

# UC Student Budget Planner app Product Research Report

Joshua Wren u3063232

Project 2: Concept report | 9291 User Interface Design and Experience

March, 2018



# 1. Introduction

The first year of any University course can be tough and challenging for students of all ages, cultures and backgrounds. A lot will find it hard to adjust to the new surroundings and learning expectations that come with University courses. Studies have shown that new students have a high tendency of not fulfilling the first year of study, as they cannot manage the requirements. Some return to try and reclaim their studies though again many do not return at all finding it all too difficult and challenging to deal with (Natasha Robinson, 2017).

This report will reveal the problems University students face within their first year of study and highlight the causes surrounding. It will also demonstrate written and visually how the UC Student Budget Planner app will help to become a coping tool for these students to support them keeping their budgeting on track. The app will alleviate the certain financial stresses that arise for many and explain the workings and storyboard of how the app may generally look and function.

Within the report, student questionnaires are undertaken in order to get a wholistic understanding of actual financial and budgeting troubles that students may have or be going through within their first year of study. The interview subjects also review the UC Student Budget Planner app concept proposal in order to give useful feedback and to highlight if the app will be beneficial or not. The information gathered will then be used to develop the app in a more successful and user-friendly form.

## 2. Background

University is a challenging experience for many, with first year students in particular finding it difficult to adjust. Whether you are coming from secondary schooling or of an older age pursuing new education pathways, it can be equally challenging. A younger aged (less mature) student coming from secondary education may find it challenging to balance work and life in many ways, ie study, work and socialising. An older aged (more mature) student, that may be pursuing a new career or further developing their current education pathway may also find it challenging balancing their work and life, as they may also have higher adult responsibilities to manage such as families and meeting financial responsibilities.

Studies undertaken in 2015 have resulted in an average of 15% of first year Australian University students not successfully making it to the second year of their studies. Within these studies a majority of these Australian universities that gave forth figures resulting in an average of 2% rise in student drop outs from the year prior (The Australian, 2015). Student who study off-campus, are part-time, or are mature age students generally have higher chances of dropping out and failing to finish their course (Natasha Robinson, 2017). These are some troubling figures and is worrying for how these figures will continue to rise for our future generations.

# 3. Methods and Methodology

Peer reviewed literature, accredited report and articles will be used to give a better level of understanding into what issues and troubles a student may encounter in the course of the first year of study. As generally all Universities are made up of many cultures and religions, I will assess and gather broad levels of information, in terms of different ethnicity, cultures, age levels and social classes. This will allow me to have a thorough insight and understanding into a varied subject base.

I will also undertake a series of individual interviews with actual students of all different cultures, social classes and ages in order to get a real life insight into what they experienced, how they may have dealt with certain issues and their feedback regarding the UC Student Budget Planner app.

# 4. User and product requirement research

## 4.1. Product requirements

With my interviews undertaken with previous first year students, all of the interview subjects reinforced my view that budgeting is a very important measure within the initial years of study and years to follow. Many of the interview subjects expressed the concern of the difficulties with balancing a study, work and social life. All of my interview subjects declared that they were self funded throughout their study and therefore prioritising their studies can become difficult when they were needing to earn a certain level of income in order to live comfortably. Some of the interview subjects divulged that with university life comes a greater social life for some and the social scene surrounding can in return come quite costly. With a lack of budget management saw the interview subjects needing to work more in order to regain the finance needed to live and in return resulting in low grades and or failed assignments due to the lack of study and class attendance.

All of the subjects expressed their views that a student based budgeting app would have been very useful in order for them to manage their finances early on in their studies in order for them to then spend more time on studying and less time working.

## 4.2. User requirements

Target users for the UC Student Budget Planner app would be all first year University students with an average age of 18 years of age, own their own smart phone and have a basic level of technology understanding. The target user demographic that will get the most benefits out of the UC Student Budget Planner APP would be a student from low socio economic backgrounds, who may not have a financial safety net to fall back on if needed, interstate students living on University residence and students who have larger financial responsibilities (i.e mortgage, rent, children).

Alex is the primary persona/user for the UC Student Budget Planner app (Appendix 1) as he does not budget his finances well and will tend to over spend the money he does acquire. This makes Alex the least financially independent of all the persona's and the best candidate to benefit the most with using the app.

Vuk is the secondary persona/user for the UC Student Budget Planner app (Appendix 2) as he is a little more financially stable compared to Alex and is a little more cautious with his spending and savings. Vuk would still benefit from using the app as he would like to grow his finances further so he has the ability to undertake more study by cutting down on work.

Damiane is the exclusionary persona/user for the UC Student Budget Planner app (Appendix 3) as he has his finances under control with a good amount of saving already grown. He is also very cautious with his spending is rarely indulgent with spending. He also has his parents who are in a position to support him through financial hardship if required.

