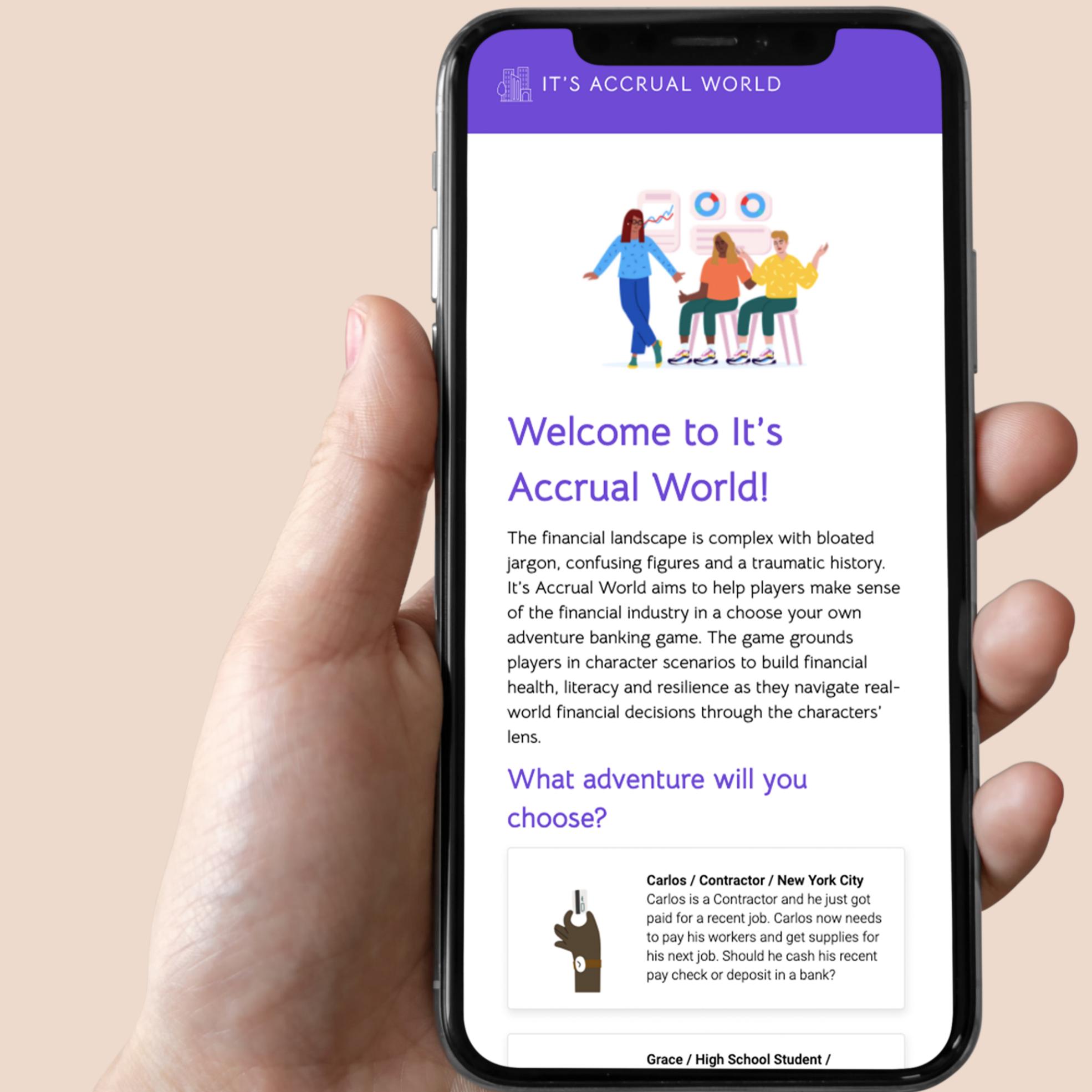




IT'S ACCRUAL WORLD

MAGWD Capstone / Grace Deck / Summer 2021





DANGER

N134AA

R

PROBLEM STATEMENT

The financial landscape is complex with bloated jargon, confusing figures and a contentious history. It's Accrual World aims to help young Americans make sense of the financial industry in a choose your own adventure banking game.

