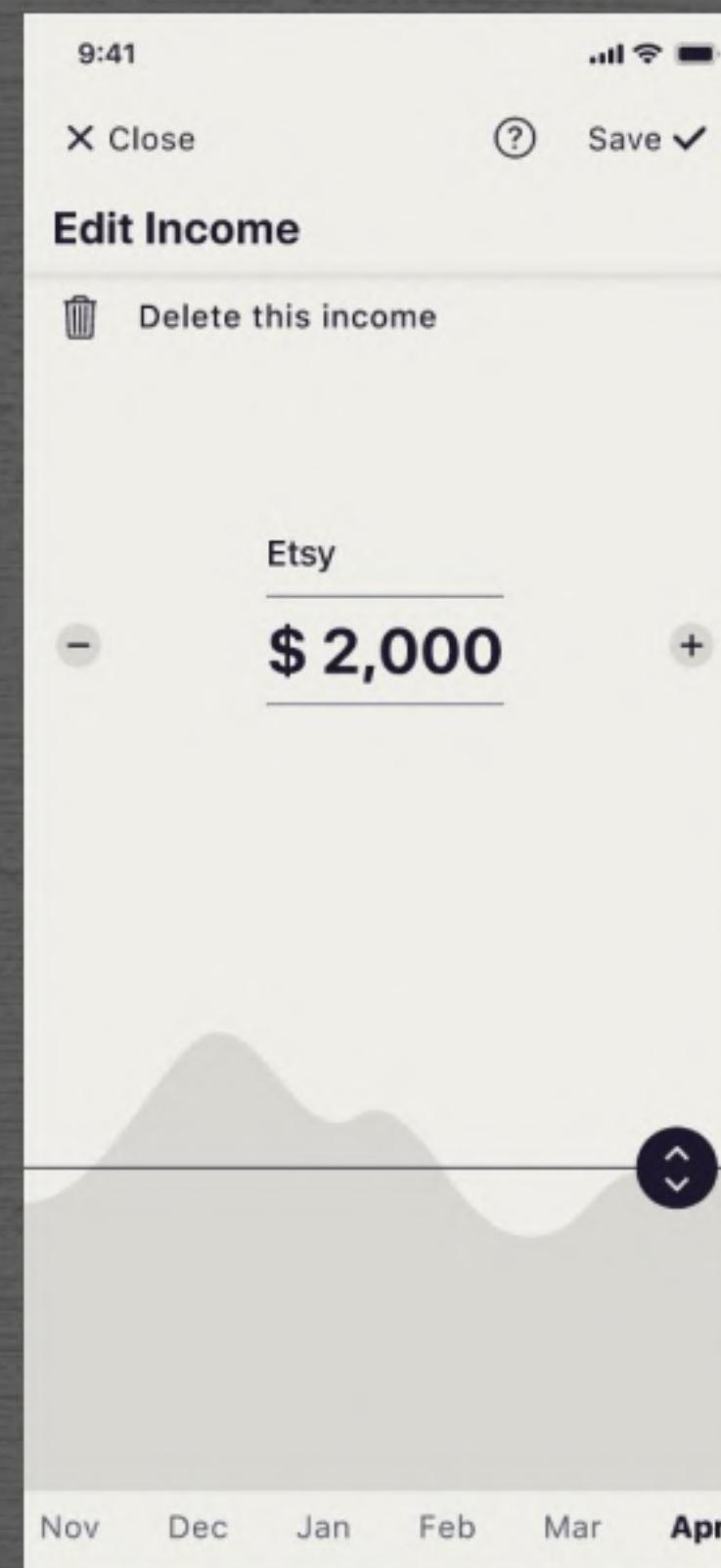


Help Sheet

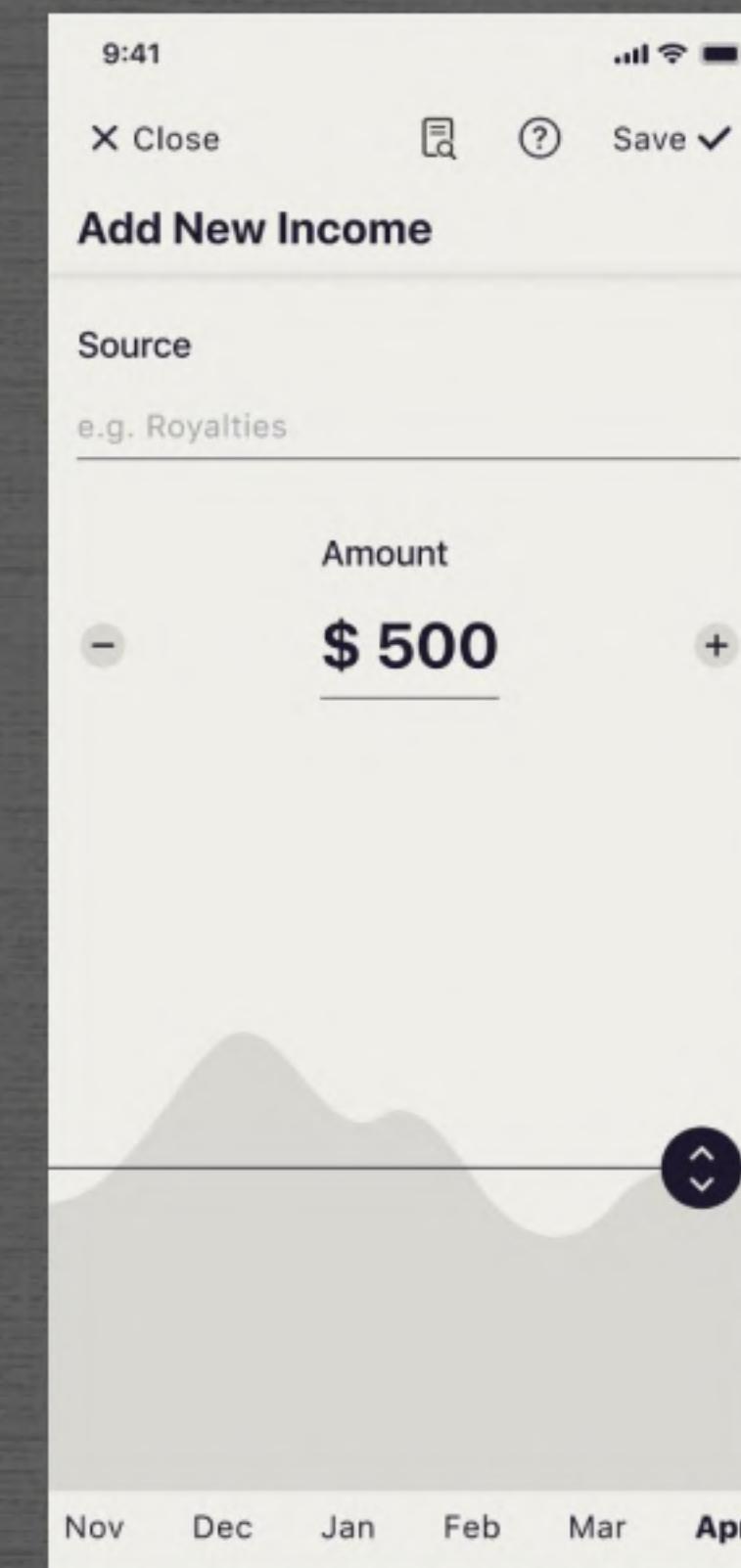


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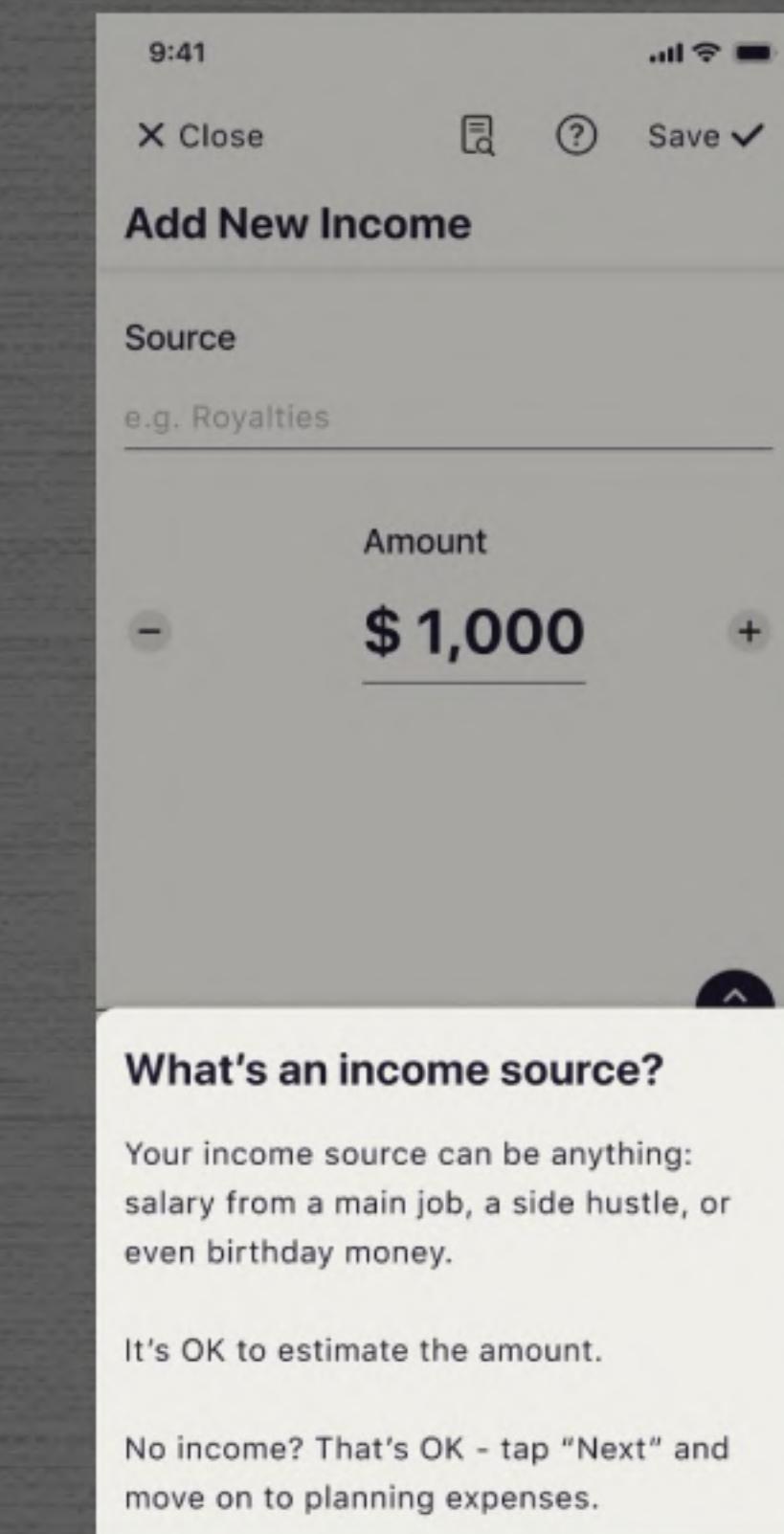
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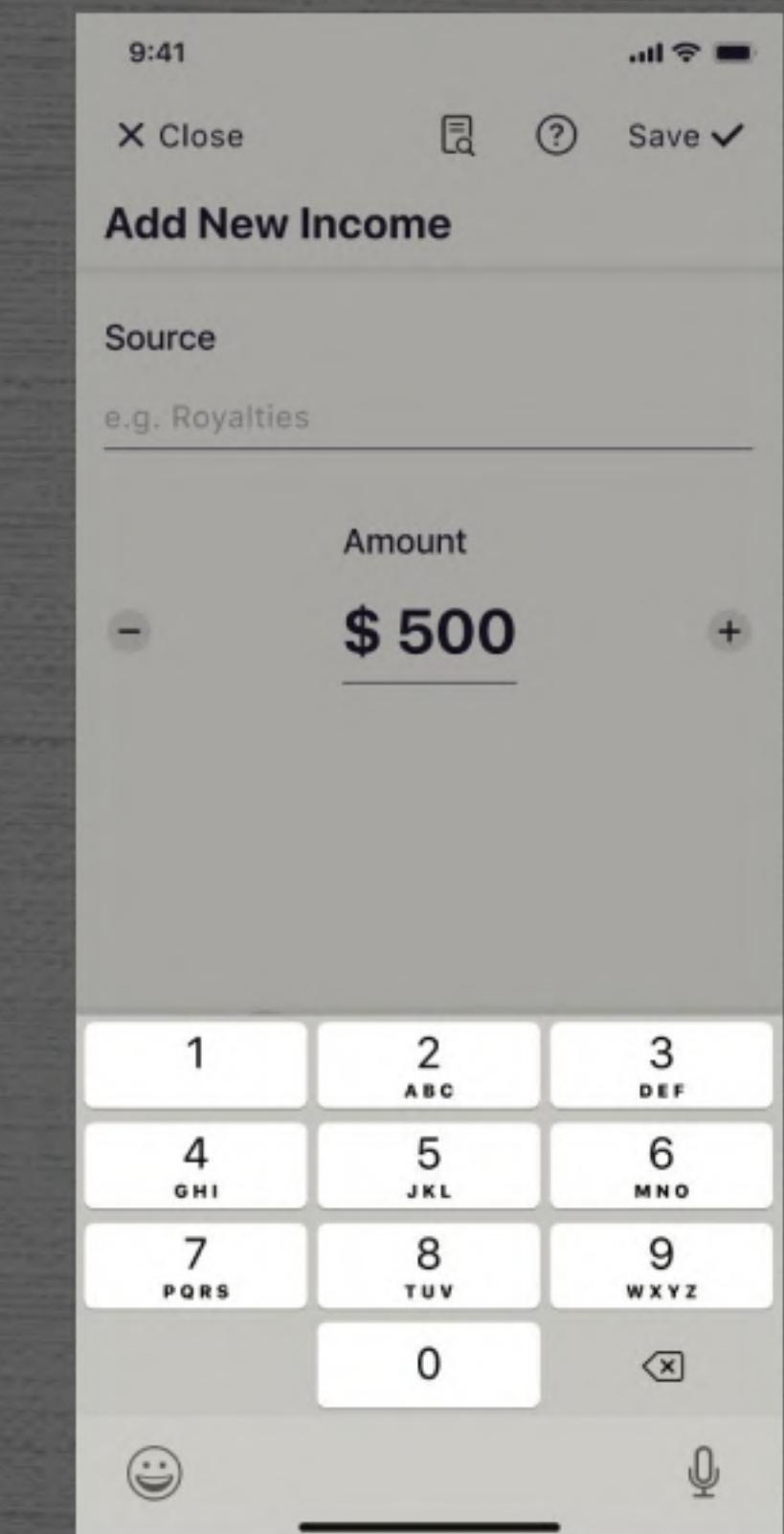
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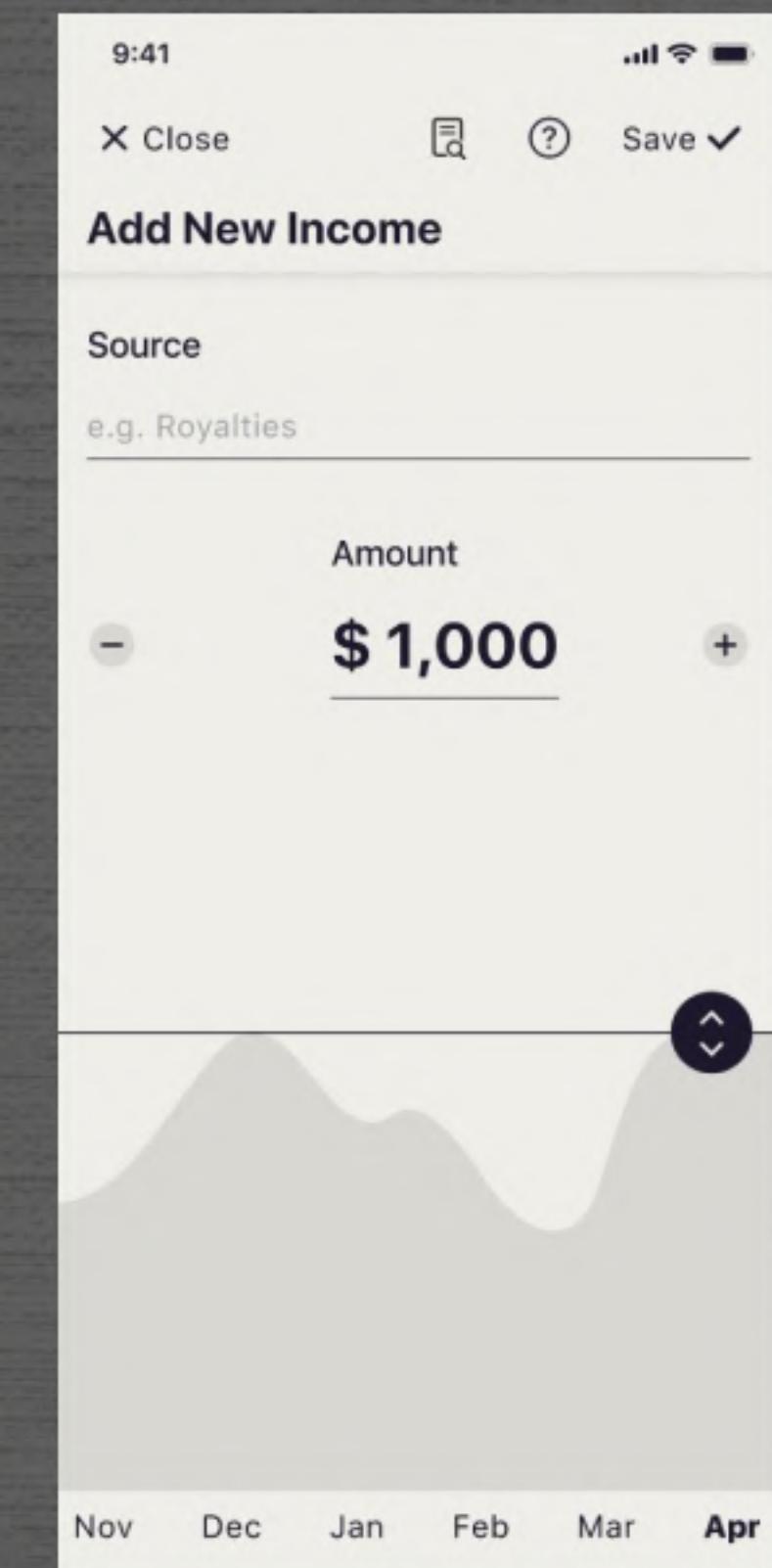
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Native Keyboard

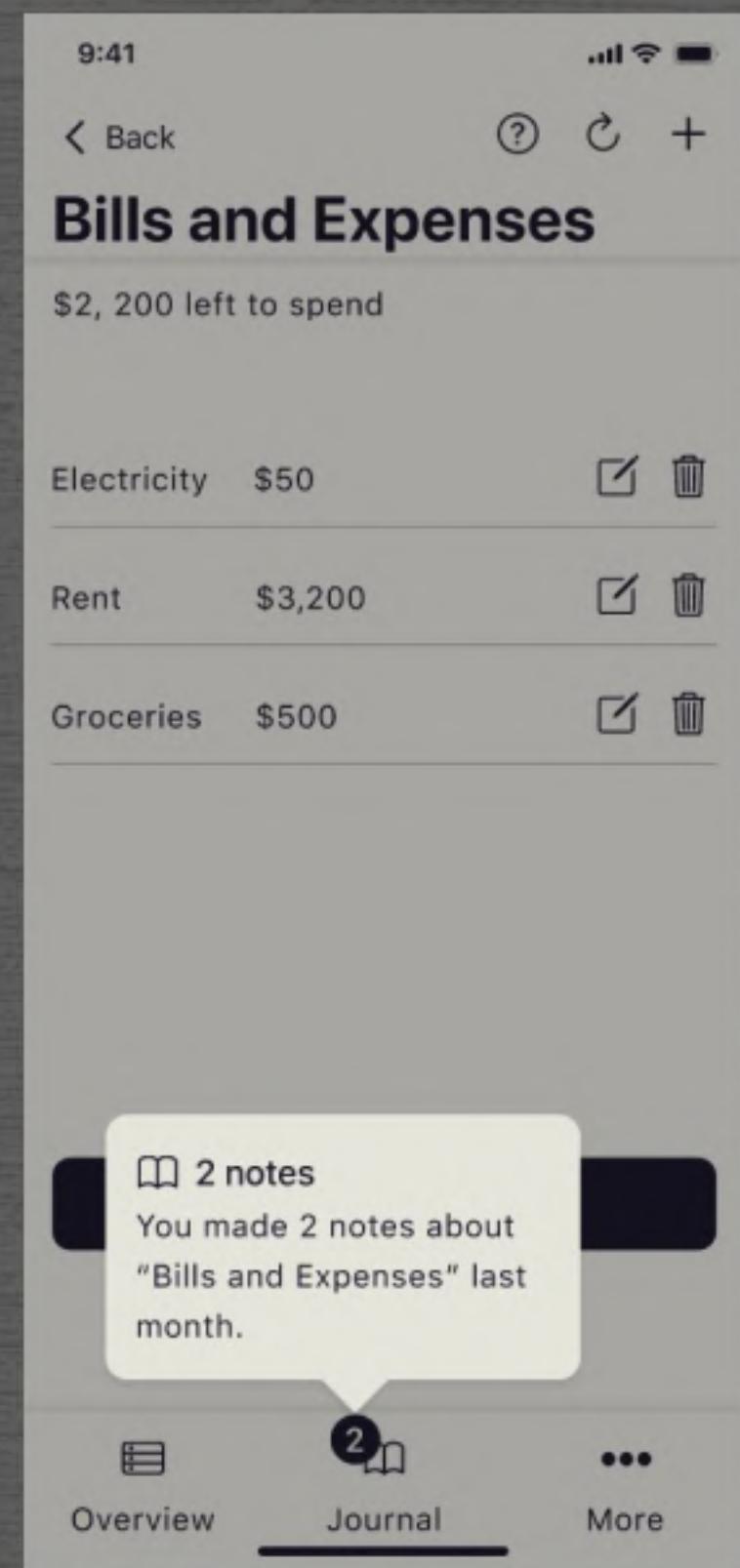


Slider Functionality

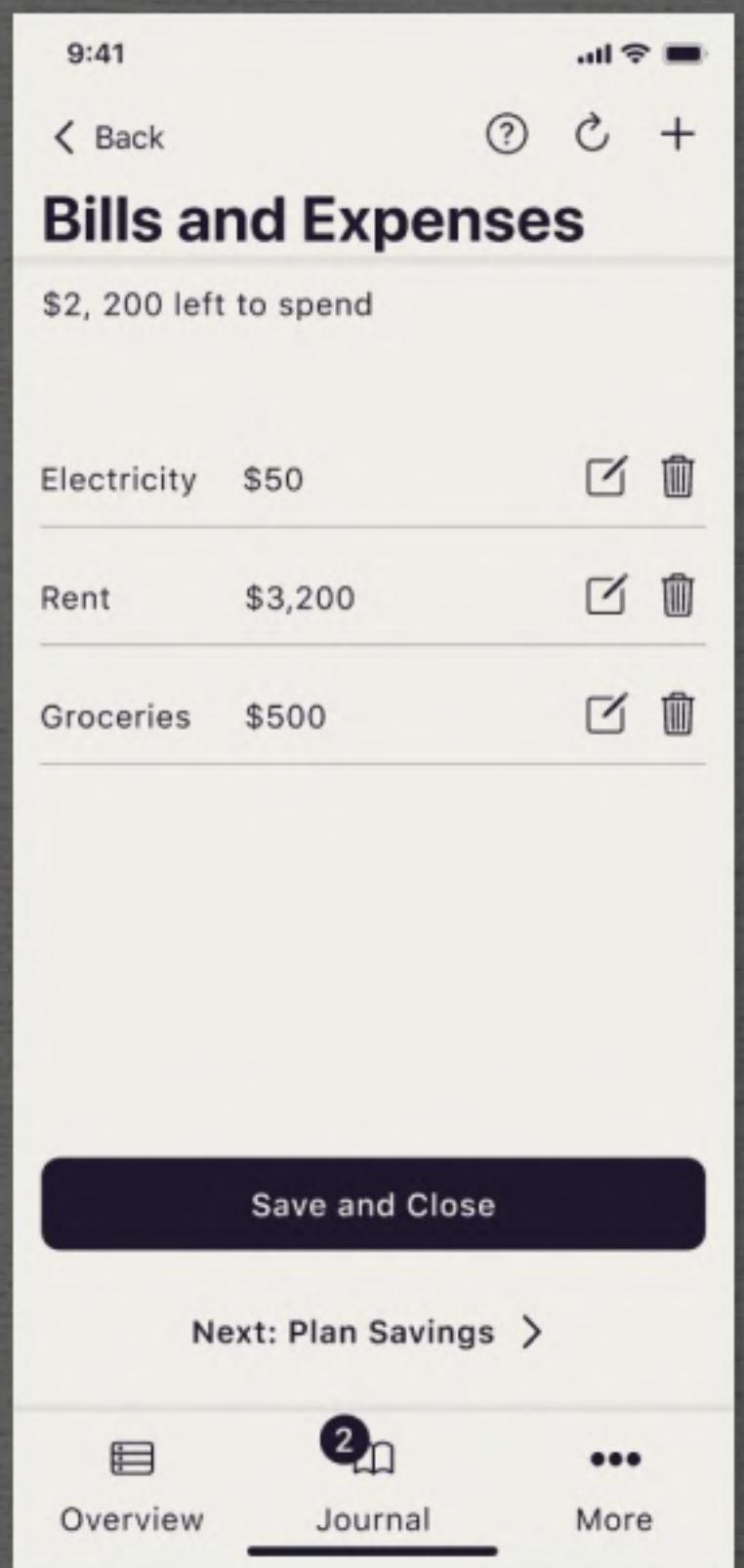


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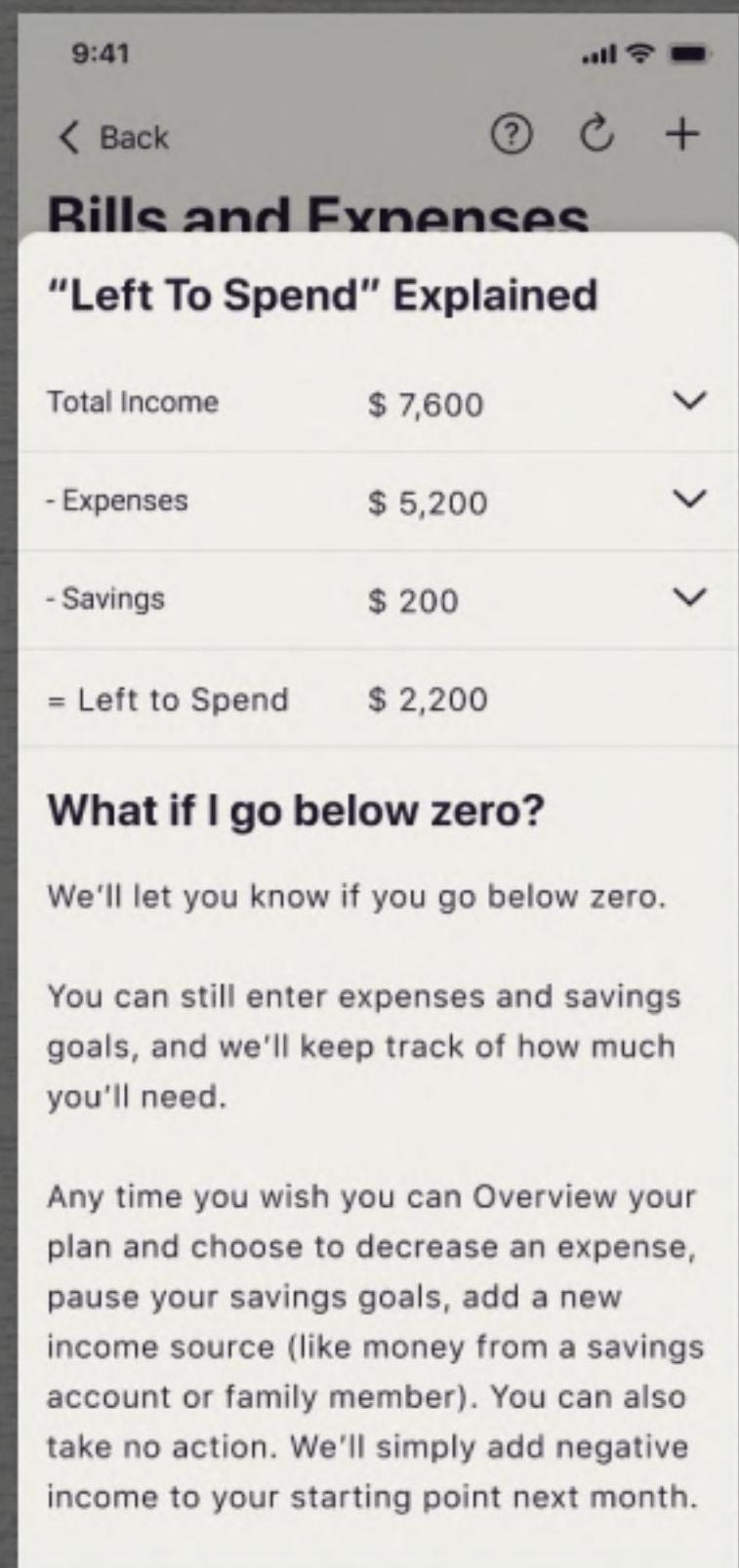
Bills And Expenses Tip