# 5. Concept development

For the UC Student Budget Planner initial concept-testing phase I undertook a series of user feedback interviews based around the appearance and usability of my design mock-up and site map of the product (refer to page 17). I undertook private sessions so my interview subjects could make up their own decisions and not be led by another subject that may or may not have experience based around the prototype.

This feedback interview resulted in a varied and useful amount of information that was not initially explored. The students main concerns were to make each of the budget planner's pages as simple as possible with such elements as infographics (pie chart and bar graphs) and percentage bars to show budget items overall effect on the total income.

## 6. Final concept and discussion

Sourcing app design mock up feedback from my family and friends proved to be a very useful development tool also. As seen in page 18, a number of useful bits of feedback were given, such as incorporating an initial landing tutorial app 'How to' video, which will give the user a quick and fast run down of how the app works and how best to use it. Another suggestion was to add an optional 'User login' portal in order for the user to have security freedom for the app. A suggestion was made to have a 'Tell a friend' portal on the app that allows the user to share their experience with the app, but then also having a 'Feedback' section in order to get crucial feedback which will be especially helpful in the initial public trial stages of the app's release.

Some budget apps have the ability to link actual bank accounts to the app which then gives you up to date spending stats and income figures, as income figures may vary from week to week or month to month. Having this bank account connectivity would be a handy tool though it may build a level of doubt if the security level of the app is durable enough to prevent it from being hacked and the users information being accessed.

The bank account linked feature may be better suited for the app after a period of actual user trial is undertaken, so the user has a level of trust and knowledge based around the app's workings. If initially being a part of the app it may drive users away not keeping with the basic tendencies the research subjects recommended.

# 7. Conclusion

It has been proved that financial instability can be one of the highest stress contributors to first year students and everyone in general. The main point of feedback obtained was that the app will help to manage and strengthen students financial situations. The app will therefore support students to minimise stressors related to depleted finances that most first year students will face at one time or another.

The research undertaken has confirmed my initial views that the UC Student Budget Planning app will be a positive and useful addition to a first year students life.



# 8. References

THE AUSTRALIAN. (2015). Research and statistical studies undertaken into first year university drop out rates [Web article].

Retrieved from:

<https://www.theaustralian.com.au/...dropout-rate.../83e8fde8f742fdf91ef11a71f69f9ec4>

Natasha Robinson. (Updated 30 Nov 2017, 7:09pm). University students taking longer to finish degrees, many fail to find work quickly: reports [Web article].

Retrieved from:

<http://www.abc.net.au/news/2017-11-29/university-students-dropping-out-in-record-numbers/9203636>

THE CONVERSATION. (September 29, 2015). How to stop high drop out rate of first-year university students [Web article].

Retrieved from:

<http://theconversation.com/how-to-stop-high-drop-out-rate-of-first-year-university-students-47879>

Liz Burke. (JANUARY 20, 2017). news.com.au. Nation of dropouts: University completion rates drop to a new low - AUSTRALIA is becoming a nation of dropouts with a third of students failing to graduate, and some unis are worse than others. [Web article and information video].

Retrieved from:

<http://www.news.com.au/finance/work/careers/nation-of-dropouts-university-completion-rates-drop-to-a-new-low/news-story/1265f4d9872db263694aaa74f815c432>

Study Assist. HECS-HELP Benefit [Web article].

Retrieved from:

<http://studyassist.gov.au/sites/studyassist/payingbackmyloan/hecs-help-benefit/pages/hecsheelpbenefit>

Alison Barracluff. (Updated 30 Nov 2017, 7:09pm). STUDENT TUTORS APP [Product research report example document].

Retrieved from:

[https://uclearn.canberra.edu.au/courses/4242/files/388787?module\\_item\\_id=294338](https://uclearn.canberra.edu.au/courses/4242/files/388787?module_item_id=294338)

# Appendix 1 - Primary Persona

## Primary user profile: Alex Hughes



**Age:** 21 years old  
**Gender:** Male  
**Live:** Canberra ACT  
**Nationality:** Australian born with an English background

### First year of study based questions

**Education institution:** University of Canberra  
**Course of study:** Bachelor or Graphic Design  
**Study type:** Full time student  
**Prior education:** Graduated from Canberra College  
**Study ethics:** Put in sufficient effort for availability time (P gets degrees)  
**Average grades achieved:** Distinction  
**Jobs undertaken:** Retail store  
**Work ethics:** Hard worker  
**First year of study income:** \$23,000 - \$26,000  
**Housing type:** Lived with parents  
**Parents marital status:** Married  
**Social class:** Lower middle class  
**Social group status:** Social butterfly  
**Socially level of activeness:** High  
**Personality and self image:** Lively and generally happy person and generally well presented

