

Interview #1

Generic Questions:

1. Major, year, gender, hobbies, clubs
 - a. Master's of Health Administration (2019, second year)
 - b. Female
 - c. Watch TV, dabble in music (piano, guitar), cooking
 - d. Women in Healthcare Leadership, Cornell Institute of Healthy Futures, ECAASU
2. How often do you use applications on your phone or computer? How comfortable are you in using applications on your phone or computer?
 - a. Uses them a lot! (Daily)
 - b. Phone: Social media (Facebook, Messenger, Snapchat, Instagram, WhatsApp, GroupMe), Robinhood, Venmo
 - c. Computer: Chrome, Microsoft Office, Wanderlist (to-do lists)
 - d. Feels pretty comfortable using apps and new tech
3. What information would you be comfortable entering/What information do you want to input?
 - a. **More cautious**
 - i. Mobile banking you kinda have to, but always does it on the highest security setting; always has to answer security question
 - ii. Links venmo out of necessity
 - iii. Links Robinhood to bank account as well
 - b. Normally doesn't like submitting that kind of information, but has to in some situations
 - c. Feels safer through Venmo than through FB
 - d. **Likes when there's branding and you have to enter actual login and username for the account (like bank account for ex.)**
4. How often would you want to input this data?
 - a. Only want to input once
5. How would you want to visualize this data? (e.g. bar graphs, line graphs, a visual metaphor like a tree growing, words, notifications, etc.)
 - a. Graphs
 - b. **Depends on the type of data**
 - c. For a date, likes to see it on calendar; see things framed in some sort of context
 - d. Usually turns on notifications for external apps, like messaging or event reminders, email (same for computer)

Spending (Impulse Shopping) Questions:

1. Are you concerned with your spending or want to track how much you spend?
 - a. Not concerned about spending, but would like to track it because it's the responsible thing to do, especially for future when making real income
 - b. If so, what do you use to track your spending?
 - i. Had Mint for a while, got tired of it
 - ii. Look at bank statements when pay credit cards
 - iii. Don't spend that much money in general

- c. What did you like or dislike about this method?
 - i. Didn't like repeatedly inputting payments
- d. Do you think you were successful in keeping track of you spending?
 - i. Yes, keep it in my head and exercise self control
- e. Are there any challenges you encounter when tracking your spendings? (Pinpoint one that they said and flesh it out more)
 - i. Not many because she doesn't really track it
 - ii. Asked about managing income after college
 - 1. Just good practice to know how much you're spending in different aspects of life
 - 2. Being able to budget out life, not currently doing that
 - 3. Parents help support me currently
- 2. Do you manage any investments or money using other apps?
 - a. What do you like about those apps? Is the data displayed in a certain way that you prefer?
 - i. Robinhood:
 - 1. Links directly to bank account
 - 2. Doesn't use that much, but likes that there's no fees
 - 3. Clean and easy to navigate
 - 4. Shows graph and trends of your overall portfolio and how much it's changing
 - 5. Also has actual current value
 - 6. Can adjust different time periods (trends over day, week, month, year)
 - ii. Bank of America: really convenient, ATMs not that accessible
 - 1. Online check deposits, pay bills, look at bank statements, don't have to use computer
 - b. What do you dislike about those apps? What features or other information would you like to see in those apps?
 - i. Mint: Tired of inputting everything (me problem, not app problem)
 - ii. Thinks they're okay and serve purpose that she uses them for
- 3. Are you comfortable inputting information about your finances (specifically) in an app?
- 4. What are your main goals when you're tracking finances and spending?
- 5. What features do you find useful when tracking finances?
 - a. Being able to come up with own categories
 - b. Simplicity
 - c. Guiding you on how to budget, don't know how to approach

Interview #2

- 1. **Generic Questions:**
- 2. Major, year, gender, hobbies, clubs
 - a. Kaitlyn, Female, Senior, Information Science major in CALS

- b. Hobbies: design, art, creative writing, photography
 - c. Clubs: AAIV, DTI
- 3. How often do you use applications on your phone or computer? How comfortable are you in using applications on your phone or computer?
 - a. Very comfortable, use them all the time!
 - b. On my phone 24/7
 - c. Apps that she uses on phone: Messages, Spotify, Mail, Slack, Pinterest, Facebook, Instagram, Snapchat, Messenger
 - d. Computer: evernote to take notes in class, photoshop + Adobe suite, Spotify
- 4. What information would you be comfortable entering/What information do you want to input?
 - a. Usually give everything they need
- 5. How often would you want to input this data?
- 6. How would you want to visualize this data? (e.g. bar graphs, line graphs, a visual metaphor like a tree growing, words, notifications, etc.)
 - a. Planning due dates and assignments - use physical planner; has weekly and monthly view

