[www.BalanceTransferCalculator.com](http://www.BalanceTransferCalculator.com)

While this site was partially completed a few years ago, it’s going to be completely rebuilt from the ground up – so we can ignore what’s currently hosted on the domain.

There would need to be 3 different versions – Desktop, tablet, mobile

**Look and Feel**  
The target audience is the U.S. consumer, over the age of 22 who is concerned with paying down debt and making smart financial decisions. Utilizing a balance transfer is the act of a consumer where they move existing debt that’s accruing interest to a lower rate, in almost all cases with a 0% term of some period.

Because we are dealing with money, which is a serious subject matter, we want to avoid alarming colors, like red and shades of red. We also want to avoid colors that may be depressing, shades of brown and overly dark colors like black, etc. We want to put the consumer at ease with soothing colors.

**The Logo**  
The site will need a logo.

**Homepage**  
The homepage of this site will need to have text, but the emphasis on the site itself is that it’s a calculator to save money on interest. When a user arrives on a site through the front door, they should be able to use the calculator front and center because that’s why they are there. Text on the homepage should more than likely reside below the calculator. The text will probably be held to a minimum. In addition to the text, there should be small excerpts from the three most recent “Credit Card News” articles with links to the appropriate portions of the site where they reside and a user can navigate to them for a full reading option. Social sharing ability will need to be incorporated as well.

**Footer**  
The footer should have the following elements and links:  
About us, Contact, Sitemap, Privacy Policy  
There will also need to be social icons – primarily facebook, twitter, and instagram

**Balance Transfer Guide**  
There is a comprehensive “Balance Transfer Guide.” I would like users to be able to navigate to this no matter where they are on the site. I’d like you to take the balance transfer guide text and create a really nice visual display to go alongside it so that it isn’t just a page with text. This guide is I think about 4-5000 words. It’s important to keep the text though to insure that the guide has the potential to be picked up by search engines. It should also be able to be shared. The idea behind this guide is to help people who don’t know what balance transfers are.

**News Section**  
Rather than a traditional blog, I’d like to have a news section. It pretty much is a blog, but without the comment areas and things like that. I want to populate this with daily articles about credit card trends, news, credit score newsworthy information, data breaches, and stuff that’s happening within the lending industry. How you set this up is totally up to you.

**Contact Page**  
This is pretty straight forward. The only information I want to collect on this is name and email address so that someone can respond to them. They should be able to input text in the contact form.

**Sign-up for newsletter**  
Users should be able to sign-up for newsletters. You may also incorporate this into the News Section if you think it’s relevant.

**Balance Transfer Calculator**  
Here are the nuts and bolts of the balance transfer calculator. It’s a multistep process and I’d like it to go like this:

1. Consumer needs to identify their credit profile: Excellent Credit 720-850, Good Credit 690-719, Fair Credit 630-689 and Show Me All Offers (or something like that for someone who either doesn’t know their credit profile or wants to see everything). One of these is required.
2. Consumer has the ability to put in their existing balances for up to 3 credit cards. The information they need for this to happen are the following – Bank Name, Interest Rate, Annual Fee. All of these are requirements. This can be done in one step or several.
3. Calculator then spits out the offers that are out there and the savings they’d get from utilizing them. How this is done is up to you. However, this information needs to be shown: Card Image (110x70) is the largest size that’s uniform across the cards. The savings that the offer would yield. The name of the card. The credit requirements. The details of the card itself which consist of these items – Introductory Balance Transfer APR, Introductory Period, Regular Balance Transfer APR, Annual Fee, Balance Transfer Fee. There also needs to be a call to action button that says something like: Find this offer online. This will be a link to either the bank where this offer exists, a blog post on another site where the offer resides, a site where complete details of a review of the offers exists, etc.

The way that the cards will be listed here is in order of how much money the card will result in savings. So if there are 3 different results, $50/$75/$100, the cards should be listed in this order $100,$75,$50

I’d like the top offer to be more prevalent and really stand out because that’s the one that the consumer should go with because balance transfers are based on mathematics and the consumer should go with the one that saves them the most money. I’d like this one to have a more pronounced look to it and different look and feel.

To see different ways that other people have done this, you can check out this one:

<https://www.creditcardreviews.com/balance-transfer-calculator#/credit-score> or the one that is partially built on the current [www.balancetransfercalculator.com](http://www.balancetransfercalculator.com)

**Engineering**  
As far as engineering specs, it’s all about building these elements and then looping them all together. The only other elements required within the engineering scope are building the calculator, which I have the formula for as well as the ability for the admin to create credit card products with the values associated with them to fuel the calculator. There are a few more data points that are added to the engineering specs for the calculator because the “web display for the values” is different than the ones that fuel the calculator. For example, the user may see a value for “Intro Balance transfer APR” as “0% Into APR,” whereas we’d need to add 0.00 as a value to fuel the calculator --- 3.99% would be .0399.

**Lastly**  
If there are additional things that you’d want to add to this that you think would help with the overall UX, I’d be totally cool with that. The most difficult part of this from a design/UX standpoint is the workflow of the calculator.