

ABC

09:20 AM



2018-2019

New Car [\(edit\)](#)

✓ ON TRACK

\$60,000 by March 2019



You have allocated **20%** of your monthly savings or **\$2,500** per month towards this goal.

Increasing your savings by **\$500** will allow you to achieve this goal by **August 2018**. [Learn more](#)

1/17	39.5k (2.5k)
12/16	39.25k (2.5k)
11/16	39k (2.5k)



Goals



Income



Analysis

ABC

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New Goal Details

Goal Name

Goal Amount

\$

Target Date

2/10/27



Investment Settings

Initial Investment

\$

Monthly Investment

or

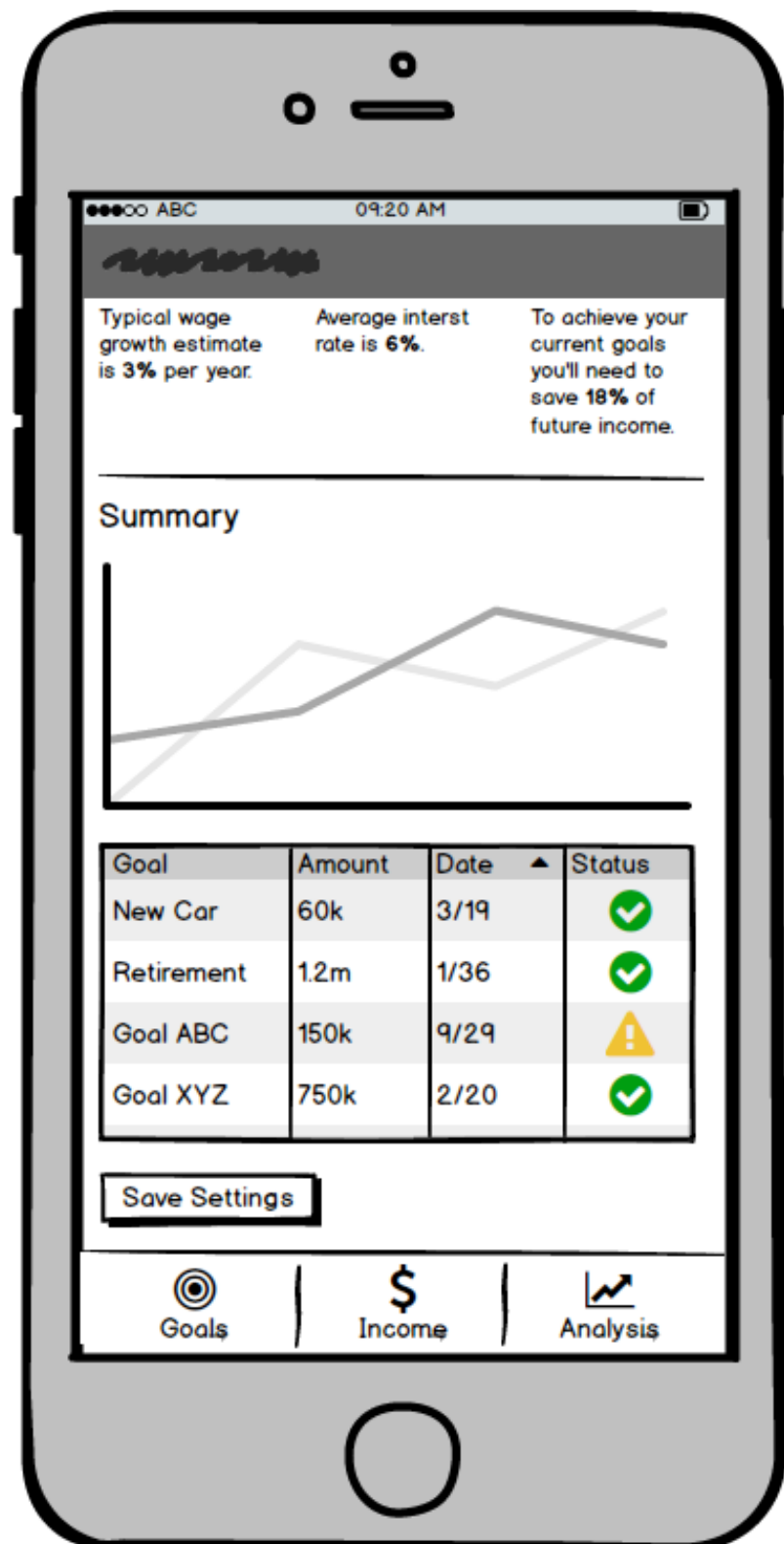
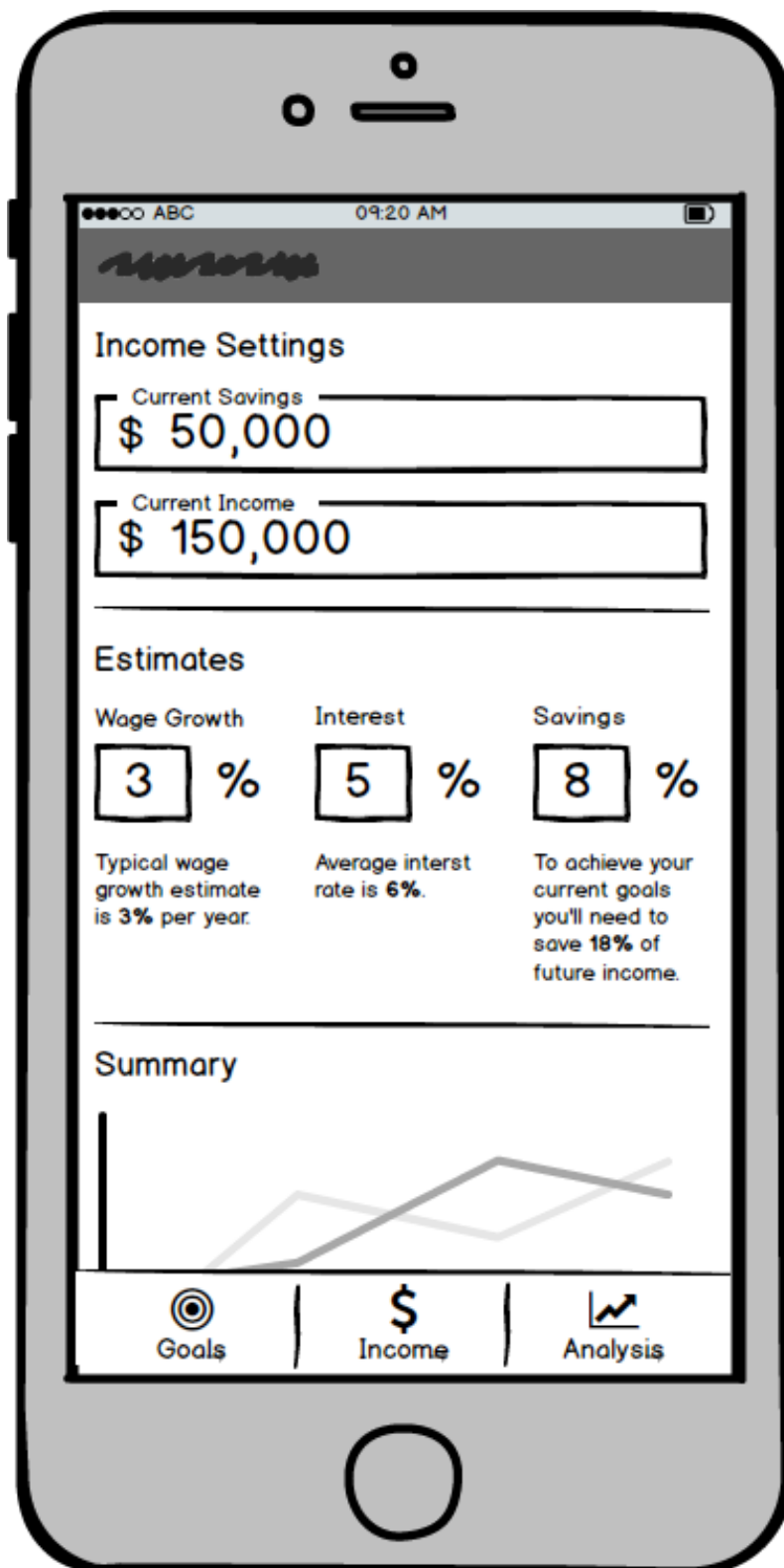
% of savings

