



# 1st Assessment

Young adults, starting a job

# Agenda



## Topics Covered

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

## Hunt Statement

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"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



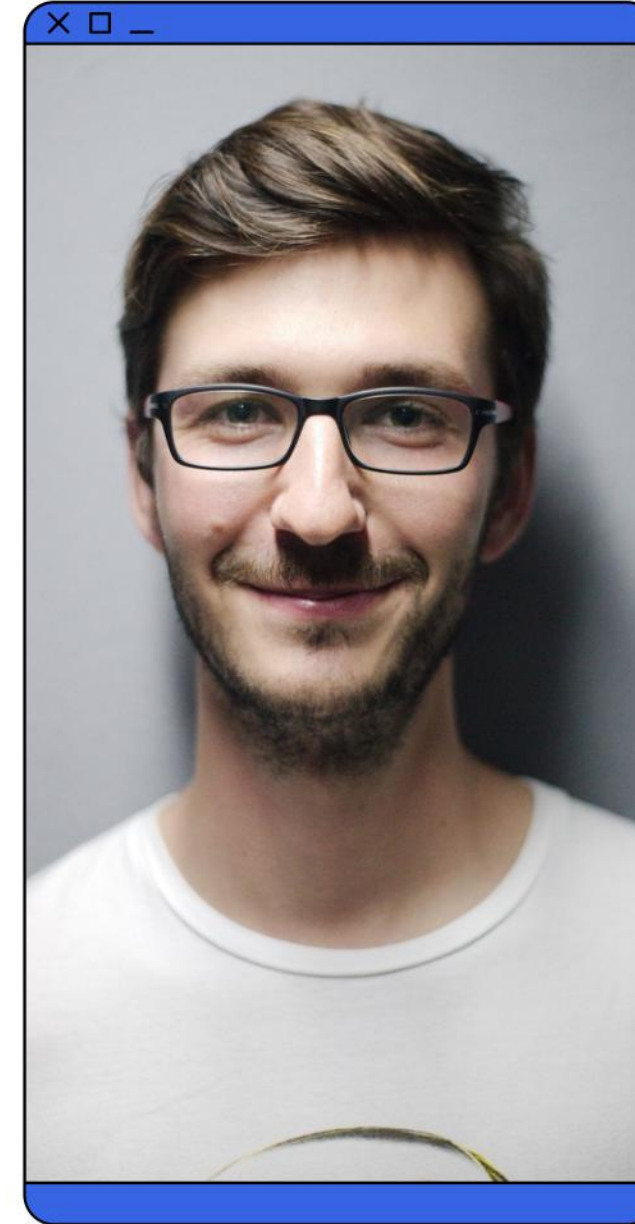


# Personas



Marie

25, Female, Belgian,  
Married



Pedro

