

About the App and Business

Business is called BudgetStreaks. The goal is to create a budgeting app dedicated towards the next generation of young adults. The company's mission statement is also to improve financial literacy for the users of this app - through learning articles and building habits within users.

The keys to the app is more about the algorithm to recommend specific credit cards, credit card location syncing, and creating spending categories that work.

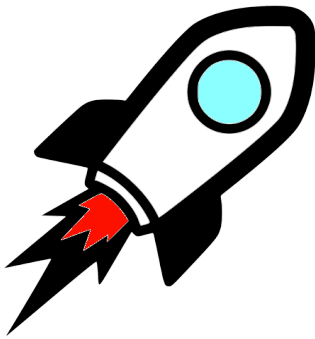
Key of Credit Card Optimization Tool:

Need to have the ability to connect to a user's credit card and bank accounts, then read the credit cards and log the rewards program per spending categories. Then, to actively track their location even when they are not on the app, then match the location with a nearby business like a gas station, gym, store, etc. (likely log through Google My Business). Then, we would need a custom notification telling the user which credit card to use for the most cash back after our algorithm pairs it.

Data Information

Color Code for the blue - #438bfeff

Logo



This should be the logo for all pages, the other logo is an older edition.

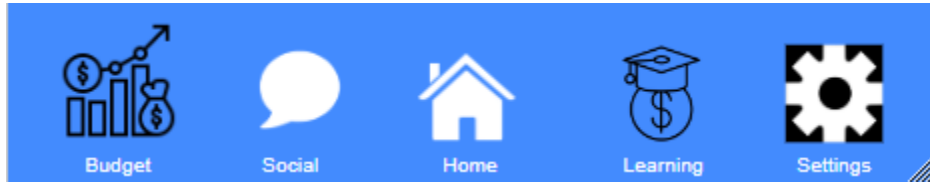
List of Pages Needed (12 total)

- Home Page
- Notifications
- Streaks Page
- Settings
- Monthly Budget
- Annual Budget
- Goals
- Credit Card Optimization
- Messages
- Social Feed
- New Suggestions

- Financial Literacy Lab / Learning Corner

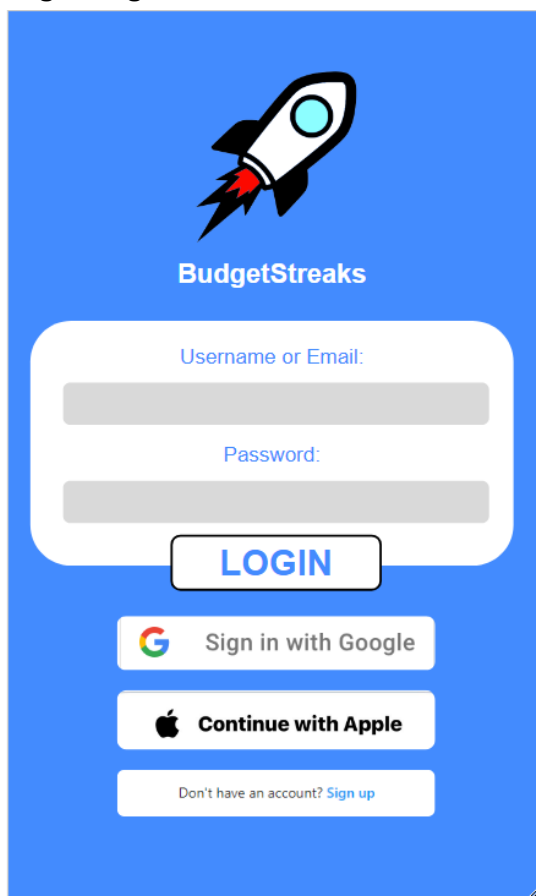
UPDATES

- Changing the bottom tabs for the app - ALL screenshots are outdated on the bottom part
- Also, please change all images / cliparts to a white icon



- All of these icons should link correctly illustrated below:
 - Budget - link to “Monthly Budget” page
 - Social - link to “Messages”
 - Home - link to “Home Page”
 - Learning - link to “Financial Literacy Lab”
 - Settings - link to “Settings”

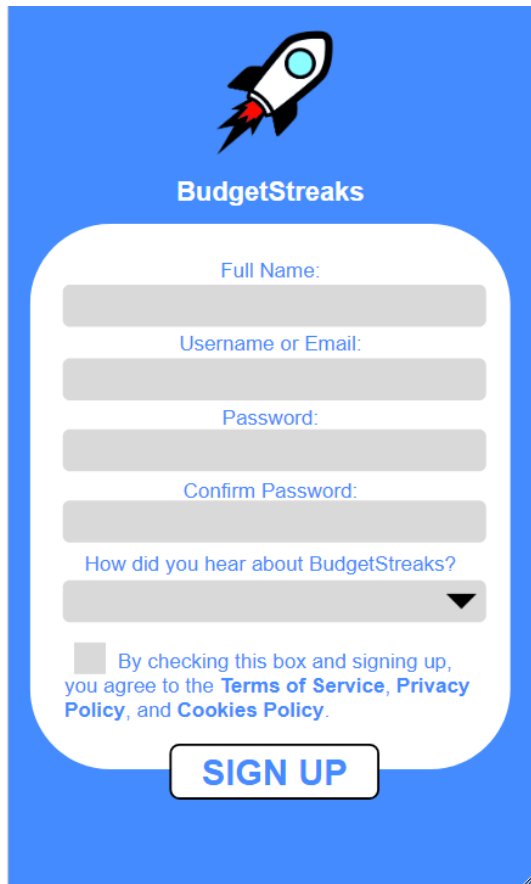
Login Page



- Make the “Continue with Apple” to “Sign In with Apple”
- The gray boxes are text boxes, users will input their information there
- The “Google” and “Apple” will both be connected to Google and Apple API for sign-in
- The “Sign Up” button will go to the following page

- Once a user “Login” button is selected, assuming the Login information is correct, the user should then go through a 2 Factor Authorization through cell phone (IF that user has enabled it), then go to the “Home” page of that user’s account.