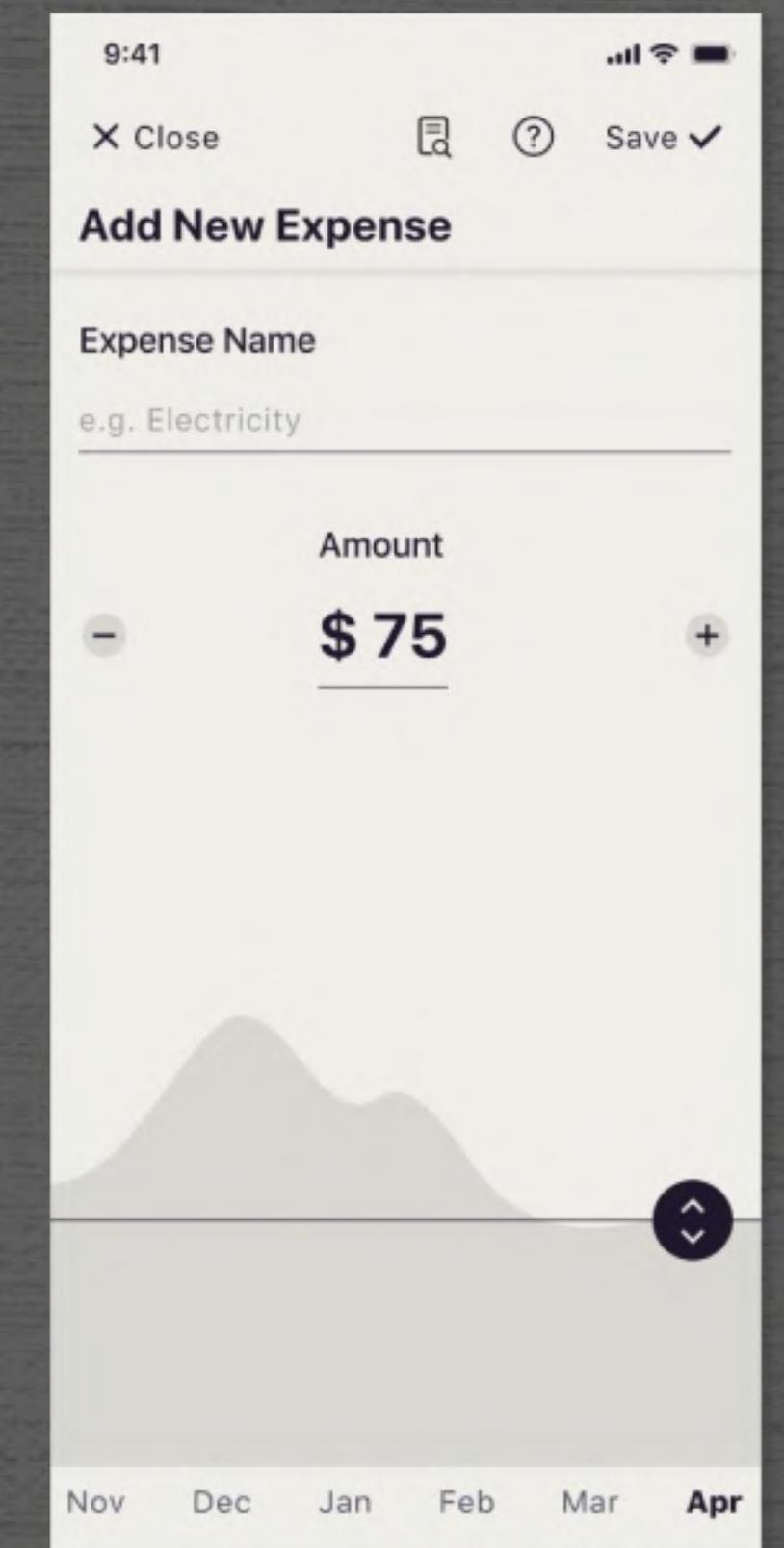
Bills And Expenses



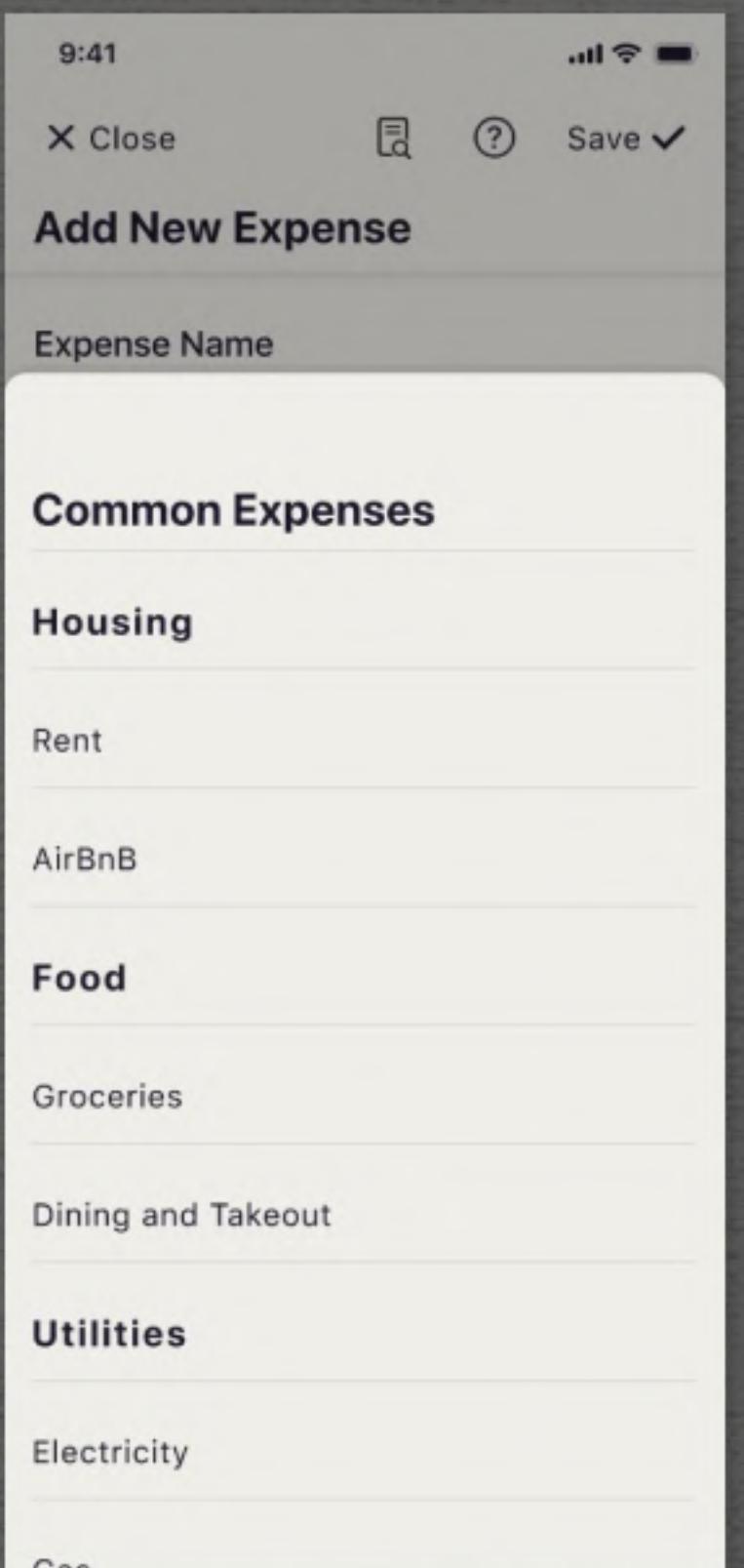
Help Sheet



Add New Expense

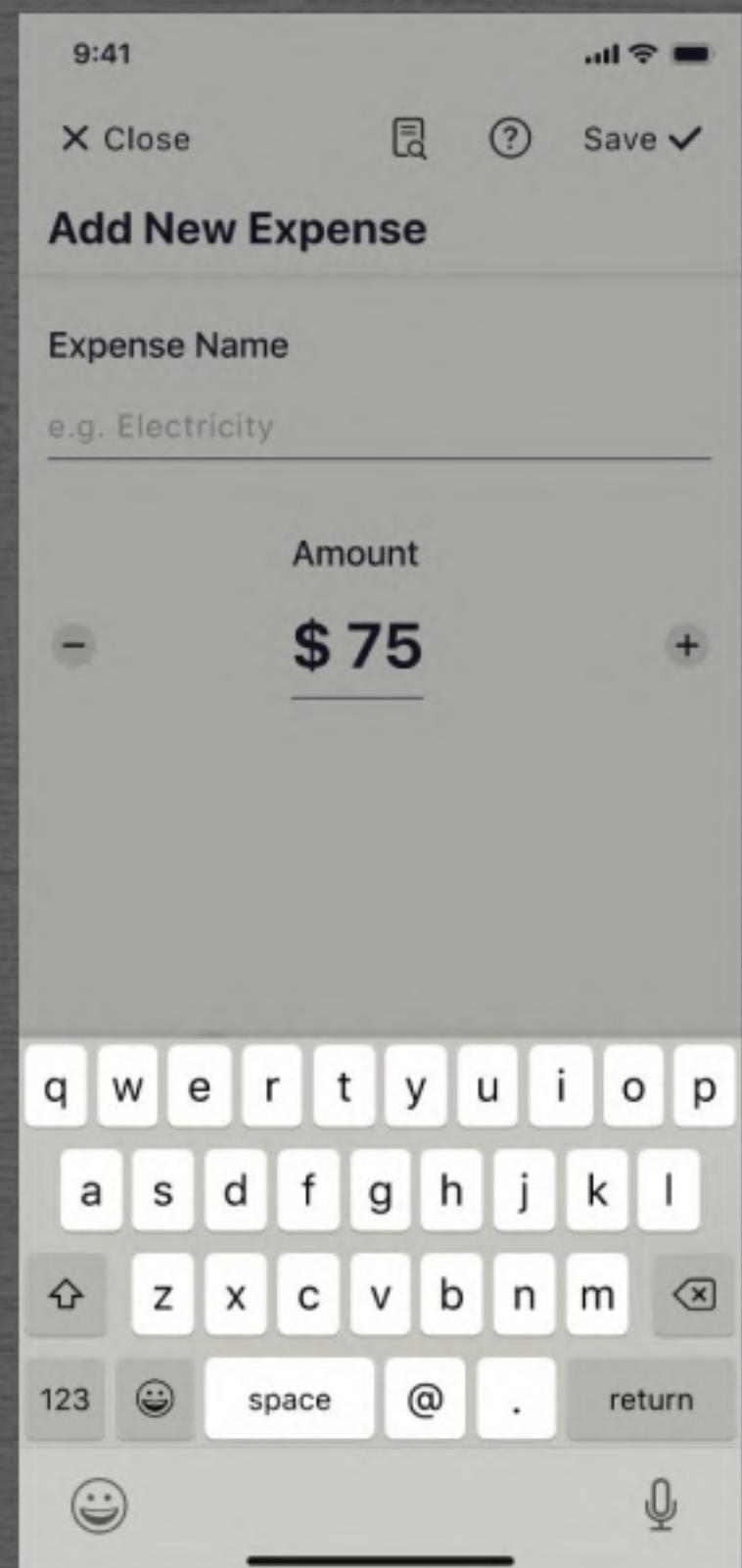


Browse Common Expenses

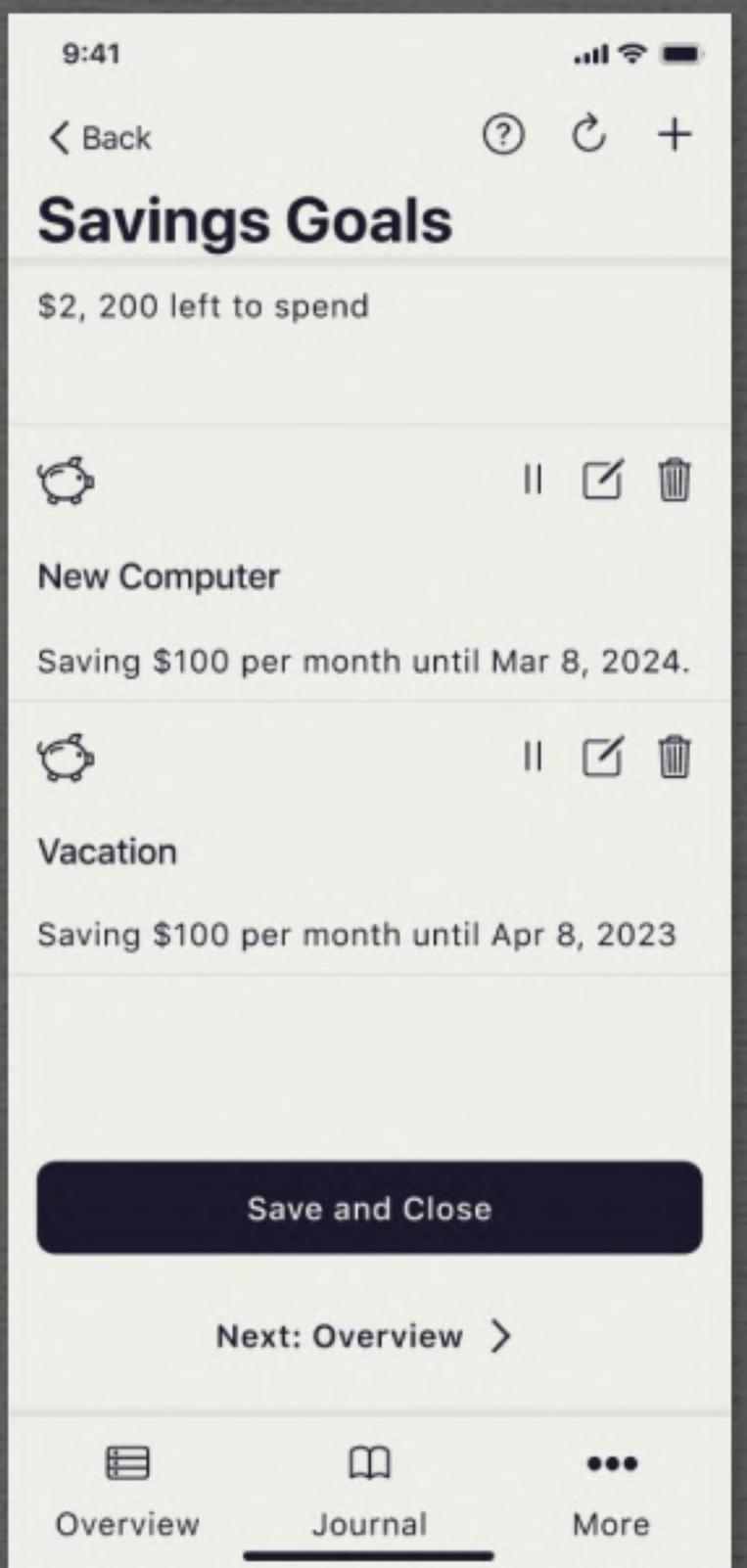


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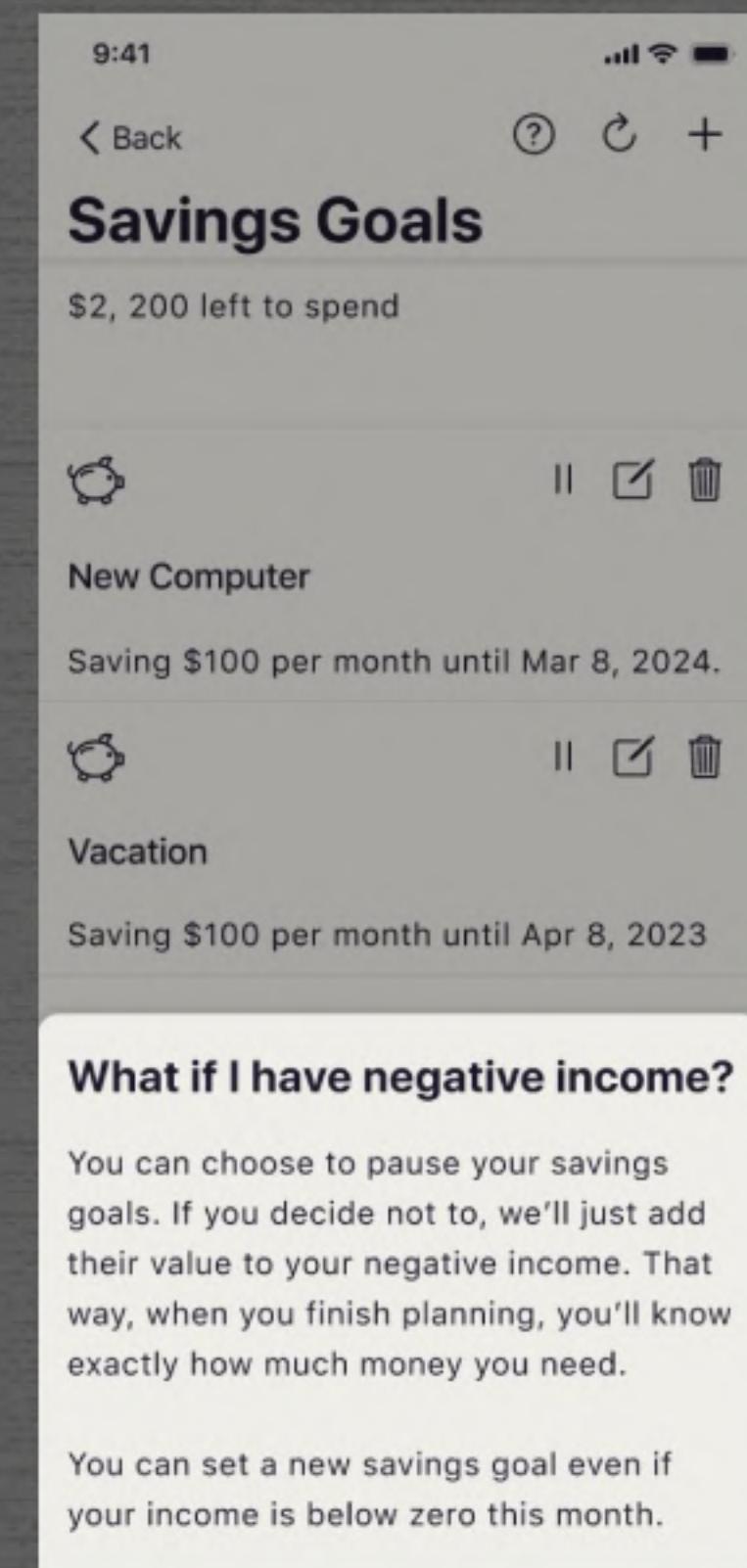
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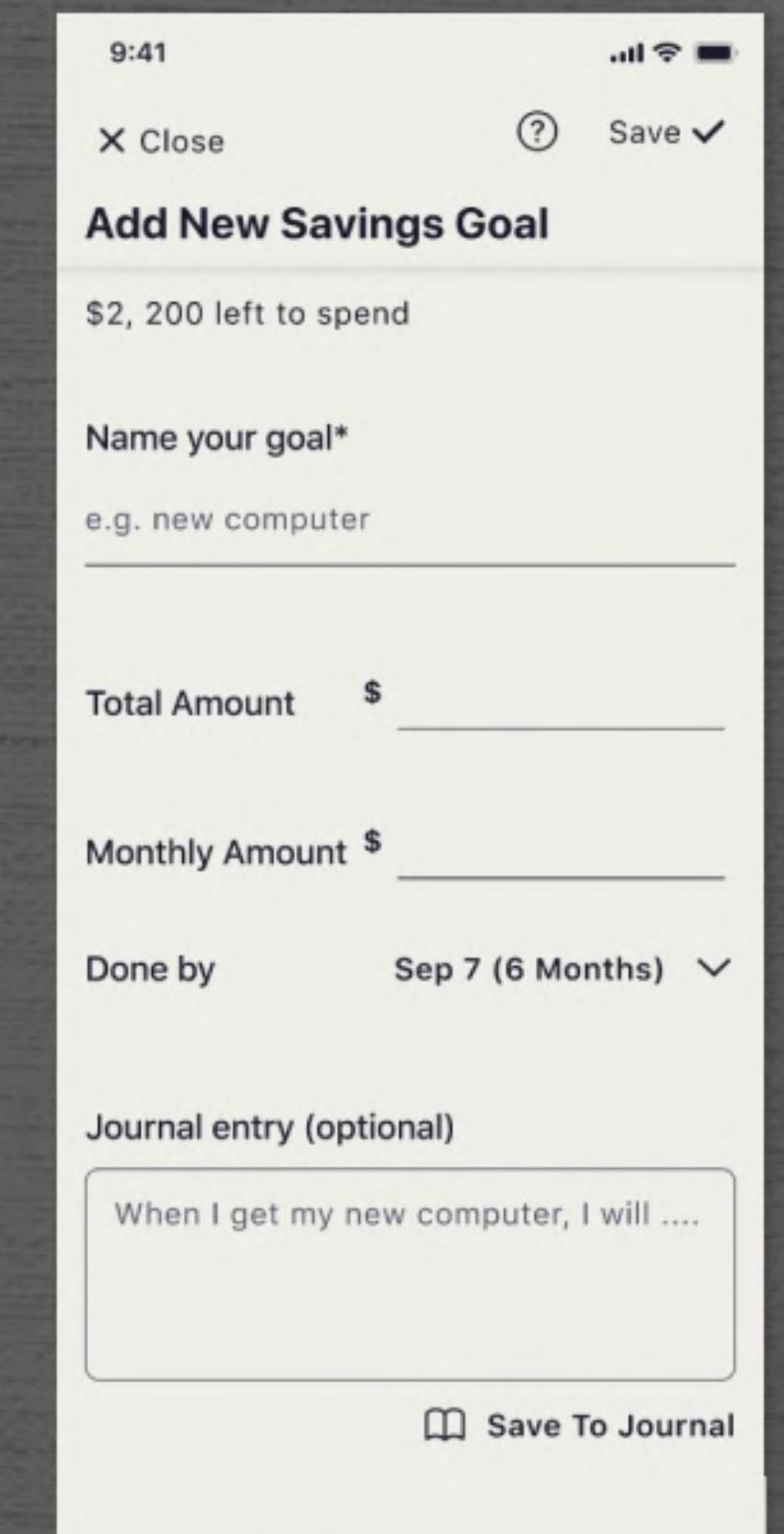
Savings Goals



