1st Assessment

Young adults, starting ajob

Agenda

Topics Covered

- Hunt Statement
- Research Plan
- Data Analysis & Synthesis
- Ideas to Bring Forward

Hunt Statement

"I am going to research how young adults starting a job manage their income and what their money-related goals are so that I can understand how to design a tool to help them manage their financial practices."

Research Plan

Format:

- Zoom calls
- Personal interviews/conversations
- Sending the questions and receiving audios as answers

Research Plan

Things to ask:

- Demographics
- Money-related questions
- Life goals questions
- Well-being

Data Analysis

Personas, Scenarios, CI Models

Personas

Marie

25, Female, Belgian,
Married

Pedro

23, Male, Portuguese,
Single

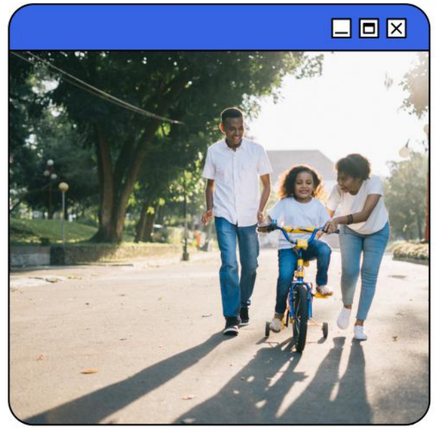
Élodie

22, Female, French,
Not Married
(In a Relationship)

Marie's Scenario

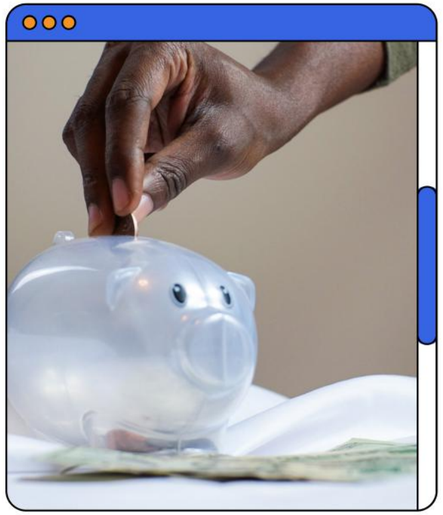
Marie's Scenario

- Plane System Engineer
- Just got married
- Needs to start saving so she can **buy a house** and **start a family** in 5 years
- Currently lives and works in Belgium, with her husband



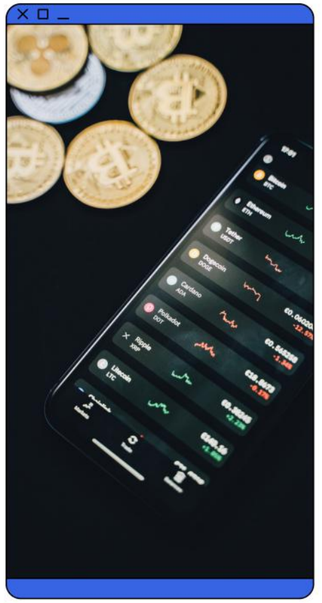
Marie's Scenario

- Doesn't have any savings
- Planning to save 30% of what she earns
- Planning to make her own clothes and thrift more