The game grounds players in character scenarios to build financial health, literacy and resilience as they navigate real-world financial decisions through the characters' lens.

QUESTIONS & THOUGHTS

Could a choose your own adventure game help...

- Gain perspective and knowledge around current financial industry and services in the United States?
- Build financial health, literacy and resilience?
- Work towards more equitable financial services?



How the Other Half Banks
EVICTED

BARADARAN

Harvard

MATTHEW
DESMOND

MORDUCH
SCHNEIDER

LISA SERVON



The Financial Diaries
THE UNBANKING OF AMERICA

BIDWY

P



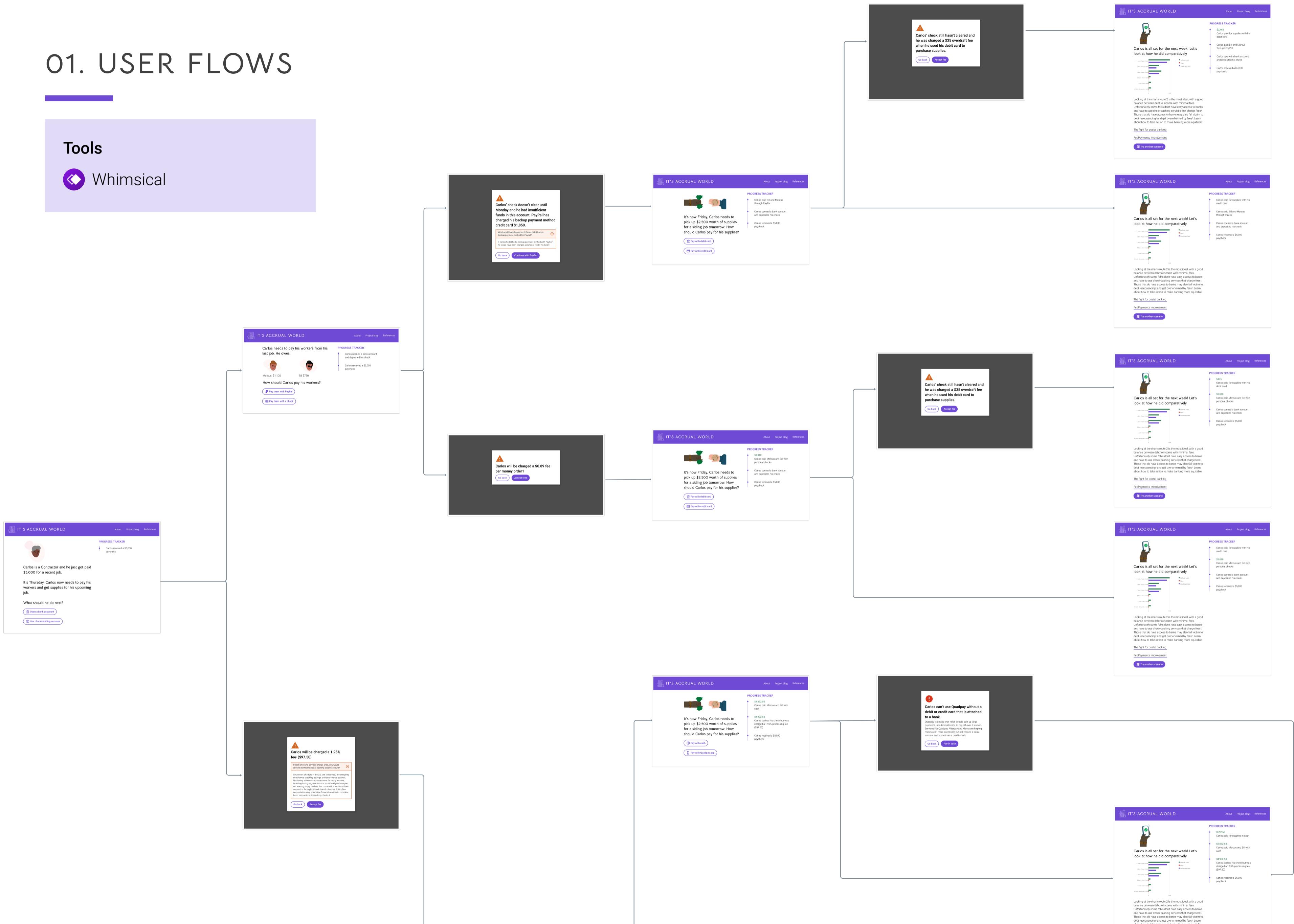
THE PROCESS



01. USER FLOWS

Tools

Whimsical



02. WIREFRAMES

Tools

Whimsical

InVision

This wireframe shows a mobile application interface for a user named Janice. At the top, it says "House - Route 1 - 1.2 - Janice". Below that is a header with a house icon and the text "It's Accrual World". A red alert box contains the message "You have insufficient funds" with a small exclamation mark icon. To the right of the alert, there is a summary box with "\$0" and "\$5,000 on down payment". Below this, a user profile box shows "Janice Cincinnati, OH Volunteer Coordinator \$13.75/hr or \$2k/month" and a house icon with "S225.00 4 bedroom House Family Max Loan 3% down". At the bottom, there is a button labeled "Re-visit other options".

This wireframe shows a mobile application interface for a user named Carlos. At the top, it says "0 - Carlos". Below that is a header with a house icon and the text "It's Accrual World". A summary box on the right shows "\$5,000". The main content area asks, "It's Thursday and your most recent contract job gave you a check for \$5,000. What do you want to do next?". It includes two buttons: "Deposit it" and "Cash it". To the left, there is a user profile box for "Carlos New York City General Contractor".

