

An orange abstract shape, resembling a stylized wave or a corner, is located on the left side of the image.

**DISCOVER<sup>®</sup>**

**x USC DFA**

# OUR TEAM



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Problem – Prototype – Journey – Goals and Insights

# OVERVIEW

Problem

Prototype

Journey

Goals and Insights

# THE CHALLENGE & USER RESEARCH

Students are **not sufficiently educated** about personal finance—they lack the proper **resources and information** to support them in financial independence.

# THE CHALLENGE & USER RESEARCH

## PRIMARY RESEARCH

Interview and survey

- **42%** of respondents would describe themselves as **barely financially literate**
- **67.5%** of interviewees said they felt only a little or **somewhat prepared** for financial independence.

"I get financial advice from my parents, but I still don't think I'm financially literate. There's a lot I don't know about finance like taxes, saving, credit score"

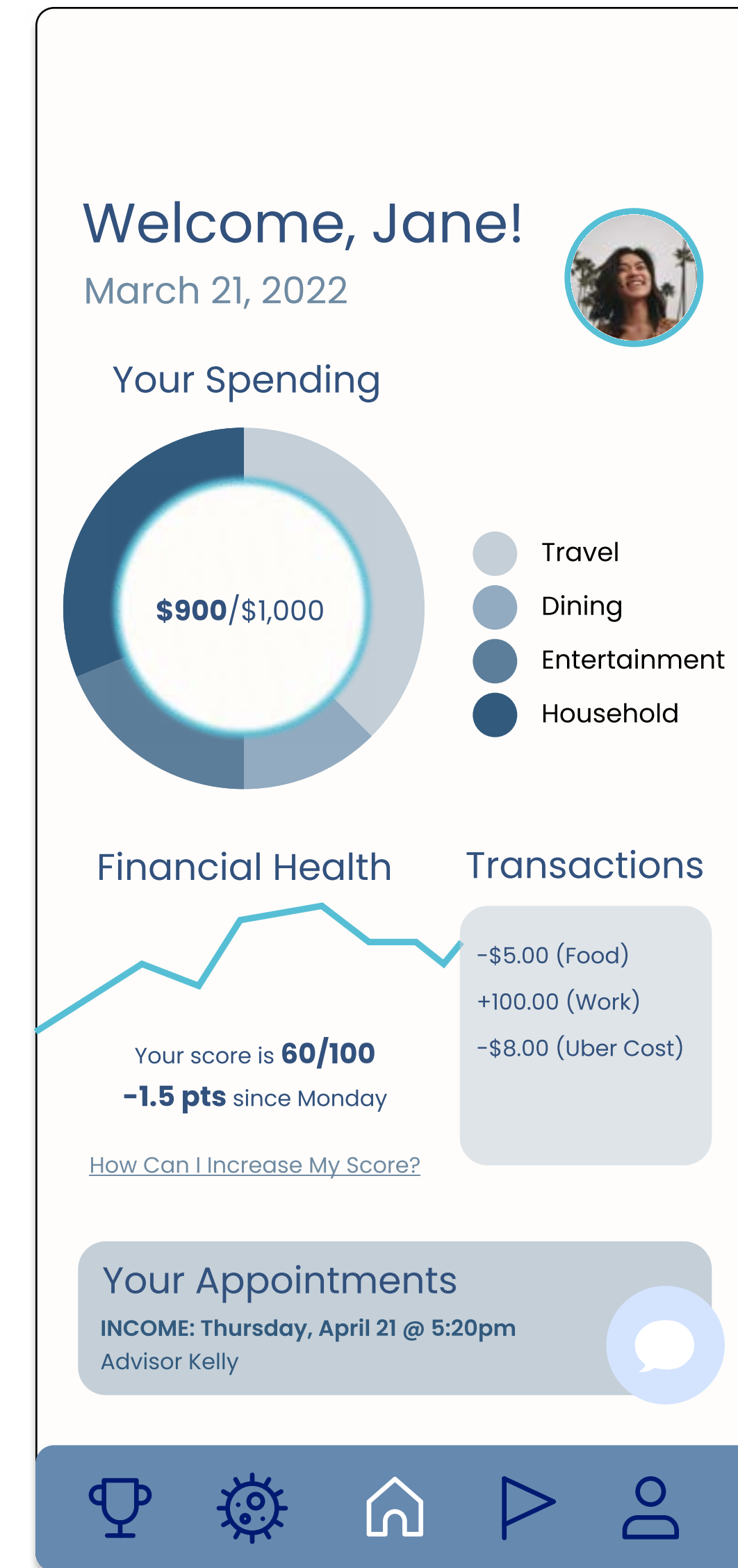
## SECONDARY RESEARCH

- In a survey of 15 year olds, **18%** of respondents did not know basic financial skills
- **40.2%** of those with low financial literacy **depended on friends and parents** for financial advice.
- **5 million** Americans possess student loan debt. **1 in 5 students** owe more than **\$30,000**.



# PROTOTYPE

## HOME



# PROTOTYPE

## PERSONALIZED GOAL TRACKING

Create Profile

Welcome! Create a profile to begin your personalized financial journey.

About Me

Name	Birthday
<input type="text"/>	<input type="text"/>
Race/Ethnicity	Gender
<input type="text"/>	<input type="text"/>
Country	Zipcode
<input type="text"/>	<input type="text"/>
State	Income
<input type="text"/>	<input type="text"/>

→

Create Profile

Almost there! Please answer some financial questions.

Finances

Occupation	Income
<input type="text"/>	<input type="text"/>
Other Assets	
<input type="text"/>	

←

→

Create Profile

Almost there! Please answer some education questions.

Education

College	Grad Year
<input type="text"/>	<input type="text"/>
Major 1	Major 2
<input type="text"/>	<input type="text"/>

Let's Go!

←

Problem – **Prototype** – Journey – Goals and Insights

# PROTOTYPE

## PERSONALIZED GOAL TRACKING

Jane, let's talk  
about finances.

20 Questions  
10 Minutes

Answer 20 financial  
literacy questions to  
create your personalized  
goals.

Let's Go!

Jane, let's talk  
about finances.

1/20

I've taken out loans for  
college.

Yes

No

Jane, let's talk  
about finances.

2/20

I invest or am interested in  
crypto or stocks.