23, Male, Portuguese,  
Single



Élodie

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

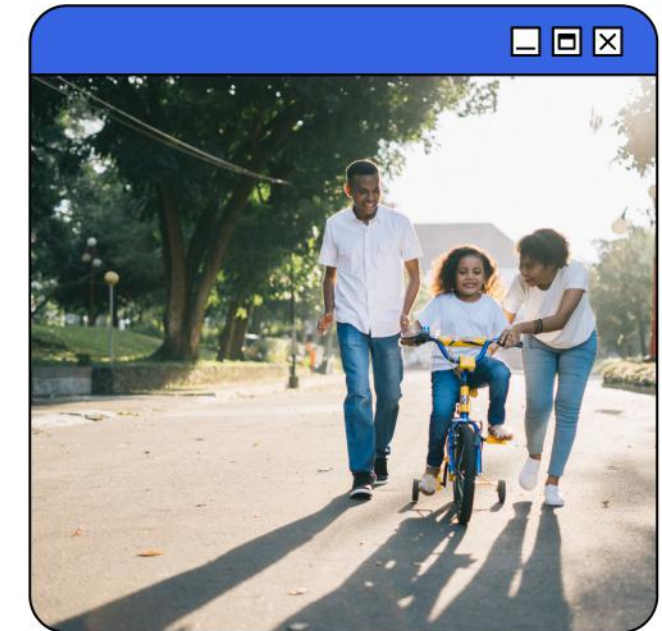
# Marie's Scenario





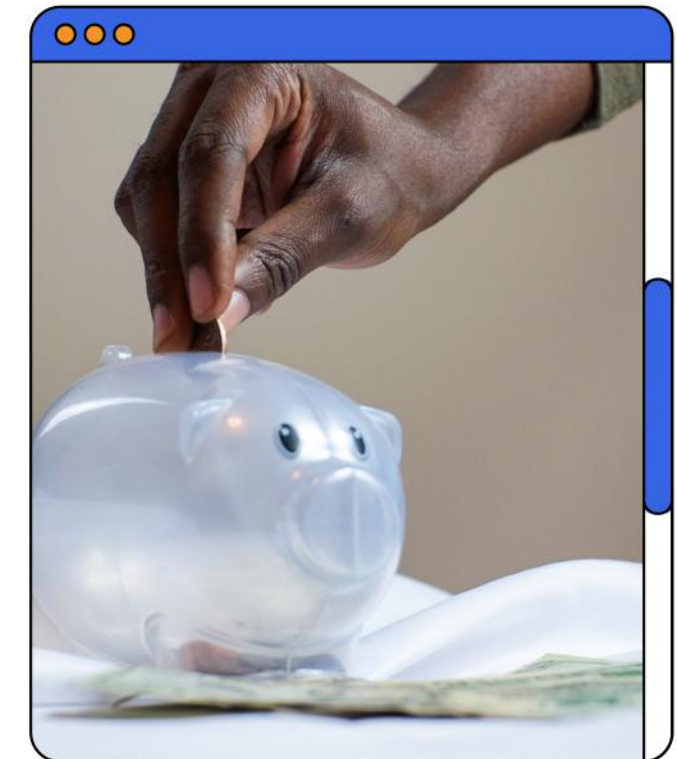
# Marie's Scenario

- 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



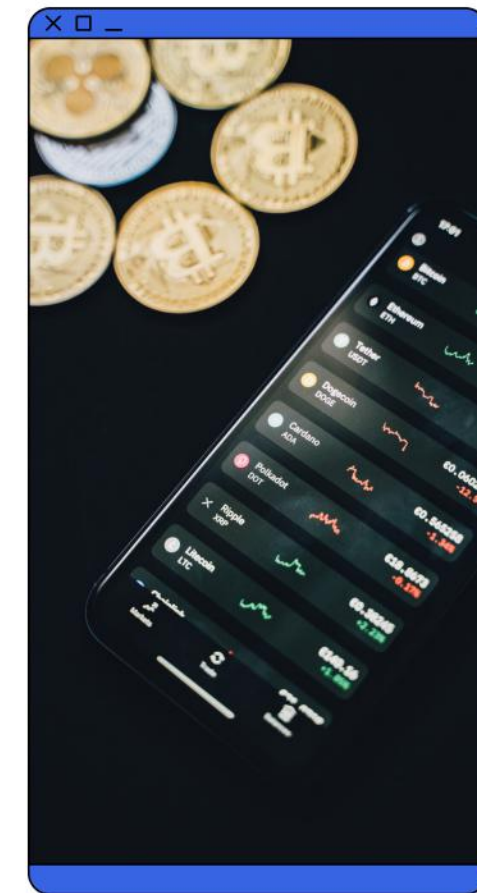
# Marie's Scenario

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