7. Spending (Impulse Shopping) Questions:

- 8. How would you describe your spending habits?
 - a. Don't budget, most of money spent on food
 - b. If food, just buy without really thinking
 - c. If it's something i want, try to wait a few days (like ordering clothes online) to see if still want it
 - d. Hesitant to buy things other than food
 - e. once/twice a month will look on Fidelity/Citi bank to eyeball how much she's spent
- 9. What do you spend most of your money on?
 - a. Food
- 10. Do you have a budget?
 - a. No
- 11. Do you have a job?
 - a. Not an on-campus job
 - b. Supported by parents and income from internship
- 12. Are you trying to save up for anything?
 - a. Not trying to save up for trip to Asia (because already have the income), but being mindful about spending so that don't overspend
- 13. Do you manage any investments?
 - a. Investments in three stocks (Facebook, Google?)
 - b. Don't actively look at them
- 14. Do you think about how much you are spending when you buy something?
 - a. Always look at prices, think 'do i really need this?'
- 15. Do you spend a lot of money on others?
 - a. no
- 16. Do you use coupons? Or look for sales?
 - a. Yes, every time i shop online

17. Is there a specific time of year/month that you find yourself spending more than usual?
 - a. When i'm at school I use my own money but when I'm at home my parents support me
 - b. Around Christmas to buy Christmas presents
18. Are you concerned with your spending? Why or why not?
 - a. Am i deeply concerned? No, I feel very privileged in that sense but I sometimes worry about spending too much, so I try to be mindful
 - b. Don't think I'm the best at tracking expenses or budgeting
 - c. Do you impulsively shop?
 - i. Yes.
19. Do you track how much you spend?
 - a. If they answer yes:
 - i. If so, what method do you use to track your spending?
 1. Look at bank account
 - ii. What did you like or dislike about this method?
 1. Not necessarily like or dislike but think i should be more mindful
 2. Think i should spend less on food
 - iii. Do you think you were successful in keeping track of you spending?
 1. yea
 - iv. Are there any challenges you encounter when tracking your spendings?
(Pinpoint one that they said and flesh it out more)
 - b. If they answer no:
 - i. Would you consider starting to track your spendings?
 - ii. What would you consider in including in your trackings?
 - iii. What would you want to achieve if you track your spendings?
20. Do you use any money apps? (Whether it be for tracking or not)
 - a. Use Fidelity and CitiBank which are linked to credit cards
 - b. What do you like or dislike about those apps?
 - i. Like: feel like they're pretty easy to use, good job at telling me what I spend on and where
 - ii. No strong dislikes
 - c. What kind of data is displayed to you? (graphs, lists, pictures, etc)
 - i. Is there anything in particular about the way that this data is displayed that you like or dislike?
 - ii. Just shows how much is in bank account and how much you spent in that month
 - iii. Can see transactions when you click on that amount per month
 - d. Are there any other features or information that you would like to see in those apps?
 - i. Want to see more analytics to see what, where you spend and budgeting aspects
 - ii. Don't have the prettiest UI, but they're ok
21. What would be your main goals if you were to track your finances and spending?
 - a. Reduce frivolous costs and cut back, be more frugal
22. What is your ideal way of tracking your spending?
 - a. App on Phone

23. What information do you want to be able to see/understand from your trackings?
 - a. Ways that i can cut down costs and be more frugal
 - b. Analytics
 - c. Budgeting aspect
24. Are you comfortable inputting information about your finances (specifically) in an app?
 - a. If it is my bank, yea, depends on the credibility of an app
 - b. Wouldn't feel comfortable with new app that i don't know