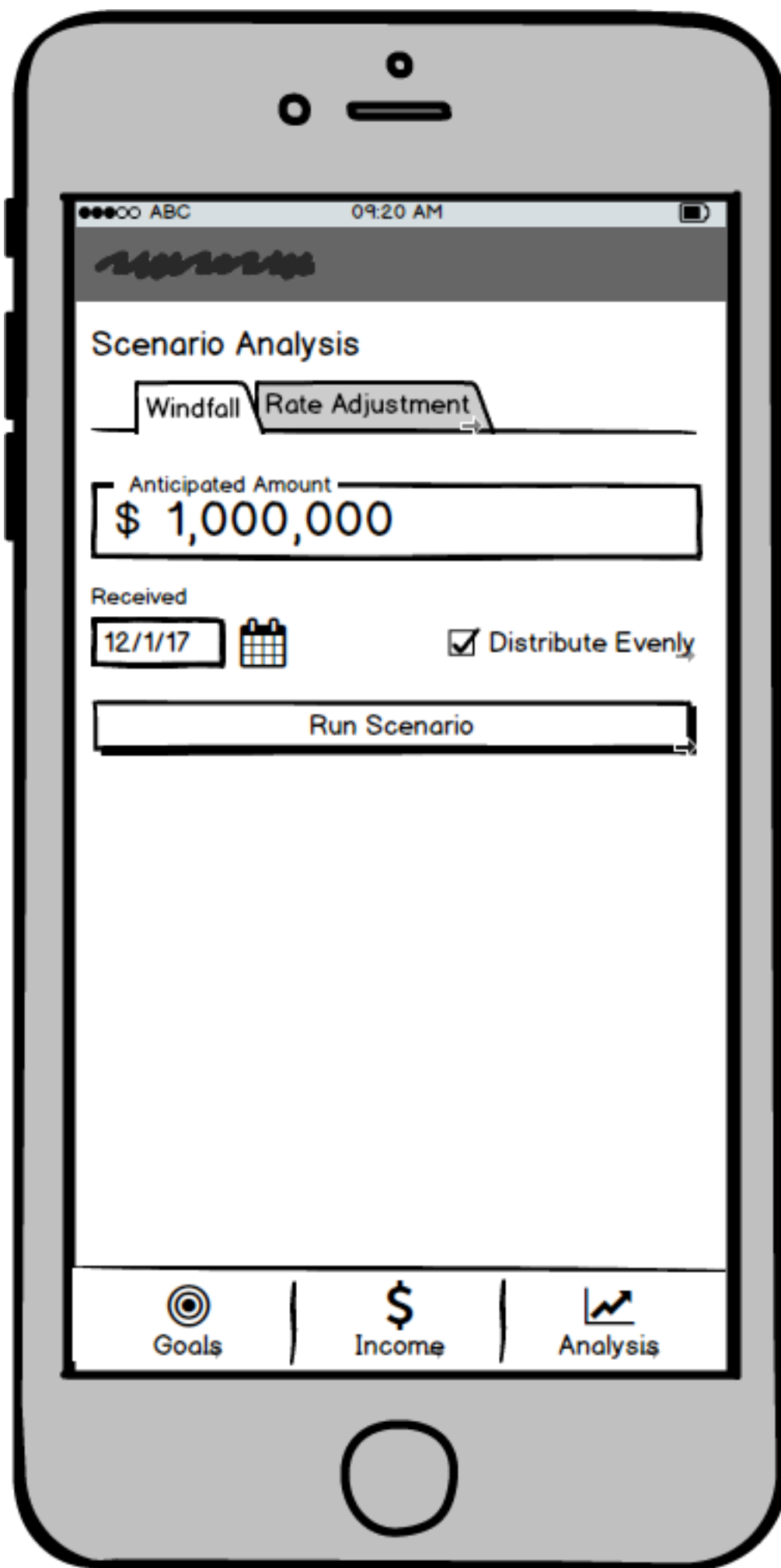


You are currently saving **8%** of your monthly income or **\$800** per month. All of this is currently allocated towards other goals. You'll need to increase or reallocate your savings.

Add Goal

[Cancel](#)





●●●● ABC

09:20 AM



Scenario Analysis

Windfall

Rate Adjustment

Anticipated Amount

\$ 1,000,000

Received

12/1/17



☒ Distribute Evenly

Run Scenario



Goals



Income



Analysis

ABC

09:20 AM



Scenario Analysis

Windfall

Rate Adjustment

\$1m windfall on 12/1/17 distributed evenly across current goals

Goal ▲	Potential Date	Prior Date
New Car	5/18	3/19
Retirement	8/34	1/36
Goal ABC	5/27	9/29
Goal XYZ	1/18	2/20