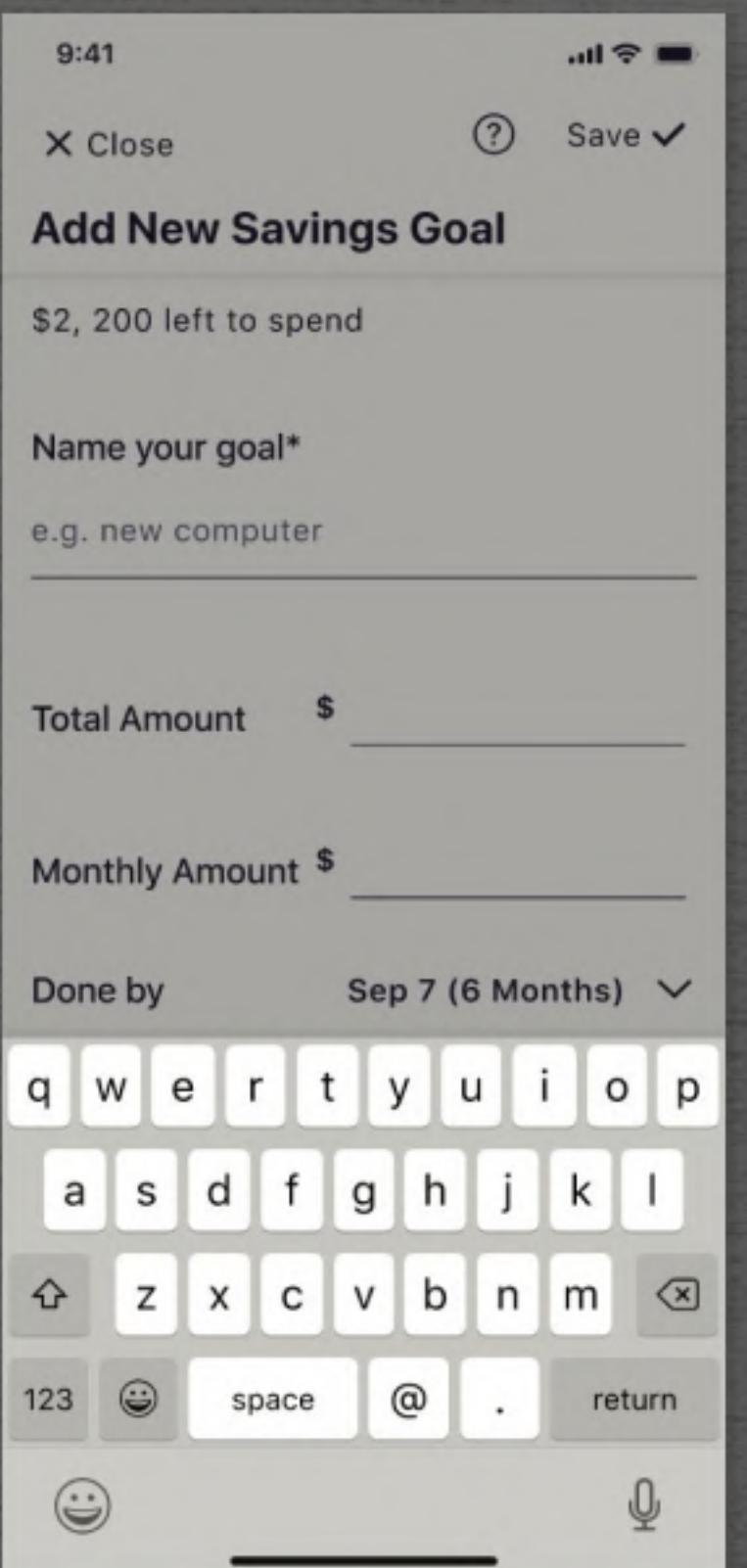
Help Sheet



Add New Savings Goal

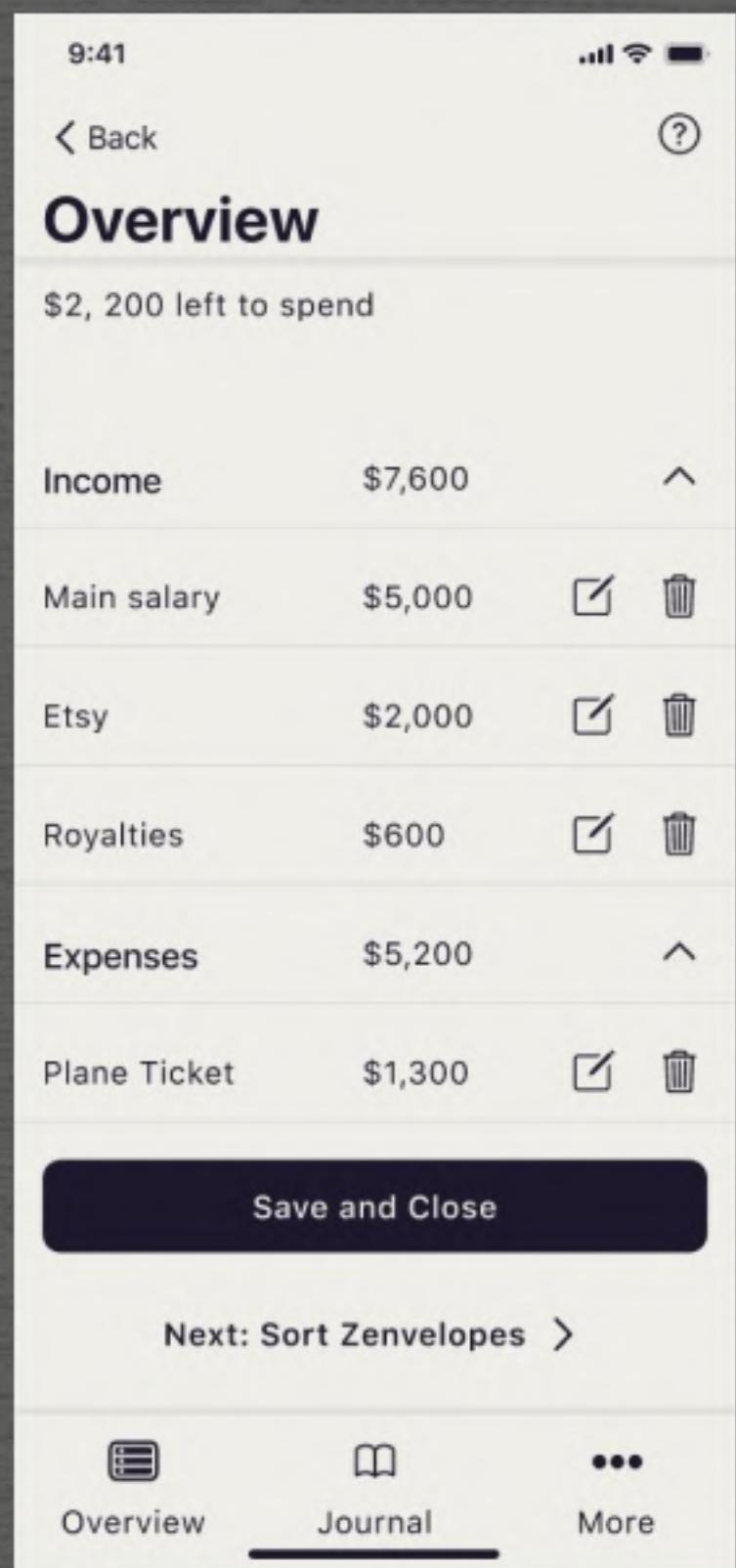


Native Keyboard

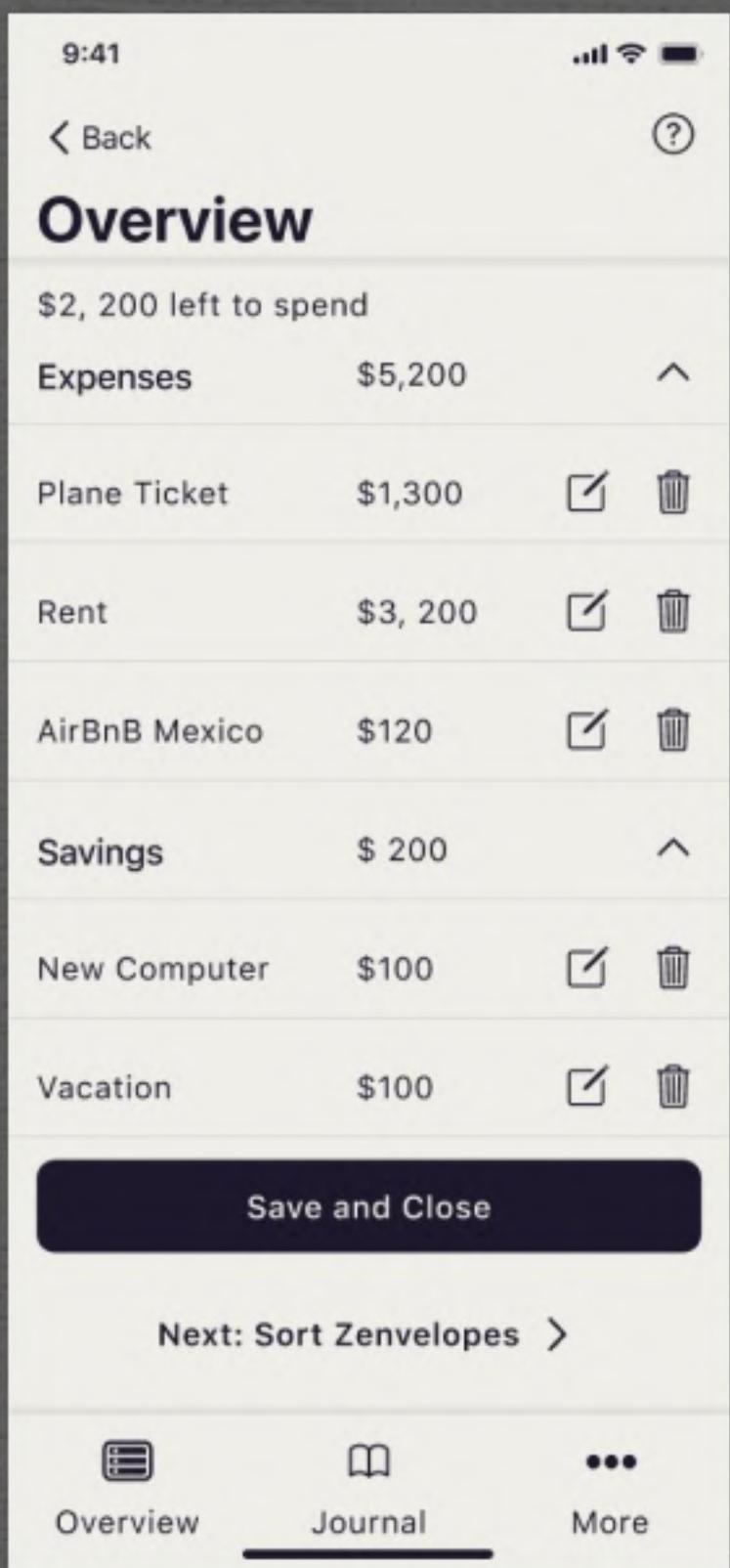


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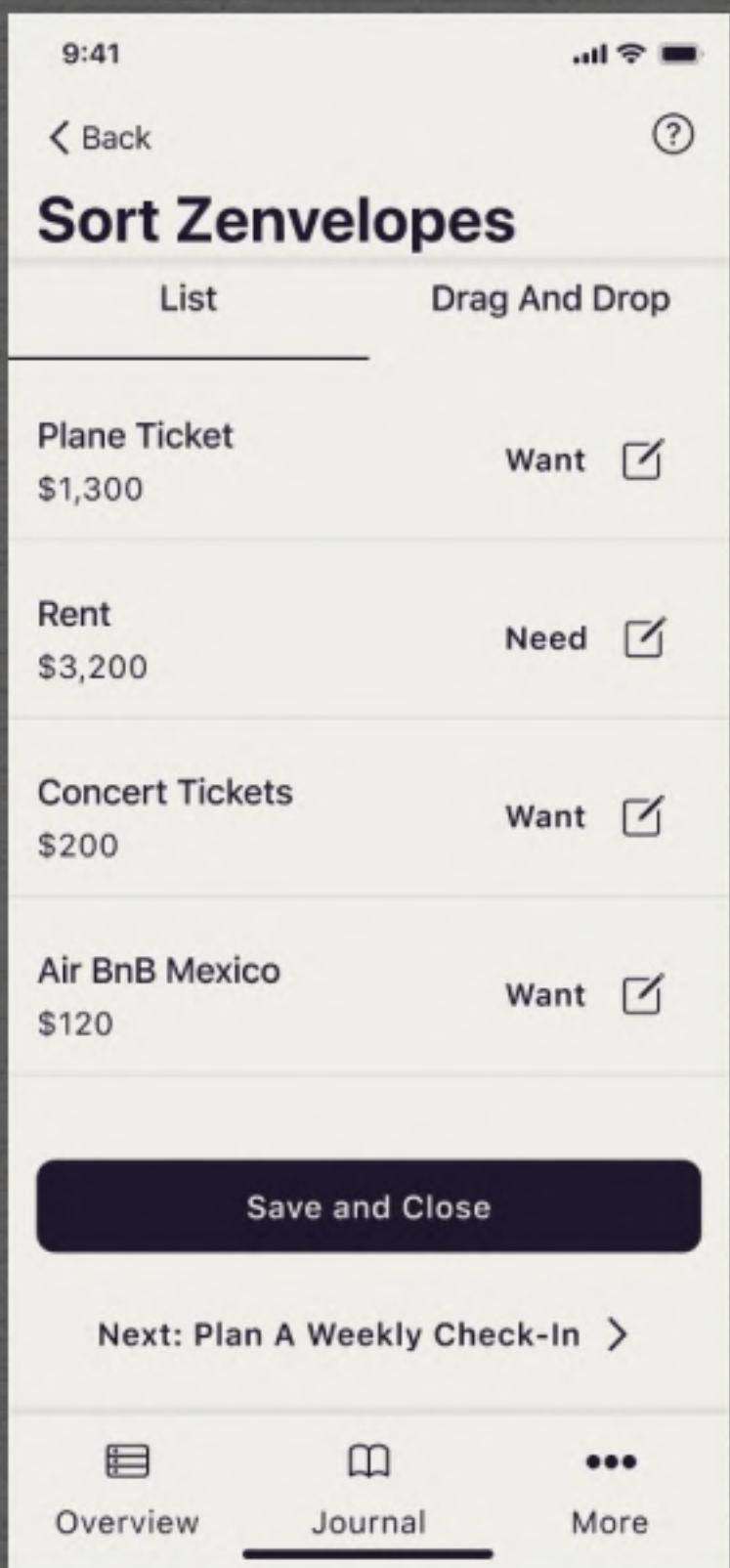
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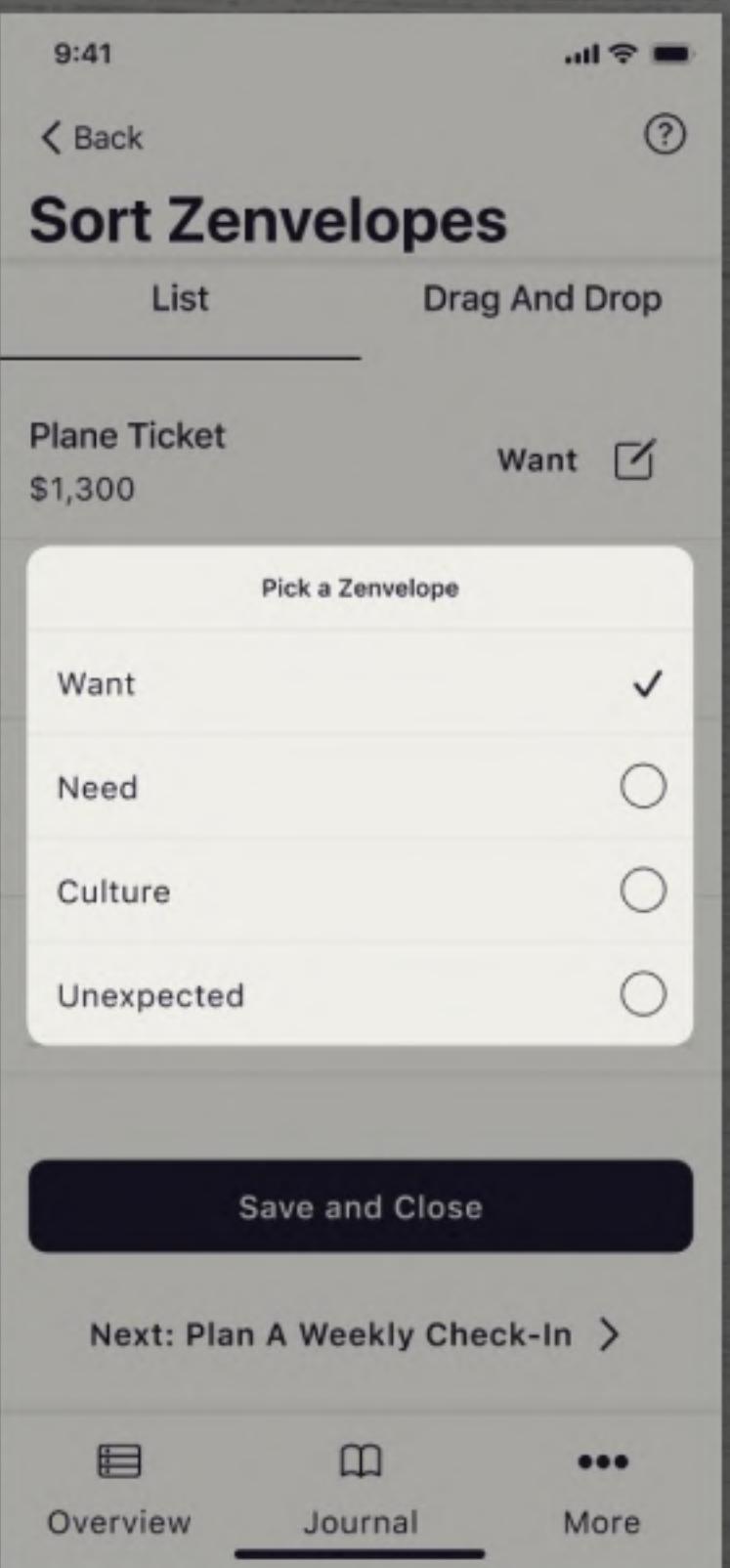
Scrolling Functionality



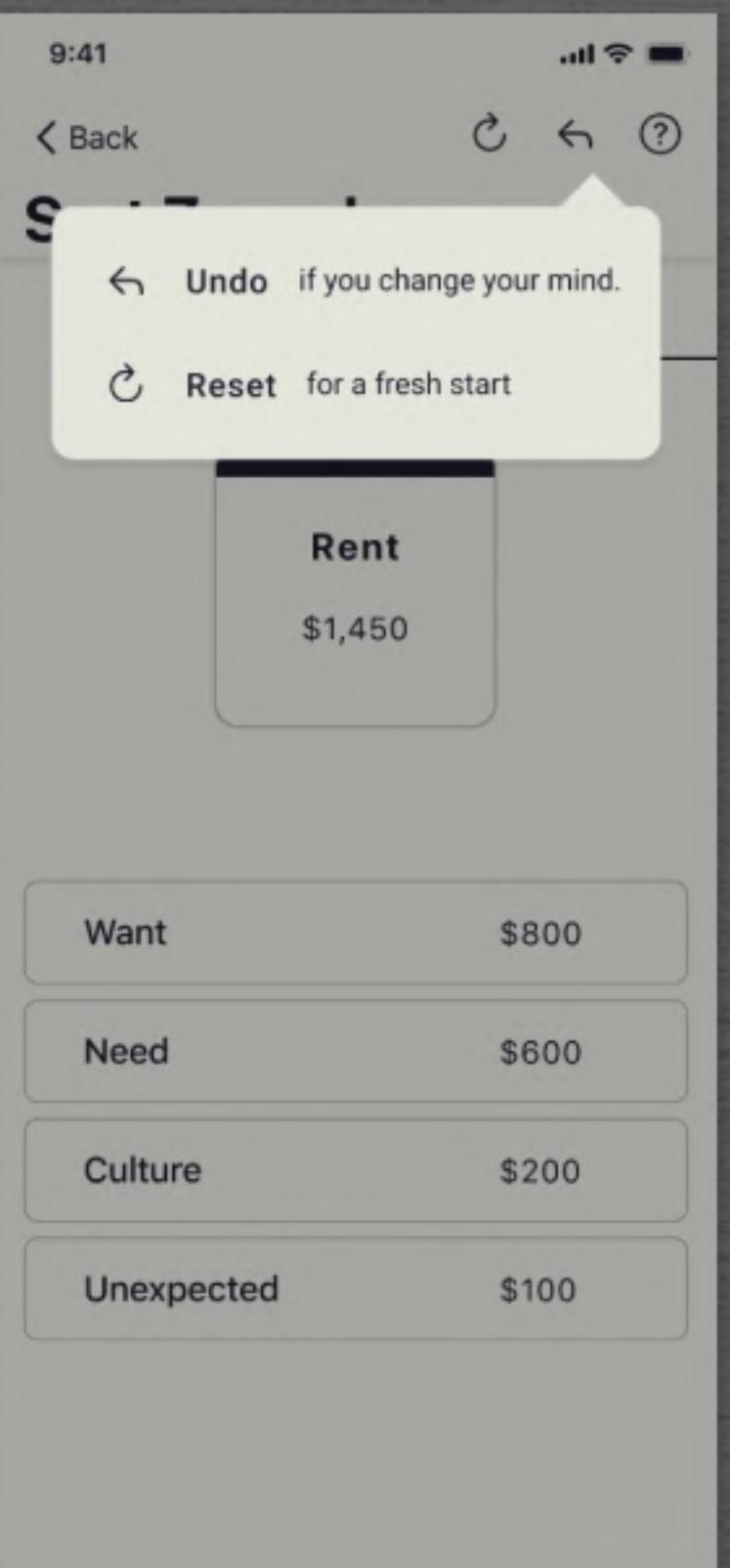
Zenvvelopes List

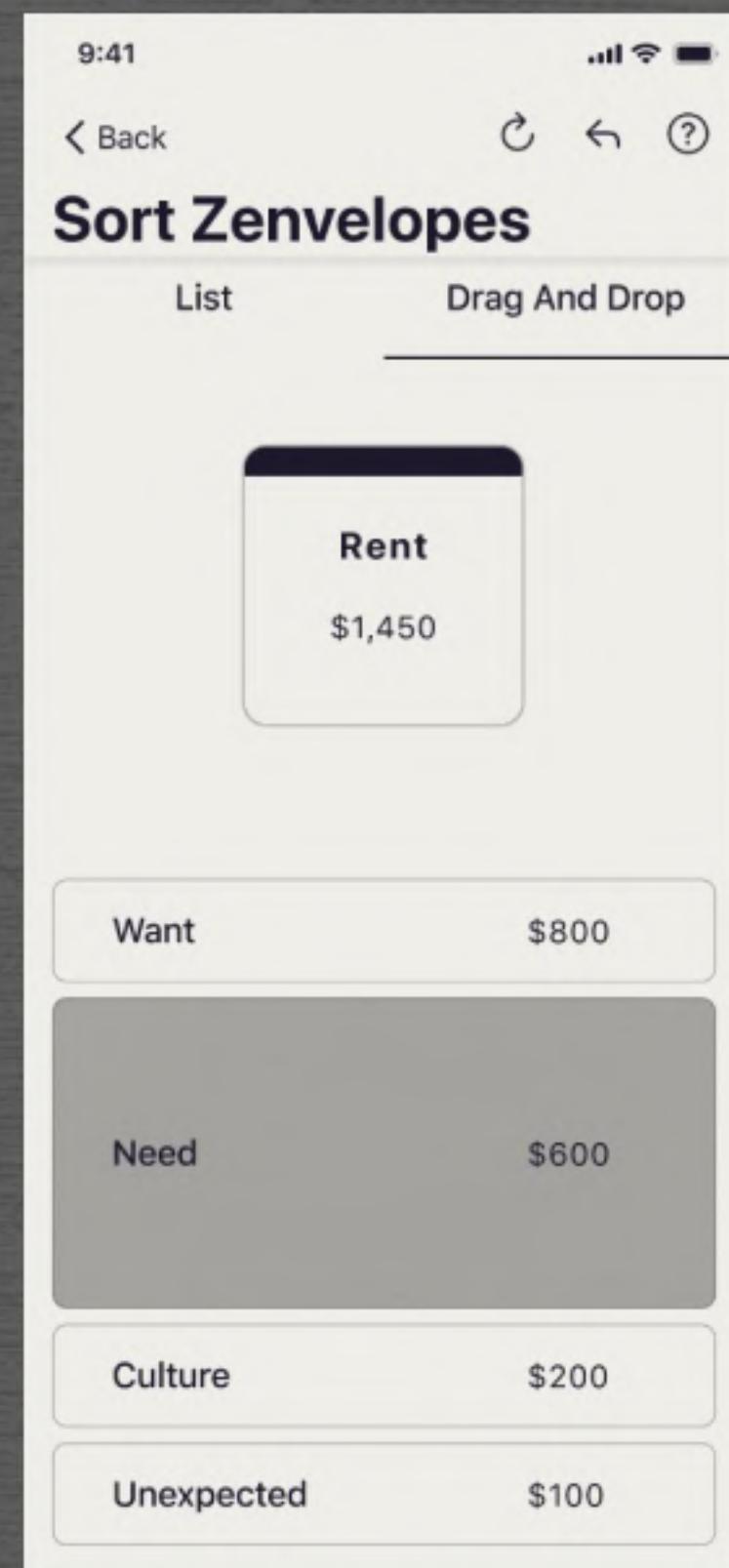
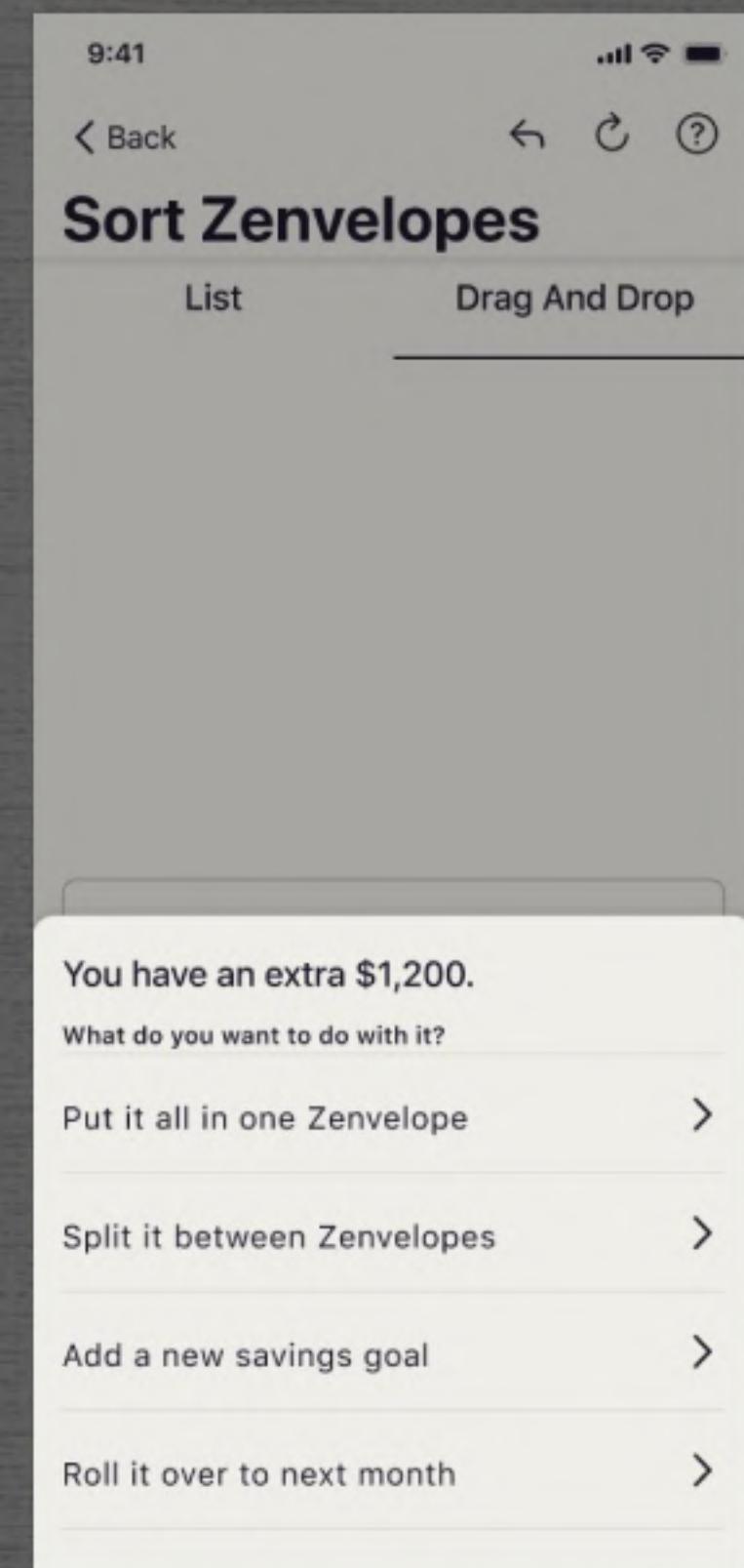
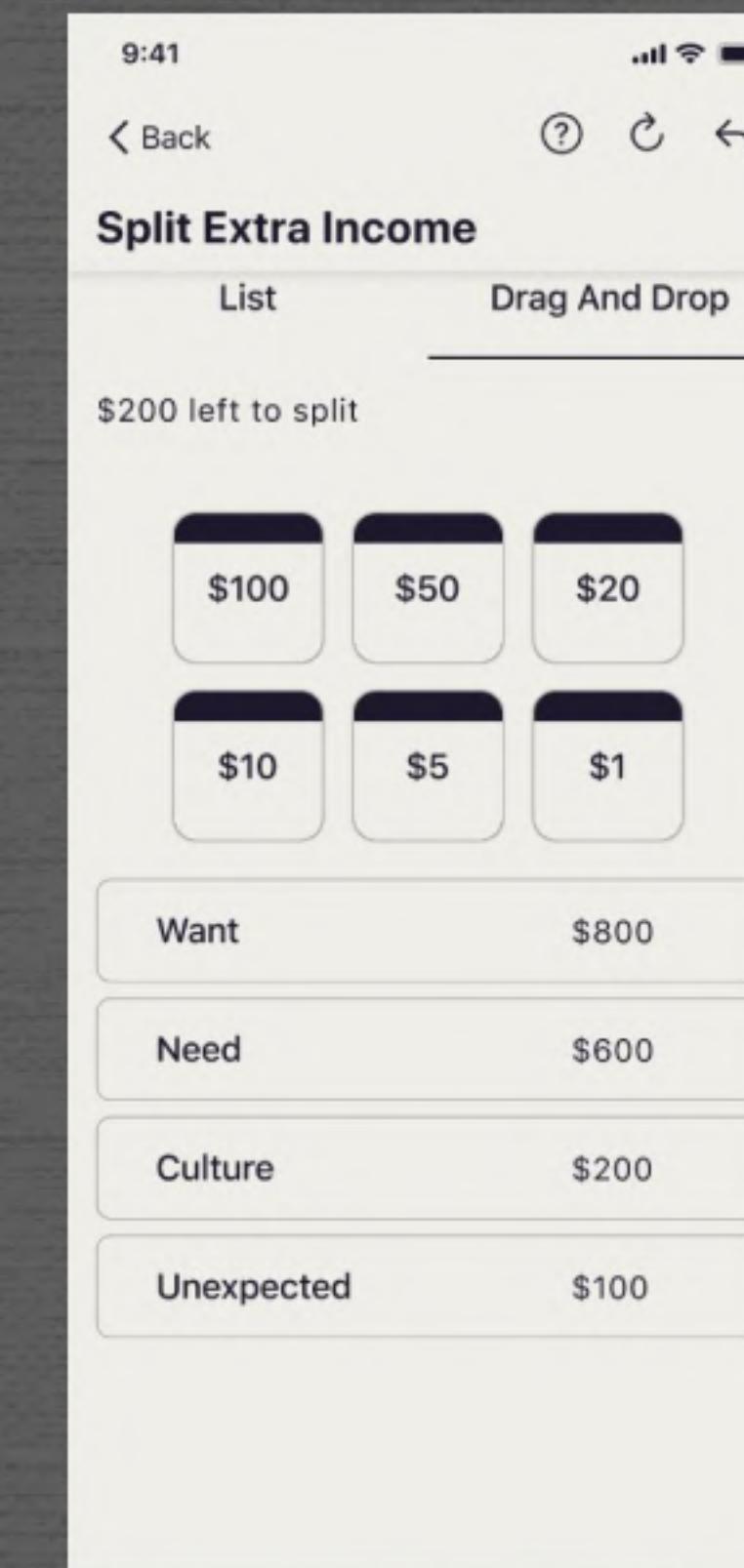
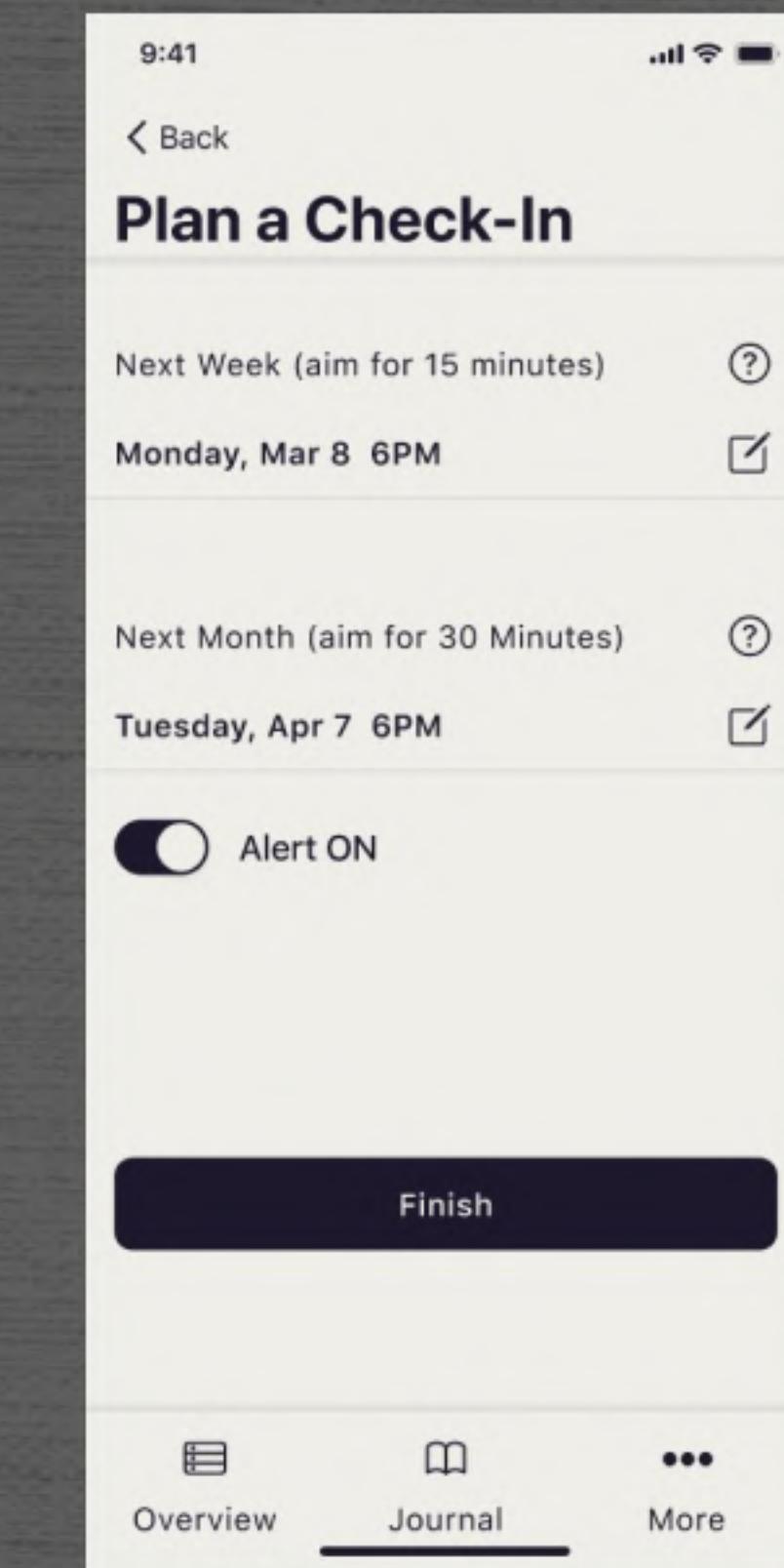
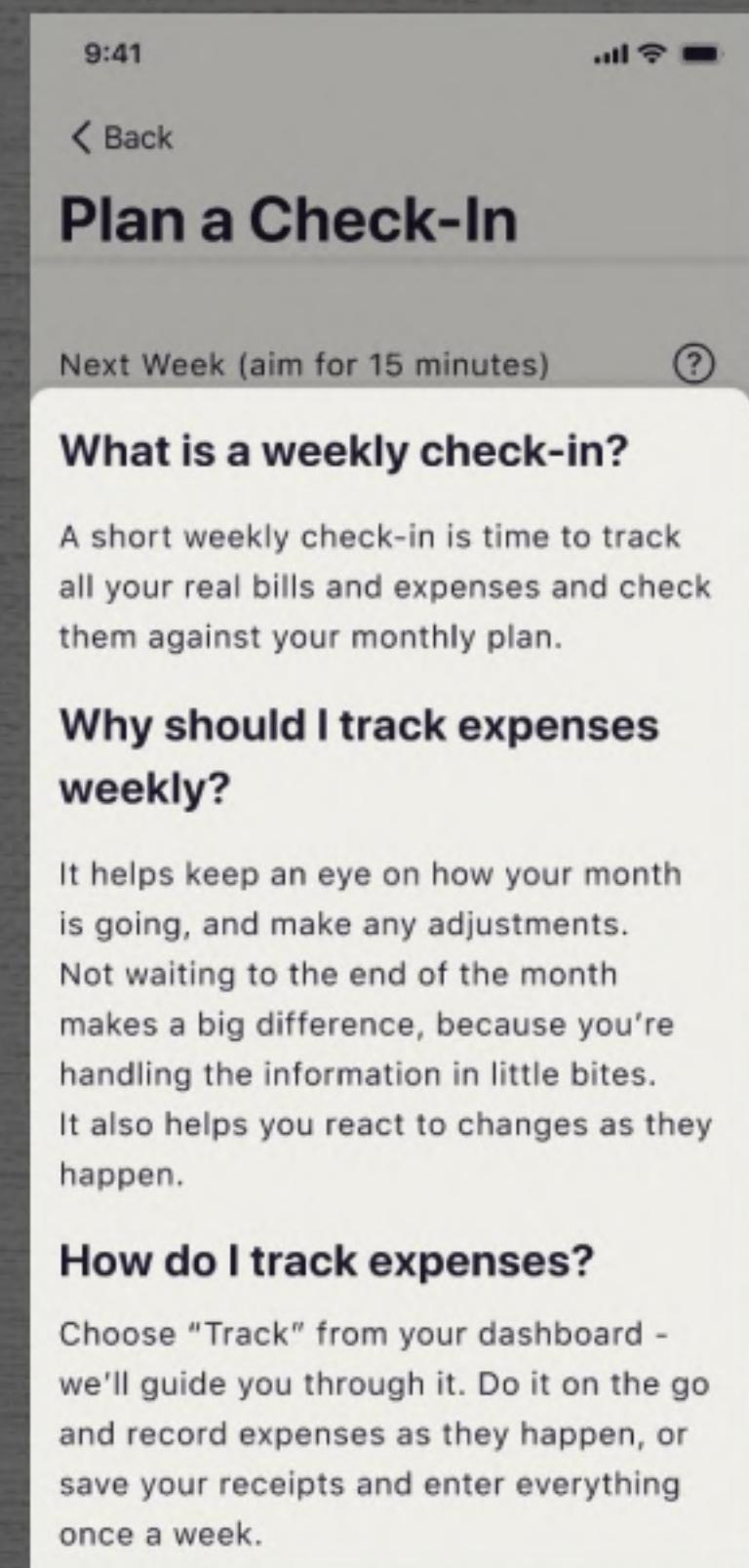