Interviewee #3

1. How would you describe your spending habits?
 - a. Only spend money on food, groceries
 - b. Occasionally amazon
 - c. Outside of rent, utilities, car
2. What do you spend most of your money on?
3. Do you have a budget?
 - a. No , and don't "want" because I don't have a sense of how much i would normally spend
4. Do you have a job?
 - a. Ya, currently TA
 - b. Direct deposit goes directly to chase app and workday keeps track of it all
 - i. Just get final amount
5. Are you trying to save up for anything?
 - a. No
6. Do you manage any investments? - no
7. Do you think about how much you are spending when you buy something?
 - a. Ya, I'm frugal, but
 - b. Its not that we didn't have enough to spend, but when we did spend, very cognizant of the prices
 - c. Unit prices
 - d. Think a decent amount before buy
 - e. Compare prices
8. Do you spend a lot of money on others?
 - a. Ya, not in gifts but like treating people
 - b. Like buying a drink for someone
 - c. Or providing what she already has - so she's not spending
 - d. But not a gift giver
9. Do you use coupons? Or look for sales?
 - a. Don't really use coupons
 - b. Lured by sales and deals
10. Is there a specific time of year/month that you find yourself spending more than usual?
 - a. Black friday - still look at deals, but allow self to buy more because its like a one time thing

11. Are you concerned with your spending? Why or why not?
 - a. Do you impulsively shop?
 - b. Not concerned - don't spend too much and am thoughtful about purchases
 - c. Sometimes at the supermarket she just grabs things
 - d. And when with friends - its a social thing
12. Do you track how much you spend?
 - a. If they answer yes:
 - i. If so, what method do you use to track your spending?
 - ii. What did you like or dislike about this method?
 - iii. Do you think you were successful in keeping track of you spending?
 - iv. Are there any challenges you encounter when tracking your spendings?
(Pinpoint one that they said and flesh it out more)
 - b. If they answer no:
 - i. Would you consider starting to track your spendings?
 - ii. What would you consider in including in your trackings?
 - iii. What would you want to achieve if you track your spendings?
 - c. Answer:
 - i. Do not currently track
 - ii. Tracked the past couple of semester in an excel spreadsheet but don't know how to make it useful for me
 1. So it would only last like a month into the semester and get overwhelmed with other things so wasn't convenient
 2. Tried to categorize (school, food, rent) spendings
 - a. Column with method of payment
 - b. Cost
 - c. Venmos
 3. Got confusing, so much going on, didn't know when people venmoed her, or just spend and just forget about it.
 - iii. Keeping track of how much to venmo others/others venmo you is confusing and hard
 - iv. Something that will help her organize better
 1. Something with options - like setting own categories
 - a. And selecting payment method
 - b. And if others paid you
 2. Pie chart with fractions of spendings towards what
 3. Trends - showed what times she spent more/was more impulsive
 - v. Goal: know how much of what i'm making is being spent
 1. See how much i can save
 2. Recognizing how much i'm spending because i'm really not aware.
13. Do you use any money apps? (Whether it be for tracking or not)
 - a. What do you like or dislike about those apps?
 - b. What kind of data is displayed to you? (graphs, lists, pictures, etc)

- i. Is there anything in particular about the way that this data is displayed that you like or dislike?
- c. Are there any other features or information that you would like to see in those apps?
- d. Answer:
 - i. Chase app
 - ii. Like: pretty simple, easy to read, color coded (red/green)
 - iii. Where and how much money is spent, date,
- 14. What would be your main goals if you were to track your finances and spending?
- 15. What is your ideal way of tracking your spending?
- 16. What information do you want to be able to see/understand from your trackings?
- 17. Are you comfortable inputting information about your finances (specifically) in an app?
 - a. Ya, not really

Trend idea is something that you wouldn't think you needed - but something that "opens" your eye

- Like weight or sleep
 - I can calculate the amount every night/day
 - But over time it's hard to see if you don't' sleep well consistently
- Trend function is very useful

Interviewer #4:

Generic Questions:

1. Major, year, gender, hobbies, clubs
 - a. Project Manager, Female
 - b. Clubs: CBS
 - c. Hobbies: cooking, baking, crosswords
2. How often do you use applications on your phone or computer? How comfortable are you in using applications on your phone or computer?
 - a. Pretty often, comfortable only for apps that i feel like are necessary
 - b. Habitica to track daily habits, youtube, bank apps, check daily steps, feedly (RSS Feed to keep up with articles), Messenger
3. What information would you be comfortable entering/What information do you want to input?
4. How often would you want to input this data?
 - a. Once every two weeks
 - b. Except when need to write data w/out receipts
5. How would you want to visualize this data? (e.g. bar graphs, line graphs, a visual metaphor like a tree growing, words, notifications, etc.)
 - a. Don't need metaphors
 - b. Percentages are helpful for spent vs budget
 - c. Don't care if it's written or bar chart as long as it's obvious and understandable
 - d. Month to month comparison suuuper nice → want overall picture
 - i. Visualize if something is super low and excessive, be able to easily identify

Spending (Impulse Shopping) Questions:

1. How would you describe your spending habits?

- a. Very dependent on how much money I have
 - b. When I was a student, parents fully funded me so I kept track and didn't spend too much money but I didn't have to be so up-to-date
 - c. Now because I'm using my income, I have to check that I'm getting the income that I'm supposed to and I keep track of expenses a lot more
2. What do you spend most of your money on?
 - a. Rent!! (that's it)
3. Do you have a budget?
 - a. Yes, after that it's probably ministry (CBS) related things (\$200/month), travel and car (\$300 for gas and insurance), food kinda varies because now share with Aaron (boyfriend) (\$50-\$100/month)
4. Do you have a job?
 - a. yes
5. Are you trying to save up for anything?
 - a. Trying to save in general, not for any specific purpose
 - b. Don't like the idea that she has 0 net profit?? Per month
6. Do you manage any investments?
 - a. no
7. Do you think about how much you are spending when you buy something?
 - a. Yes, for sure
8. Do you spend a lot of money on others?
 - a. If ministry (church/CBS) counts then, yes
 - b. Don't mind buying people food or going out, if they want to
 - c. Wouldn't eat out myself but I don't think about it
9. Do you use coupons? Or look for sales?
 - a. Yes, don't really use coupons but look for sales
 - b. Don't really keep track of it though
10. Is there a specific time of year/month that you find yourself spending more than usual?
 - a. Holidays
 - b. travel
11. Are you concerned with your spending? Why or why not?
 - a. Yes in the sense that my rent is way too much for how much money i'm making
 - b. Don't know how to reduce other expenses, but feel that i can't change except for personal expenses, which are already at a minimum
 - c. Do you impulsively shop?
 - i. no
12. Do you track how much you spend?
 - a. If they answer yes:
 - i. If so, what method do you use to track your spending?
 1. Collect receipts
 2. Once every 2 weeks, input all that into excel document where I keep track of all expenses

3. Review bank account and see if there are any expenses not accounted for
 - ii. What did you like or dislike about this method?
 1. Gets the job done, sets it up myself so I like how much i start and end up with
 2. Can see how much \$\$ spend in relevance with budget for that category
 3. Know how much \$\$ I save or spend over budget
 4. Don't like it because not very sophisticated, have to do manually which I don't mind
 - a. Makes me go item by item
 - b. If I make a mistake anywhere, then all the calculations can be wrong
 - iii. Do you think you were successful in keeping track of you spending?
 1. yes
 - iv. Are there any challenges you encounter when tracking your spendings?
(Pinpoint one that they said and flesh it out more)
 1. Said earlier, hard to find mistakes and method is easy to mess up?
 2. Have budget month-to-month, so it's hard with reimbursements or other charges that go over more than 1 month
 3. Two bank accounts and forget which card used, so have to check which is another extra step
 - b. If they answer no:
 - i. Would you consider starting to track your spendings?
 - ii. What would you consider in including in your trackings?
 - iii. What would you want to achieve if you track your spendings?
13. Do you use any money apps? (Whether it be for tracking or not)
- a. What do you like or dislike about those apps?
 - i. Don't really dislike anything
 - ii. Easy to track what's going on
 - iii. For one of them, don't know how to find account number which is kinda annoying
 - iv. Don't use bank apps to transfer money
 - v. For venmo, still makes me nervous to transfer money back to my bank account because one time i tried it was processing and didn't go through so I had to try again
 - b. What kind of data is displayed to you? (graphs, lists, pictures, etc)
 - i. Is there anything in particular about the way that this data is displayed that you like or dislike?
 - ii. Typically list, every single purchase and when it was processed
 - iii. Showed money that's still being processed
 - iv. Bank of america has a graph that compares expenses and income but she doesn't look in detail because she looks at Excel sheet so she already knows that
 - c. Are there any other features or information that you would like to see in those apps?

- i. Nice to **categorize** things but it doesn't have to be in the bank app, can be separate

14. What would be your main goals if you were to track your finances and spending?

15. What is your ideal way of tracking your spending?

- a. Honestly, don't know if I have any
- b. Excel is pretty comfortable for me, wouldn't want to do it everyday because it's stressful
- c. Nice to have something in days when I don't have receipts; always write on notes and input Excel later, so would want to have a place where I can write that down properly
 - i. Dates are important to me!

16. What information do you want to be able to see/understand from your trackings?

17. Are you comfortable inputting information about your finances (specifically) in an app?

- a. If it wasn't linked to my bank account I would be ok with it
- b. Don't know how I feel about linking bank account