This wireframe shows a mobile application interface for a user named Carlos. At the top, it says "3.1.1 - Carlos". Below that is a header with a house icon and the text "It's Accrual World". A summary box on the right shows "\$5,000" and "\$4,350 on credit card". The main content area lists several green checkmarks: "Supplies are paid for, you are ready for your next project", "You avoided overdraft fees", and "You are building credit by using your credit card". It also includes a warning: "If you hadn't had a backup payment method with Paypal (*) you would have been charged a dishonor fee by your bank! (*)." At the bottom, there is a button labeled "Try another scenario". Small fine print at the bottom notes: "(1) https://www.investopedia.com/terms/d/dishonor.asp" and "(2) https://www.paypal.com/au/smarterpay/article/what-happens-if-i-don-t-have-enough-funds-in-my-bank-account.aspx#H4".

This wireframe shows a mobile application interface for a user named Carlos. At the top, it says "2.2.2 - Carlos". Below that is a header with a house icon and the text "It's Accrual World". A summary box on the right shows "\$3,050.72" and "\$99.28 in fees". The main content area asks, "It's now Friday, you need to pick up supplies for a siding job tomorrow, the total cost of supplies is \$2,500. How do you want to fund your purchase?". It includes two buttons: "Cash" and "Home Depot Project Loan". To the left, there is a user profile box for "Carlos New York City General Contractor".

This wireframe shows a mobile application interface for a user named Grace. At the top, it says "It's Accrual World". The main content area contains several bullet points with icons:

- i** The standard repayment plan is the basic plan for repaying student loans.
- !** A 4 year degree will delay entering the job market and will make payments over 10 years.
- ✓** Your monthly payments will only take up 5% of your projected salary of \$72,000 puts you at a good debt-to-income ratio.
- i** Federal loans are the only way to get Public Service Loan Forgiveness.

Below these points is a "Try another scenario" button. At the bottom, there is a list of URLs:

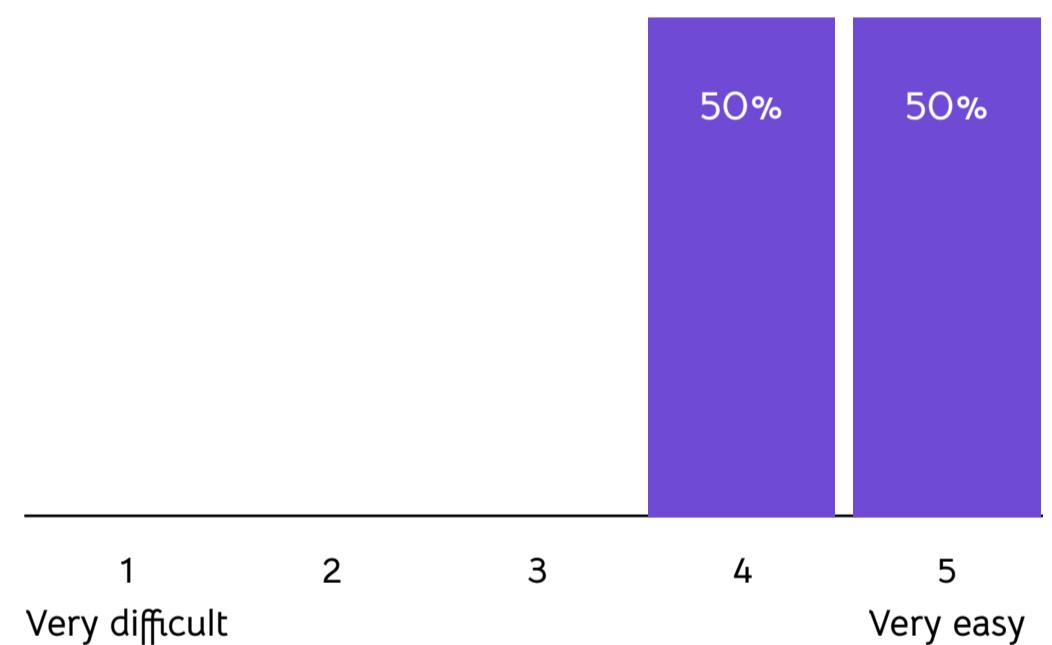
- <https://www.nerdwallet.com/article/loans/student-loans/standard-repayment-plan-student-loans>
- <https://www.nerdwallet.com/article/loans/student-loans/student-loan-calculator>
- <https://www.nerdwallet.com/article/loans/personal-loans/calculate-debt-income-ratio>
- <https://www.nerdwallet.com/reviews/loans/student-loans/federal-direct-student-loans>

03. USER FEEDBACK

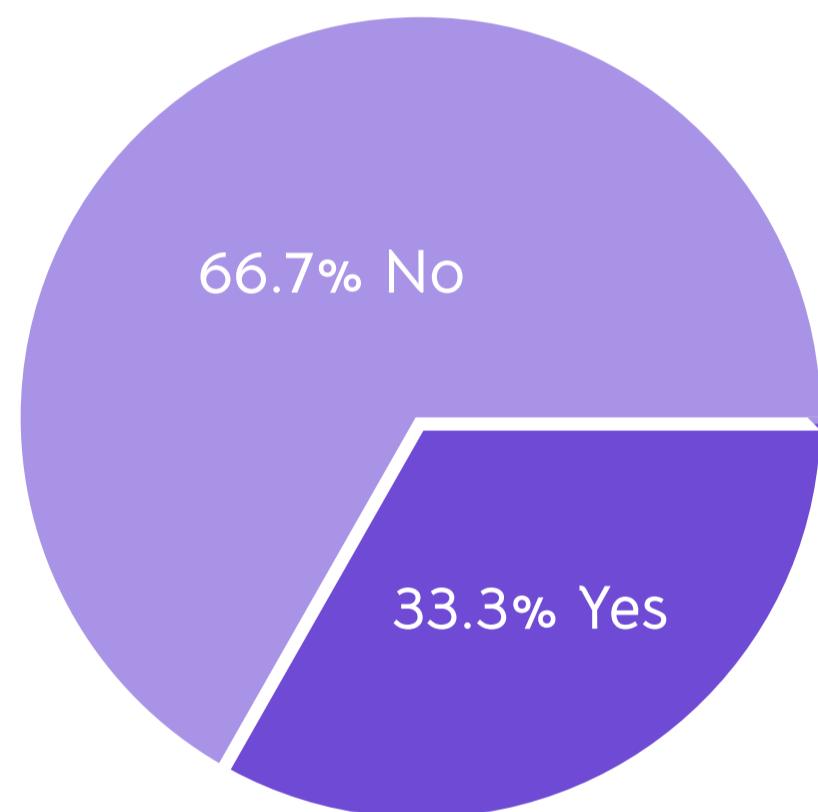
Tools

Google Forms

InVision



What would you rate the
usability of the game?