Yes

No

Problem – **Prototype** – Journey – Goals and Insights



# PROTOTYPE

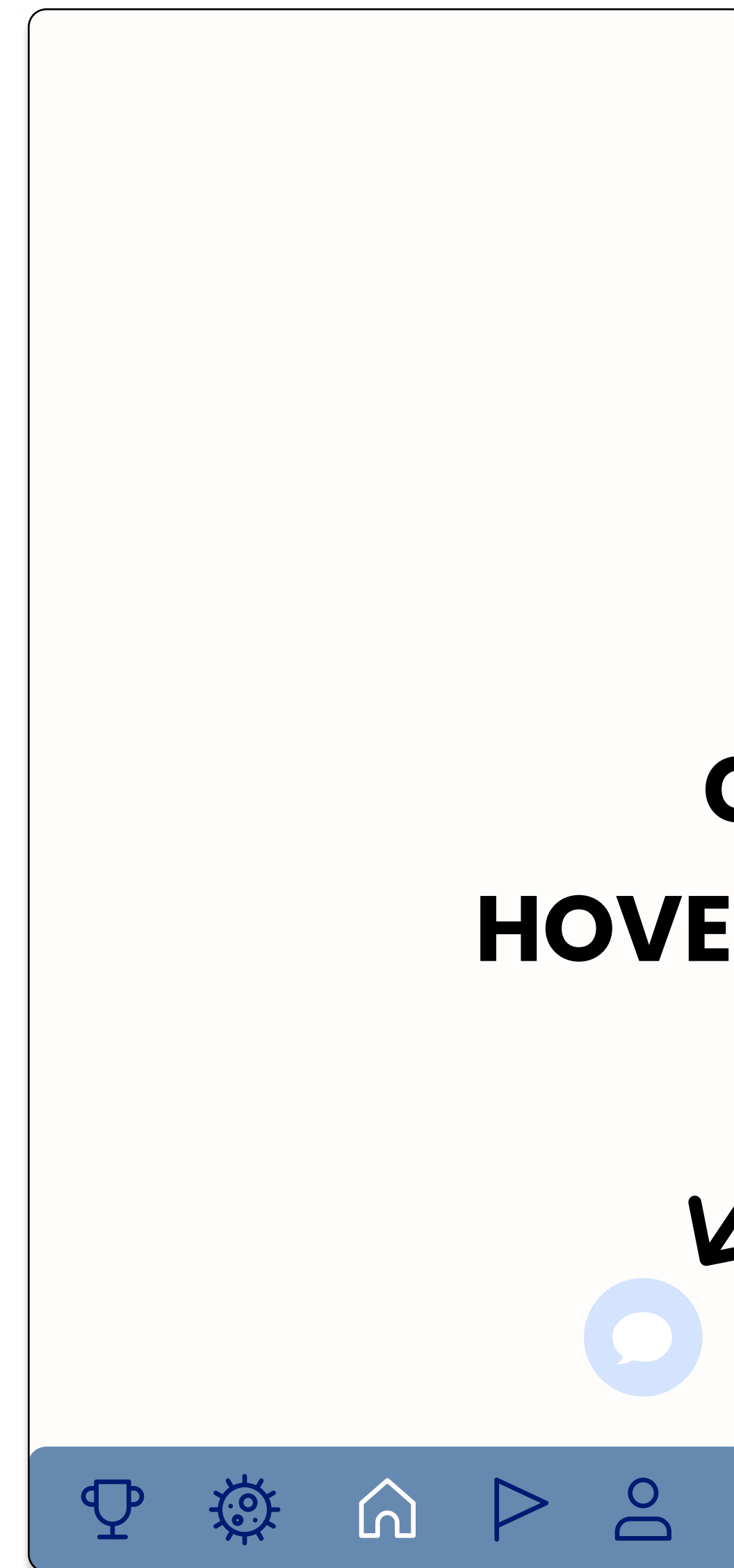
## GAMIFICATION



Problem – **Prototype** – Journey – Goals and Insights

# PROTOTYPE

## ADVISEMENT



**CHAT  
HOVER BUTTON**

# PROTOTYPE

## ADVISEMENT

Advisor Appointment

◀ April 2022 ▶

S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

🏆 ⚙️ 🏠 ▶️ 👤

Thursday, April 21

2:00 pm

2:30 pm

4:00 pm

5:00 pm

5:20 pm

5:40 pm

6:00 pm

🏆 ⚙️ 🏠 ▶️ 👤

Focus

INCOME

SPENDING  
SAVING

PROTECTION

INVESTING

OTHER

🏆 ⚙️ 🏠 ▶️ 👤

Appointment  
Confirmed  
with  
Advisor Kelly!

Income  
Thursday, April 21  
5:20 pm

Profile

🏆 ⚙️ 🏠 ▶️ 👤

# STAKEHOLDER JOURNEY

Our targeted audience is college students and young adults. Standing at varying levels of financial literacy and managing busy, career-driven lives, they are able to easily track their spendings/savings and quickly learn about different areas of personal finance.

**This solution prototype accomodates to the diverse financial positionalities and takes advantage of micro-learning moments of the current generation.**

# INSIGHTS

- People enter college with **varying levels** of financial literacy.
- Our generation is more drawn towards **visually compelling** and **dynamic** experiences.
- Many young adults are more inclined to explore a finance platform if their peers were also involved with it.
- Aside from the overall benefits of practicing personal finance, people often need **immediate and tangible incentives** in order to develop good financial habits.

# GOALS

- 1. Visually Appealing, Relevant Information:** Prioritize and personalize the order in which financial information is presented to individual financial positionalities.
- 2. Professional Feedback:** Remove barriers to financial literacy and advice, create a more casual environment around finance.
- 3. Unique Financial Journey:** Create personalized financial goals and incentives that guide the user throughout their longterm financial journey.



**THANK YOU**

# INDEX

**Weekly Outlines and Deliverables (Journey Maps, Personas, etc):** [https://drive.google.com/drive/folders/1hA78PJA5JrK0-e4v\\_eGWQwicfLtW3mi2?usp=sharing](https://drive.google.com/drive/folders/1hA78PJA5JrK0-e4v_eGWQwicfLtW3mi2?usp=sharing)

**User Research:** <https://docs.google.com/document/d/1k4Vkue5voVcq9QcB2nl7o1LcsPF1HYaq030TohxvwBw/edit?usp=sharing>