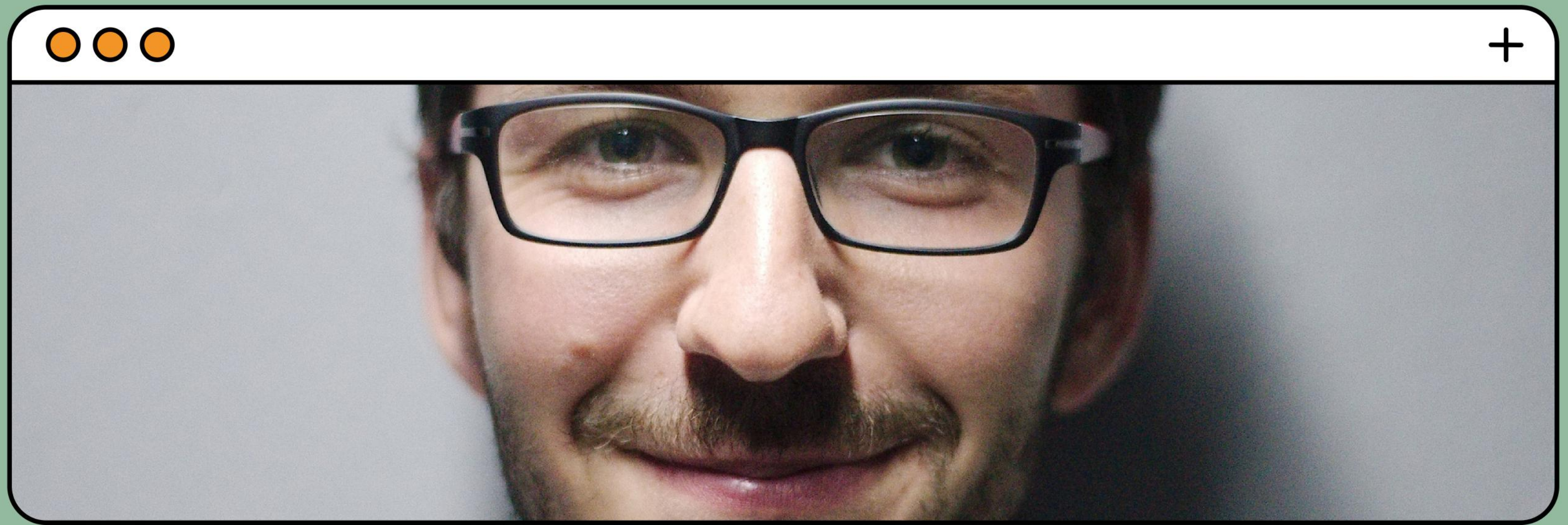
# Marie's Scenario

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



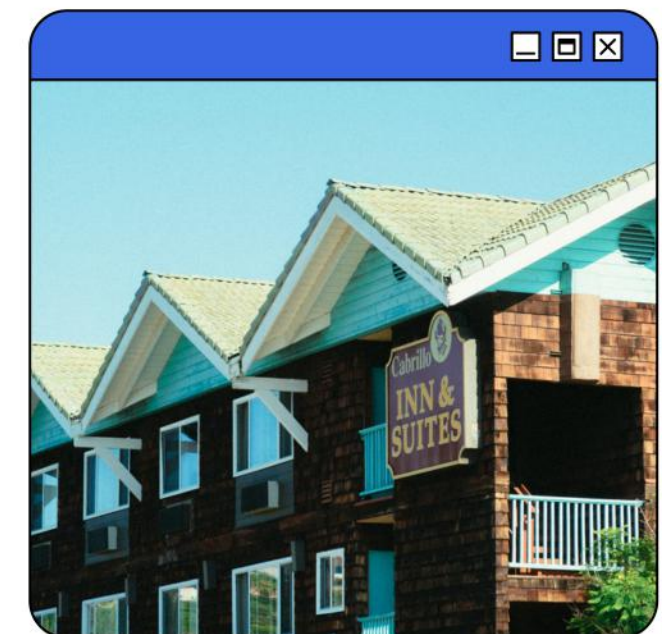


# Pedro's Scenario



# Pedro's Scenario

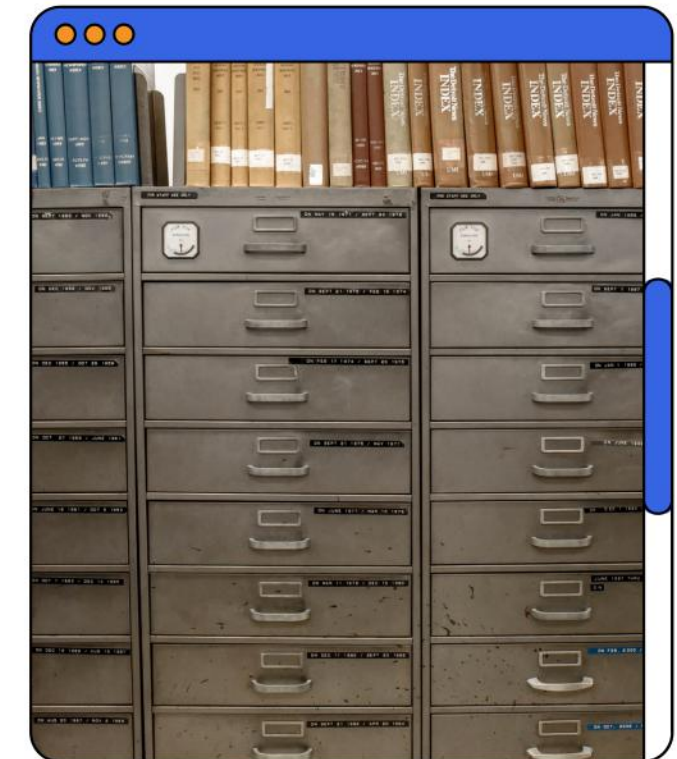
- Hotel receptionist
- Wants to open his own inn
- Has researched about loans and government programs