**Attitude on life:** Try not to take life so serious  
**Lifestyle motivations:** Status orientated  
**Level of technology know-how:** High  
**Amount of online usage:** 8 hours per day on weekdays and 6 hours a day on weekends  
**App usage:** Active  
**App types regularly used:** Music and social media app's  
**Technology devices of use and level of use:**  
Smartphone-high level usage  
Laptop-medium level of usage  
PC-low level of usage  
**Study goals:** Improve in certain areas lacking and give more study time  
**Emotional goals:** Manage stress levels better  
**Motivations:** Degree at the end of the study tunnel  
**Needs:** Down time to reset and enjoy life  
**Frustrations:** Balancing work, study and play

# Appendix 2 - Secondary Persona

## Secondary user profile: Vuk Vucic



**Age:** 20 years old  
**Gender:** Male  
**Live:** Canberra ACT  
**Nationality:** Australian born with a Serbian background

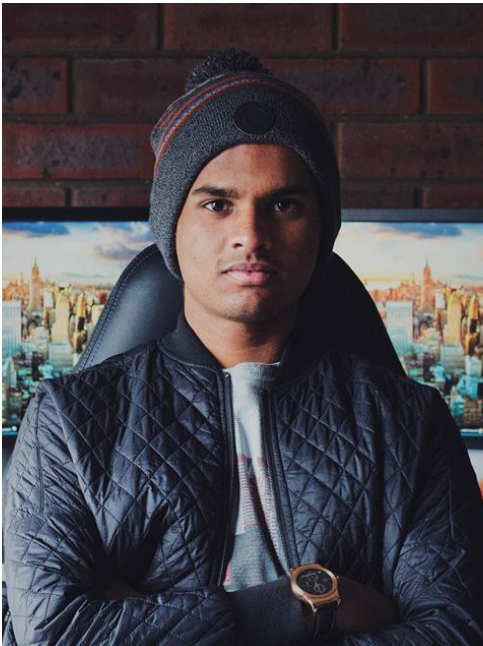
### First year of study based questions

**Education institution:** Australian National University (ANU)  
**Course of study:** Bachelor of Commerce  
**Study type:** Full time student  
**Prior education:** Graduated from Daramalan College  
**Study ethics:** Work your butt off to get ahead  
**Average grades achieved:** Distinction  
**Jobs undertaken:** Hospitality  
**Work ethics:** Work hard and bring in the bucks  
**First year of study income:** \$25,000 - \$30,000  
**Housing type:** Lived with parents  
**Parents marital status:** Married  
**Social class:** Middle class  
**Social group status:** large number of friends  
**Socially level of activeness:** High (at a sporting level)  
**Personality and self image:** always up for a laugh and generally well presented  
**Attitude on life:** Work hard but also play hard

**Lifestyle motivations:** Status orientated and principle orientated  
**Level of technology know-how:** High  
**Amount of online usage:** 9-10 hours per day on weekdays and 6-7 hours a day on weekends  
**App usage:** Active  
**App types regularly used:** Music, learning based, social media and game app's  
**Technology devises of use and level of use:**  
Smartphone-high level usage  
Laptop-low level of usage  
PC-high level of usage  
**Study goals:** Get as much done in the shortest time so I can be done sooner  
**Emotional goals:** I dunno, none  
**Motivations:** To make something of my self  
**Needs:** Soccer and fun  
**Frustrations:** Getting enough time in a day to do all the things you want to

# Appendix 3 - Exclusionary Persona

## Exclusionary user profile: Damiane Müller



**Age:** 19 years old  
**Gender:** Male  
**Live:** Canberra ACT  
**Nationality:** Australian born with a Sri Lankan background

### First year of study based questions

**Education institution:** University of Canberra  
**Course of study:** Bachelor of Graphic Design  
**Study type:** Full time student  
**Prior education:** Graduated from St Edmunds College Canberra  
**Study ethics:** Pump it out early  
**Average grades achieved:** Distinction  
**Jobs undertaken:** General graphic design jobs  
**Work ethics:** Hard worker  
**First year of study income:** \$30,000 - \$33,000  
**Housing type:** Lived with parents  
**Parents marital status:** Married  
**Social class:** Upper middle class  
**Social group status:** Large (mainly old school friends)  
**Socially level of activeness:** Medium  
**Personality and self image:** Positive, happy and always well presented  
**Attitude on life:** Work hard to get far