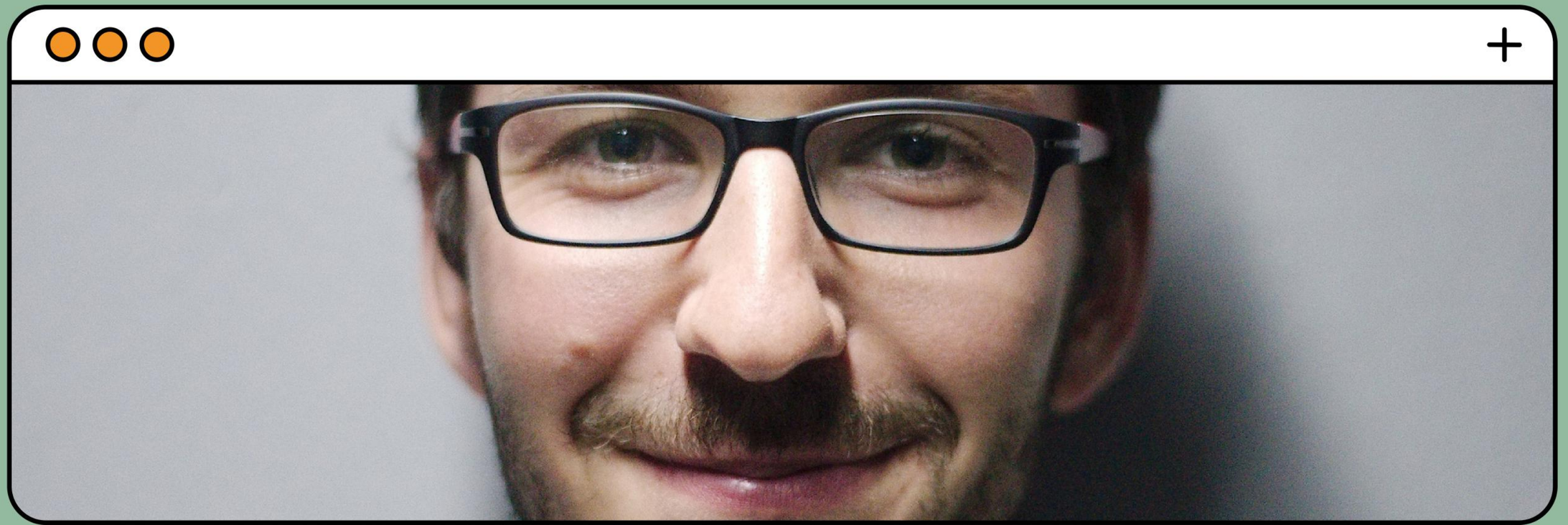


Marie's Scenario

- Wants a tool to manage her money with her husband
- Wants said tool to put money aside
- Wants to do more than just tracking

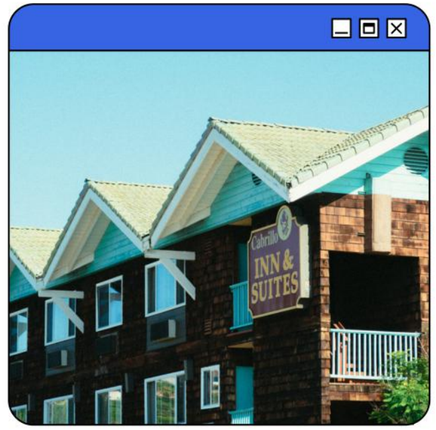


Pedro's Scenario



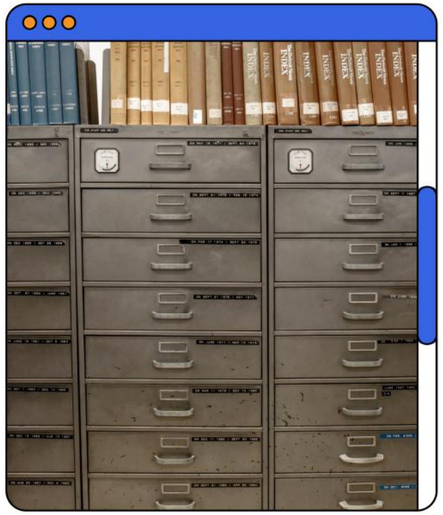
Pedro's Scenario

- Hotel receptionist
- Wants to open his own inn
- Has researched about loans and government programs

