

Ideation

Bianca:

- Who will use it:
 - o Young adults who started working;
 - o Adults looking for help with investments;
- How it can be used:
 - o Compare the real value of the expenses with the expected one to know if we are spending too much;
 - o Manage our investments by showing what we are investing, how much have we invested in each asset and what is the current return of each asset;
 - o Can be used long term by storing the information of each year;
 - o Can define goals regarding the amount of cash and the time she expects to earn that money. Eg. "I want to have 2 million dollar until 2030"
 - o To learn about investments improving her knowledge and skills

Jeremias:

- Who will use it:
 - o Young adults that make budget management;
- How it can be used:
 - o Register every transaction on the fly with a smartphone;
 - o Being able to see on the spot the current balance and the money spent on that category;
 - o Bank Card payments are registered automatically because of bank integration.
 - o Able to set budget goals for each category.
 - o Represent the common formulas and graphs used to report his financial situation (did he reach the goals?).

Bruno:

- Who will use it:
 - o Adults who don't have a lot of time;
 - o Adults who want to save money;
- How it can be used:
 - o Keep track of the expenses in each category but also the current balance in each account;
 - o Register every transaction on the fly with a smartphone;
 - o Able to set savings goals (monthly or annually)
 - o Integrated with bank accounts/apps

Discussion:

- Who will use it:
 - Adults who don't have a lot of time;
 - Adults who want to save money;
 - Adults who started working;
 - Adults looking for help with investments;

- How it can be used:
 - Register every transaction on the fly with a smartphone;
 - Able to set savings/investments goals (monthly or annually).
 - Able to set your own categories/ there are no mandatory categories.
 - Keep track of the expenses in each category but also the current balance in each account; You are able to set limits to the categories. The app gives warnings when the person is close to the limit of the category.
 - To be able to easily personalize the budget, categories and the transactions;
 - Manage our investments by showing what we are investing, how much have we invested in each asset and what is the current return of each asset;
 - Group chats about different topics ("Investments", "Savings", etc)
 - Being available on smartphone and web
 - Being able to aggregate transactions (attributing a bank transfer to a certain category)