Tick Choice Menu



Drag And Drop Tip

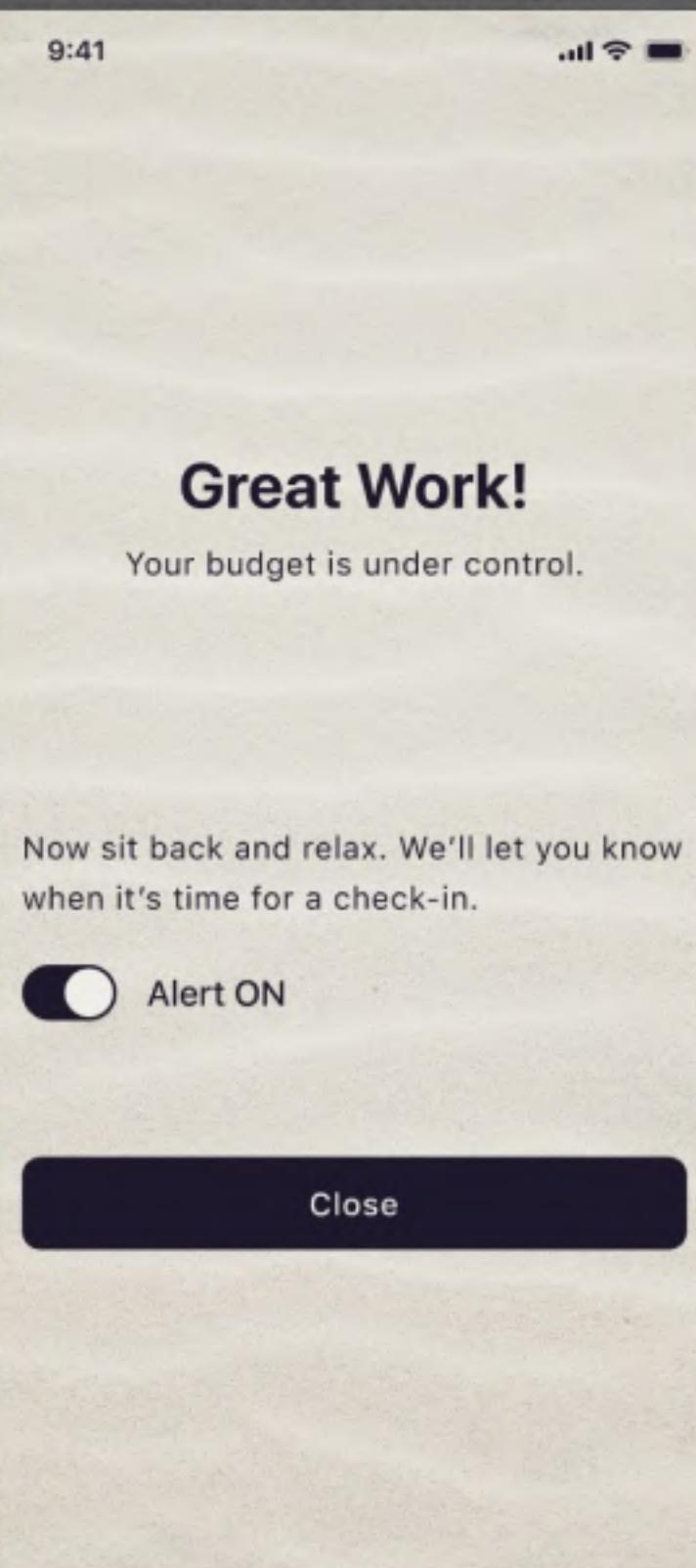
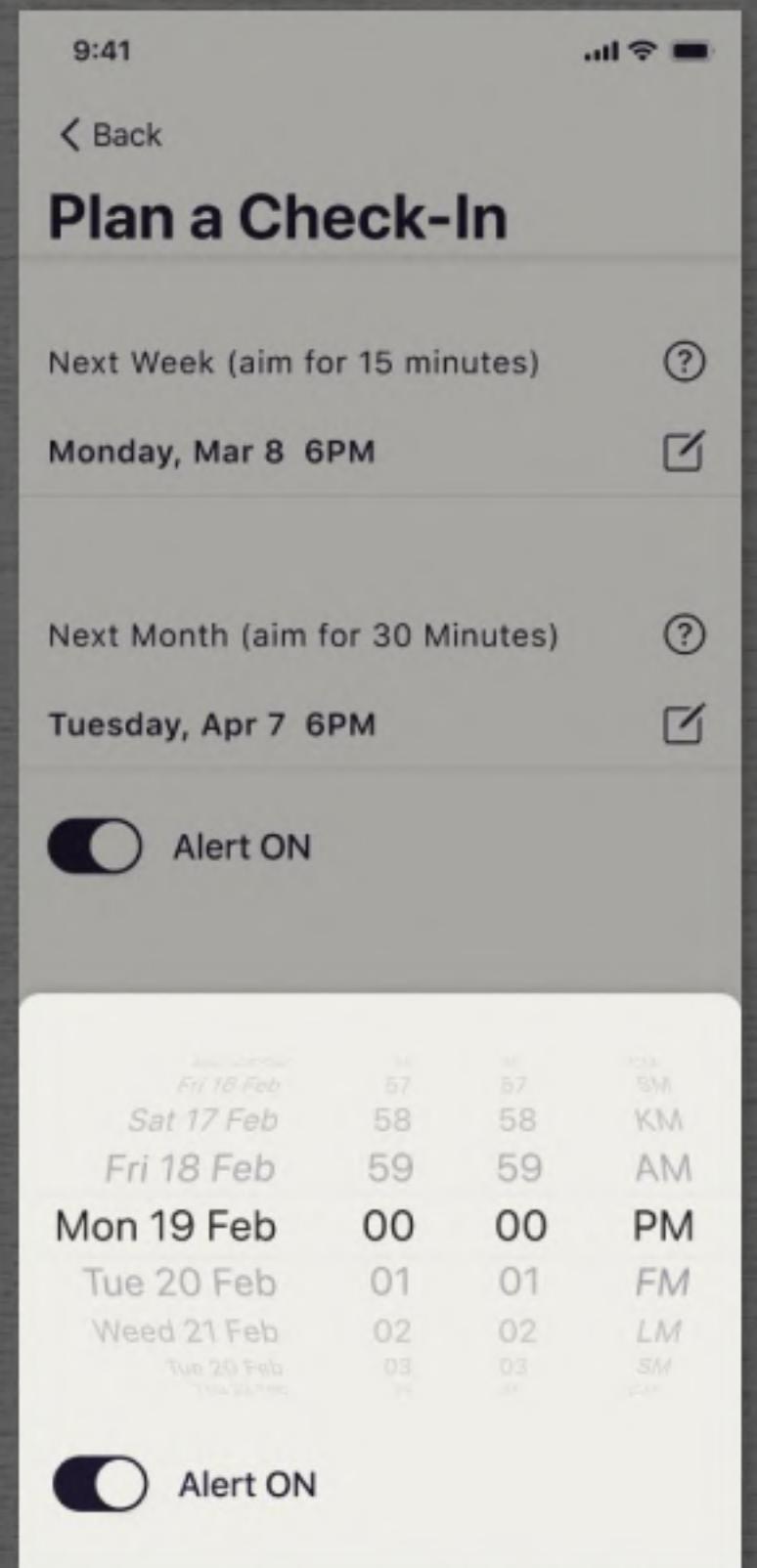
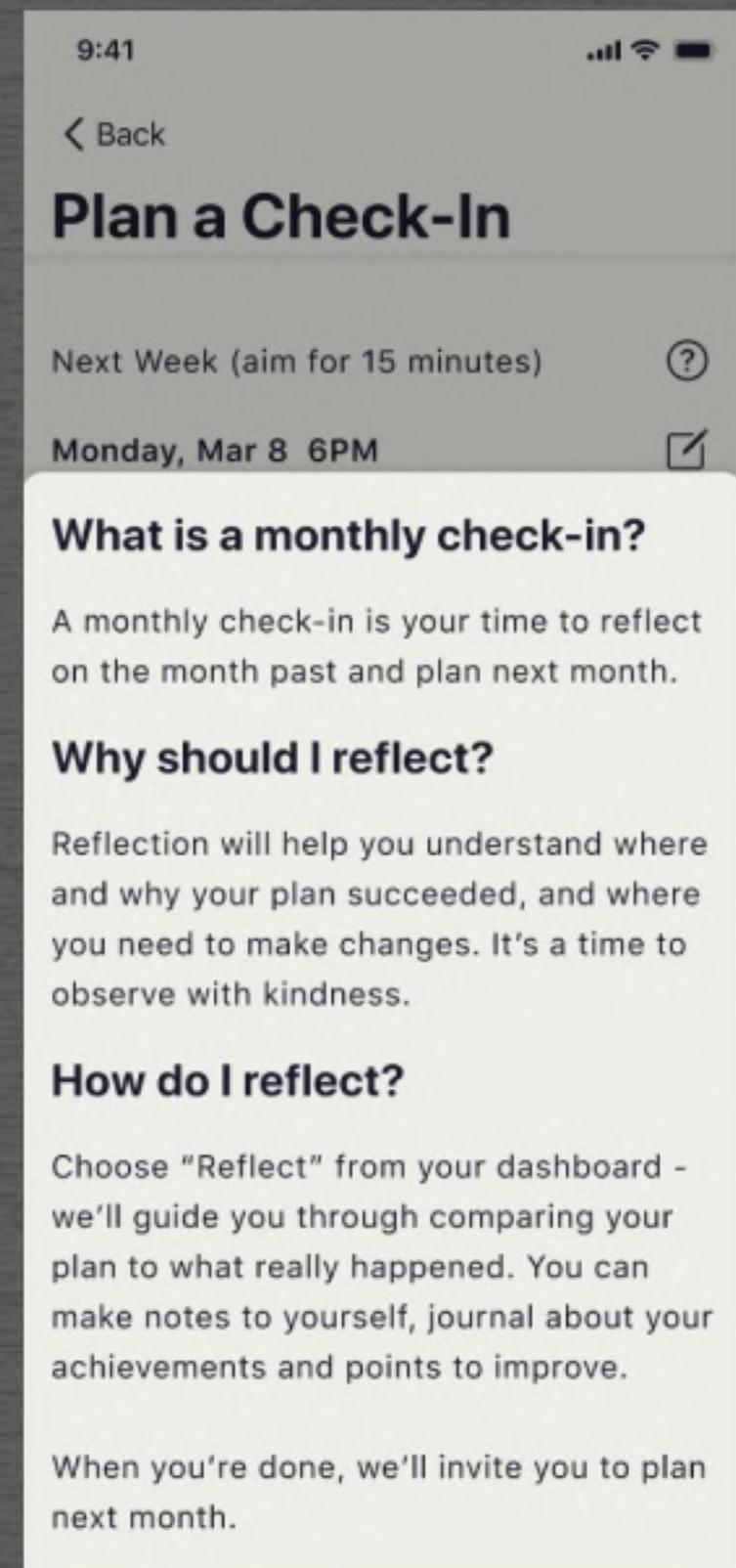


Zenvelopes Drag And Drop**Extra Income Menu****Cash Drag And Drop****Plan A Check-In****Help Sheet 01**

Help Sheet 02

Native Date And Time Picker

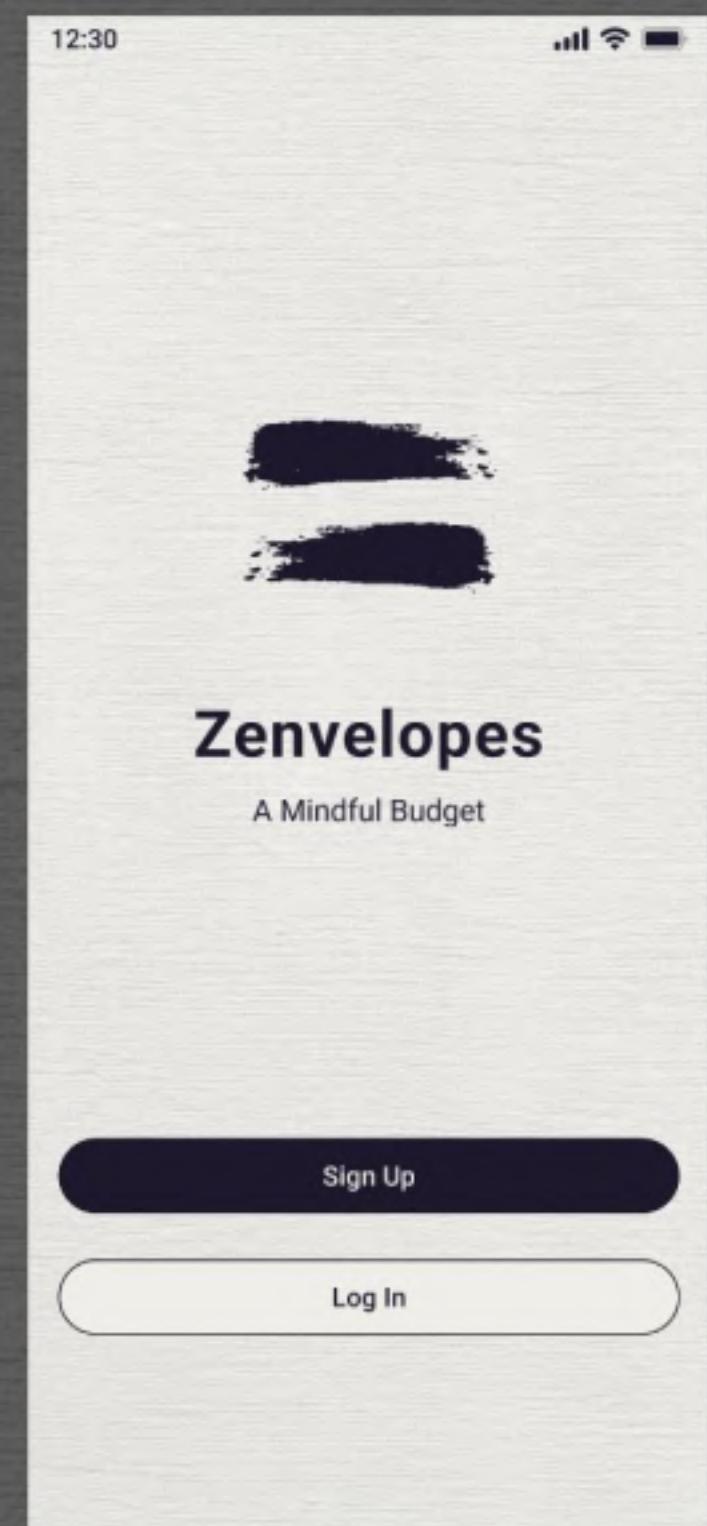
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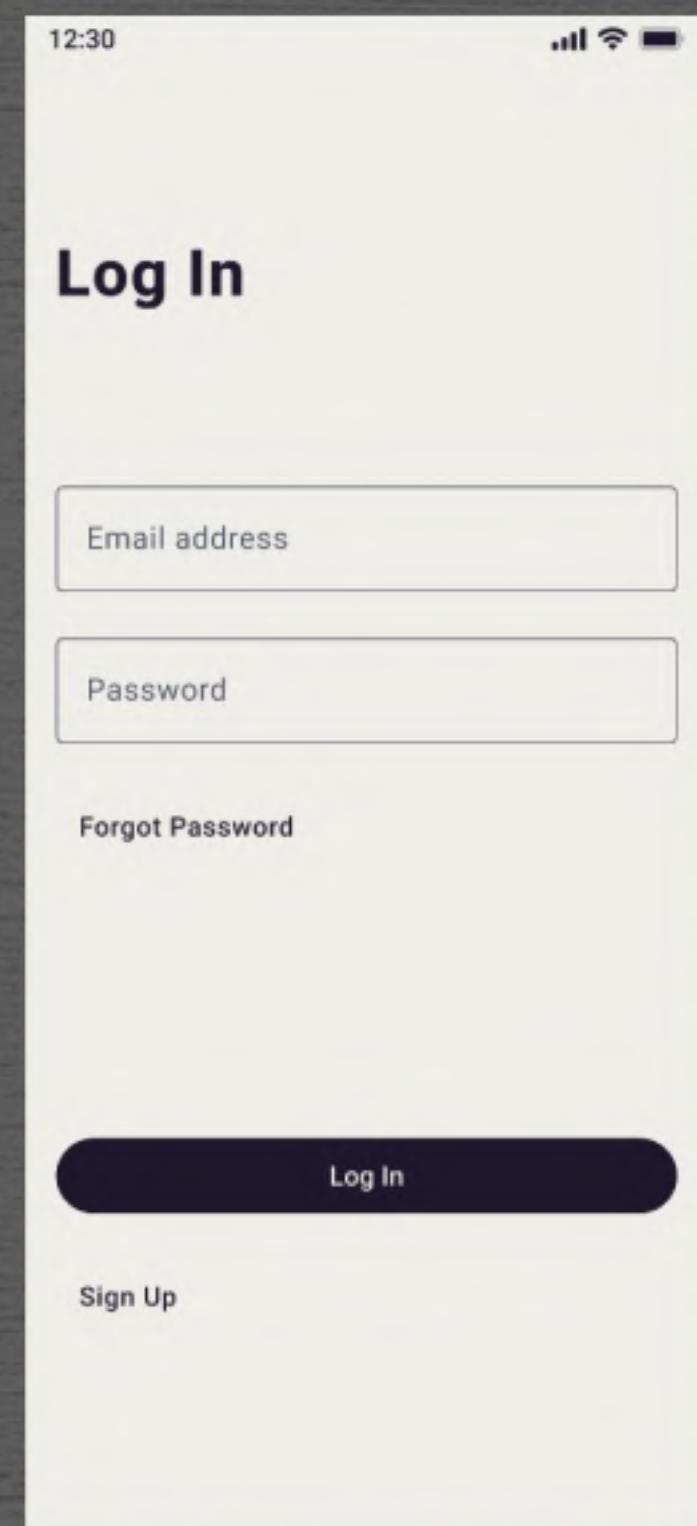
[iOS interactive prototype link](#)

