

# 1. Product Vision & Mission

**Vision:**

Empower first-time earners to gain lifelong financial confidence and control through simple, supportive tools that foster better habits from day one.

**Mission:**

To provide a lightweight, intuitive micro-saving and budgeting tool that helps users build discipline and reduce anxiety around money—without jargon, pressure, or complexity.

## 2. Problem Statement

"When I start earning, I want to save and manage my money effectively, but I struggle because I don't know where to begin and feel overwhelmed by complex financial concepts—leading to stress, poor saving habits, and impulsive spending."

## 3. Jobs-To-Be-Done (JTBD)

**Functional Job:**

"When I get my first paycheck, I want to set aside money easily and track my basic expenses so I can stay in control."

**Emotional Job:**

"I want to feel confident and stress-free about my financial choices, even if I'm not a financial expert."

## 4. User Research Plan

- **Target Users:**
  - Young salaried employees (21–30)
  - Gig workers (delivery agents, freelancers)
- **Method:**
  - 1:1 qualitative interviews (5–8 users)
  - 1 short Google Form survey (20+ responses)
- **Goals:**
  - Understand pain points around saving and budgeting
  - Learn what users find intimidating or frustrating in finance apps
  - Identify language or features that users find reassuring or simple

# 5. Persona Creation

## Persona 1: Nikhil (Gig Worker, 24)

- **Goals:** Consistently save part of his income; avoid cash shortfalls.
- **Behaviors:** Gets paid weekly, manages most expenses in cash or UPI, avoids banking apps.
- **Frustrations:** Irregular income, no structured savings, doesn't understand financial jargon.
- **Context:** Lives in a shared rental, supports family occasionally, rides for a delivery platform.

## Persona 2: Riya (Young Salaried Employee, 26)

- **Goals:** Build an emergency fund, track spending, and control impulse buys.
- **Behaviors:** Uses one bank app, shops online, tries to budget manually.
- **Frustrations:** Finds budgeting apps too detailed or complex; unsure how much to save.
- **Context:** Lives independently in a metro city, works in marketing, has student debt.

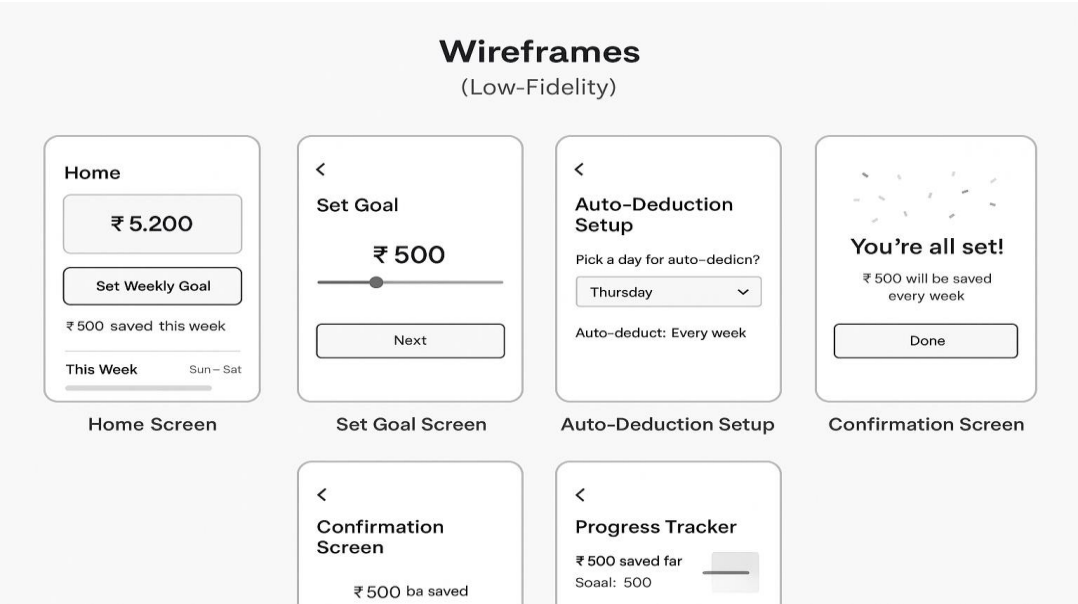
# 6. Flow Design

## Selected: Task Flow - Setting a Weekly Savings Goal

Home screen → Tap “Set Weekly Goal” → Choose amount to save → Pick auto-deduction day (optional) → Confirm and get motivational feedback

# 7. Wireframes (Low-Fidelity)

1. **Home Screen:** Balance overview, "Set Goal" CTA, weekly summary.
2. **Set Goal Screen:** Simple slider + text input.
3. **Auto-Deduction Setup:** Day and frequency selector.
4. **Confirmation Screen:** “You're all set!” message with confetti.
5. **Progress Tracker:** Shows how much saved this week + habit streak.



# 8. User Stories + Acceptance Criteria

## Story 1

As a gig worker, I want to set a weekly savings goal, so that I can save without stress.

**Acceptance Criteria:**

- Given the user is on the home screen
- When they tap “Set Weekly Goal”
- Then they should be able to set an amount and confirm within 3 steps

## Story 2

As a young employee, I want to view my savings progress, so that I stay motivated.

**Acceptance Criteria:**

- Given a goal is set
- When the user opens the app
- Then they see progress as a bar or streak with savings breakdown

# 9. Effort Estimation (Story Points)

User Story Description	Story Points	Rationale
Setting Weekly Goal UI + Logic	5	Involves input validation, storage, and feedback UI
Progress Tracker Screen + Integration	3	Data visualization and fetching weekly history

# 10. Minimum Viable Product (MVP)

- One core flow: Set weekly savings goal → Track weekly progress
- Simple, distraction-free UI with motivational feedback
- No advanced analytics or integrations—focus on *habit creation*

## 11. Roadmap

### Now

- Conduct user interviews and define MVP scope
- Build goal-setting flow and savings tracker

### Next

- Add notifications, motivational nudges
- Introduce weekly reflections or mini-rewards

### Later

- Integrate with bank accounts/UPI
- Smart AI suggestions for how much to save

## 12. Usability Testing Plan

### Tasks:

- Set a savings goal
- Check progress after 2–3 simulated days
- Try editing or cancelling goal

### Metrics:

- Task success rate
- Average time to complete goal setup
- Post-task rating (ease of use, satisfaction)

## 13. Bonus: AI Thinking

### AI Use Cases:

- **Personalized Suggestions:** Based on income pattern, suggest ideal weekly saving amount.
- **Spending Pattern Analysis:** Show insights like “You spend 30% on food. Consider cutting by 5%.”
- **Automated Feedback:** Celebrate milestones (“You've saved for 4 weeks straight!”) or issue nudges after inactivity.