**Lifestyle motivations:** Status orientated  
**Level of technology know-how:** Very high  
**Amount of online usage:** 10 hours per day on weekdays and 7-9 hours a day on weekends  
**App usage:** Active  
**App types regularly used:** Music, tutorial based, design related & social media app's  
**Technology devices of use and level of use:**  
Smartphone-high level usage  
PC-high level of usage  
**Study goals:** Get good marks  
**Emotional goals:** Don't let Uni get to me too much  
**Motivations:** Wanting to be financially successful one day  
**Needs:** Good food haha, my computer and good music  
**Frustrations:** Having to do assignment work when I could be earning money doing graphic design works

# Appendix 4: Questionnaire 1

## Primary user profile: Alex Hughes

**Were you self funded or did your parent give financial assistance throughout your first year of study?** “No my parents didn’t really help with funds such as these, as they believe you have to make your own way without relying on hand outs. Don’t get me wrong they helped when I had money issues at times”.

**Did you find it financially difficult within your first year of study?** “It was pretty financially difficult especially when they started charging for parking on the campus, which usually led to me getting fines for parking in stupid places. Also as I wanted to party on my days I had free, it did become a bit costly”.

**Did you have any budgeting techniques you may have used within your first year of study?** “Nope, budgeting didn’t really cross my mind as I was living at home with my parents and did not have big costs to make like living out of home. Though as I started going out I soon realised I should really manage my money better as some weeks I was left with a couple dollars in my account which wasn’t to much fun”.

**If you got a hand on your budget early in your studies, would this help you continue with your studies?** “Yes if I didn’t have to stress about my finance then it would make my time at university a bit easier”.

**Which leads me to... Would you use a student specific budgeting app?** “Yes for sure I would give it a go. I feel like it would have to be pretty basic to get me to use it”.

**Are you aware that there is a HECS-HELP Commonwealth student support system in place that gives you 10% off your course fees when a fully or partial \$500 or more up front payment is made?** “No, but that sounds like a great scheme”.

**Would you have been interested in budgeting to then be able to make full or partial course fee payments in order to claim the HECS-HELP Commonwealth student support assistance scheme?** “For sure! That is one burden I have now that I am in my career field after my studies is now paying for my HECS dept. So to be fully whipped clean or partial of my dept straight out of uni would be great. Also who doesn’t love a discount?”.



# Appendix 5: Questionnaire 2

## Secondary user profile: Vuk Vucic

**Were you self funded or did your parent give financial assistance throughout your first year of study?** “Haaaaa! I wish. No my parents wanted me to make my own way in life and I worked pretty hard anyway so didn’t really need their help”.

**Did you find it financially difficult within your first year of study?** “Yeah it was pretty difficult, mainly with car running costs and paying for parking as I didn’t really want to catch the bus being that I live far out”.

**Did you have any budgeting techniques you may have used within your first year of study?** “Yeah I always tried to have a bit of money in the bank, but as school got more demanding at time I therefore had to cut down work hours. So then it used to get pretty sticky to have play money”.

**If you got a hand on your budget early in your studies, would this help you continue with your studies?** “Yep. For sure”.

**Which leads me to... Would you use a student specific budgeting app?** “Yeah I would give it a go and see if it helped”.

**Are you aware that there is a HECS-HELP Commonwealth student support system in place that gives you 10% off your course fees when a fully or partial \$500 or more up front payment is made?** “Yeah I have heard about it. Though my courses are so expensive, so I don’t know how I would come up with the minimum up front repayment even”.

**Would you have been interested in budgeting to then be able to make full or partial course fee payments in order to claim the HECS-HELP Commonwealth student support assistance scheme?** “Yeah I would love to leave uni semi or completely dept free. It would be a pretty big load off my back”.

# Appendix 6: Questionnaire 3

## Exclusionary user profile: Damiane Müller

**Were you self funded or did your parent give financial assistance throughout your first year of study?** “No I was self funded. My parents would help if need be but would prefer we support ourself as much as possible”.

**Did you find it financially difficult within your first year of study?** “Not really. I worked pretty hard when I wasn’t studying, so generally made pretty good money. Nothing crazy just enough to but nice things every so often and not have to struggle or anything”.

**Did you have any budgeting techniques you may have used within your first year of study?** “Just spend as little as possible. I was a bit of a tight ass with spending as I am known for by mates”.

**If you got a hand on your budget early in your studies, would this help you continue with your studies?** “Yeah I guess so, it is always great to be on top of your money and having more there would make me sleep better at night”.

**Which leads me to... Would you use a student specific budgeting app?** “Yeah I would give it a go and see how it goes for me”.

**Are you aware that there is a HECS-HELP Commonwealth student support system in place that gives you 10% off your course fees when a fully or partial \$500 or more up front payment is made?** “Yeah I knew. I told me parents and they were happy to lend me the money in order to get the discount”.