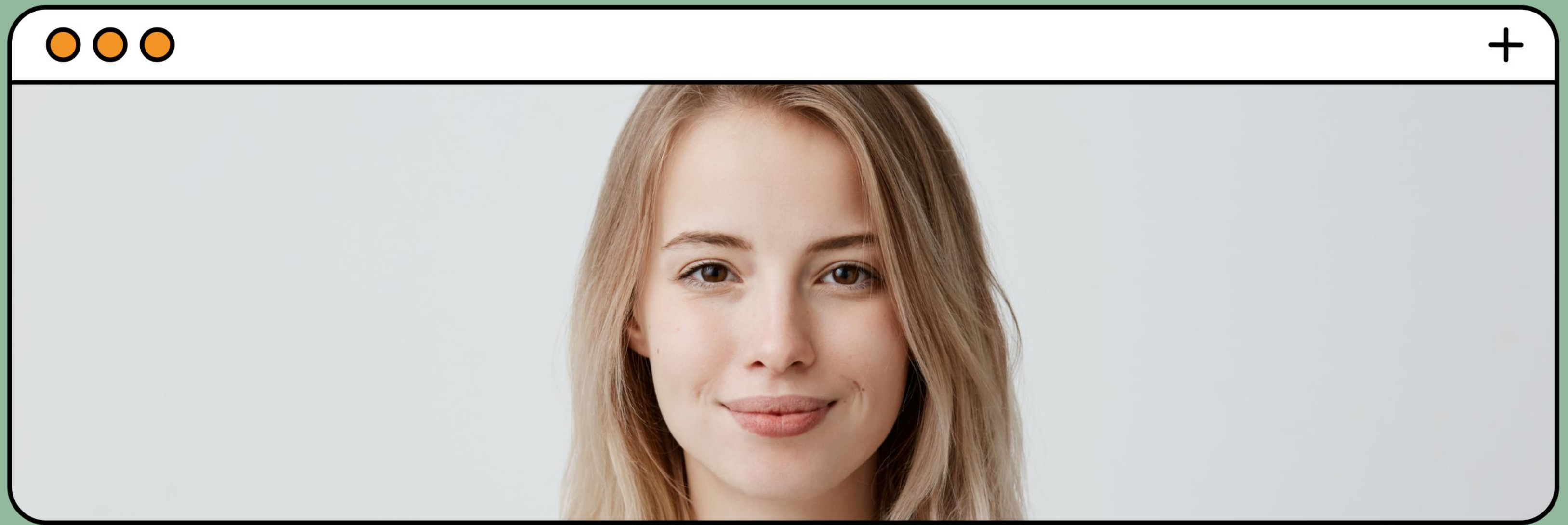
# Pedro's Scenario

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



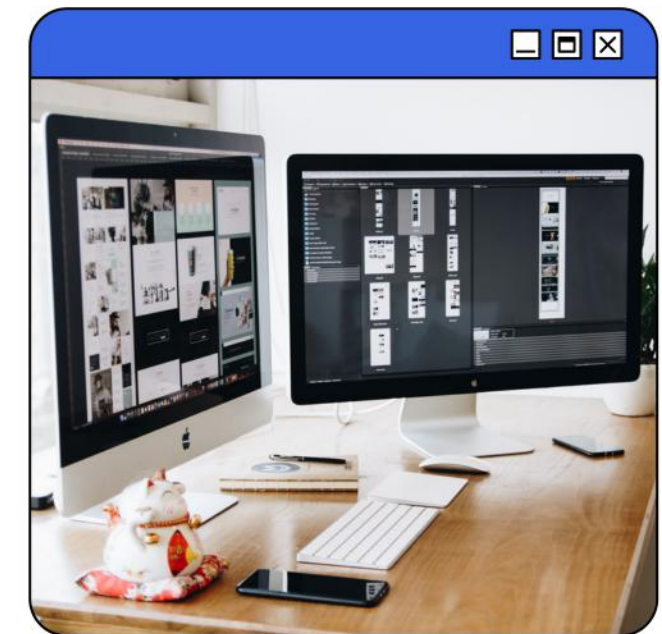


# Élodie's Scenario



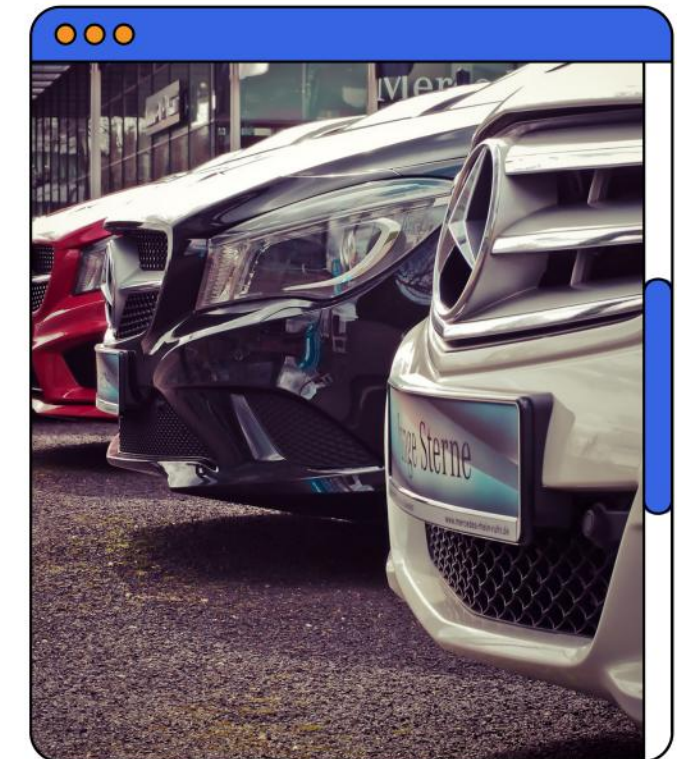
# Élodie's Scenario

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



# Élodie's Scenario

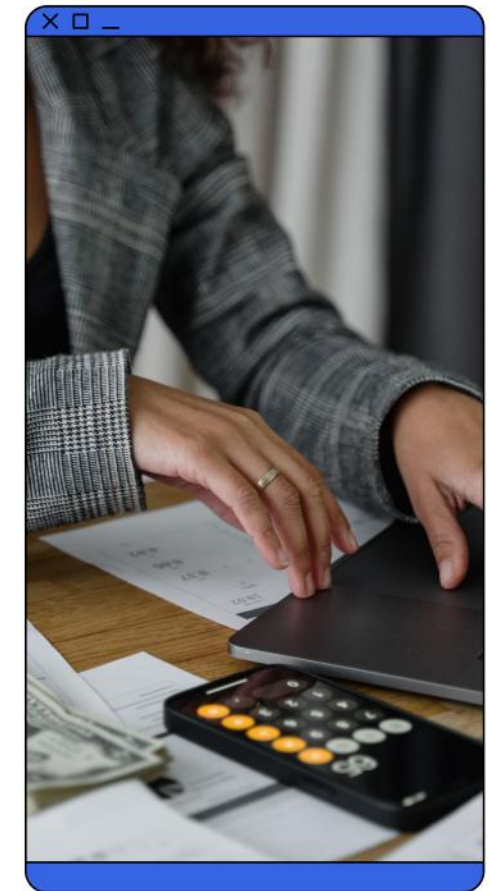
- She wants to move out her shared flat and move to an apartment
- She is planning on buying a car
- Most of all, she wants to pay her student loan





