

# Personal Finance Dashboard

## UX Documentation

*User Journeys, Jobs to be Done & Design Principles*

Version 1.0 | November 2025

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# 1. Jobs To Be Done (JTBD)

*Understanding what users are trying to accomplish and why they choose our product.*

## Job #1: Help me understand where my money is going

**Situation:** User has multiple accounts and transactions scattered across different platforms

**Motivation:** Wants clarity on spending patterns to make better decisions

**Expected Outcome:** Clear visual breakdown of spending by category with trends over time

**Success Criteria:** User can identify their top 3 spending categories within 5 seconds of opening the dashboard

## Job #2: Help me stay within my budget

**Situation:** User sets financial goals but loses track during the month

**Motivation:** Wants to avoid financial stress and achieve savings goals

**Expected Outcome:** Real-time alerts when approaching budget limits, visual progress indicators

**Success Criteria:** User reduces overspending by 30% within 2 months of use

## Job #3: Help me quickly record transactions

**Situation:** User makes purchases throughout the day across multiple payment methods

**Motivation:** Wants accurate financial picture without tedious manual entry

**Expected Outcome:** Add transaction in under 15 seconds with minimal friction

**Success Criteria:** User maintains 95%+ transaction recording accuracy

## Job #4: Let me try before I commit

**Situation:** User is hesitant to input real financial data into a new app

**Motivation:** Wants to explore features without privacy concerns

**Expected Outcome:** Fully functional demo mode with realistic data

**Success Criteria:** User spends 5+ minutes exploring before deciding to sign up

## 2. User Personas

### Primary Persona: Budget-Conscious Sarah

<b>Demographics</b>	Age: 28   Occupation: Marketing Manager Income: \$65K/year   Tech Savviness: High
<b>Goals</b>	<ul style="list-style-type: none"><li>• Save \$10K for house down payment in 18 months</li><li>• Stop living paycheck-to-paycheck</li><li>• Reduce dining out expenses</li></ul>
<b>Pain Points</b>	<ul style="list-style-type: none"><li>• Forgets to track small purchases</li><li>• Surprised by subscription charges</li><li>• Previous budgeting apps were too complicated</li></ul>

### Secondary Persona: Planning Peter

<b>Demographics</b>	Age: 35   Occupation: Software Engineer Income: \$120K/year   Tech Savviness: Very High
<b>Goals</b>	<ul style="list-style-type: none"><li>• Optimize investment portfolio</li><li>• Track net worth growth</li><li>• Plan for retirement and kids' college</li></ul>
<b>Pain Points</b>	<ul style="list-style-type: none"><li>• Accounts across multiple institutions</li><li>• Needs granular categorization</li><li>• Previous apps lacked depth</li></ul>

### 3. User Journeys

#### Journey #1: First-Time User Exploring Demo Mode

**Scenario:** Sarah discovers the app but is hesitant to input real data

Stage	Action	Thought	Emotion	Solution
Discovery	Reads about features	Not ready to connect bank yet	Curious but cautious	Clear value prop
Demo Discovery	Sees Try Demo option	Can explore without risk	Relieved	Prominent demo CTA
Exploration	Views demo dashboard	This is what I need	Excited	Realistic demo data
Conversion	Disables demo mode	Ready to use for real	Confident	Easy toggle in settings

#### Key Insights:

- Demo mode reduces barrier to entry
- Visual data representation creates 'aha moment'
- Quick wins build confidence for commitment

#### Journey #2: Quick Transaction Entry

**Scenario:** Sarah grabs coffee and wants to log it immediately

**Total Time: 15 seconds**

- **App Open (2s):** Sees prominent '+' button on dashboard
- **Form Entry (8s):** Amount auto-focused, category suggested, today default
- **Save (3s):** Transaction saved, dashboard updates
- **Confirmation (2s):** Success message, returns to dashboard

## 4. Design Principles

### Principle #1: Clarity Over Complexity

**Definition:** Show essential information first; hide complexity behind progressive disclosure

**Application:**

- Dashboard shows top-level metrics in large, scannable cards
- Detailed breakdowns available on click
- Charts use clear colors and labels
- Numbers formatted for quick reading (\$1,234.56)

### Principle #2: Speed As a Feature

**Definition:** Every interaction should feel instant; reduce steps to common actions

**Application:**

- Add transaction in 15 seconds
- Dashboard loads in < 1 second
- Smart defaults eliminate unnecessary choices
- Keyboard shortcuts for power users

### Principle #3: Trust Through Transparency

**Definition:** Users must trust the app with sensitive financial data

**Application:**

- Demo mode lets users explore without risk
- Clear privacy policy and data handling
- GDPR compliant cookie consent
- No dark patterns

### Principle #4: Visual Before Verbal

**Definition:** Show data visually whenever possible; reduce cognitive load

**Application:**

- Charts over tables when appropriate
- Progress bars for budget status
- Color coding (green = good, red = over budget)
- Icons for categories

## 5. Success Metrics

### Engagement Metrics

Metric	Target
Daily Active Users (DAU)	40% of registered users
Session Frequency	4-5 sessions per week
Time to First Transaction	< 2 minutes after signup
Demo to Real Conversion	60% within 7 days

### Retention Metrics

Time Period	Retention Target
Week 1	70%
Week 4	50%
Week 12	35%

## **6. Accessibility Considerations**

### **Visual Accessibility**

- Color contrast ratio: 4.5:1 minimum (WCAG AA)
- Never rely on color alone (use icons + text)
- Scalable text (supports 200% zoom)
- Clear focus indicators

### **Motor Accessibility**

- Large click targets (44x44px minimum)
- Keyboard navigation for all features
- No time-limited actions
- Avoid requiring precise movements

### **Cognitive Accessibility**

- Clear, simple language (8th grade reading level)
- Consistent navigation patterns
- Visual hierarchy guides attention
- One primary action per screen

### **Screen Reader Support**

- Semantic HTML
- ARIA labels on interactive elements
- Alt text for all images/icons
- Proper heading structure



## 7. Competitive Analysis

Competitor	Our Advantages	Their Advantages
<b>Mint</b> (Defunct)	<ul style="list-style-type: none"><li>• Cleaner, modern UI</li><li>• No ads</li><li>• Privacy-focused</li><li>• Demo mode</li></ul>	Service discontinued
<b>YNAB</b>	<ul style="list-style-type: none"><li>• Lower learning curve</li><li>• More flexible budgeting</li><li>• Better visualization</li><li>• Demo mode</li></ul>	<ul style="list-style-type: none"><li>• Established brand</li><li>• Strong methodology</li><li>• Large community</li></ul>
<b>Monarch</b>	<ul style="list-style-type: none"><li>• Demo mode</li><li>• Simpler for beginners</li><li>• Free tier option</li></ul>	<ul style="list-style-type: none"><li>• Investment tracking</li><li>• More mature features</li><li>• Bank sync integration</li></ul>

*End of Document*

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