Goals



Income



Analysis

ABC

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Scenario Analysis

Anticipated Amount

\$ 1,000,000

Received

12/1/17



☐ Distribute Evenly

New Car

\$ 50,000

Retirement

\$ 250,000

Goal ABC

\$ 700,000

Goal XYZ

\$ 0

Run Scenario



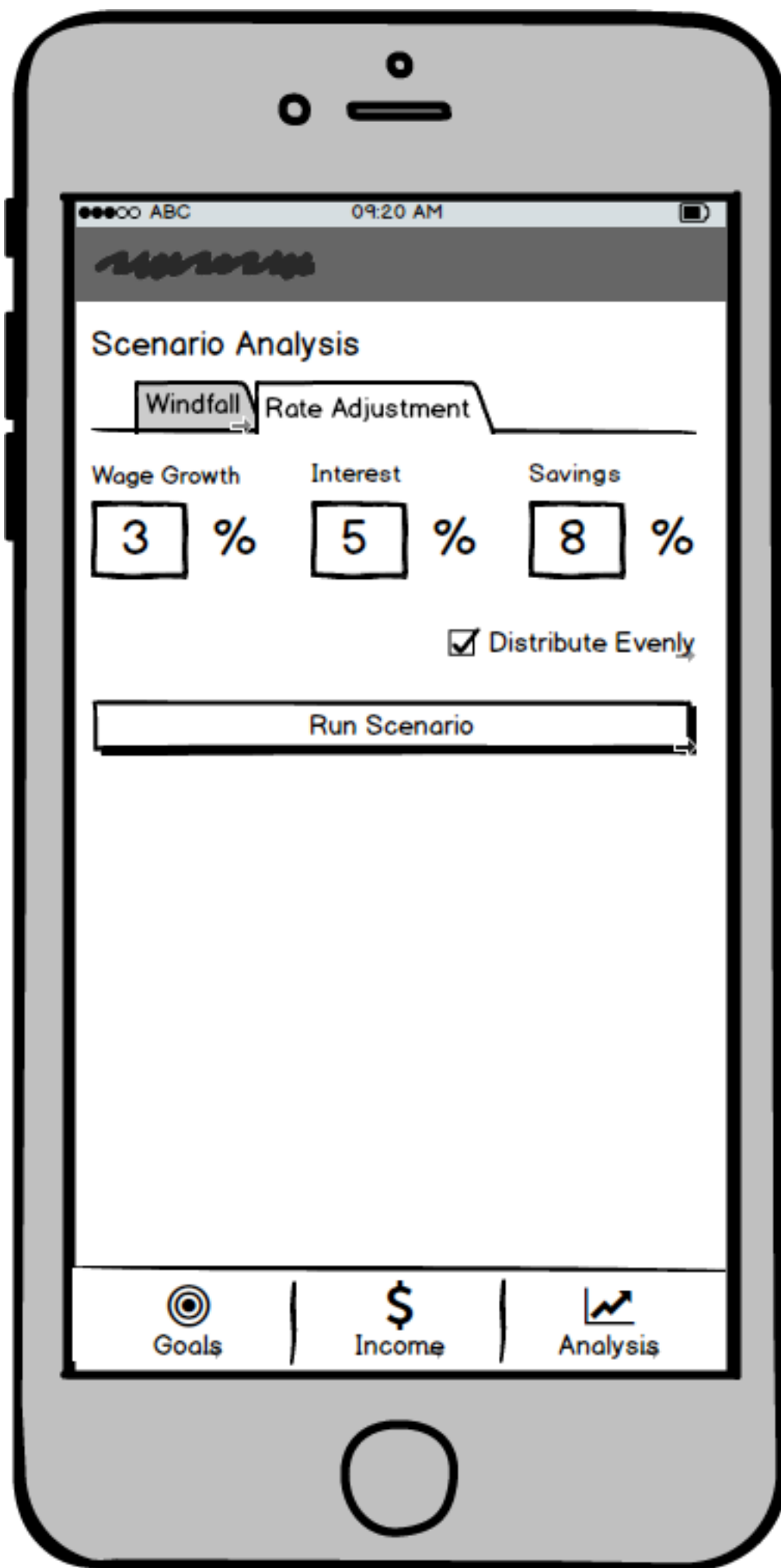
Goals



Income



Analysis



ABC

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Scenario Analysis

Windfall

Rate Adjustment

Wage Growth

3

%

Interest

5

%

Savings

8

%

☐ Distribute Evenly

New Car

50 %

Retirement

20 %

Goal ABC

30 %

Goal XYZ

0 %

Run Scenario



Goals



Income



Analysis

ABC

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Scenario Analysis

Windfall

Rate Adjustment

4% wage growth, 5% interest and 8% savings distributed evenly across current goals

Goal ▲	Potential Date	Prior Date
New Car	5/18	3/19
Retirement	8/34	1/36
Goal ABC	5/27	9/29
Goal XYZ	1/18	2/20