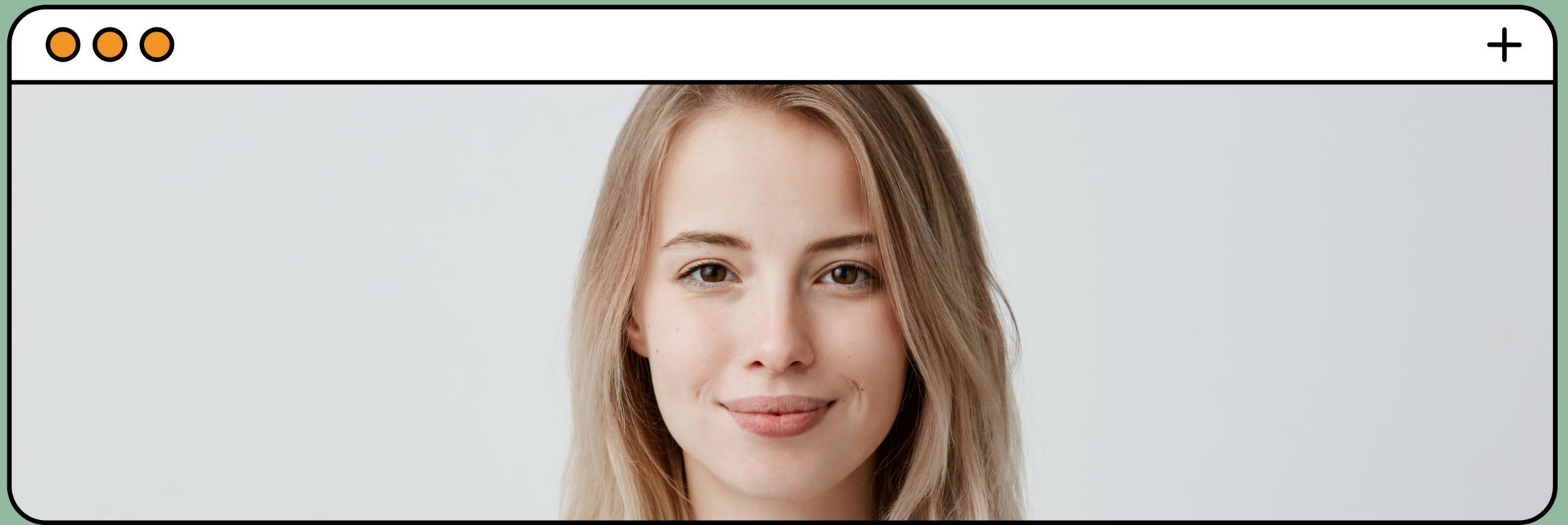


Pedro's Scenario

- Is anxious about taking a loan
- Wants a tool that helps him store:
  - All his loans
  - Government applications
  - Investment plans



Élodie's Scenario

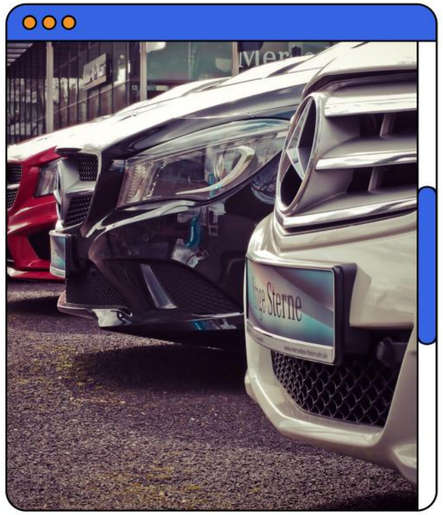


Élodie's Scenario

- Just graduated Graphic Designer
- Working a part-time job
- Looking for a full-time job

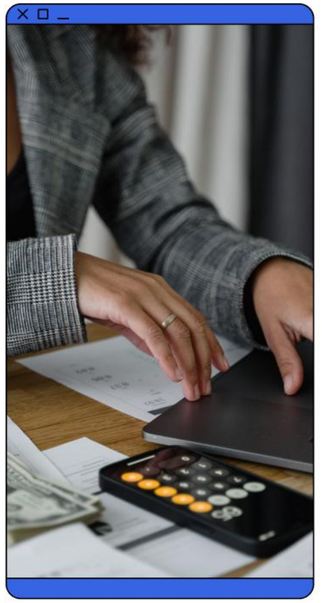
Élodie's Scenario

- She wants to move out her shared flat and move to an apartment
- She is planning on buying a car
- Most of all, she wants to pay her student loan