Did you learn anything new
while playing the game?



Did you like learning
about finances through
a game format?

04. VISUAL DESIGN



Tools

Sketch

Blush

After Effects

Heading 5

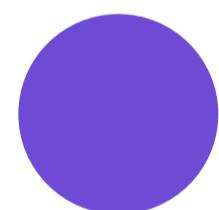
font-family: Roboto; font-weight: 500; font-size: 1.125rem; line-height: 1.4; color: black

Extra large body copy

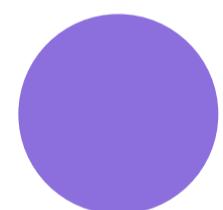
font-family: Bellota Text; font-weight: 700; font-size: 1.5rem; line-height: 1.4; color: black

Small body copy

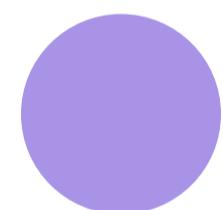
font-family: Roboto; font-weight: 300; font-size: 0.87rem; line-height: 1.4; color: black



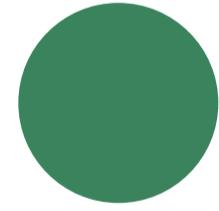
purple 500
#6F4BD5



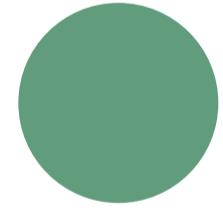
purple 400
#8C6FDD



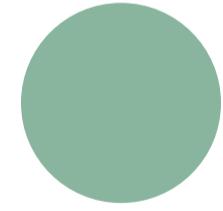
purple 300
#A993E6



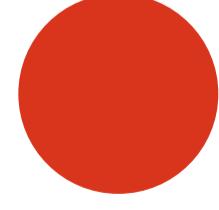
green 500
#3A835D



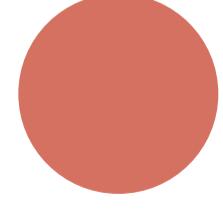
green 400
#619C7D



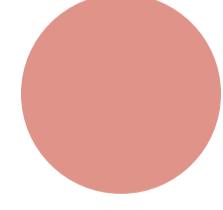
green 300
#89B59E



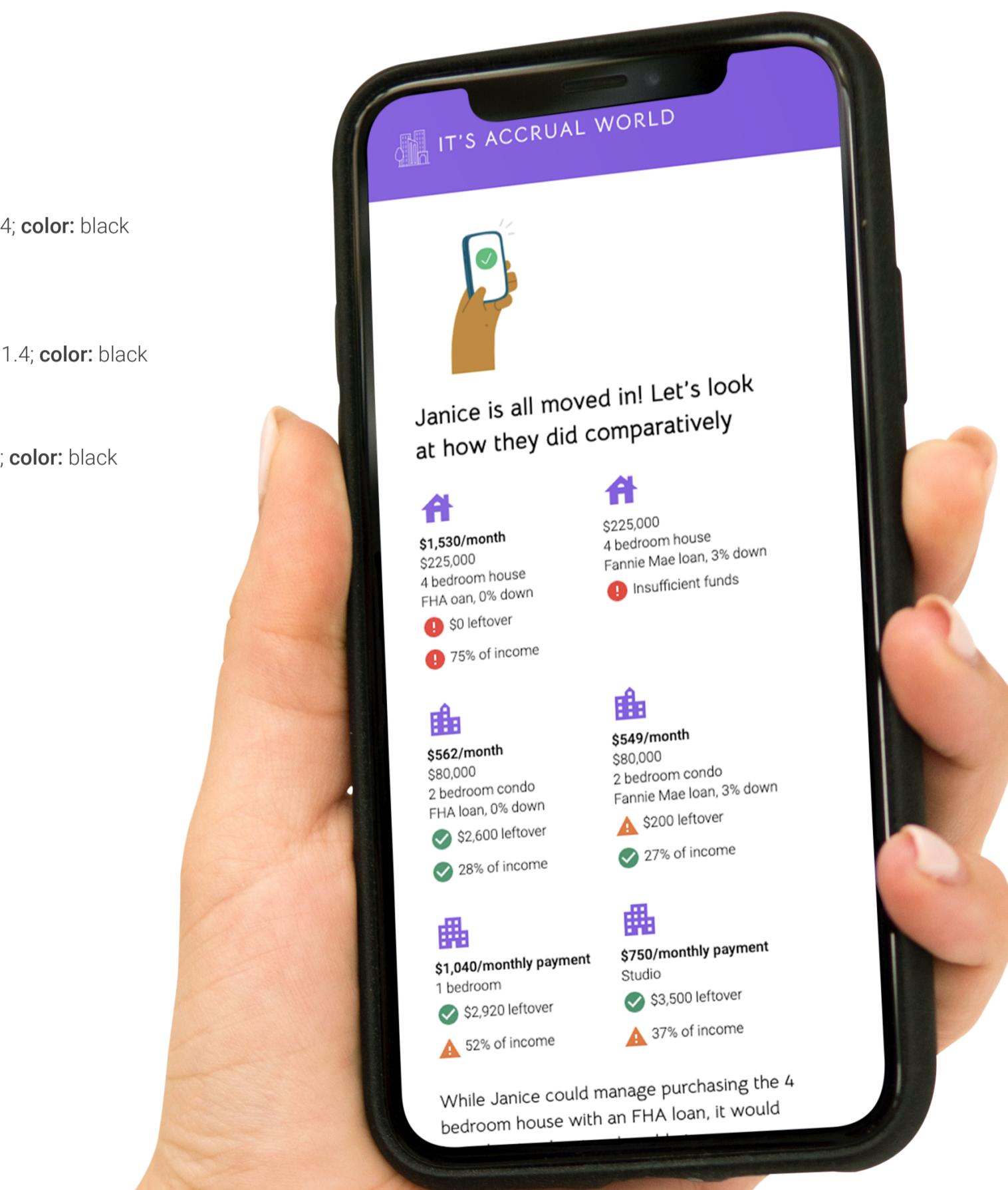