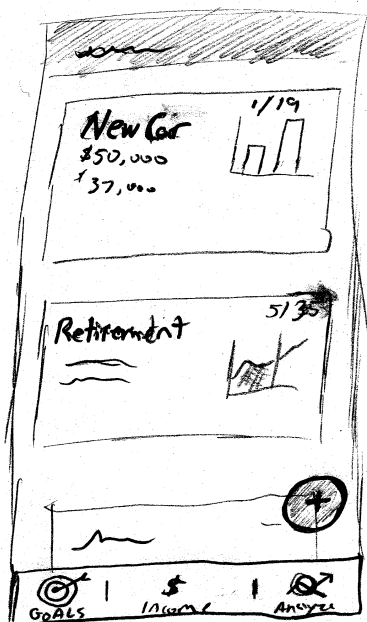
Goals



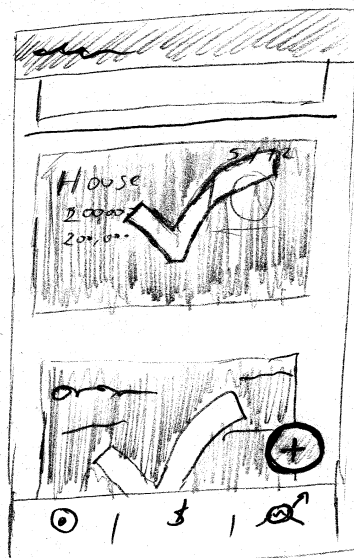
Income



Analysis



- Show current goals
- Sorted by closest target date
 - confirm w/ user testing
 - need ability to control sort order?
- Add a new goal
- Navigation to adjust income settings or run a scenario
- surface goals that are off track
- suggest alterations



- completed goals appear below current goals
- visually offset from current goals; perhaps with green coloring or a V-mark

ON TRACK

Goal ABC

39,500 60,000

4/2017

Tips: By saving 1% more towards this goal, you could achieve it by Jan. 2017

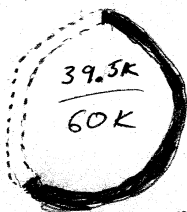
- tips to promote more savings



Goal XYZ

Warning: At your current savings rate, you will not meet your goal.

Adjust your settings
See our suggestions



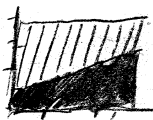
By: Mar. 2018

- Warning for off track goals



Goal ZZZ

Failed to meet this goal
22K needed



- Surface say goals that were not met to the top
- need to adjust the date or reallocate funds

SAVE

Income Settings

Current Savings

\$ 50,000

Current Income

\$ 150,000

Wgt. Growth

3%

Avg. wgt. growth
nationally is 3.7%

Interest Rate

5%

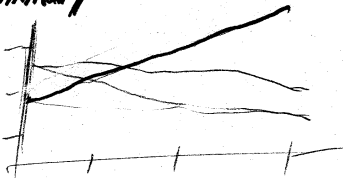
Avg. interest rate is
6%

Savings as pct. of income

8%

To achieve your
current goals you'll
need to save 18%
of future income

Summary



Goal A 60K 2/17 ✓

Goal X 150K 7/12 ✓

Goal Y 1.2m 1/35 ⚠

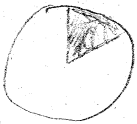
- field to add current savings
 - ideally pulled from MS savings account
- field for income

- set wage growth and interest rates
- show recommendations for each

- provide live summary of these inputs and how goals are or aren't being met (if goals exist)

Goal ABC

EDIT
ON TRACK
5/19



20% monthly savings
towards this goal
2500 / month



1/17 39.5K (2500)

12/16 39.25K (2500)

11/16 39K (2500)

more



Goal ABC

monthly savings

2,500 or 20% of income

Goal
\$60,000

Date
4/18



12/18

SAVE

- info on the goal
- edit button
- charts for % of savings
- chart for tracking
- recent transactions

- edit goal
- name
- goal \$
- goal date
- how much to save / month
as either % or \$
- warn if date and saving
adjustments not possible
- warn about meeting other
goals after adjustments

Windfall Analysis

Return Analysis

Amount
\$ 1,000,000

Received
12/17
☒ Distribute evenly

Analyze



Back

\$1m windfall on 12/17 distributed evenly across goals

	new date
Goal ABC	5/18 (18 months)
Goal XYZ	1/35 (2 years)

←

Back

\$ 1,000,000

12/17
☒
☐

Goal ABC

Goal XYZ

Analyze

Value Rate Analyze

Interest Wage Savings

% % %

\$23,000 / year

☒ Distribute evenly

Analyze

Value Rate Analyze

% % %

\$23,000 / year

☐

Goal A

Goal X

Analyze



Value Rate Analyze

\$25,000 per year evenly distributed

Goal A new date
1/18 (2 yrs)

Goal X ~ ~

Goal ~ ~ ~