Élodie's Scenario

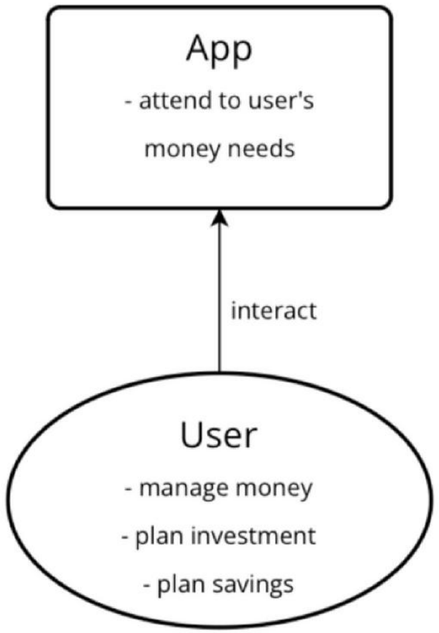
- She needs financial guidance
- She needs to learn how to better manage her income
- She wants to be more aware of her financial opportunities



Contextual Inquiry Model

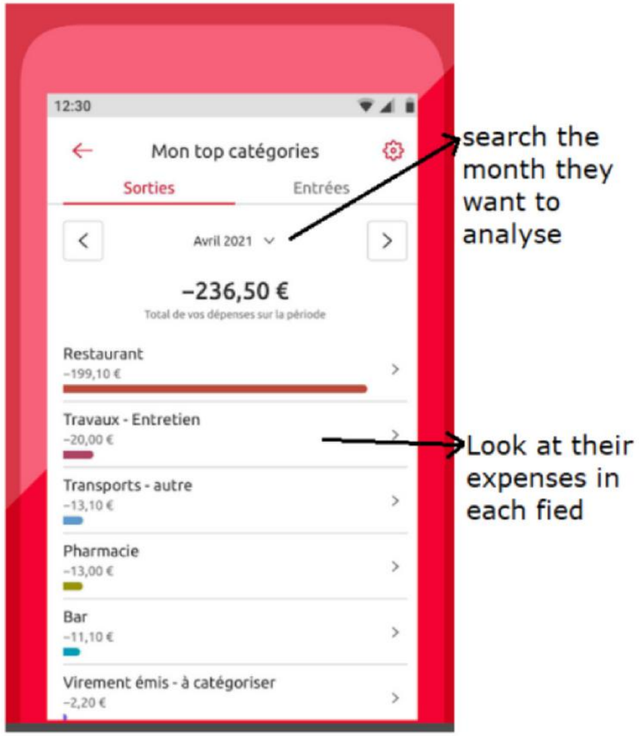
Flow Model

How does information flow?