Android

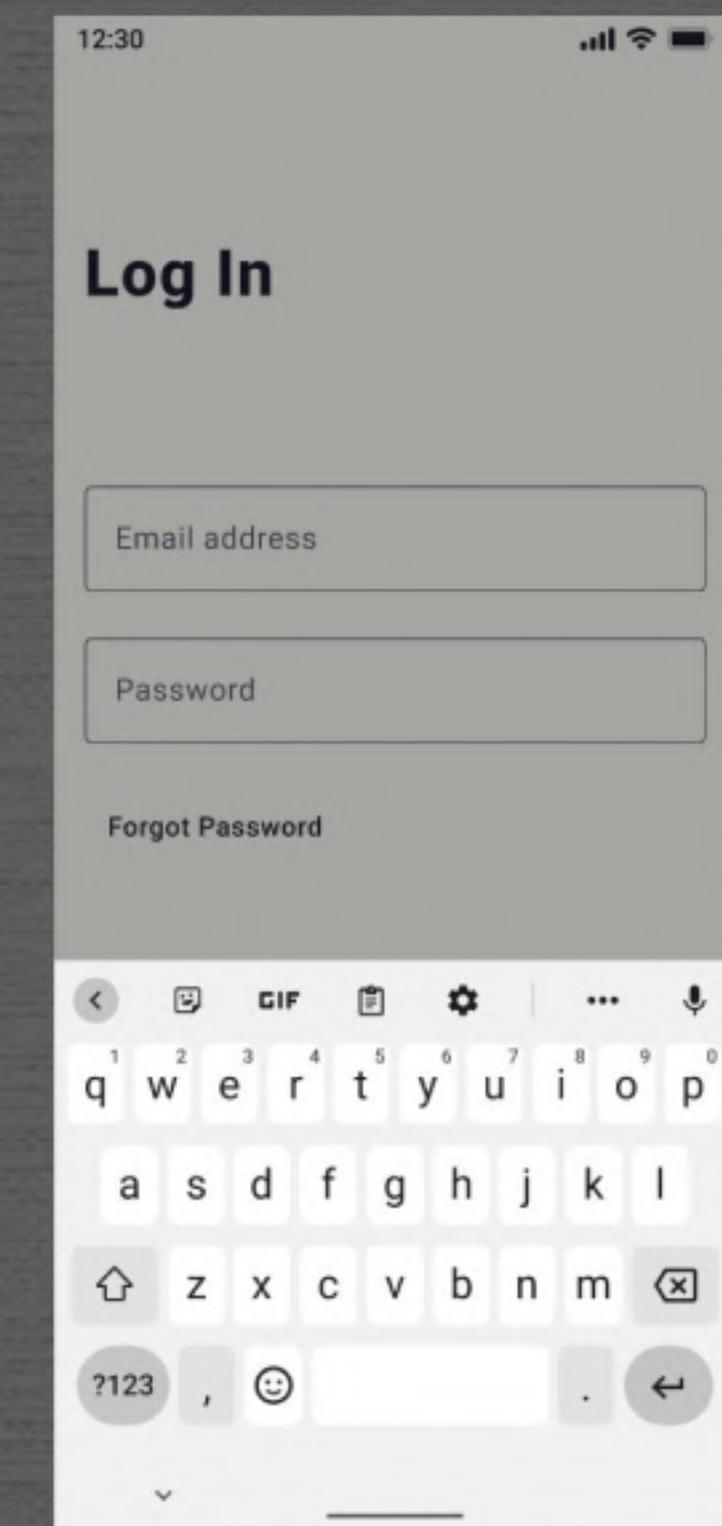
Welcome



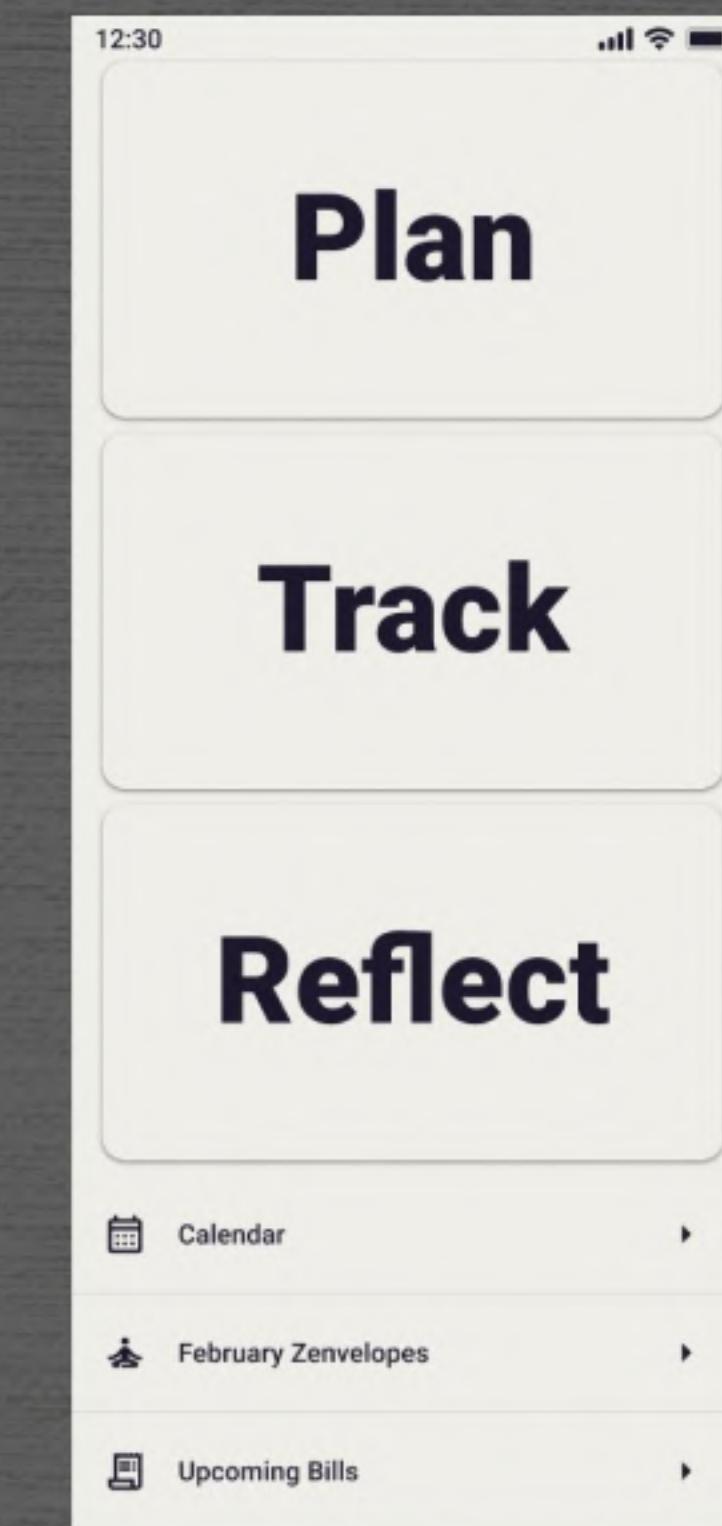
Log In



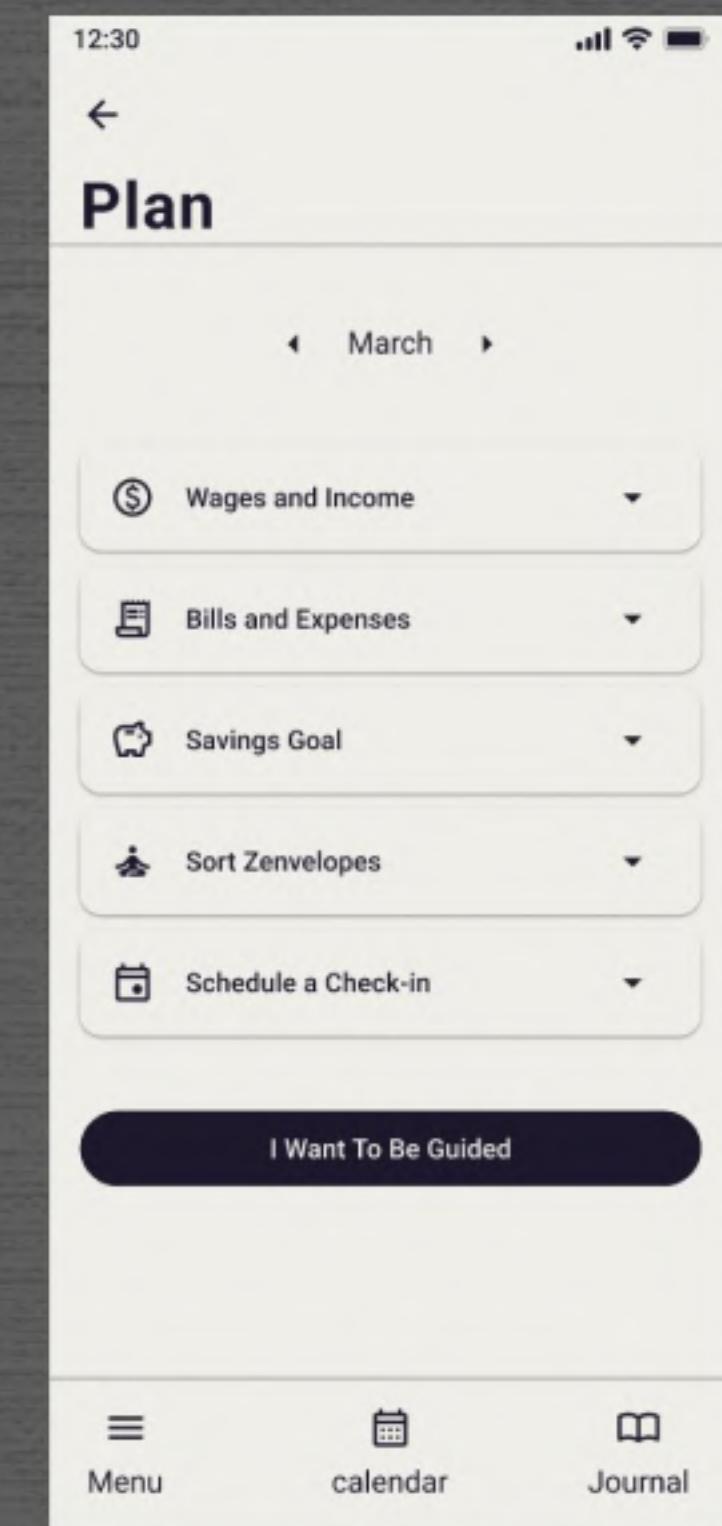
Native Keyboard



Home

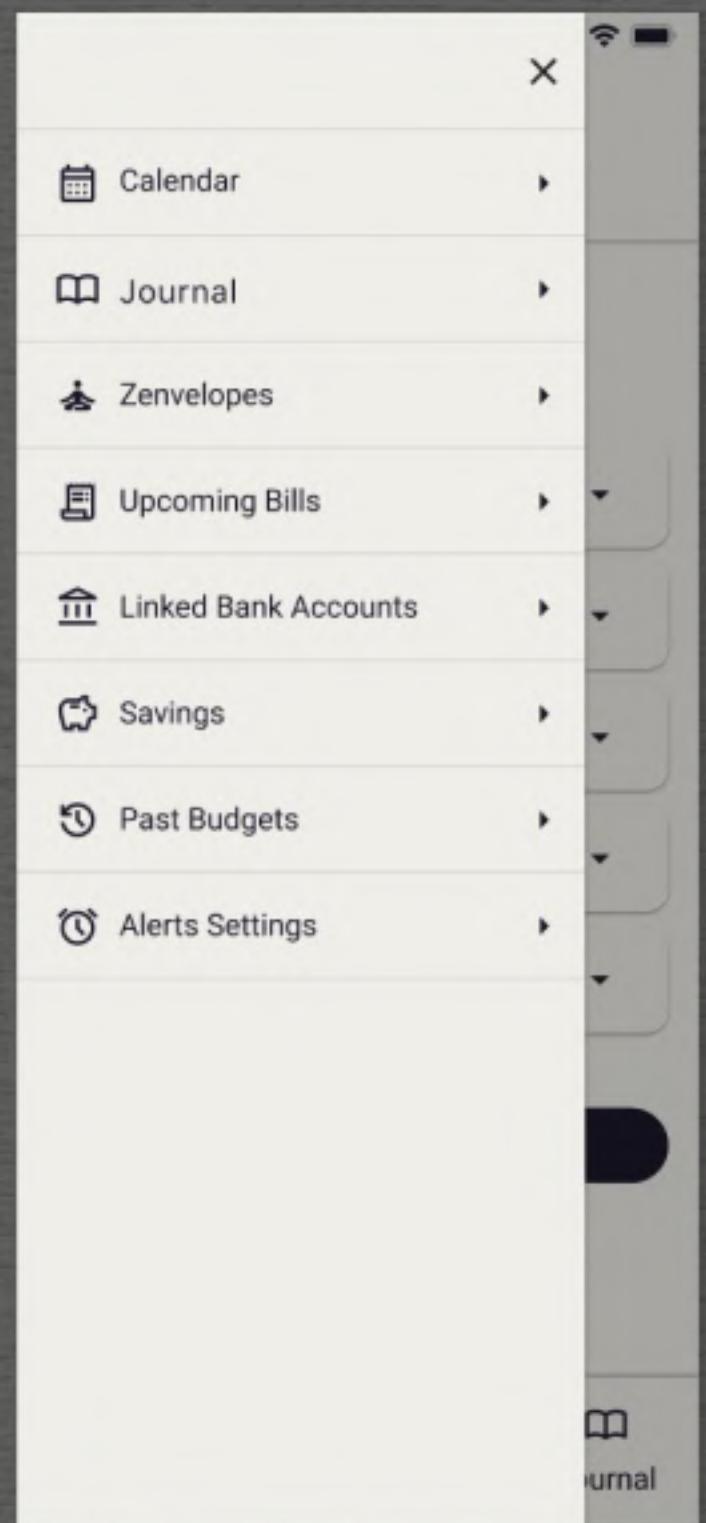


Plan

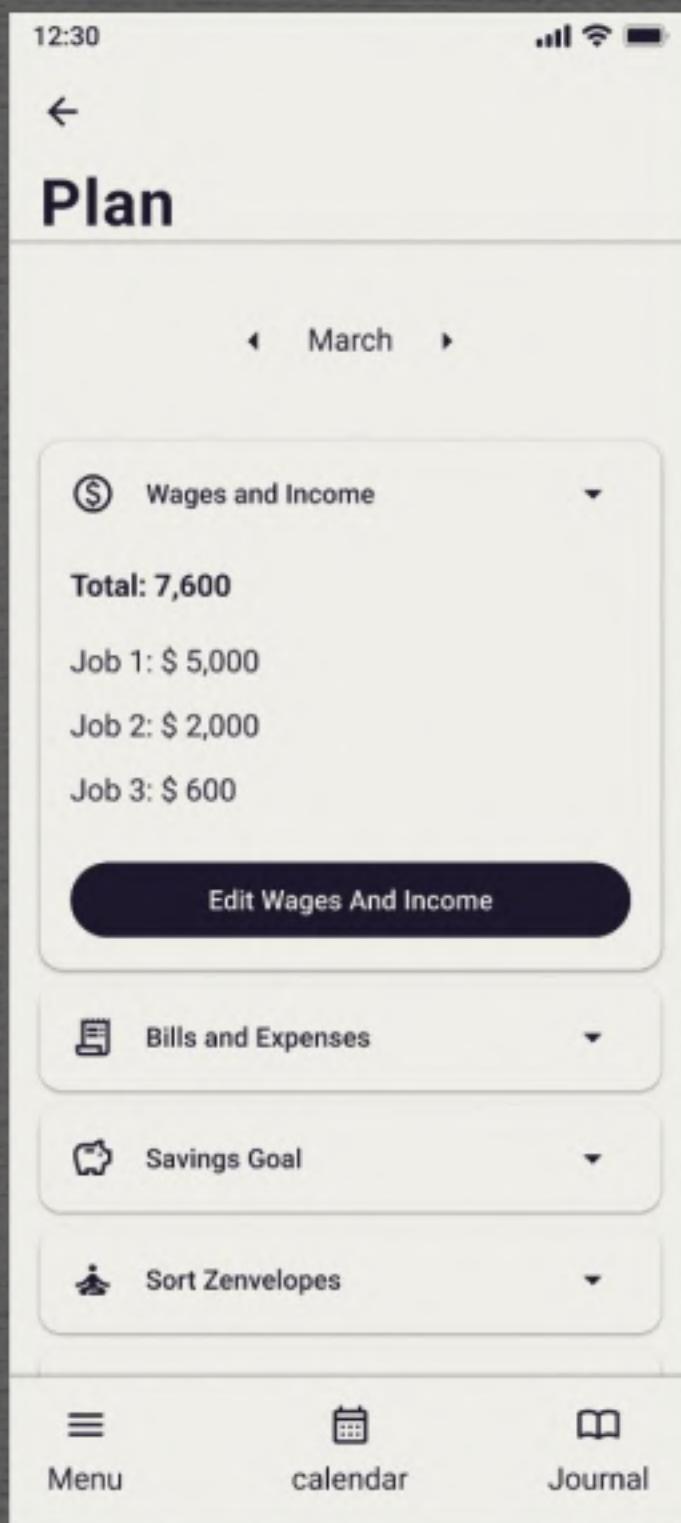


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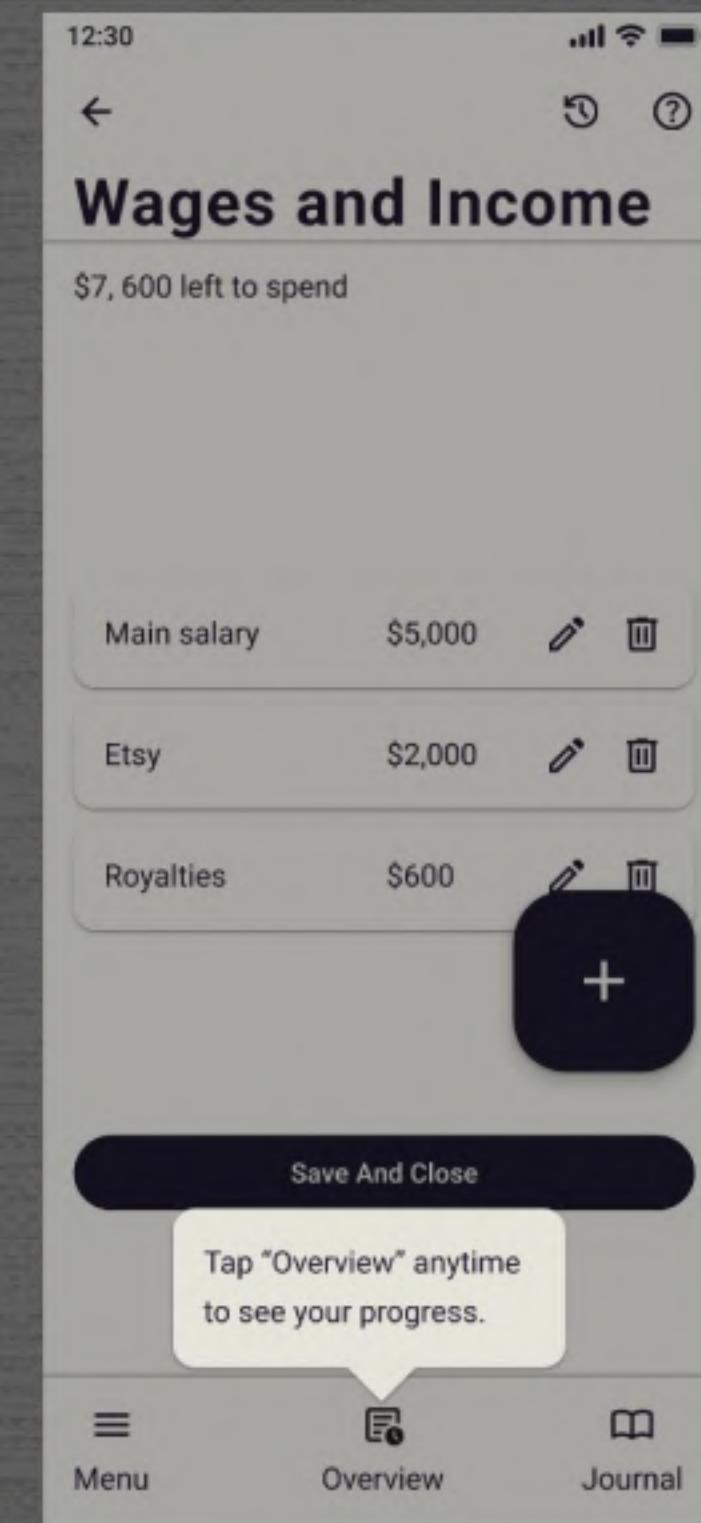
Overflow Menu