# Élodie's Scenario

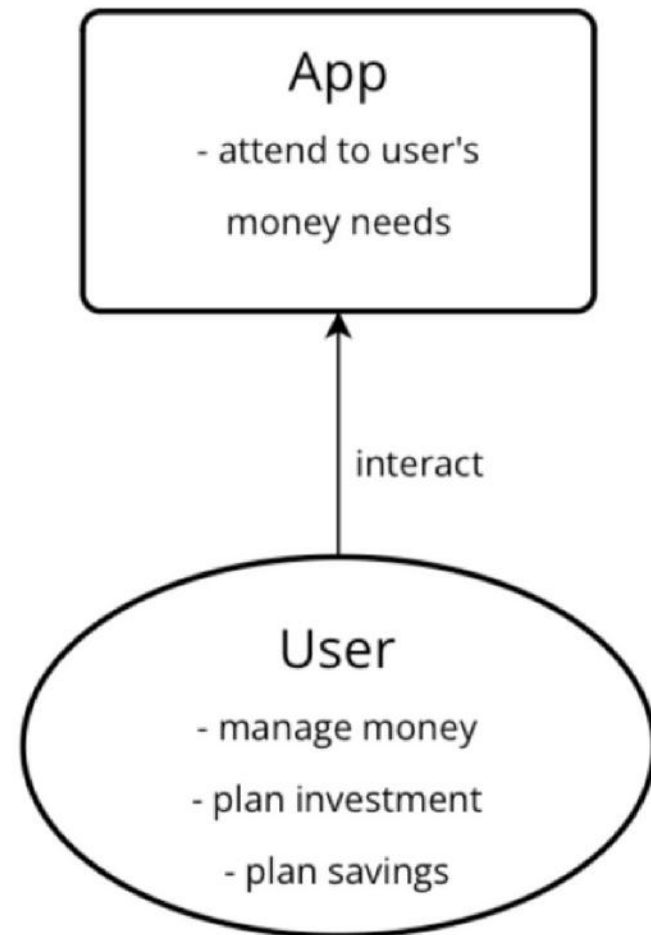
- She needs financial guidance
- She needs to learn how to better manage her income
- She wants to be more aware of her financial opportunities



# Contextual Inquiry Model

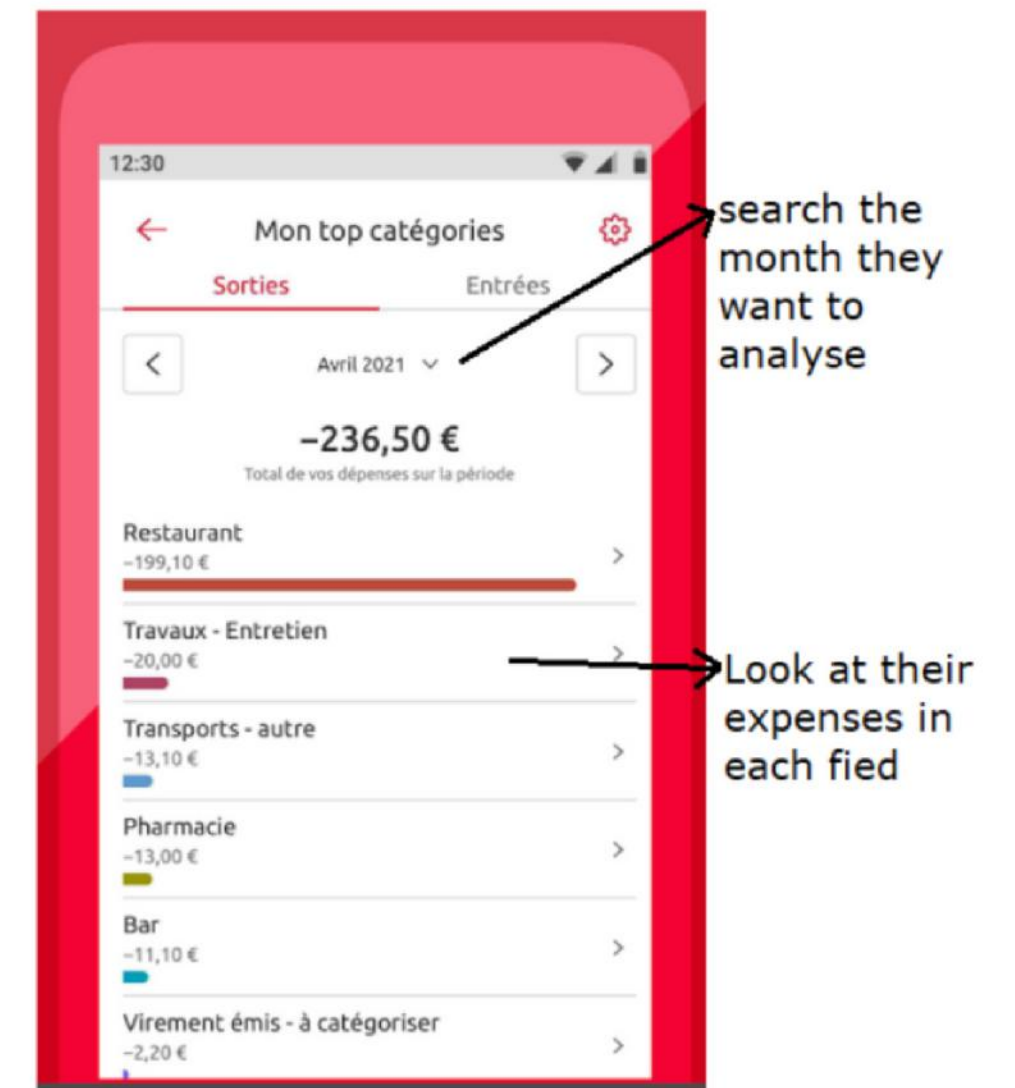
## Flow Model

How does information flow?