red 500
#D9351D



red 400
#D57161



red 300
#E09489



PROGRESS TRACKER

\$0

Janice paid \$5,000 in closing costs and the seller's covered the rest

Janice financed their mortgage with an FHA loan and 0% down

Janice picked the 4 bedroom house for \$225,000

Janice decided to buy

Janice saved \$5,000

Open a bank account

Open a bank account

Open a bank account

Try another scenario

\$80,000
2 bedroom condo

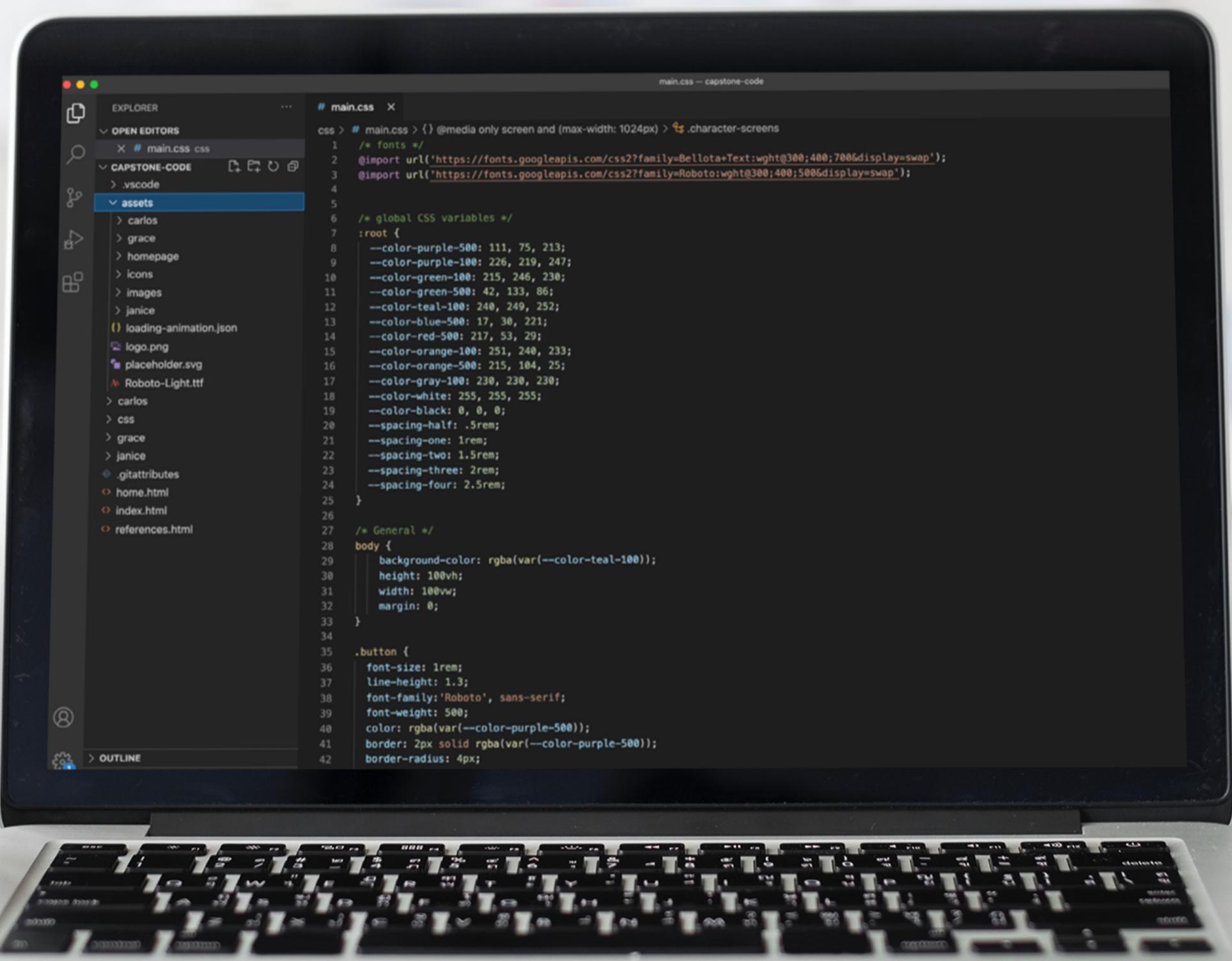
\$225,000
4 bedroom house

05. DEVELOPMENT

Tools

VS Visual Studio Code

GH GitHub



A laptop screen showing Visual Studio Code with a CSS file named "main.css" open. The code editor displays the following CSS code:

```
main.css -- capstone-code

# main.css x
css > # main.css > {} @media only screen and (max-width: 1024px) > .character-screens
1  /* fonts */
2  @import url('https://fonts.googleapis.com/css2?family=Bellota+Text:wght@300;400;700&display=swap');
3  @import url('https://fonts.googleapis.com/css2?family=Roboto:wght@300;400;500&display=swap');