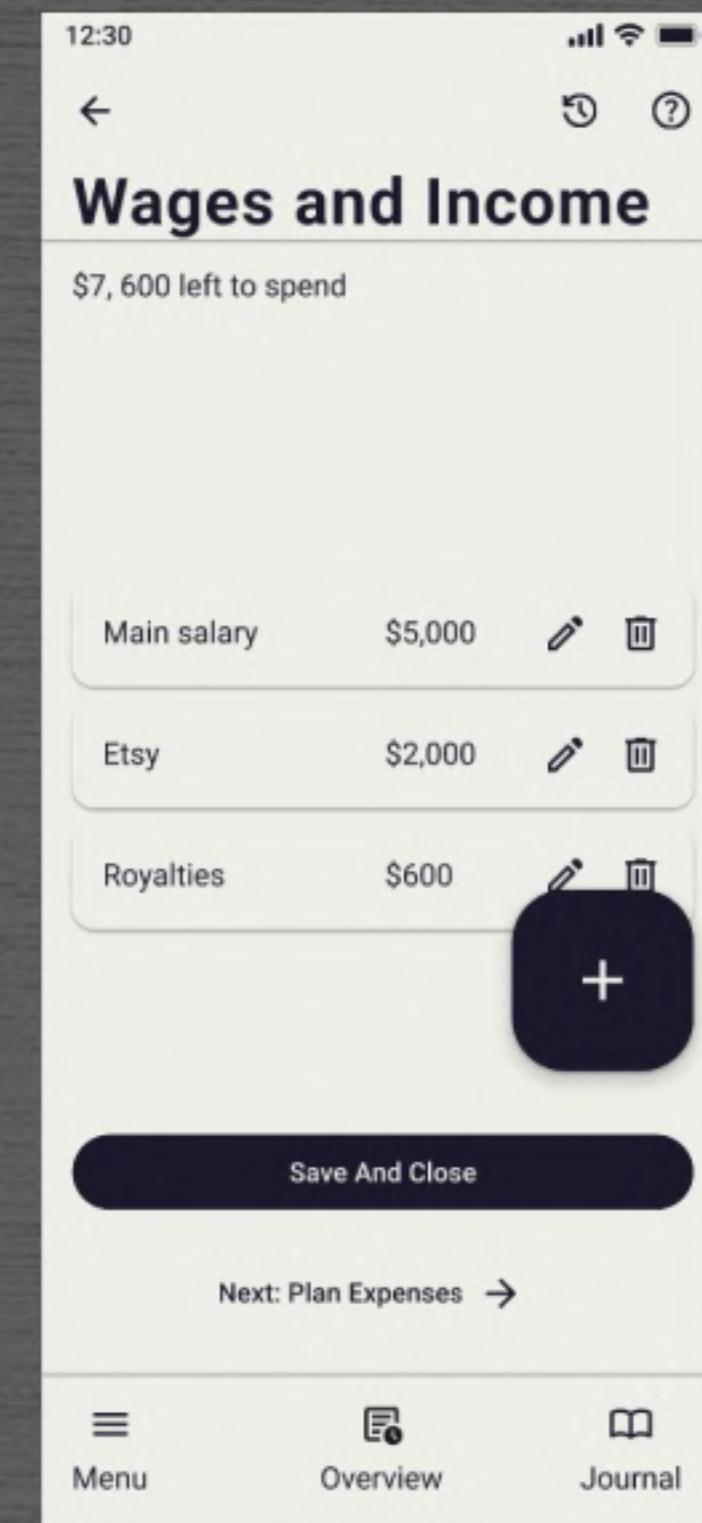
Dropdown Open



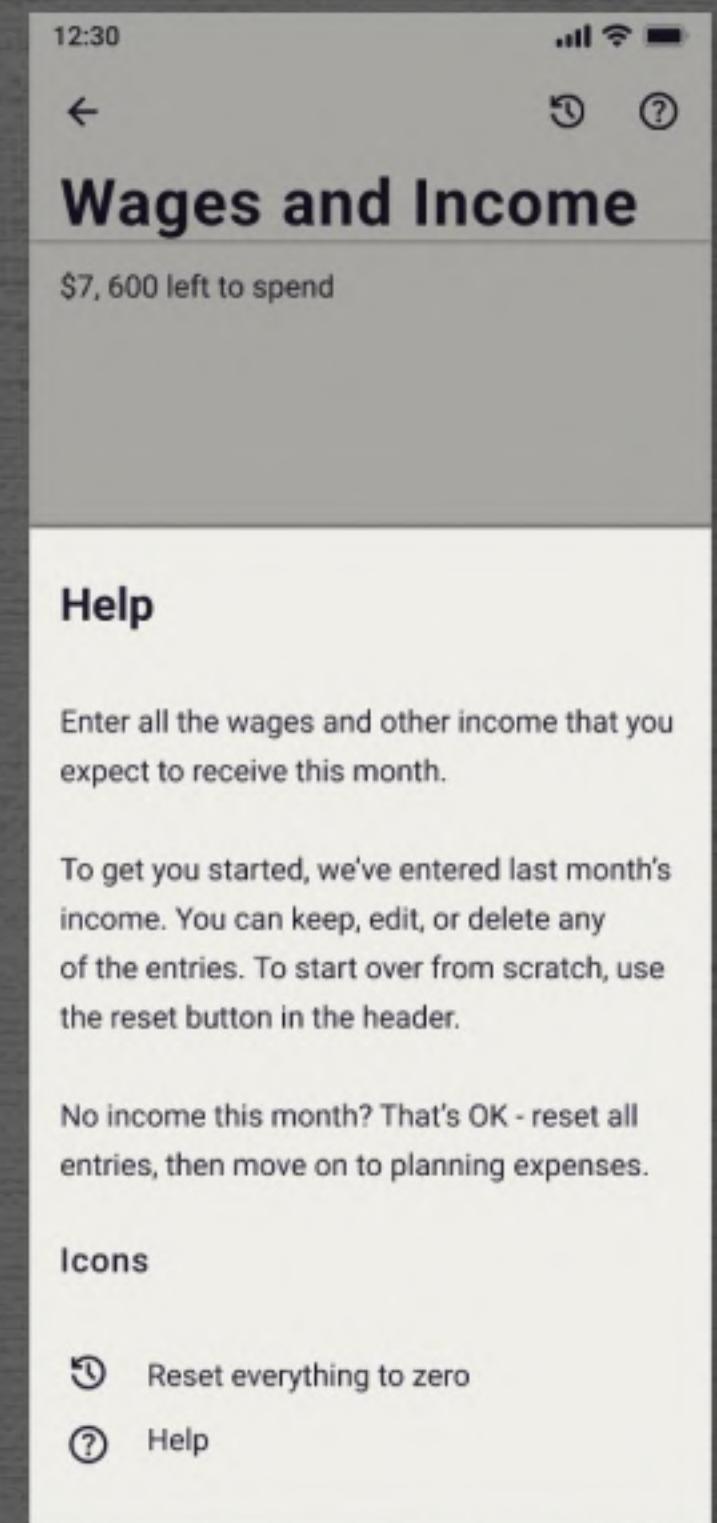
Wages And Income Tip



Wages And Income

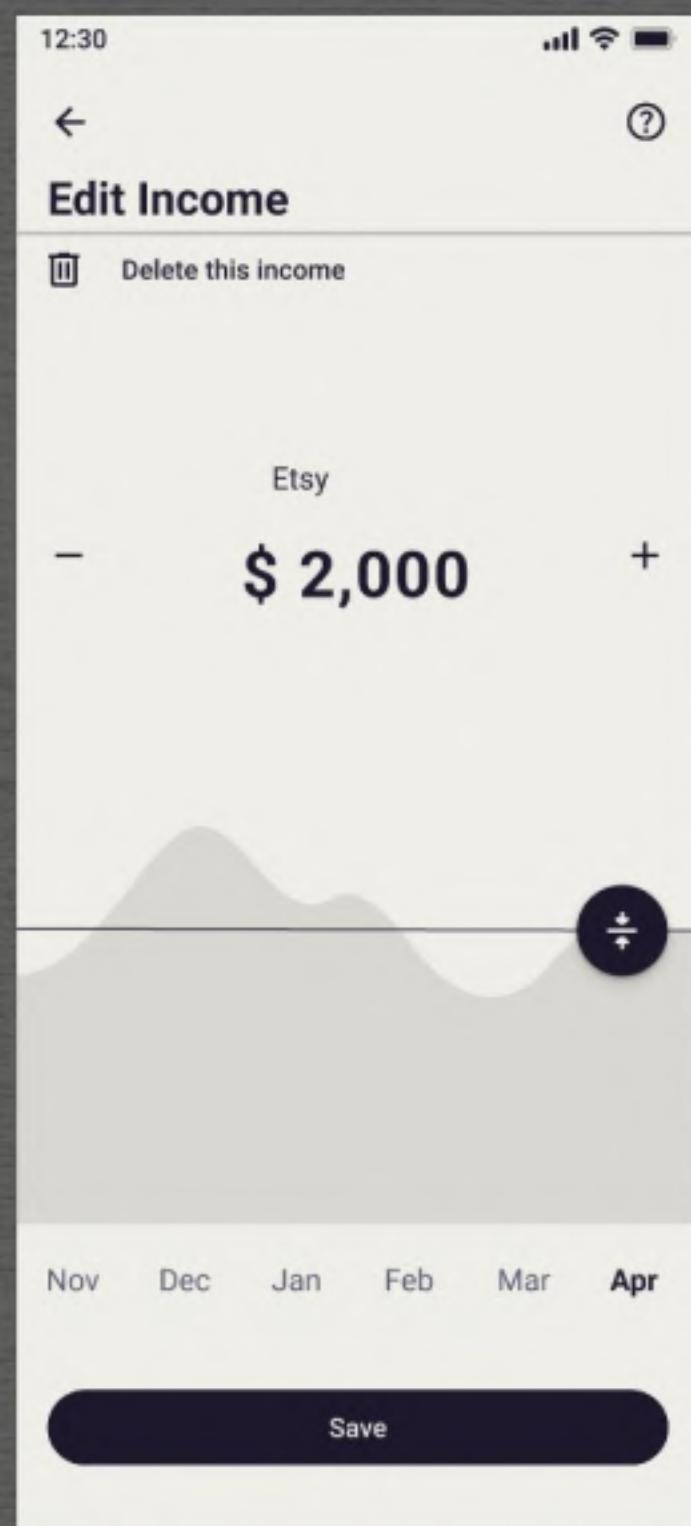


Help Sheet

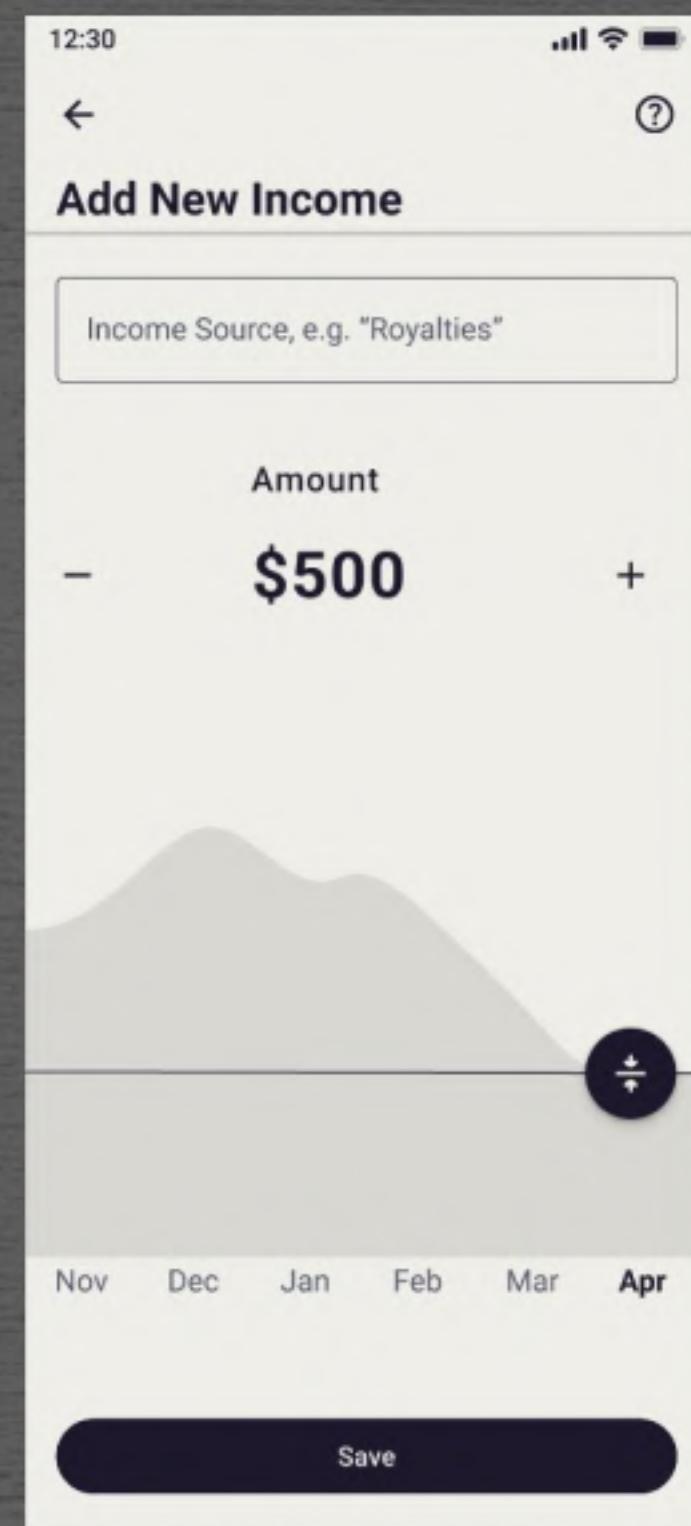


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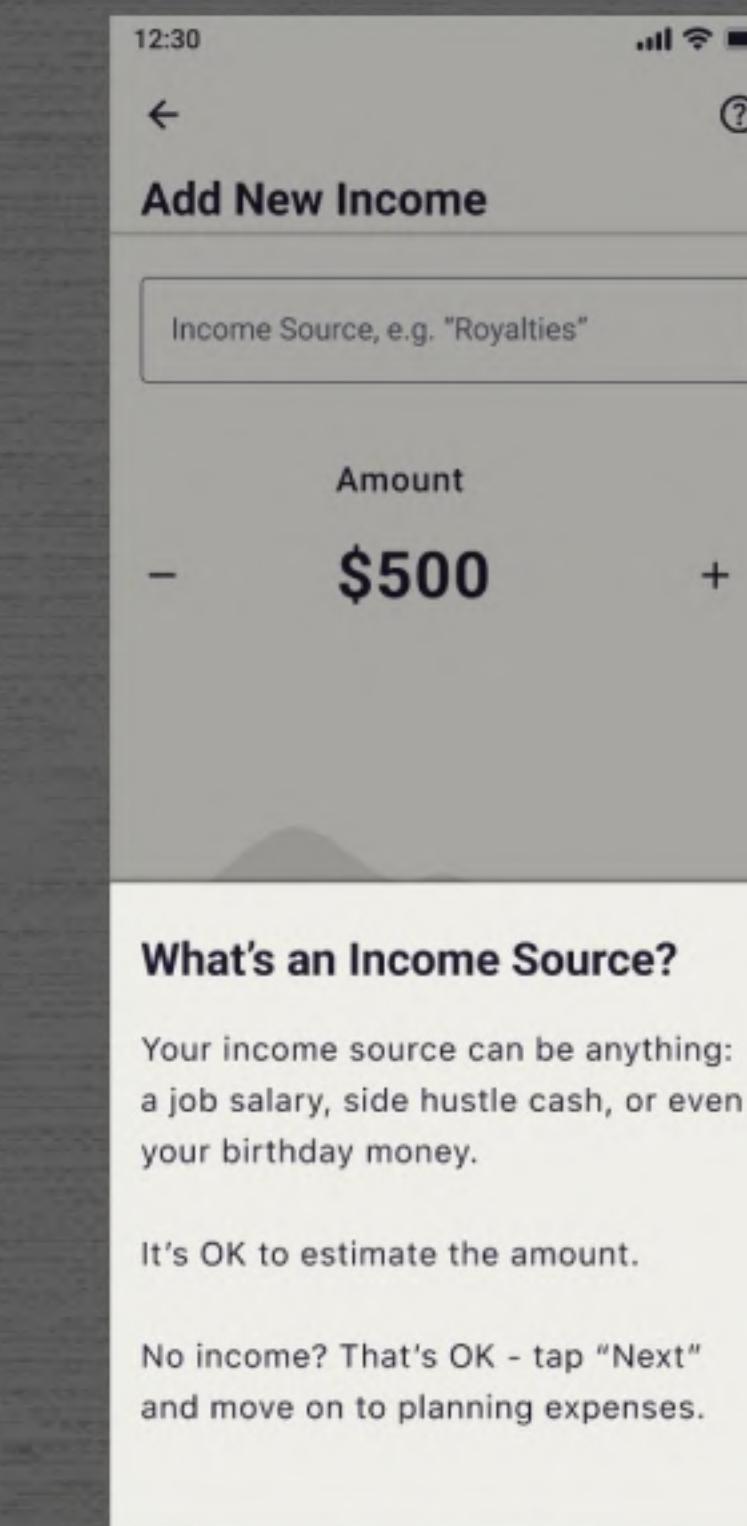
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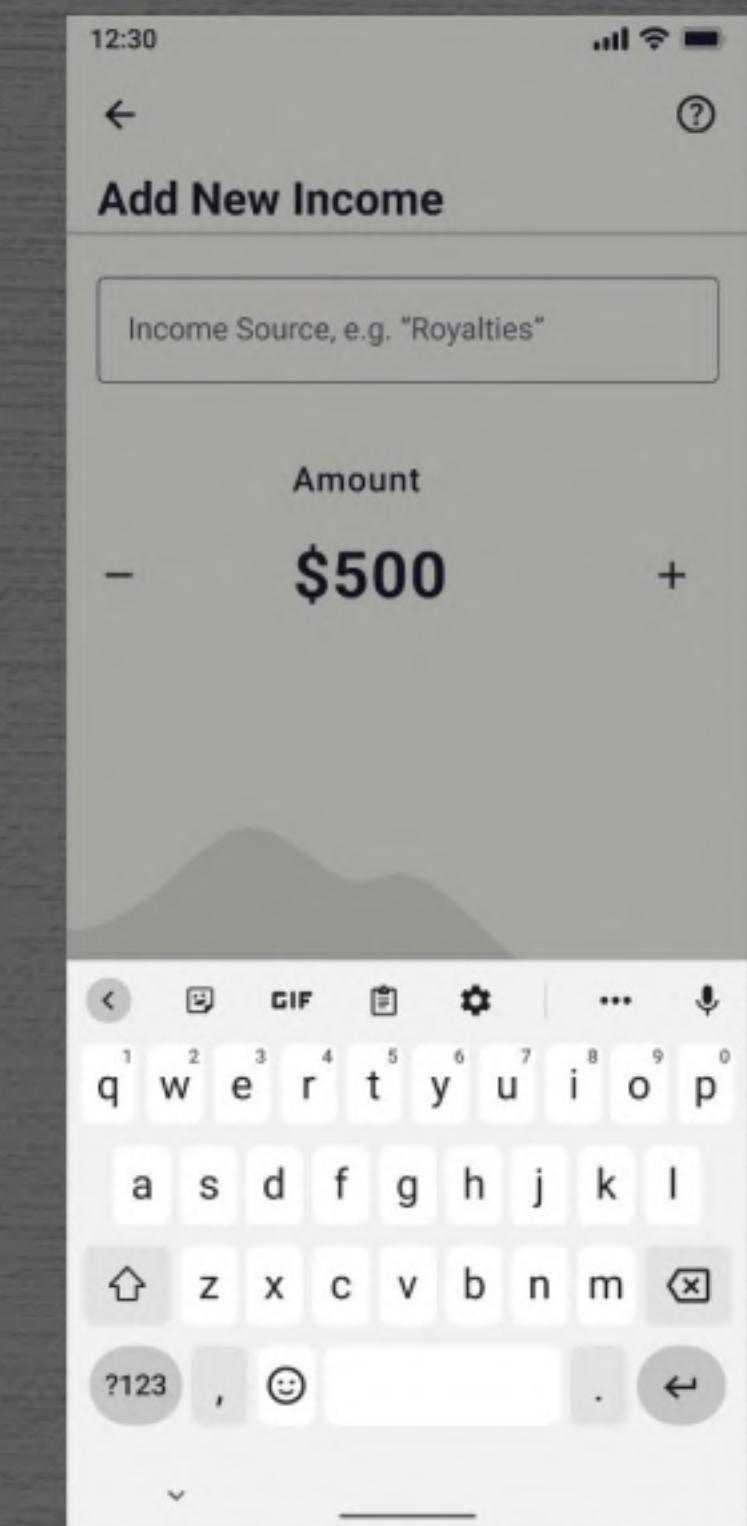
Add New Income