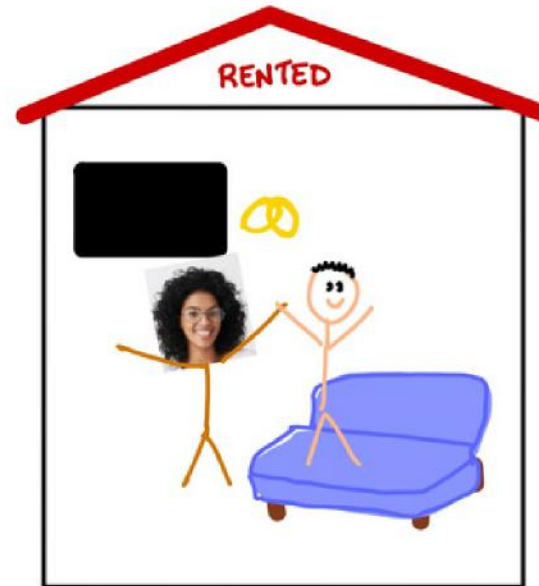
## Artifact Model

How do you manage you expenses ?



# Storyboards

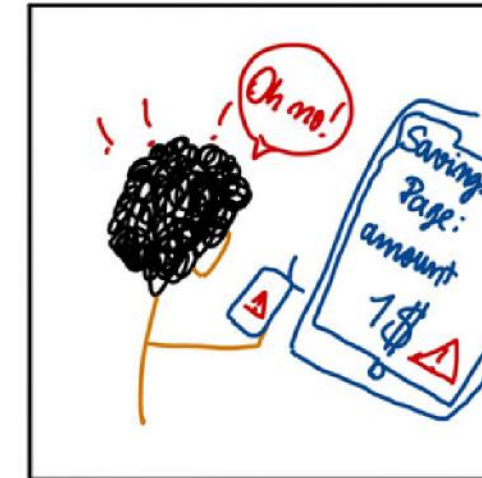
① Mary needs to save



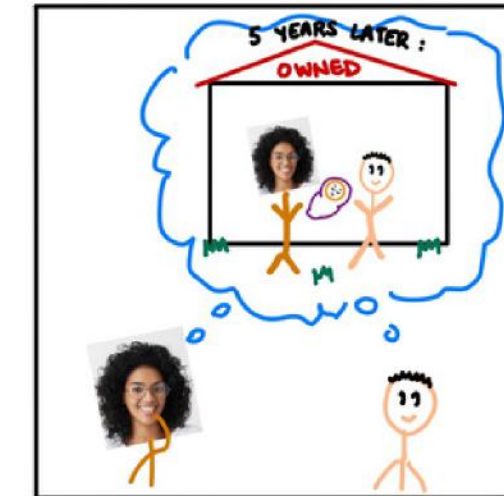
Mary is happily married and lives in a rented house



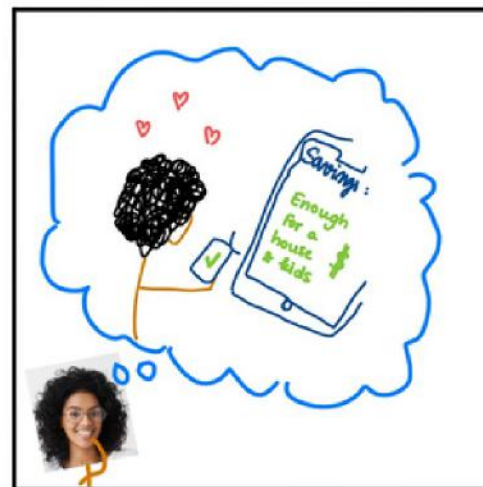
She and her husband spent a lot on their wedding



Because of their wedding expenses, she doesn't have savings



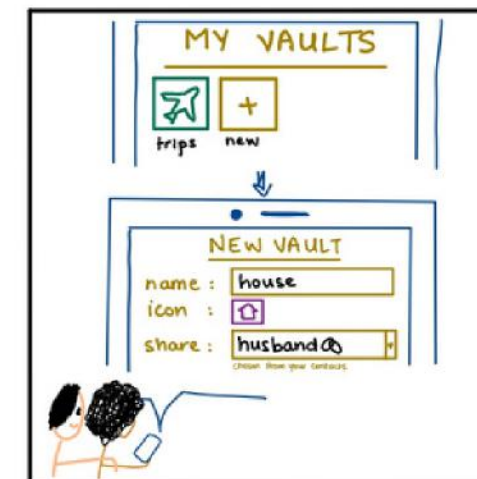
She and her husband would like to buy a house and have kids in 5 years time



So she wants to start saving to achieve her goals



To plan her savings, Marie uses her money management app. After entering her goals, she sees that she can reach them in less than 5 years if she and her husband put aside 2000 €/month.



To reach their goal, they decide to open a shared vault where they will each transfer 1000 €/month.