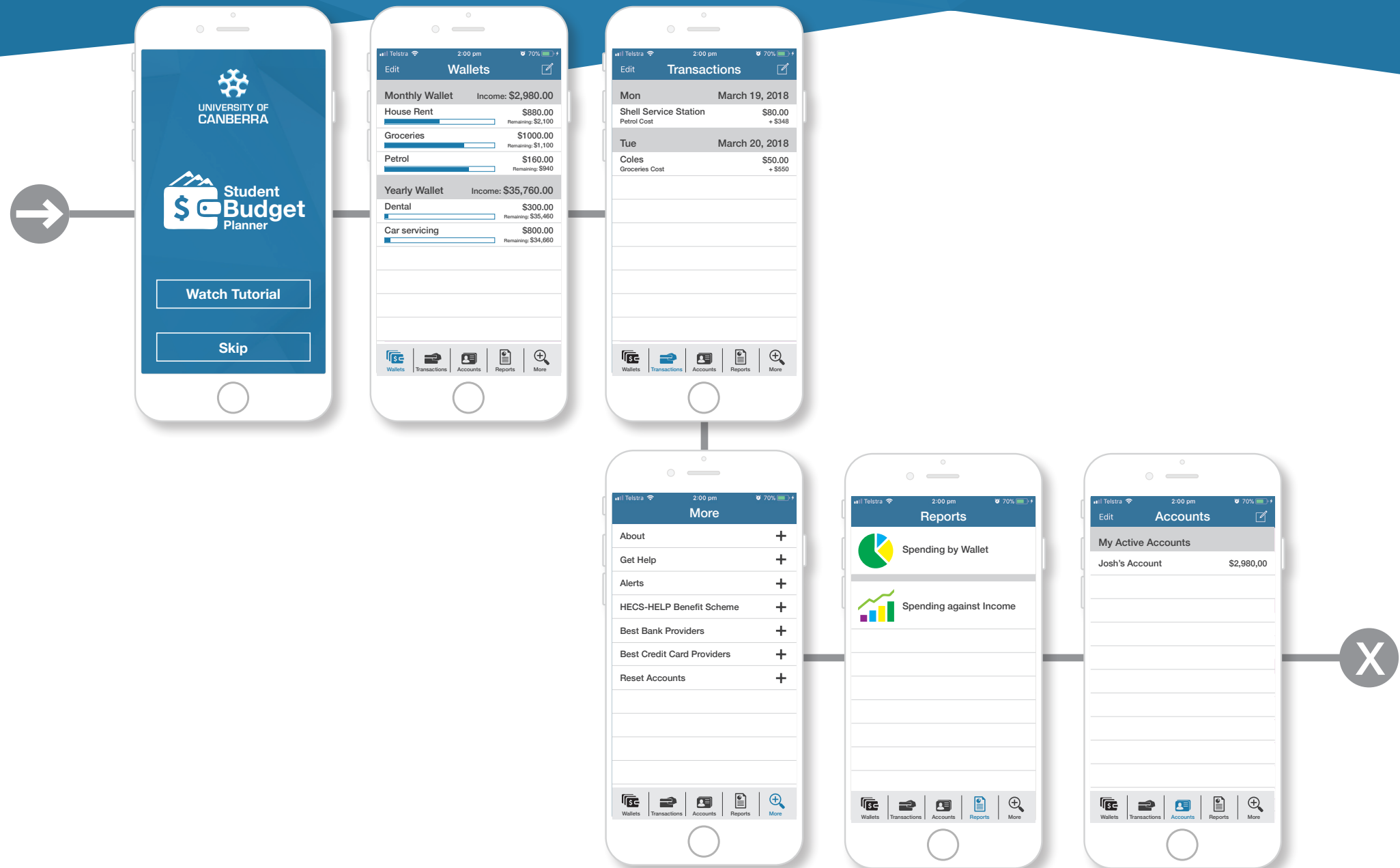
**Would you have been interested in budgeting to then be able to make full or partial course fee payments in order to claim the HECS-HELP Commonwealth student support assistance scheme?** “As I was saying I use to loan the money to get the partial payment discount, though I would have loved to pay the entire units amount so I didn’t have to worry about it now”.