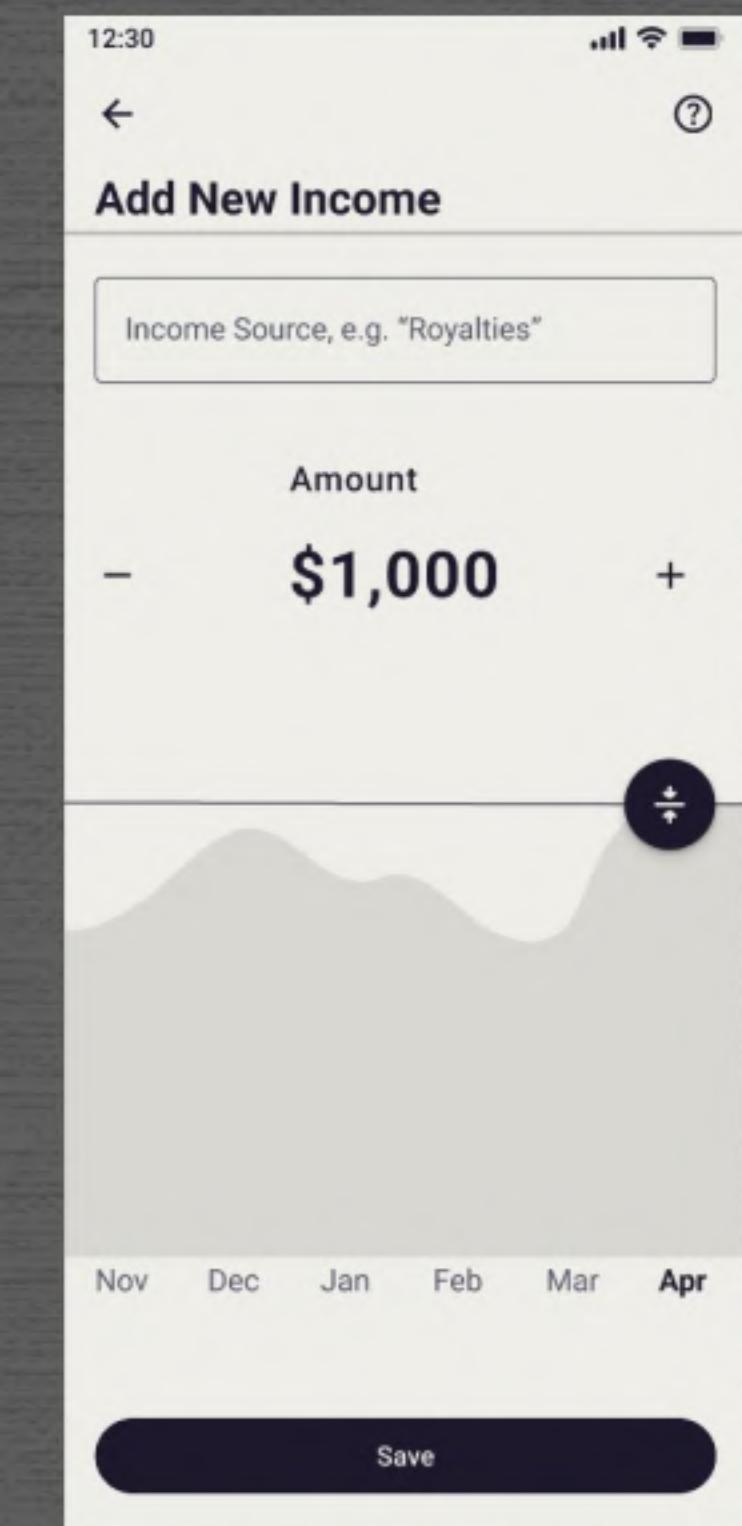
Help Sheet



Native Keyboard

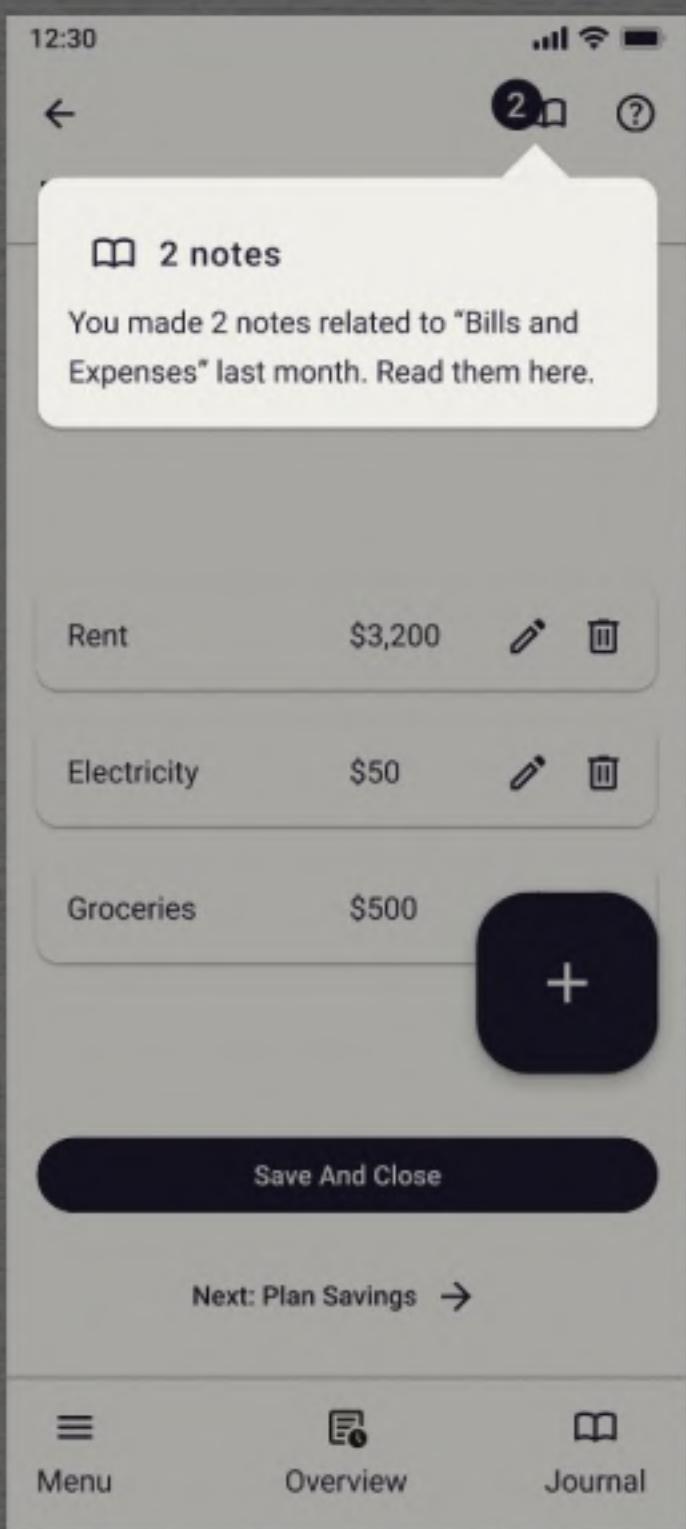


Slider Functionality

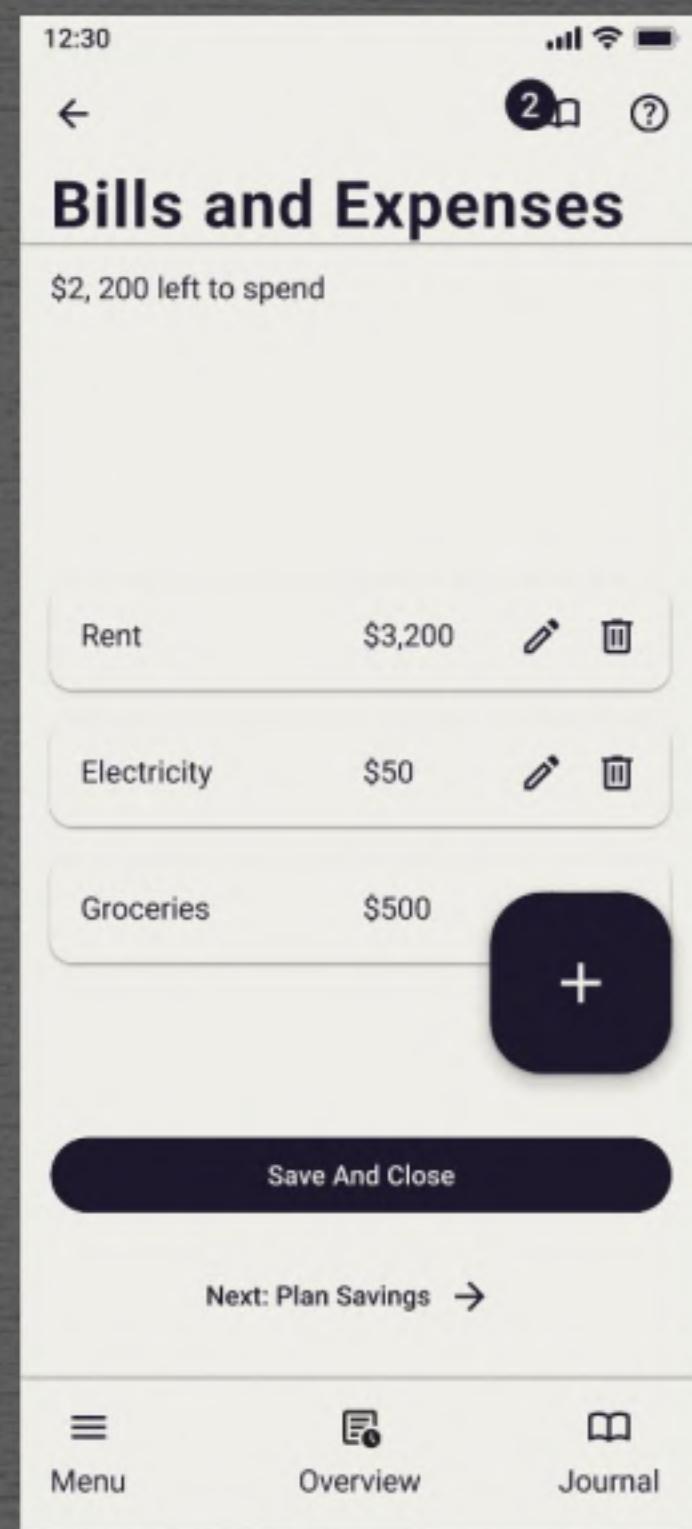


Android

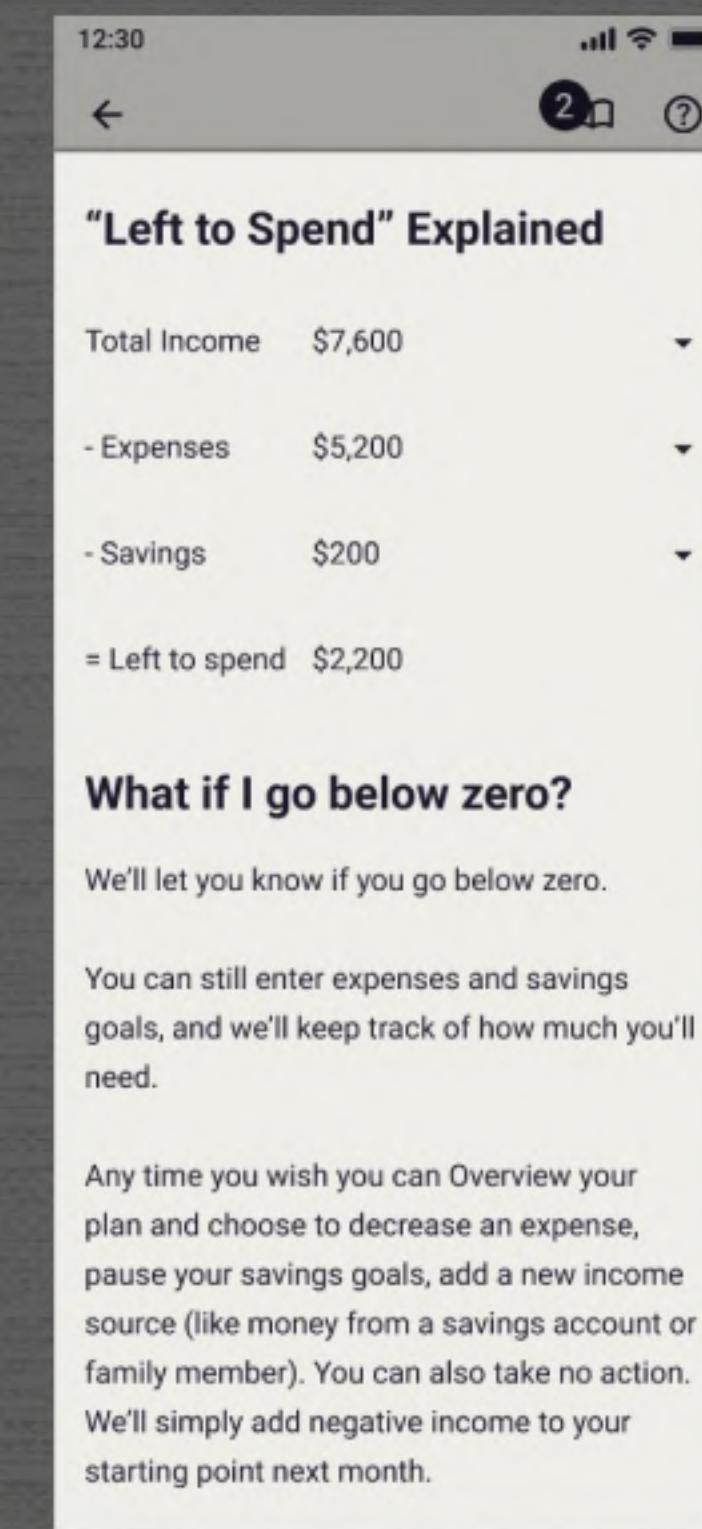
Bills And Expenses Tip



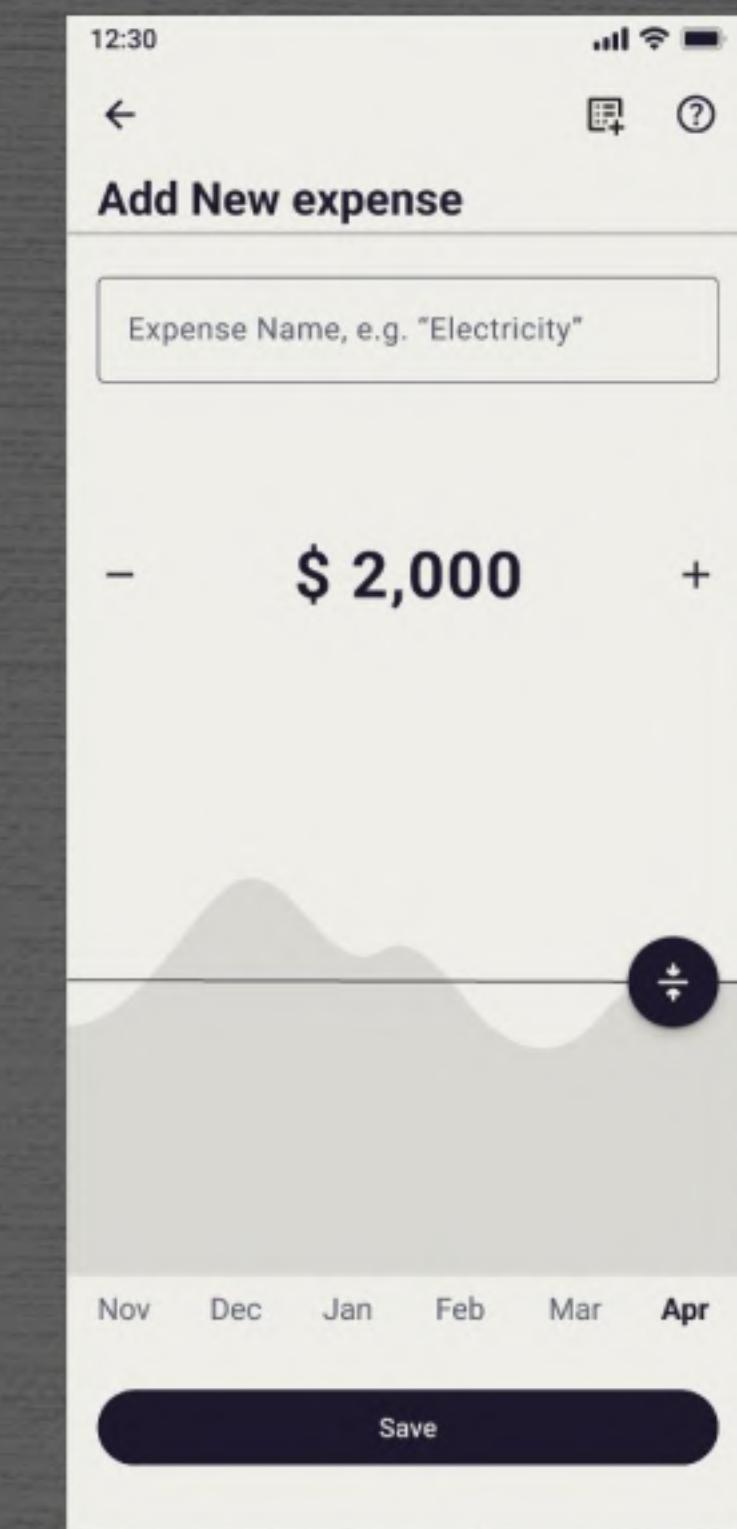
Bills And Expenses



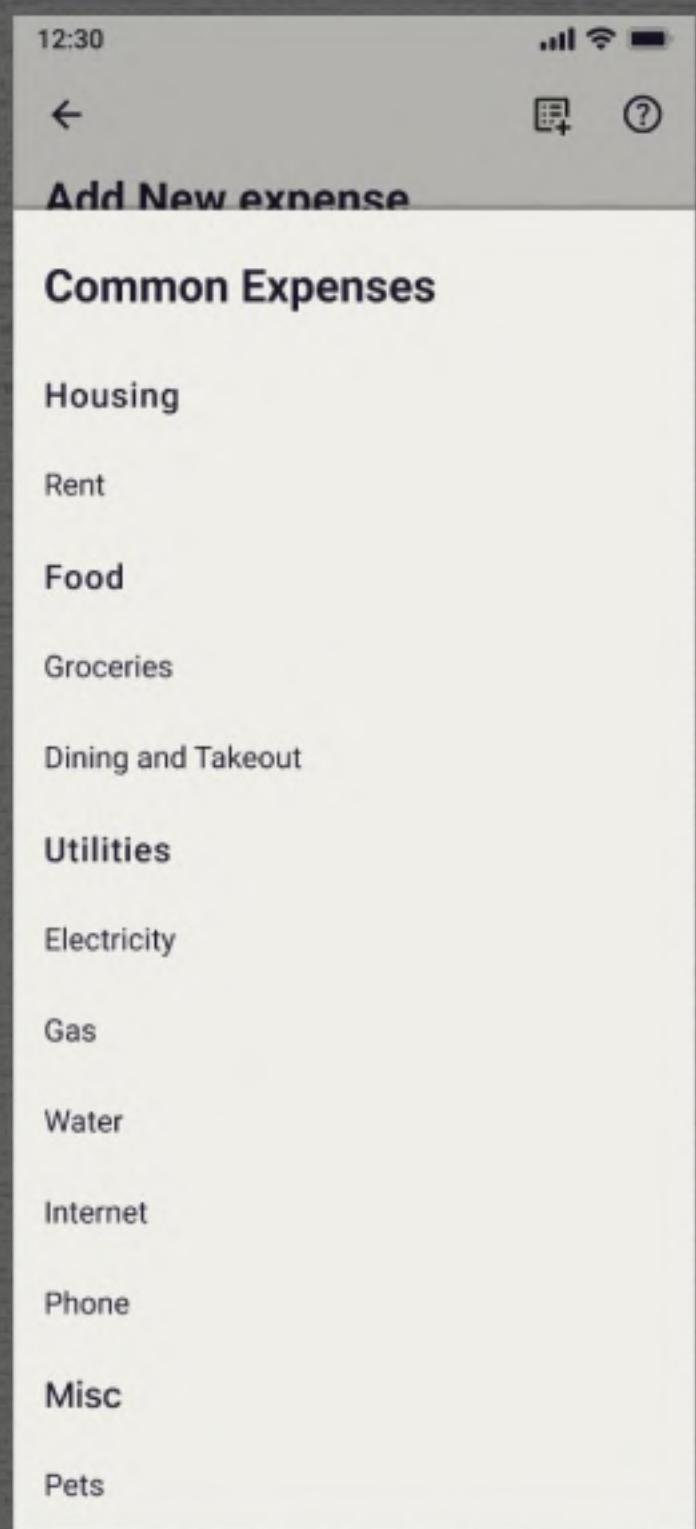
Help Sheet



Add New Expense

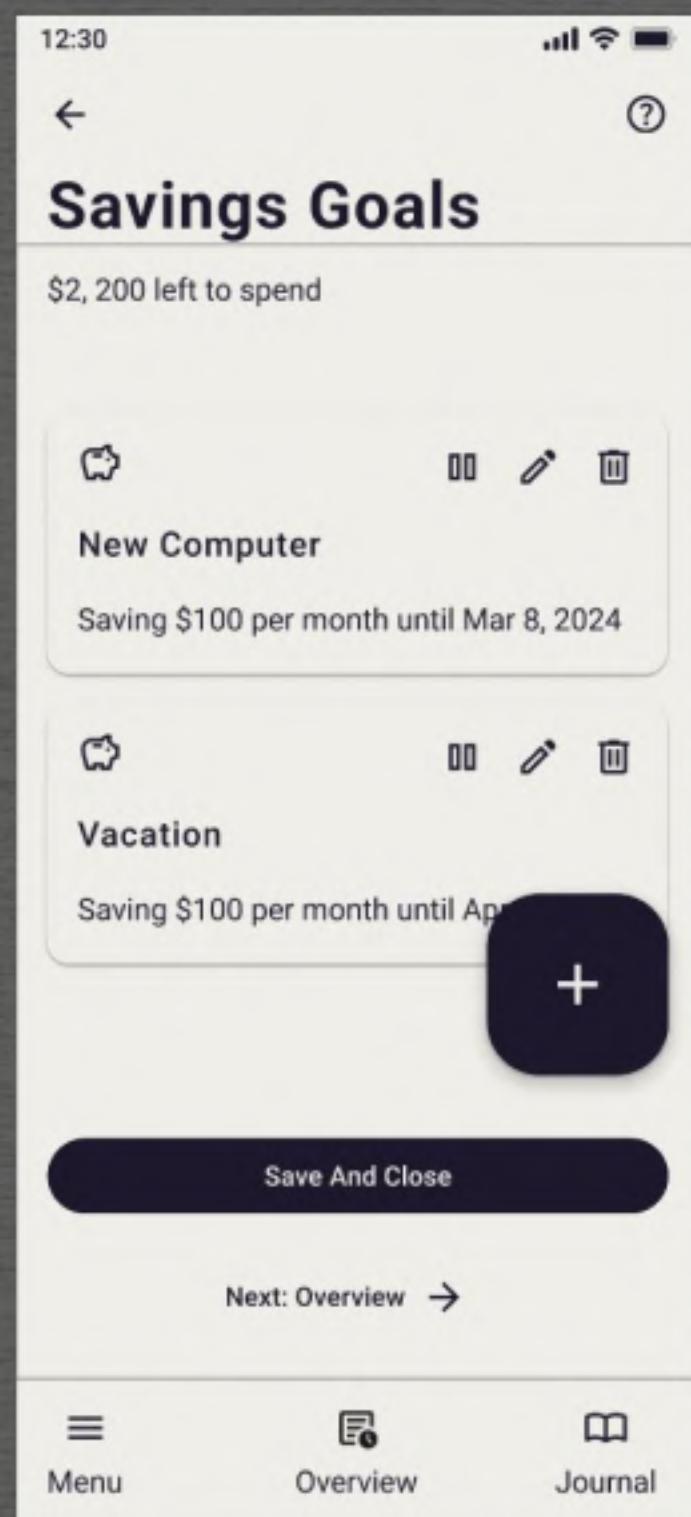


Common Expenses Sheet

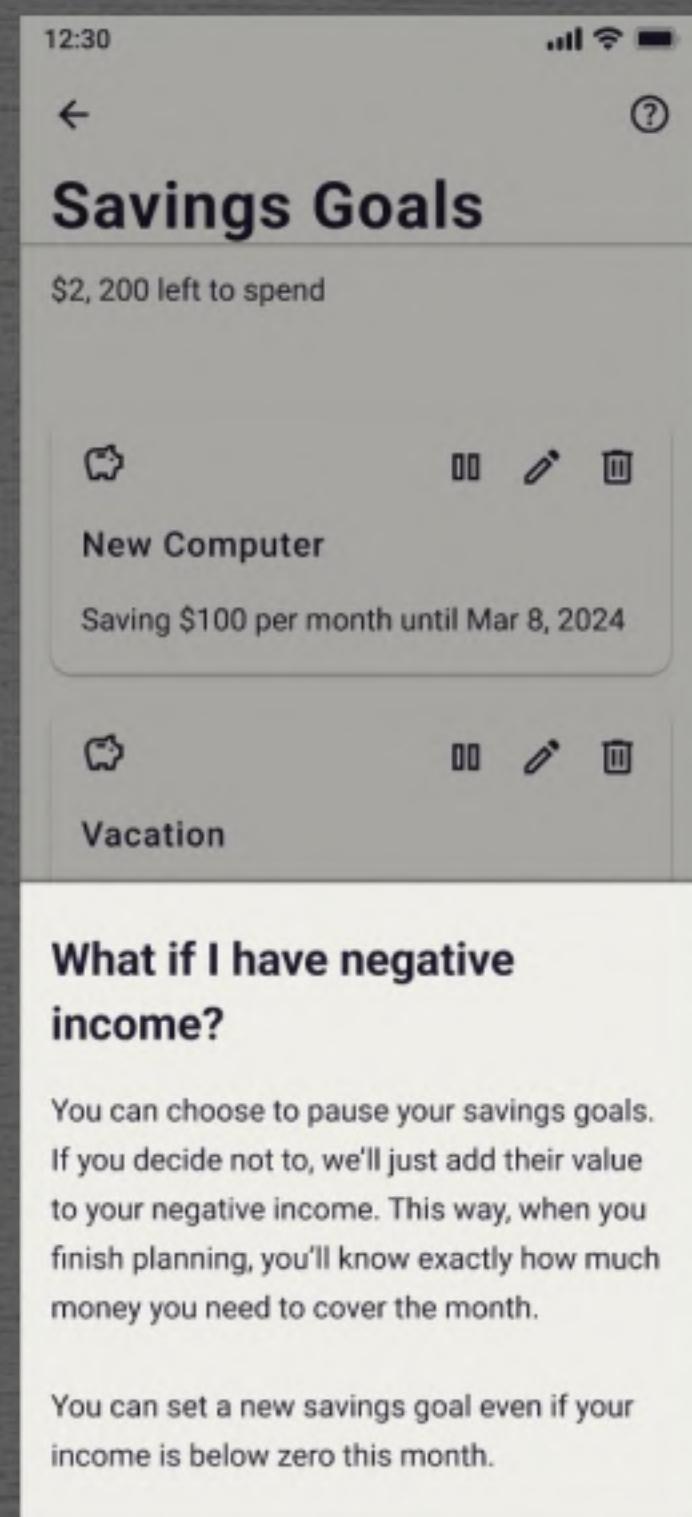


Android

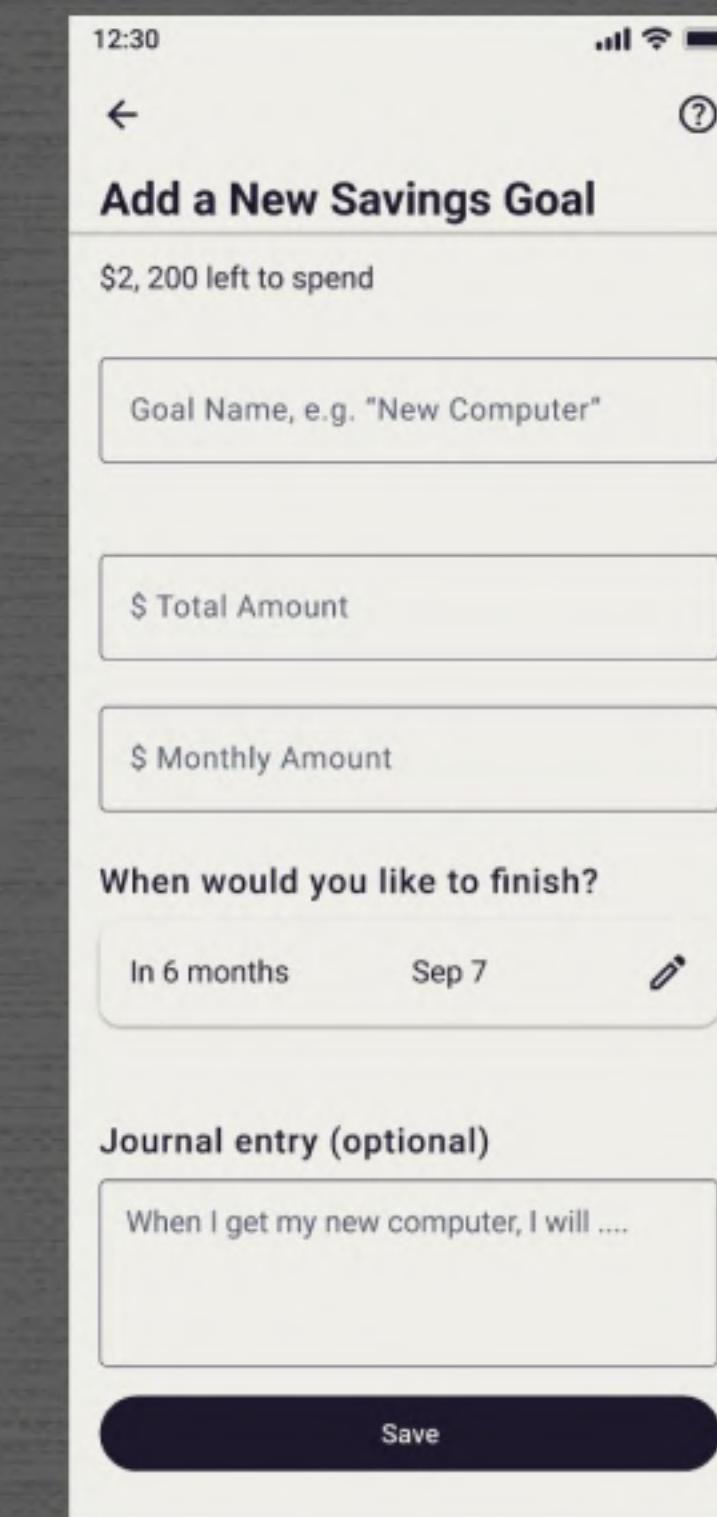
Savings Goals



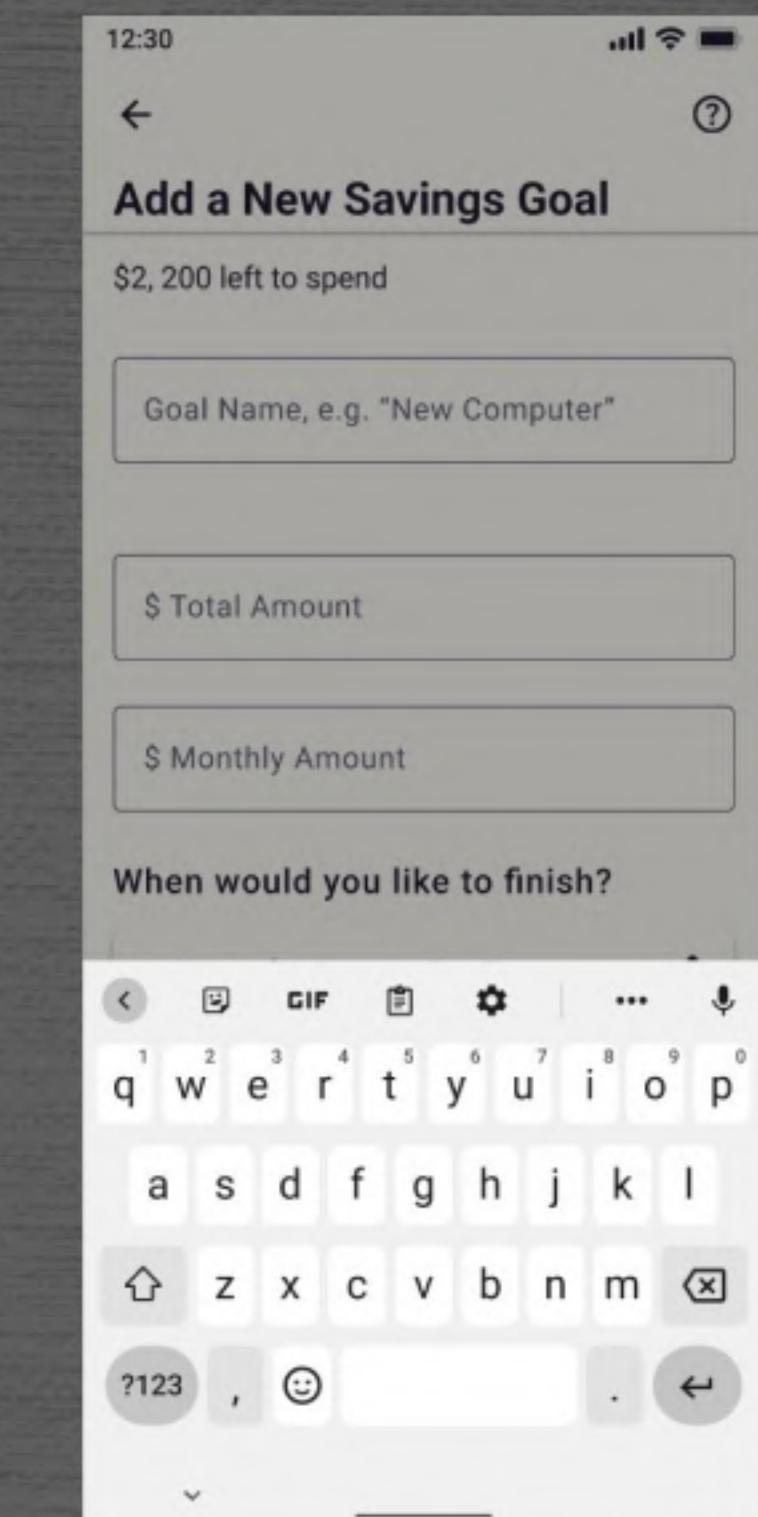
Help Sheet



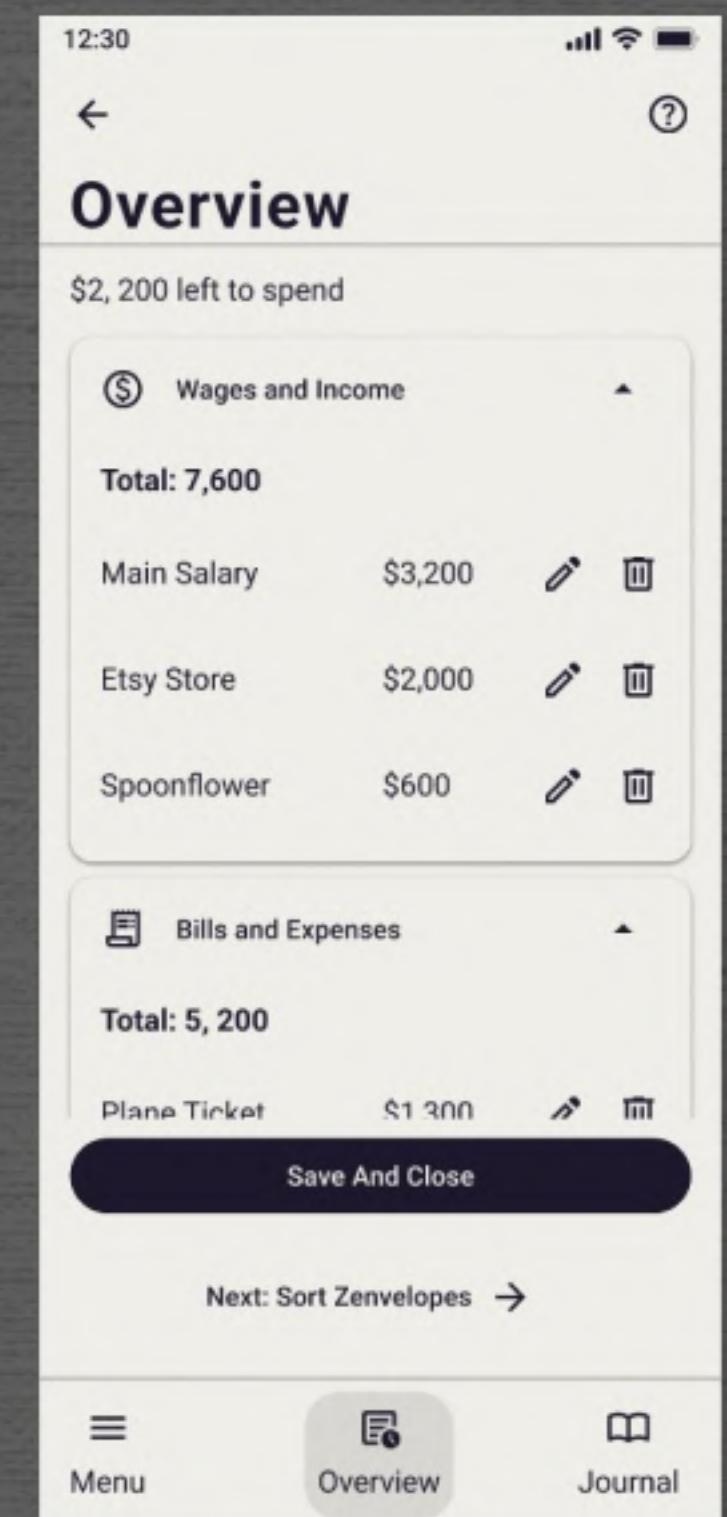
Add A New Savings Goal



Native Keyboard

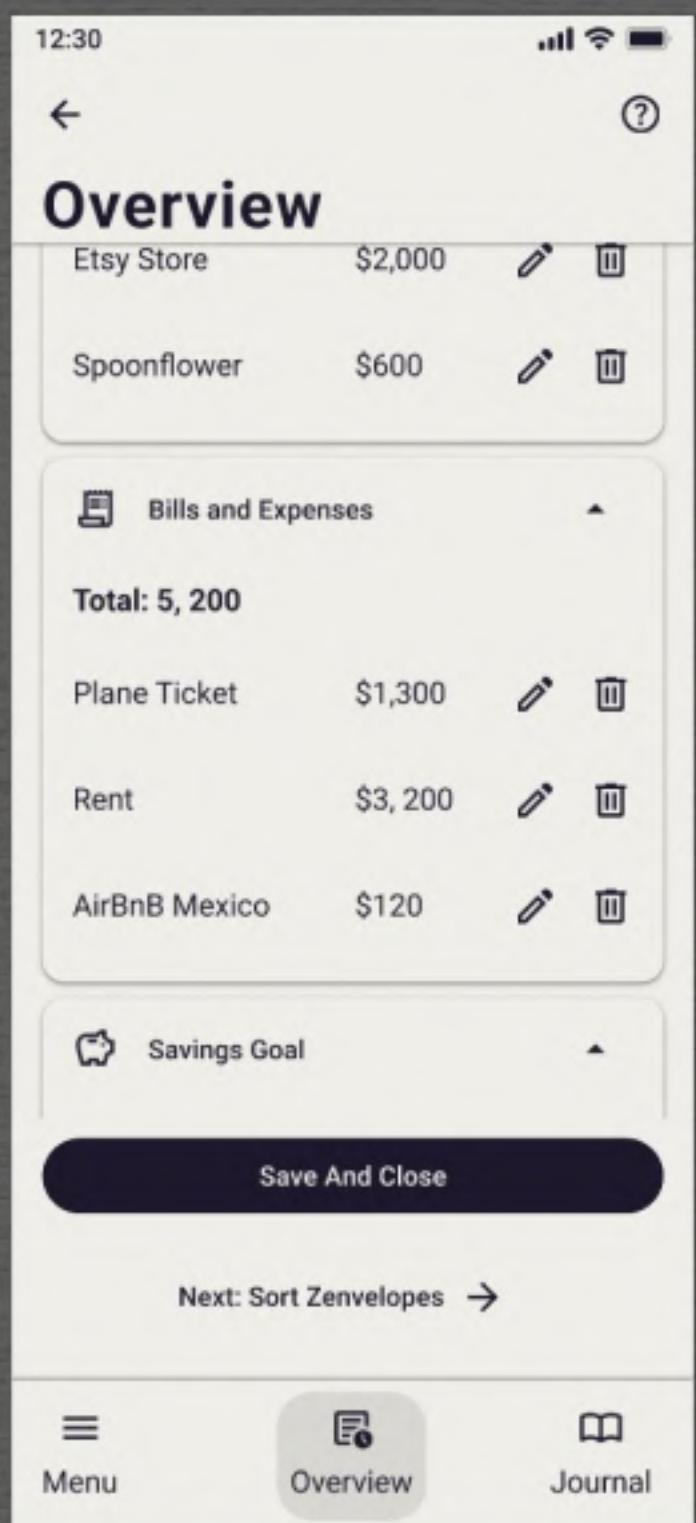


Overview

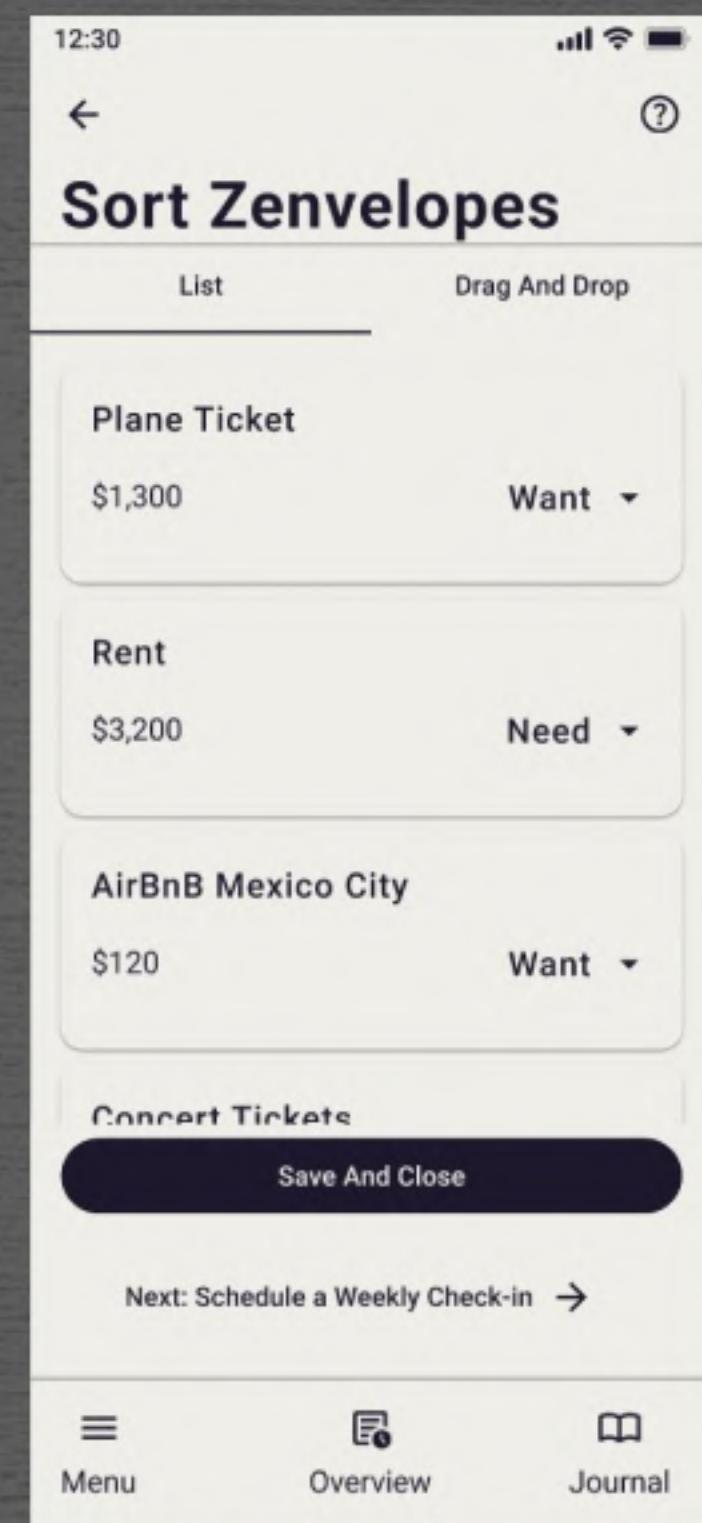


Android