4  /* global CSS variables */
5  :root {
6    --color-purple-500: 111, 75, 213;
7    --color-purple-100: 226, 219, 247;
8    --color-green-100: 215, 246, 238;
9    --color-green-500: 42, 133, 86;
10   --color-teal-100: 240, 249, 252;
11   --color-blue-500: 17, 38, 221;
12   --color-red-500: 217, 53, 29;
13   --color-orange-100: 251, 240, 233;
14   --color-orange-500: 215, 184, 25;
15   --color-gray-100: 230, 230, 230;
16   --color-white: 255, 255, 255;
17   --color-black: 0, 0, 0;
18   --spacing-half: .5rem;
19   --spacing-one: 1rem;
20   --spacing-two: 1.5rem;
21   --spacing-three: 2rem;
22   --spacing-four: 2.5rem;
23 }
24
25 /* General */
26 body {
27   background-color: rgba(var(--color-teal-100));
28   height: 100vh;
29   width: 100vw;
30   margin: 0;
31 }
32
33 .button {
34   font-size: 1rem;
35   line-height: 1.3;
36   font-family: 'Roboto', sans-serif;
37   font-weight: 500;
38   color: rgba(var(--color-purple-500));
39   border: 2px solid rgba(var(--color-purple-500));
40   border-radius: 4px;
41 }
```