# UC Student Budget Planner app Product Specifications & design mock-ups





# Initial app mock-up design



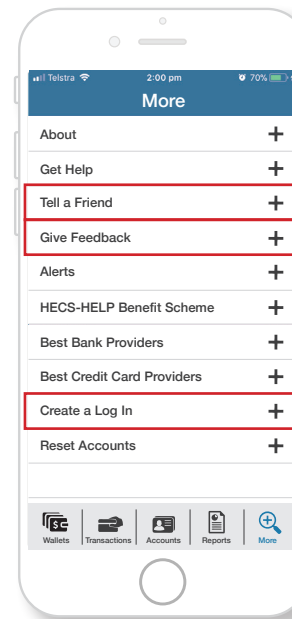
# Amended app mock-up design features

Initial design mock-up feedback can be an extremely handy tool in order to better develop your product or design. Feedback sessions were undertaken for the UC Student Budget Planner app's initial design mock-up stage. Useful feedback was gained that resulted in the below additions to the second app design mock-up stage.



## After first landing, optional tutorial/information video addition

A user friendly idea given was to incorporate a 'How to' tutorial/information video into the app, which will give the user a quick a fast run down of how the app works and how best to use it.



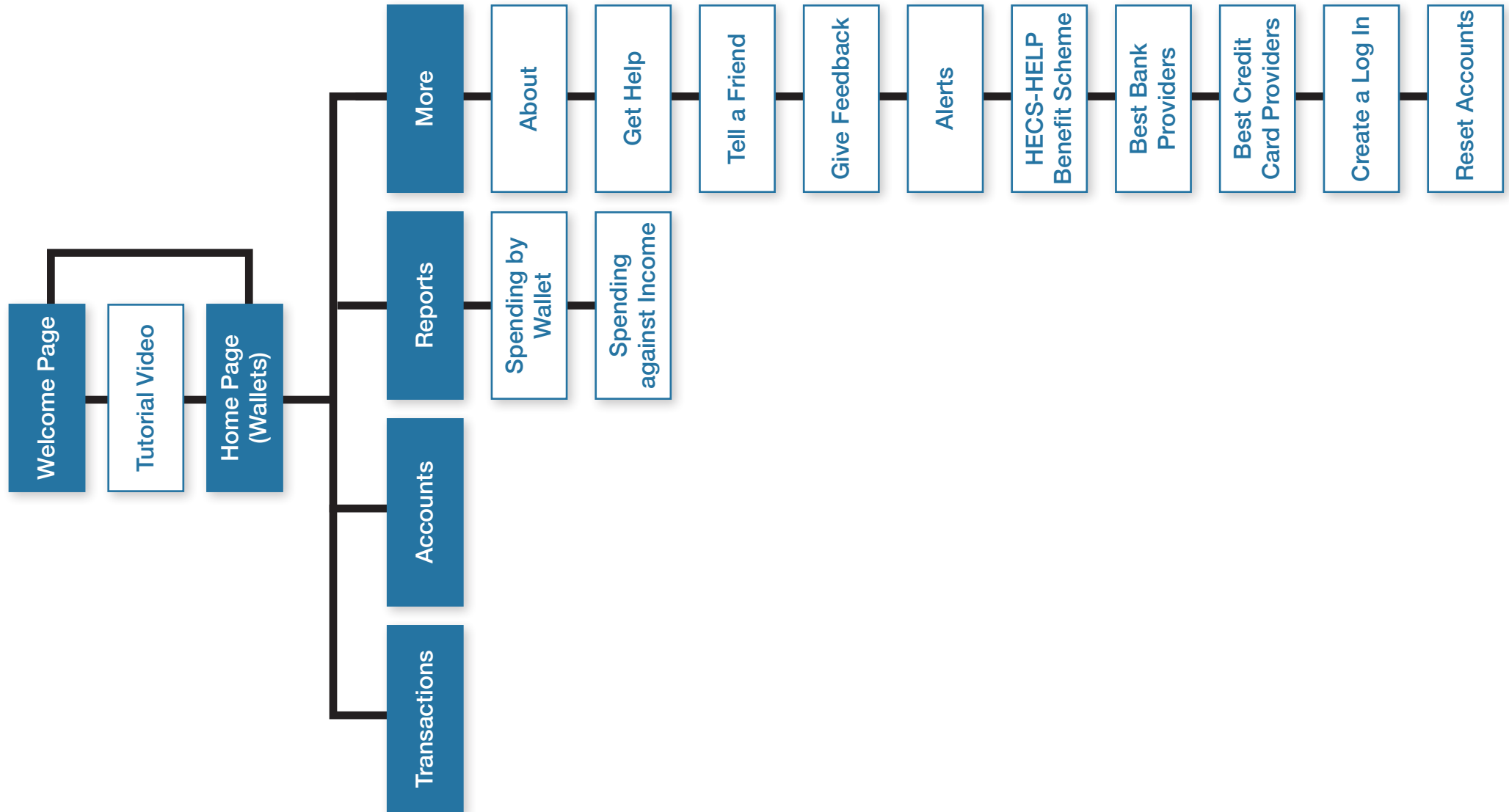
## 'More' page additions

Another suggestion was to incorporate an optional user login portal in order for the user to add a level of security when accessing the app. Also having a 'tell a friend' portal on the app that allows the user to share their experience with using the app, as well as having a feedback section in order to receive crucial feedback which will be especially helpful in the initial public trial stages of the app's release.