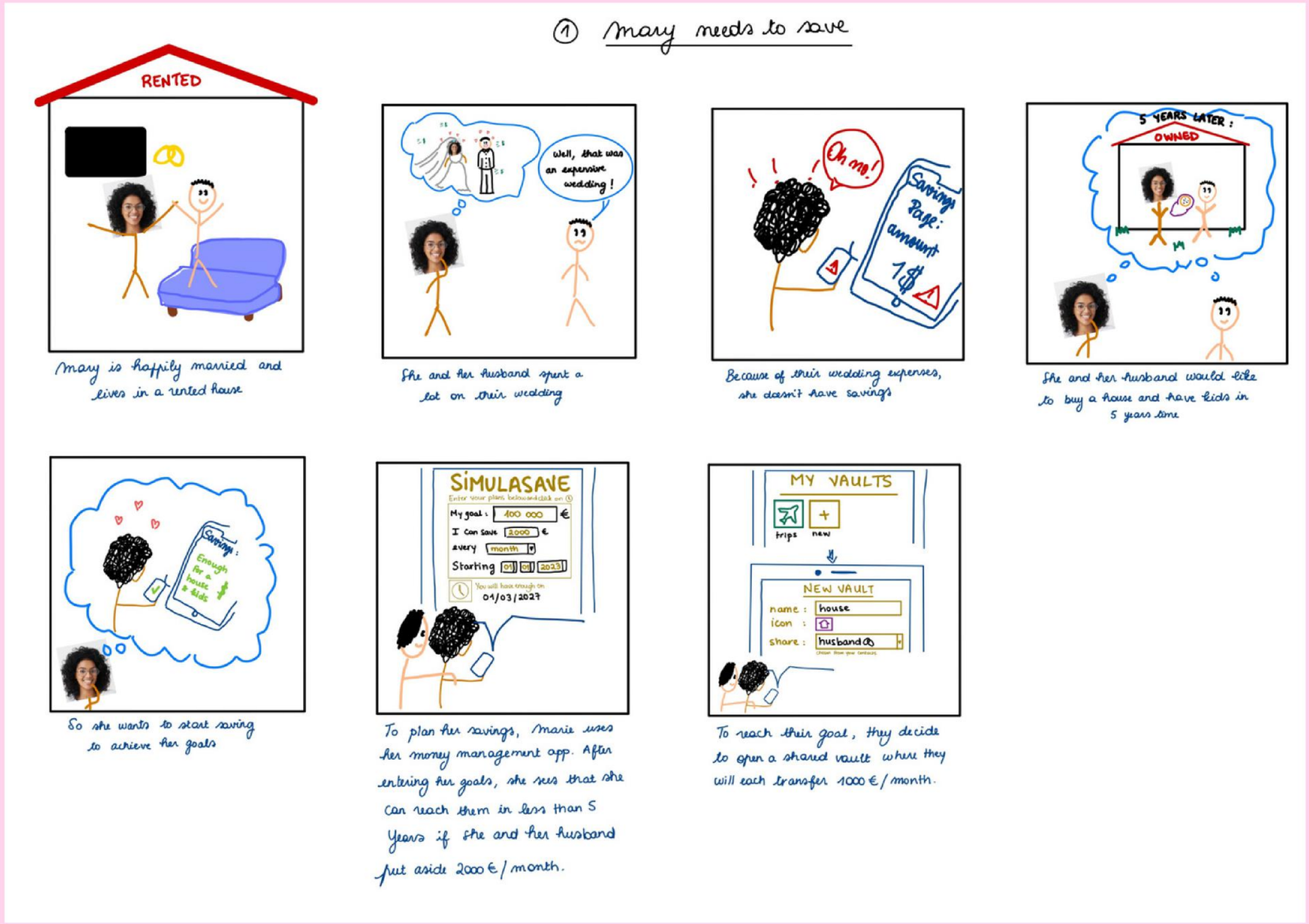


Artifact Model

How do you manage you expenses ?