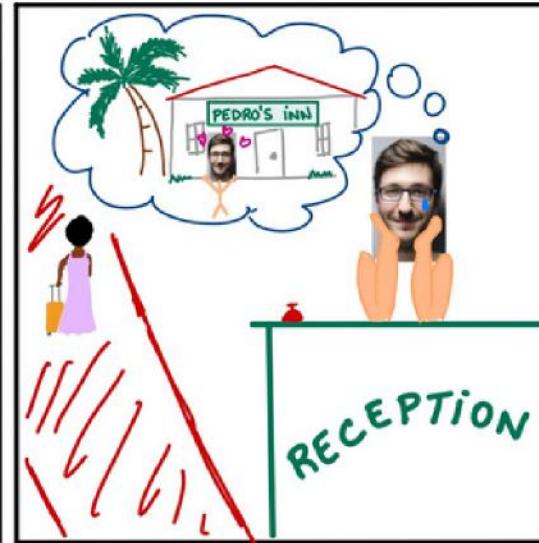


# Storyboards

## ② Pedro wants to invest



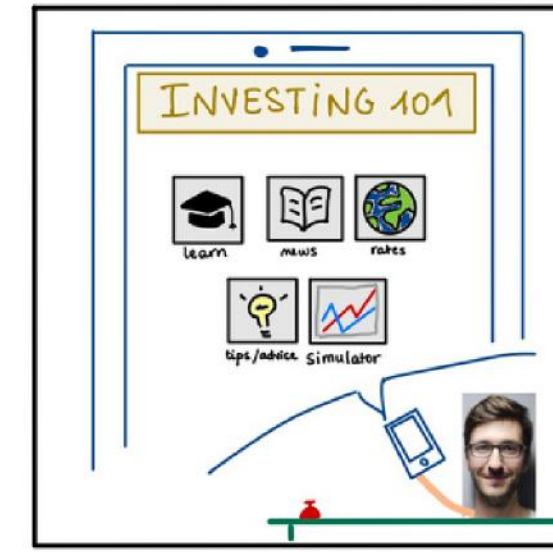
Pedro works as a hotel receptionist.



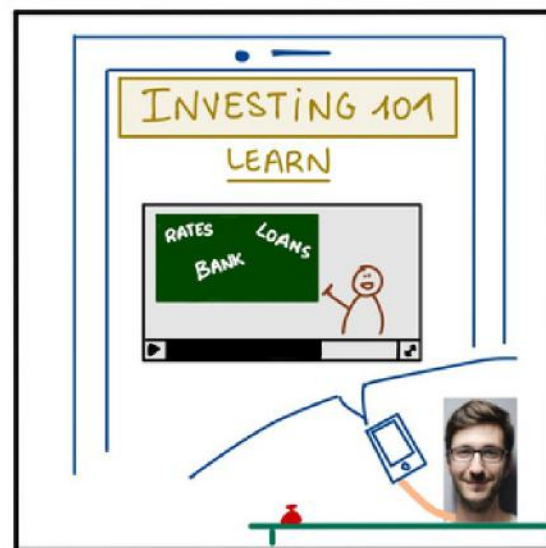
He dreams of opening his own inn...



But he is completely overwhelmed by all the workload he has to do by himself to start his business



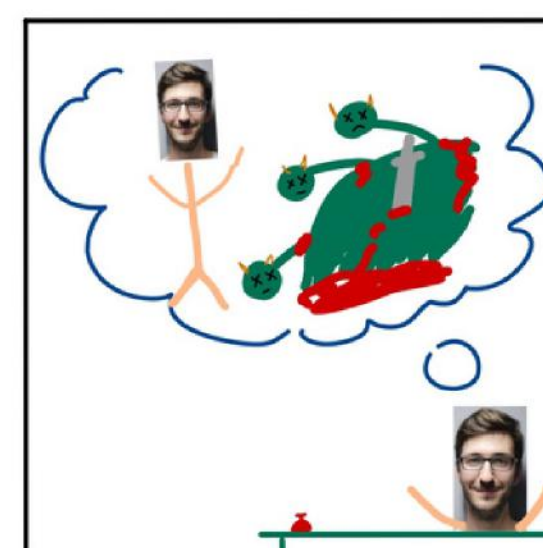
He decides to start by checking the investment tab of his money management app



After learning more about investing through the different options of the app, he decides to see how his investment might go



Pedro simulates his investment on the app and understands better which of his strategies he should use or change.