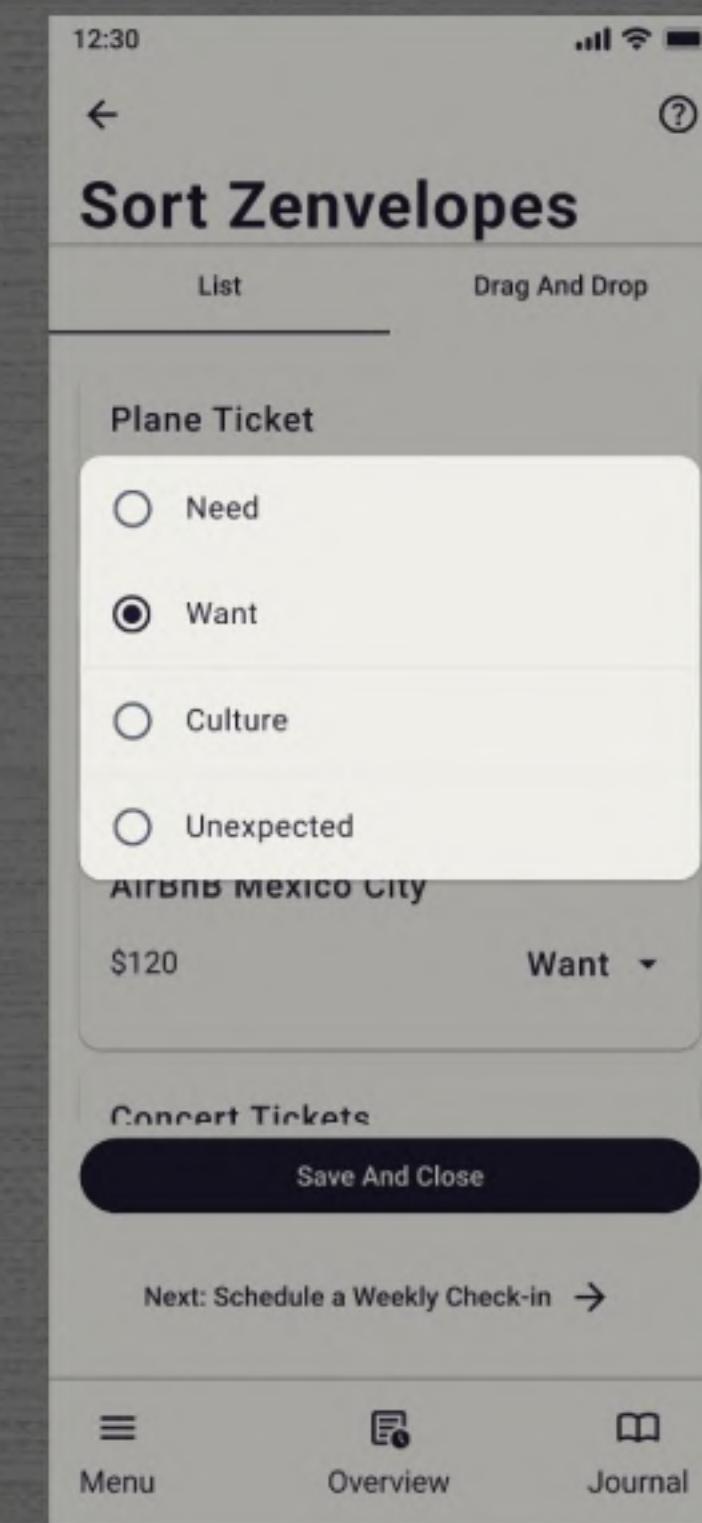
Scrolling Functionality



Zenvelopes List

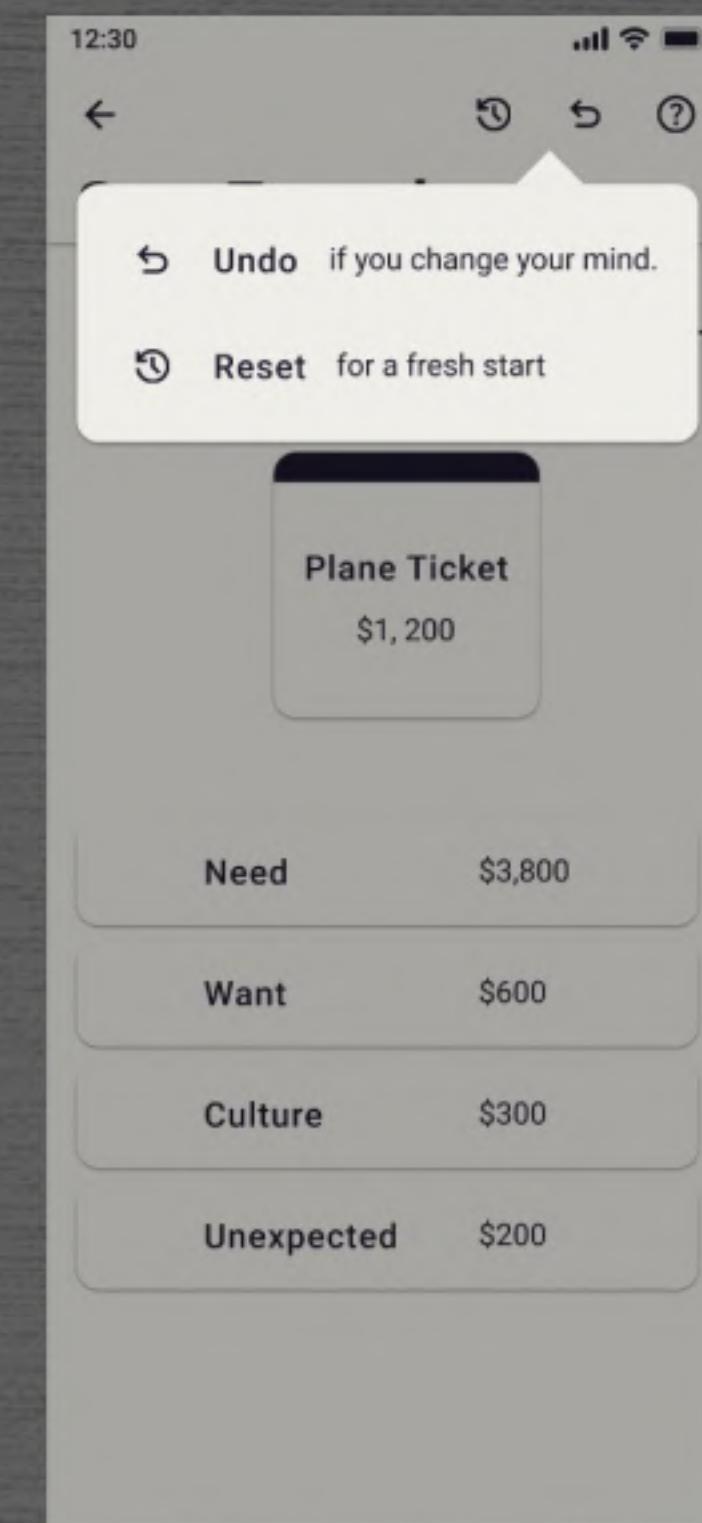


Radio Button



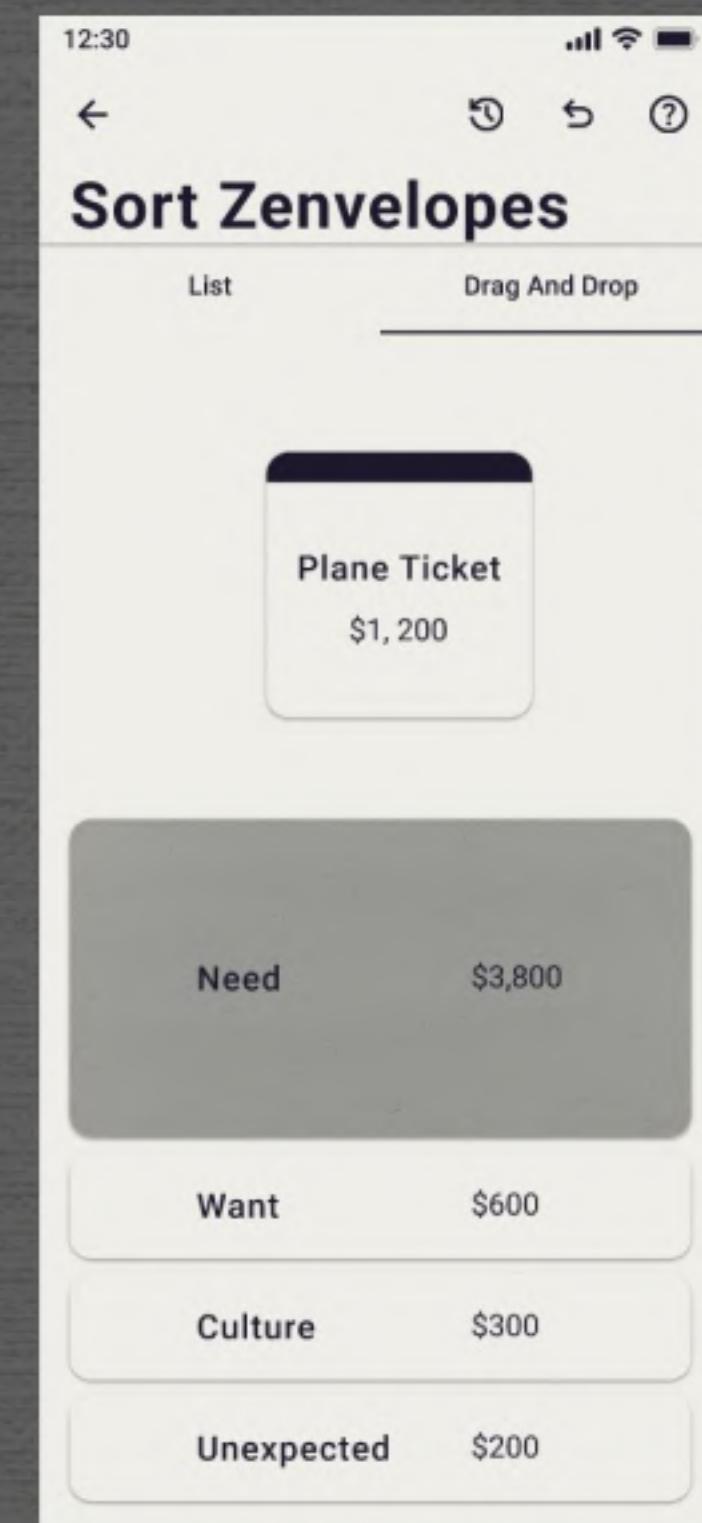
Zenvelopes Drag And Drop

Tip



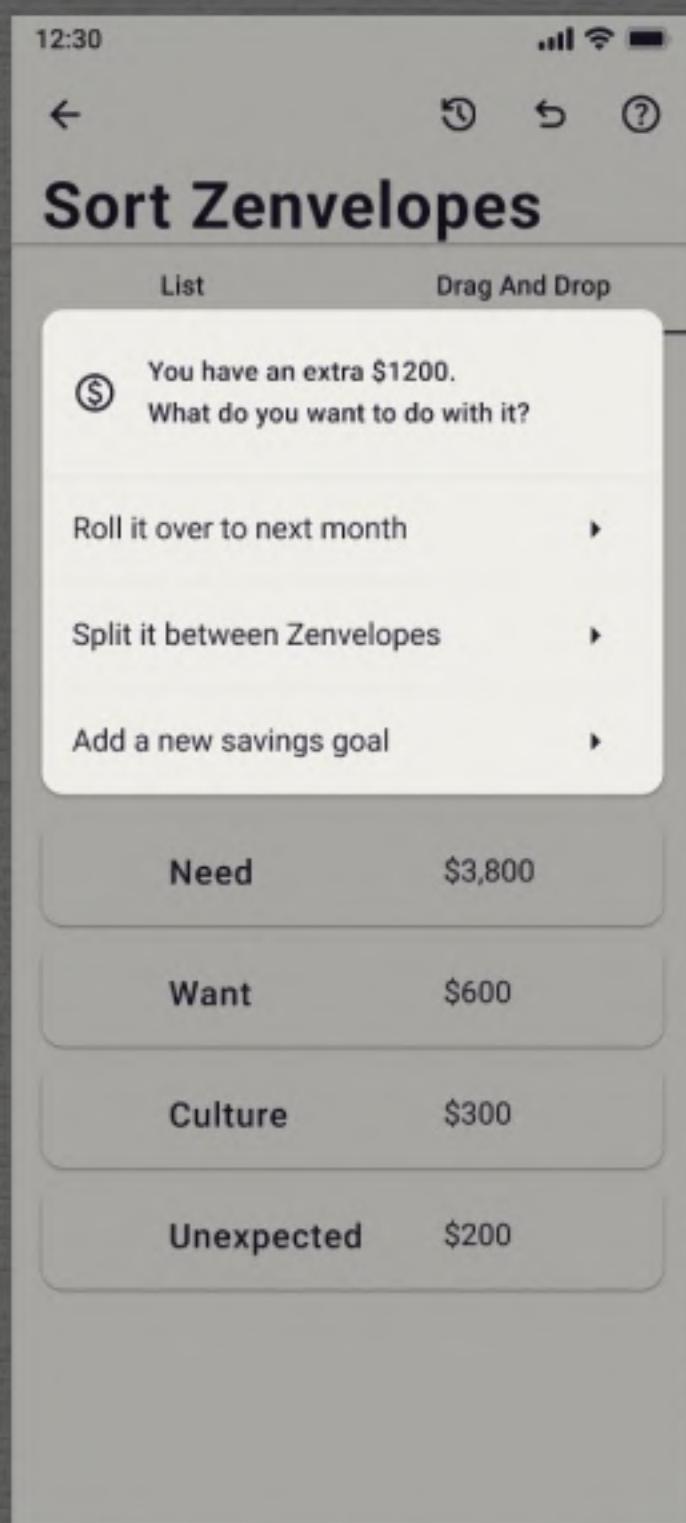
Zenvelopes Drag And Drop

Hover

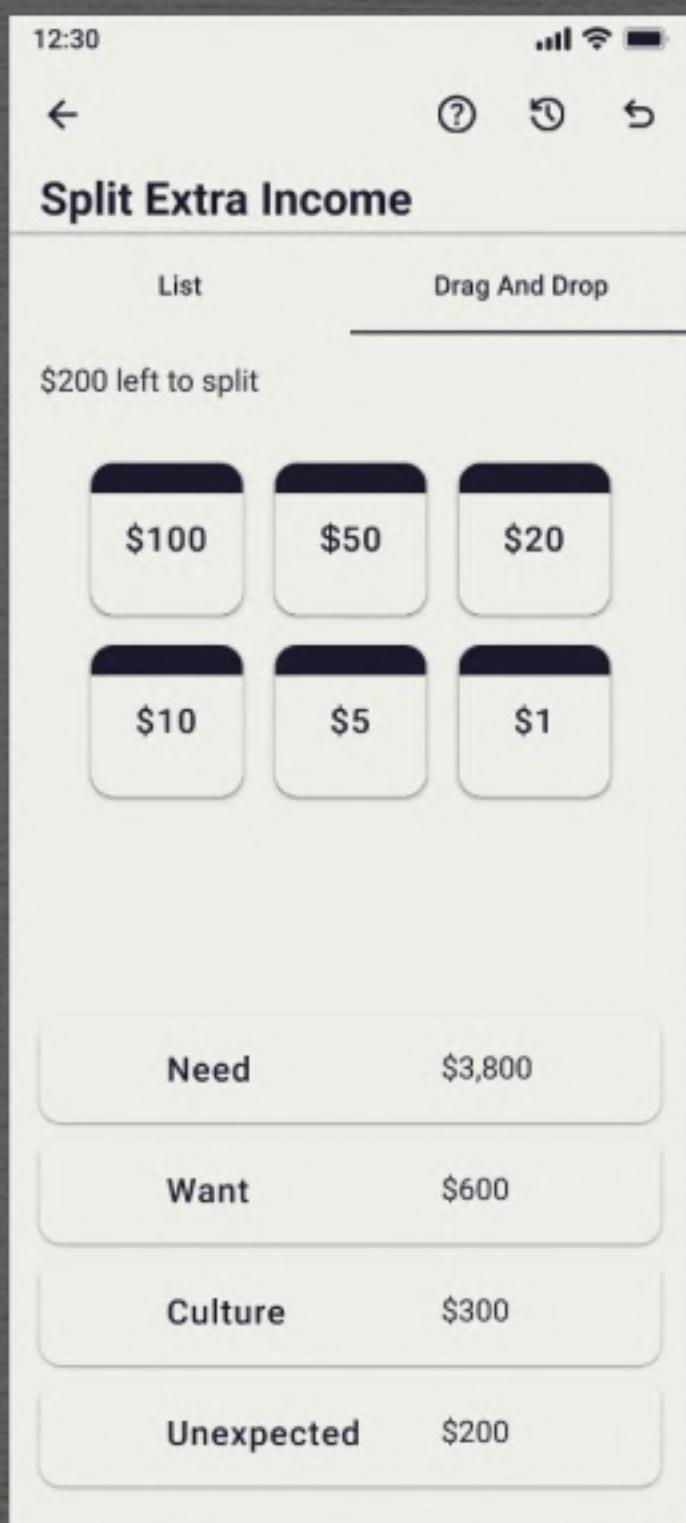


Android

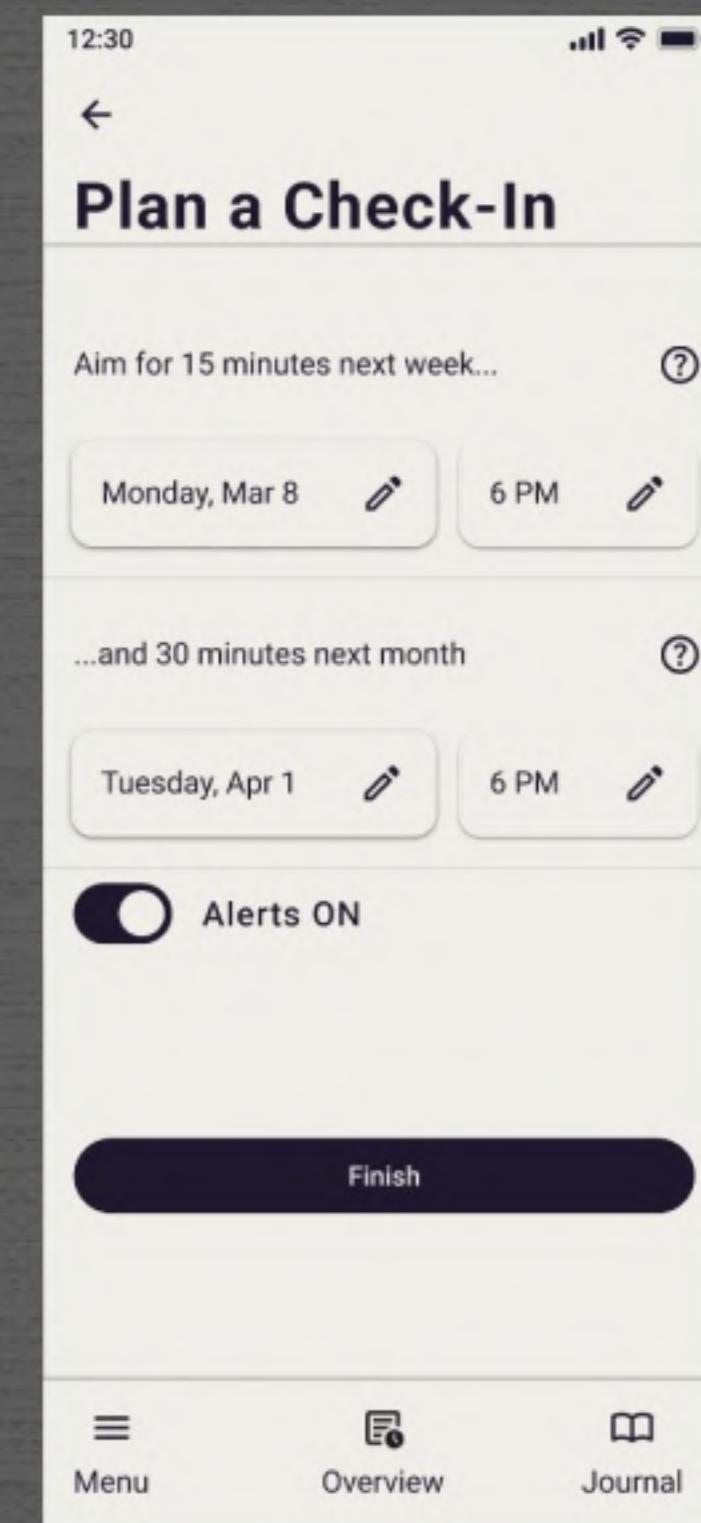
Extra Income Modal



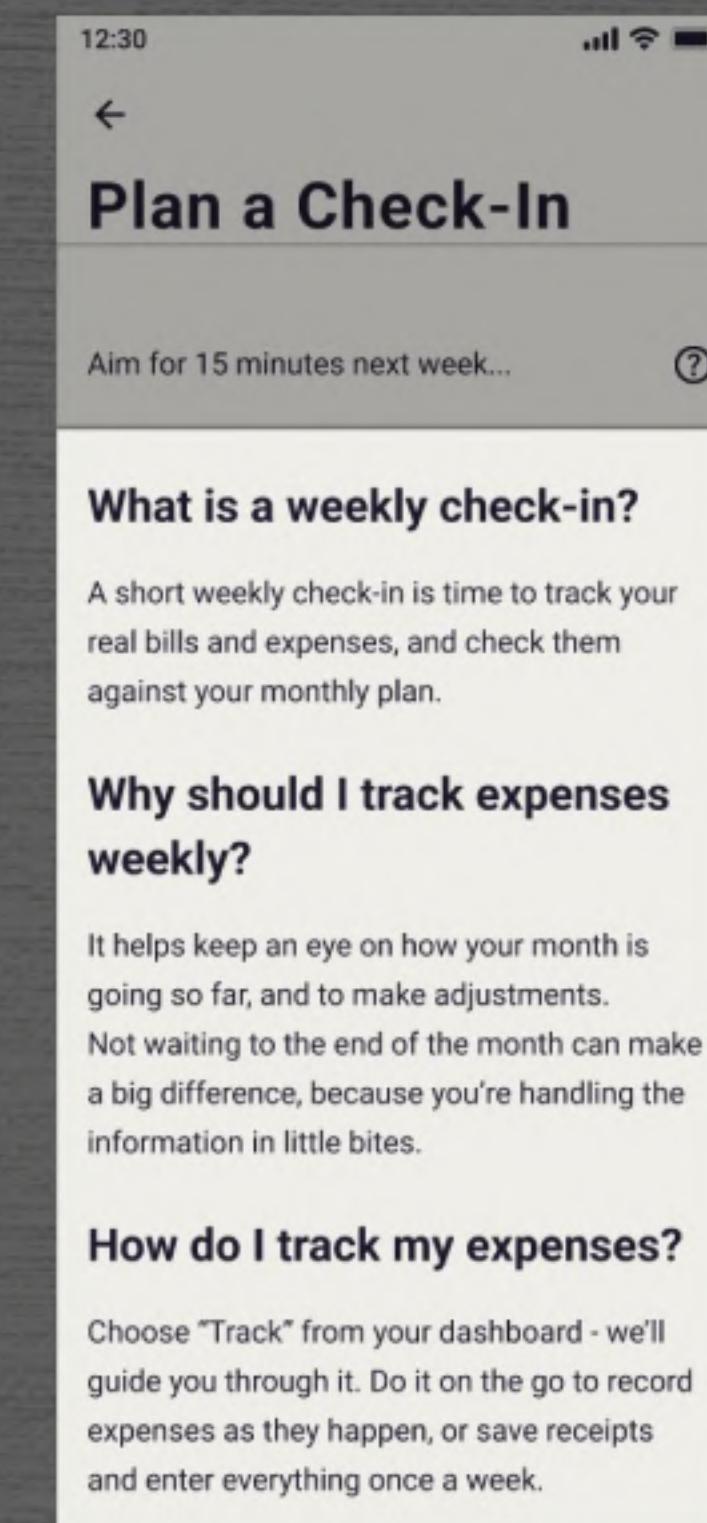
Distribute Cash



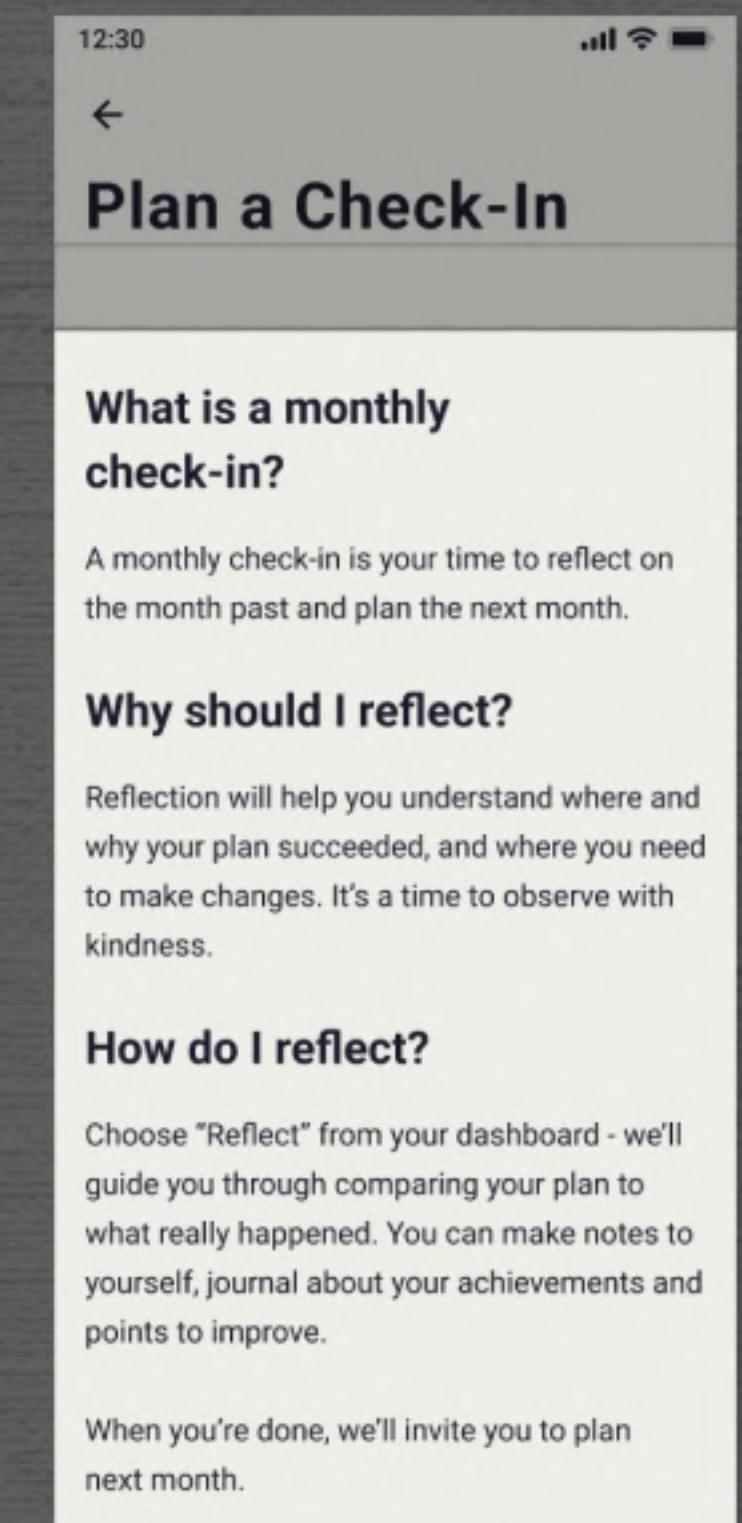
Plan A Check-In



Info Sheet 01

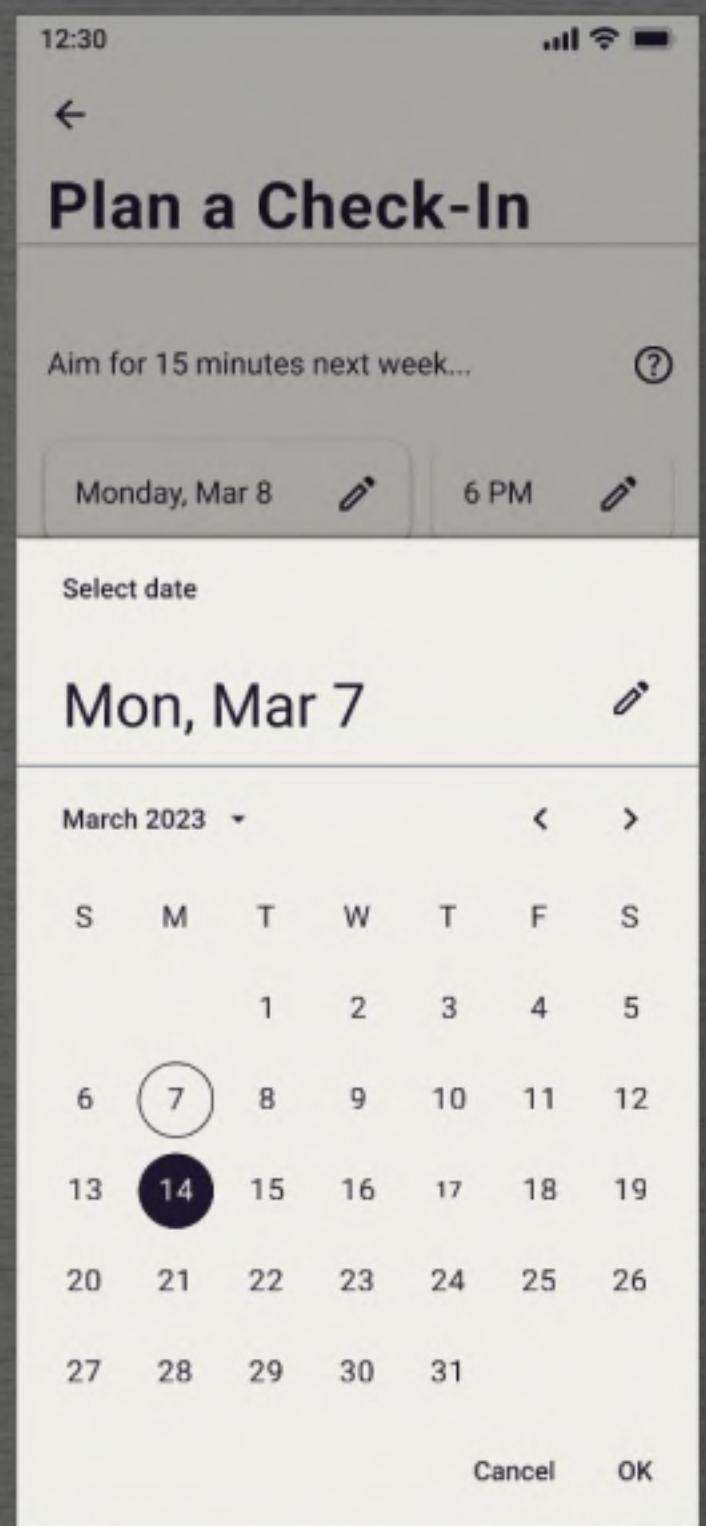


Info Sheet 02



Android

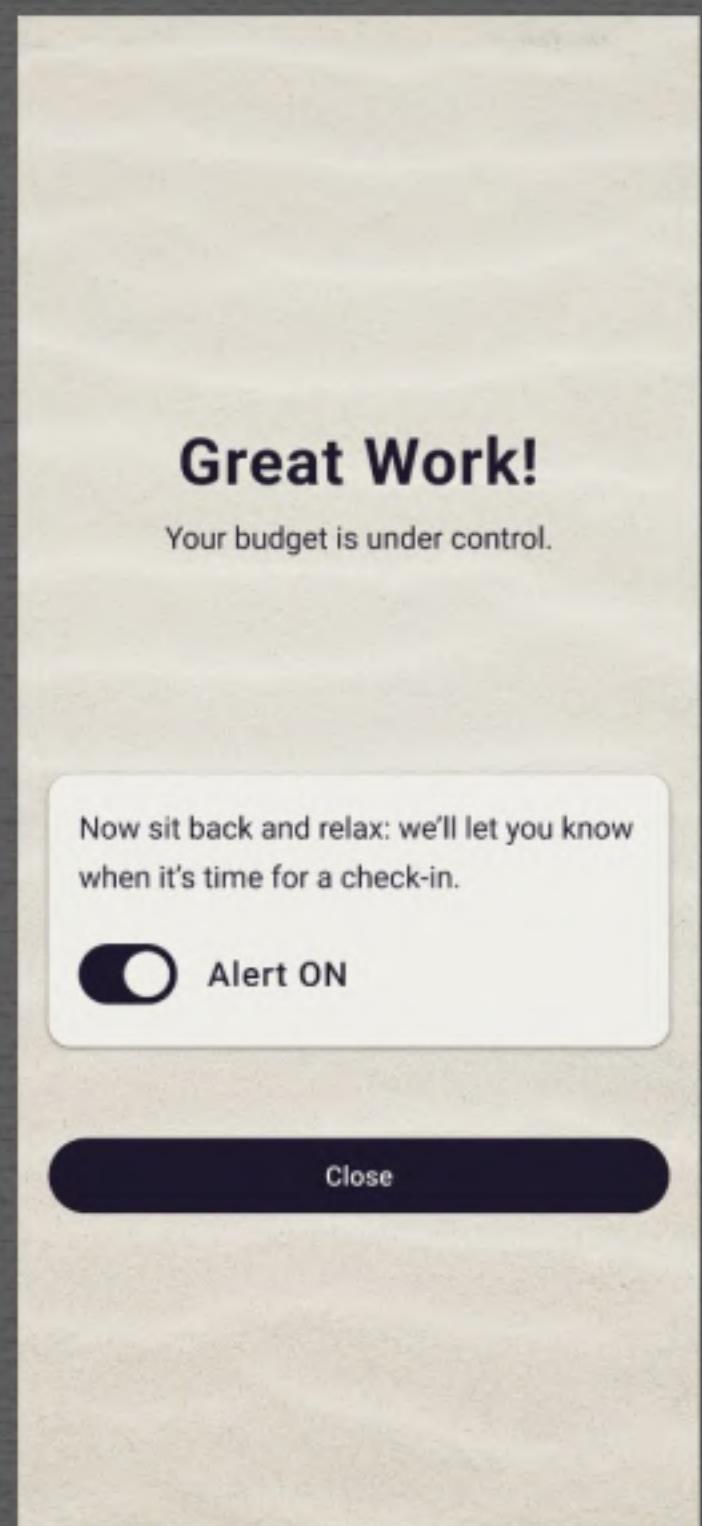
Native Date Picker



Native Time Picker



Confirmation Screen



[Android interactive prototype link](#)

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contact contact contact