Storyboards



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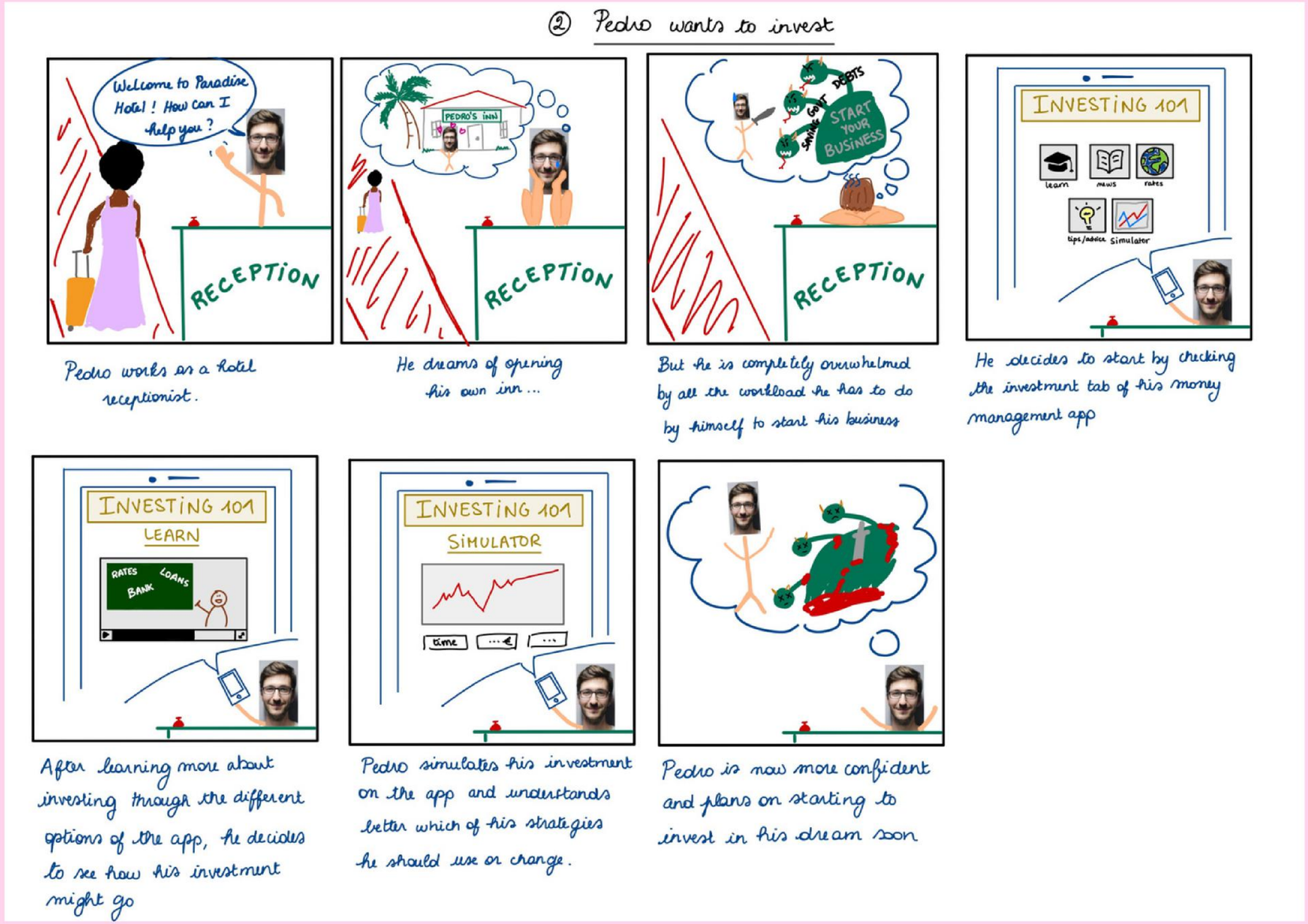