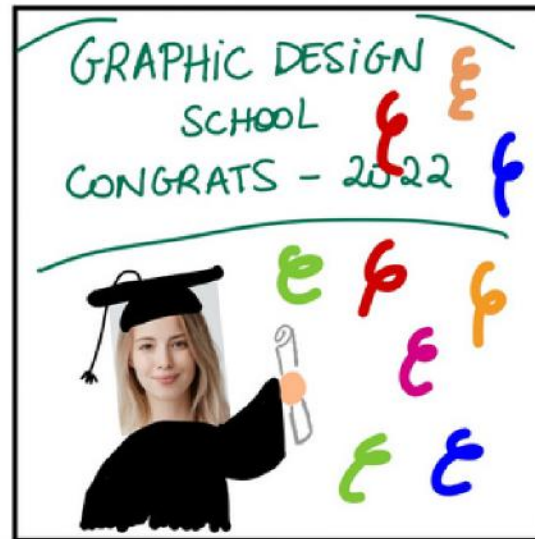


Pedro is now more confident and plans on starting to invest in his dream soon

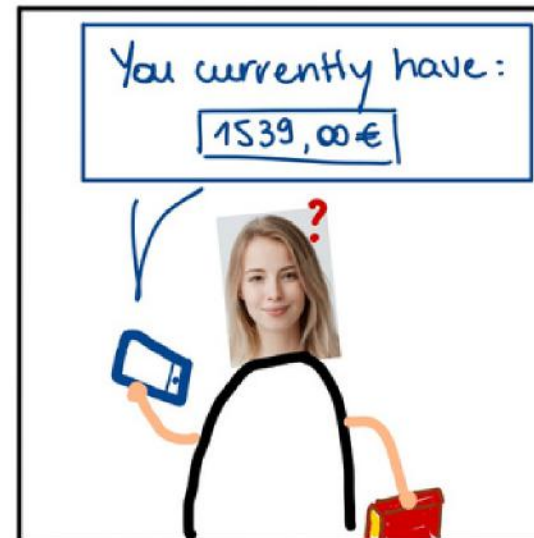


# Storyboards

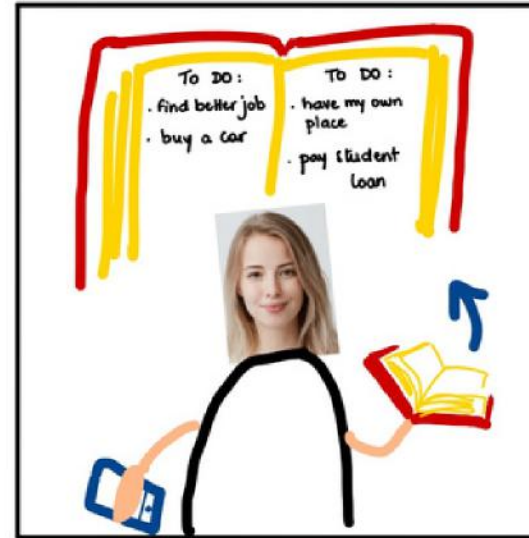
## ③ Élodie is lost



Élodie has just graduated from design school & has a part-time job



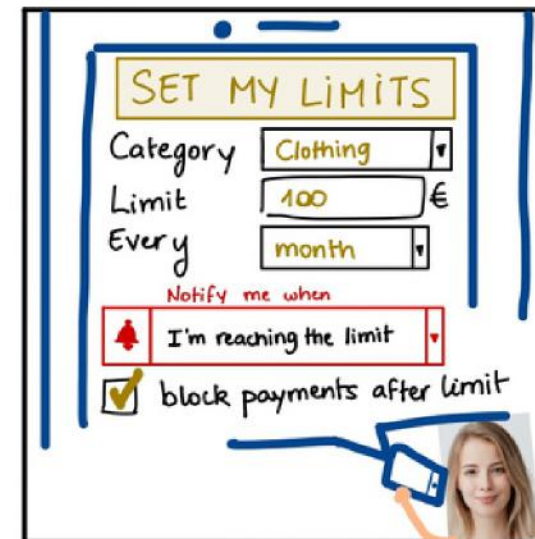
She doesn't really have a method to manage her finances ...



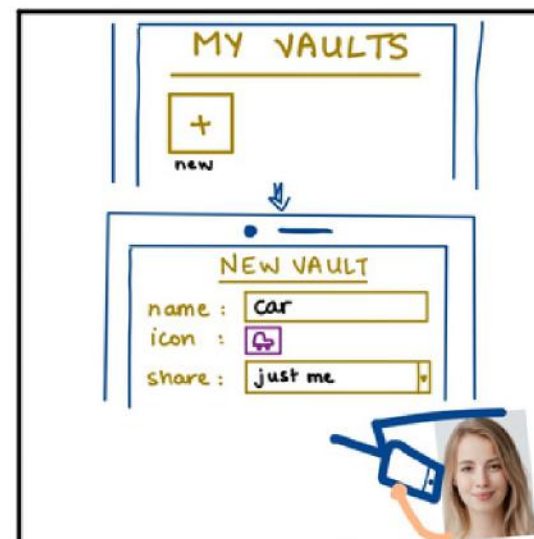
And she has a lot of goals to achieve (find a better job, buy a car, leave her parents' house, pay back her student loan)



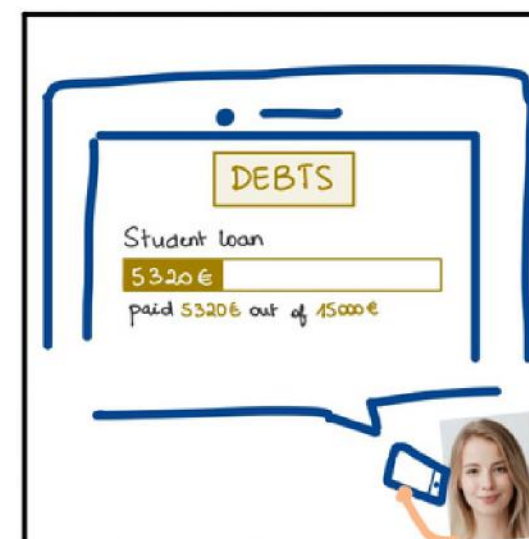
She is lost and has no idea of how she should manage her income to achieve her goals



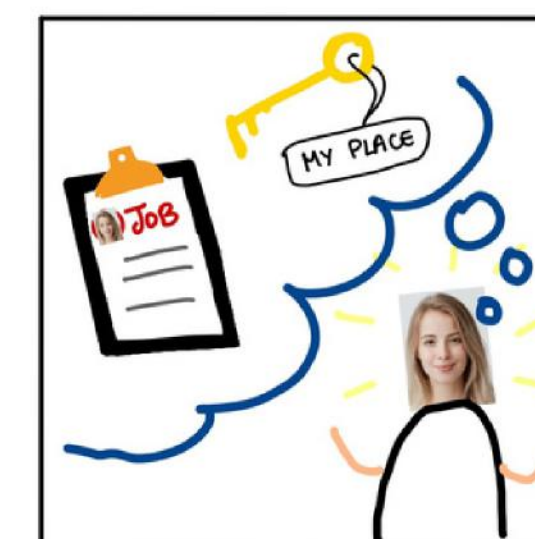
She knows her weaknesses and decides to stop splurging. Using her money management app, she sets herself monthly limits for clothes and restaurants.



Using the same app, she opens a vault where she will transfer money to save for her car



She uses the same app to track her student loan payment.



Organizing her finances took a weight off Élodie's shoulders. She can now focus on apartment hunting and finding a new job.

# 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!

Call-to-action message here.