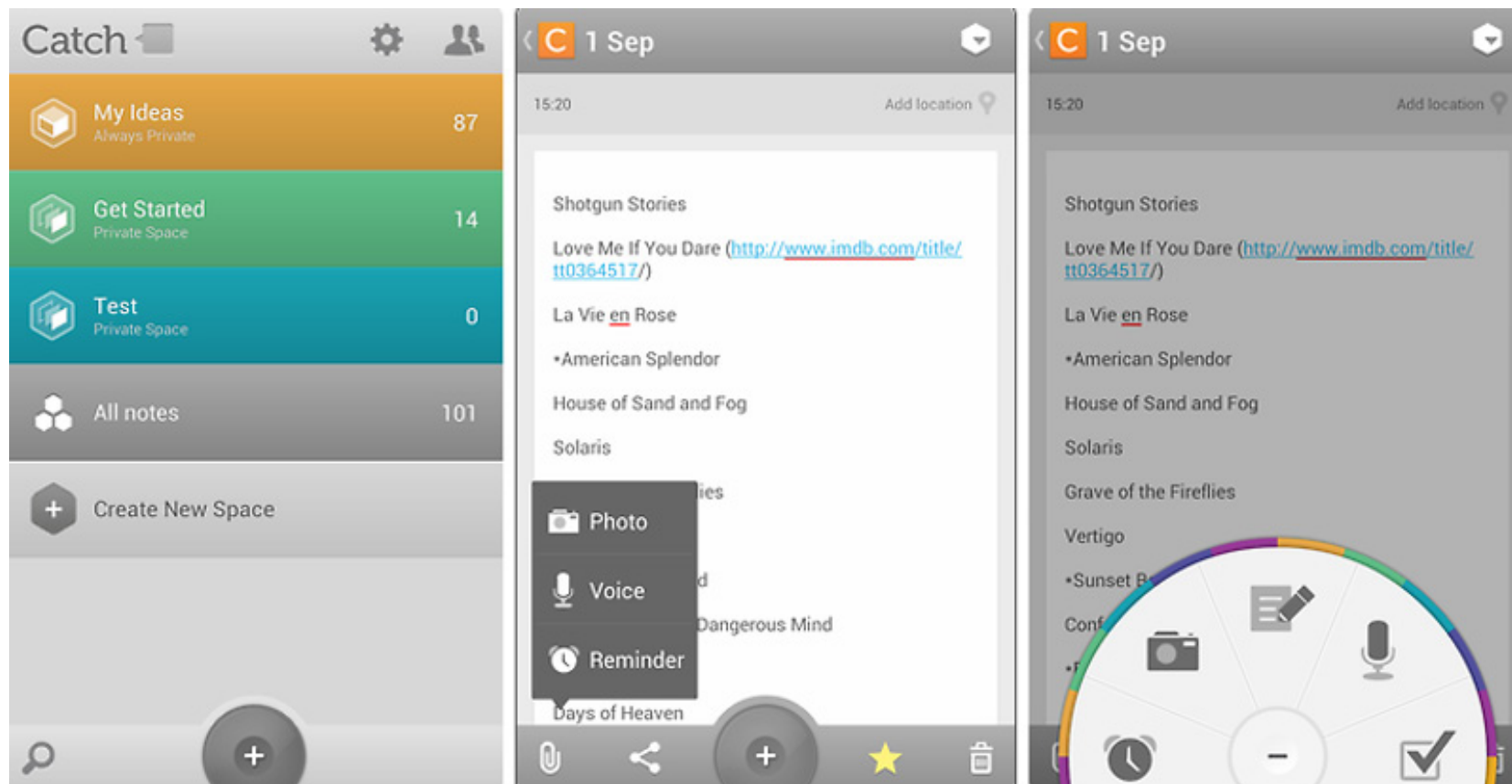
# Amended app mock-up design



# App Site Map

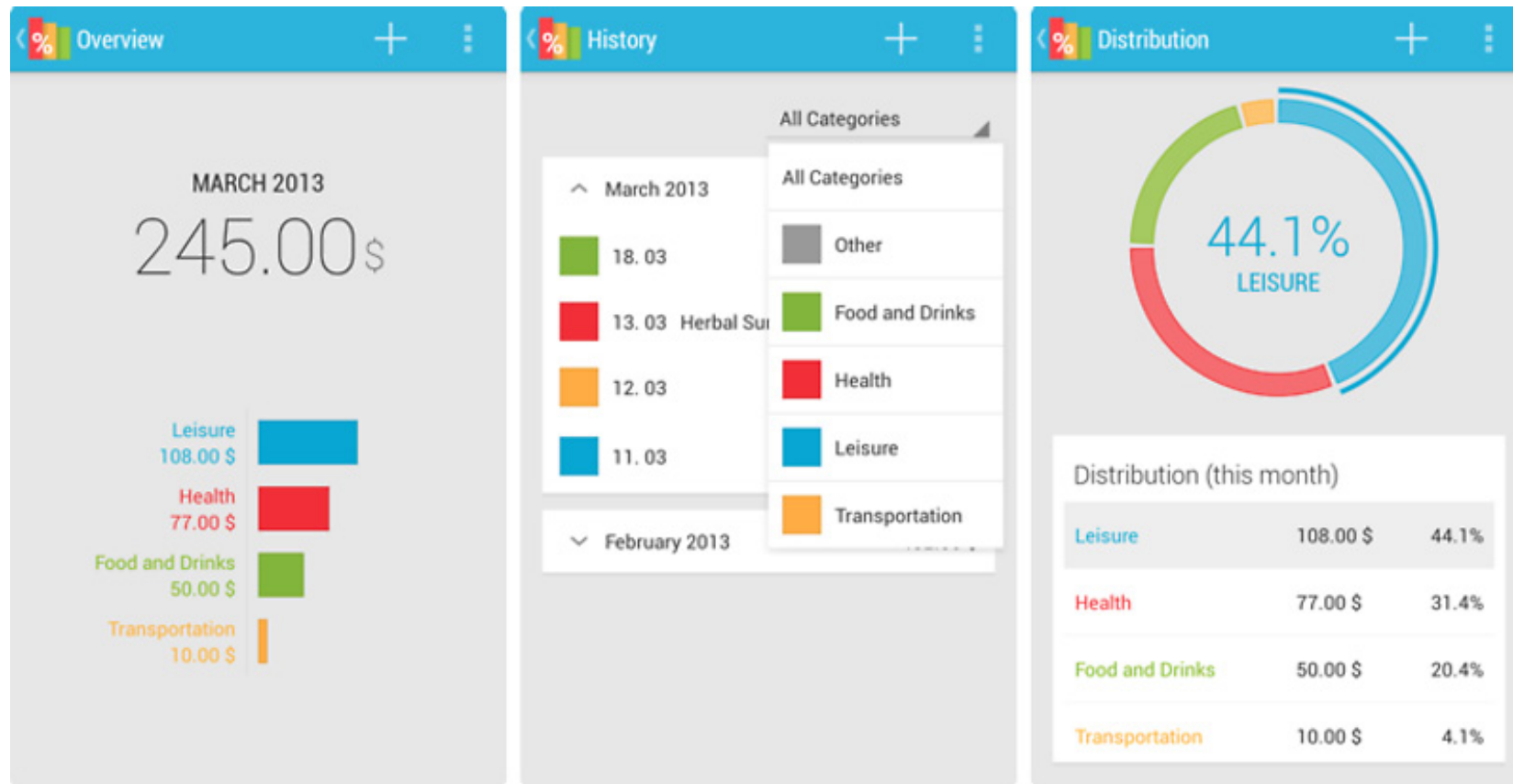


# Design Inspiration



Andrew Tufts (Thursday, August 22, 2013) Catch Notes. Make Your Android Look Awesome With These Top 5 Best Looking Android App's. Retrieved from:  
<https://www.oneclickroot.com/android-apps/make-your-android-look-awesome-with-these-top-5-best-looking-android-apps/>

# Design Inspiration (continued)



Andrew Tufts (Thursday, August 22, 2013) Expense Manager. Make Your Android Look Awesome With These Top 5 Best Looking Android App's. Retrieved from: <https://www.oneclickroot.com/android-apps/make-your-android-look-awesome-with-these-top-5-best-looking-android-apps/>

# Design Direction

Using simple, clear and capturing features within the UC Student Budget Planner app interface (such as the right example), will help to give the app better level of usability rather than making the interface complex.



By Microsoft Devices Team, Best looking Windows Phone app's - Microsoft Devices Blog [Microsoft Windows Blog].

<https://blogs.windows.com/devices/2013/09/11/best-looking-windows-phone-apps/>

# Design Direction (continued)

Using modern stylistic traits (such as the right example), will help give the app a better level of visual appeal, drawing in the user in.



1stwebdesigner. 10 Mobile App Designs for User Experience Inspiration – 5. Change - Help Make It iPhone App Design. Retrieved from: <https://1stwebdesigner.com/mobile-apps-designs/>