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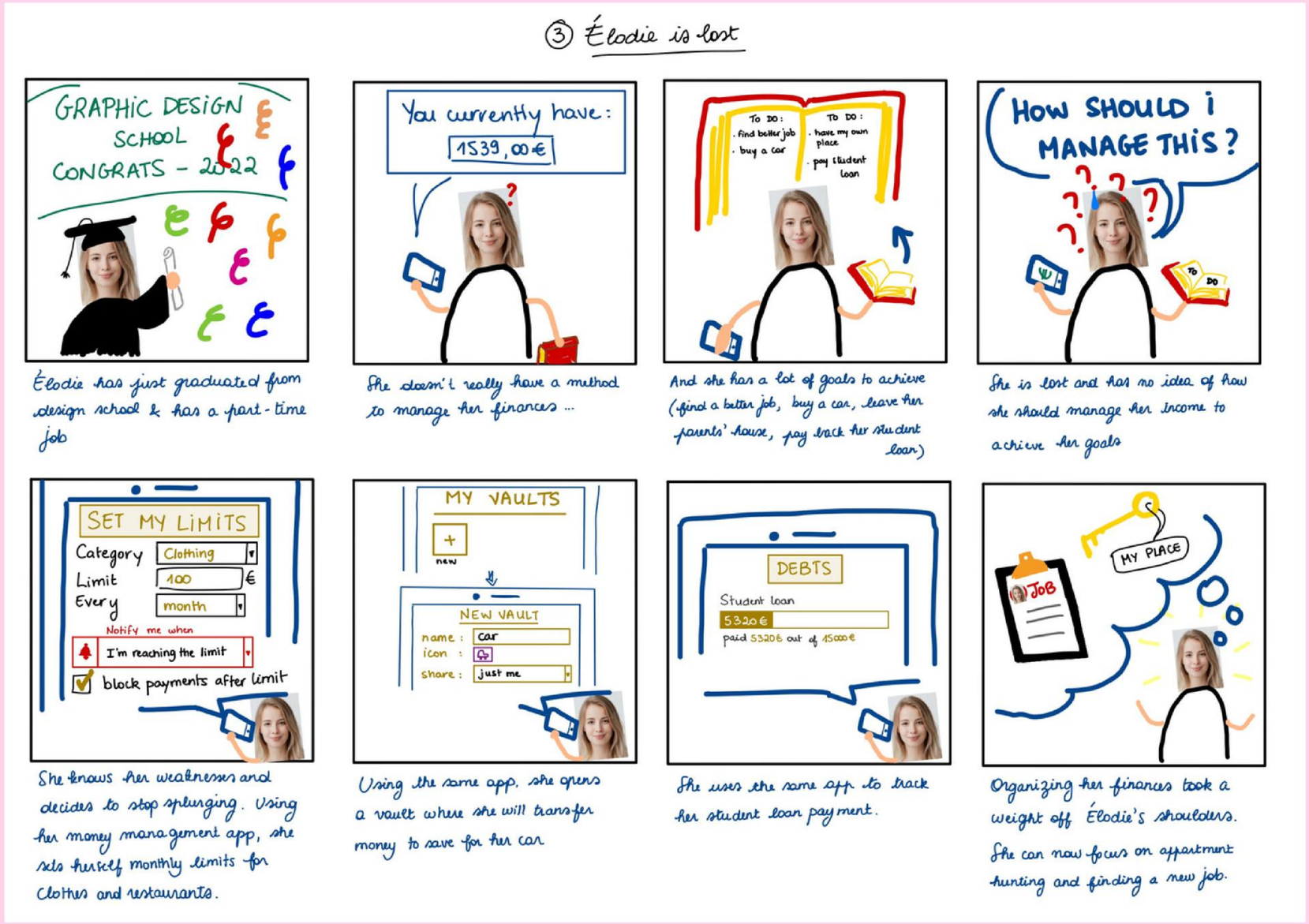

Ideation

Saving planner	Investment planner	Money management	Financial education
Having "shared" folders, so multiple people can save up together (this means we also have single vaults)	get easy access to information and current (financial) news (interest rates in the country/bank, advice depending on the period and the economy, stocks news, etc.)	set monthly limits on categories (clothing, food, etc) and warns you when you're approaching/reached the limit (or tells you to slow down if you're spending fast in the beginning of the month, etc.)	gamification of the whole app
Calculator of how much time is going to reach your goals	visualize how an investment might go (e.g. enter income, what you want to invest in, ... -> creates investing plan showing payments, time, at what moment it starts paying back, how much, etc.)	Progress bars with how much you have paid off	find a way to give advices that can be transformed into real actions
having a weekly, monthly and yearly planner that can always evolve according to the new goals and unexpected expenses	plan and track your investment	Design current management: which percentage goes to what	advices according to the financial situation of the person, according to their goals

Thank you!

[redacted]

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