Sign Up Page

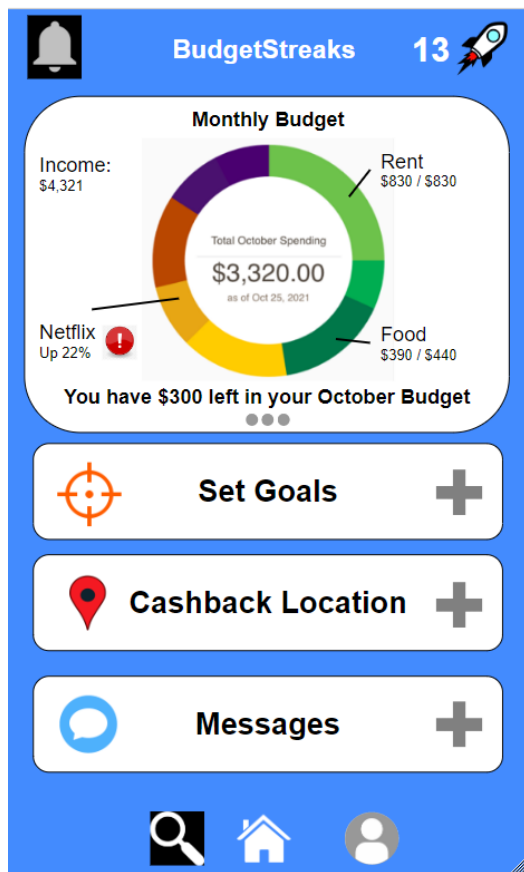


The image shows a sign-up page for 'BudgetStreaks' with a blue background and a rocket icon at the top. The form is white with rounded corners and contains the following fields and elements:

- Full Name:** A gray input box.
- Username or Email:** A gray input box.
- Password:** A gray input box.
- Confirm Password:** A gray input box.
- How did you hear about BudgetStreaks?** A gray dropdown menu with a black triangle icon.
- ☐ **By checking this box and signing up, you agree to the [Terms of Service](#), [Privacy Policy](#), and [Cookies Policy](#).**
- SIGN UP** button in a white box with a black border.

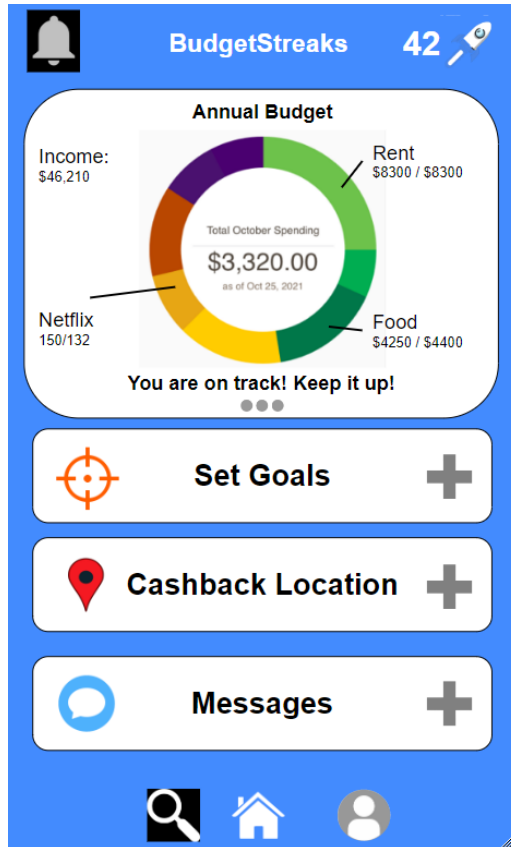
- The gray text boxes are input boxes for the user to sign up for BudgetStreaks
- The small gray box (the last one), will be a checked box
 - The user must check this box before Signing Up
- If a user clicks “Terms of Service” “Privacy Policy” and “Cookies Policy” then that should bring them to the document that states those policies on a separate page.
- Once the user clicks “Sign Up” the user should already be logged in based on that information, then the user will be taken to the home page
- The user must fill in all information including the check box, before the “Sign Up” button works
- The “Sign Up” page should also check that there is a space in the full name box, there is at “@” symbol on the email, the password should be at least 8 characters.
- The confirmed password should have the exact same data as the password box.
- The “How did you hear about BudgetStreaks” should have a dropdown with the following options:
 - Instagram
 - Friends or Family
 - Online Search
 - TikTok
 - App Store / Google Play Store
 - Blogs

Home Page



- Above should be the page immediately after the login through the app
- The notification function should be white and with a transparent background
- The “13” next to the logo will be changed per user- starting at 0 and then should be data stored on a per user basis
- If a user selects an part of the box on “Monthly Budget” the app should take the user to a more dedicated page of “Monthly Budget” - page is shown below
- If a user selects “Goals” (Change “Set Goals” to “Goals”) or “Credit Card Optimization” or “Messages” - then that should drop down that section, the user sees this through the gray plus sign
- Home button, at all times on the app, should take them back to this page
- The account profile button should take users to settings
- The top right logo for BudgetStreaks should send users to a page about Streaks
- The notification button on the top left should take the users to a list of notifications that have been sent out. There should also be a small orange or red mark when there were notifications that have not been read by the users

Home Page Slider Effect (Slideshow)

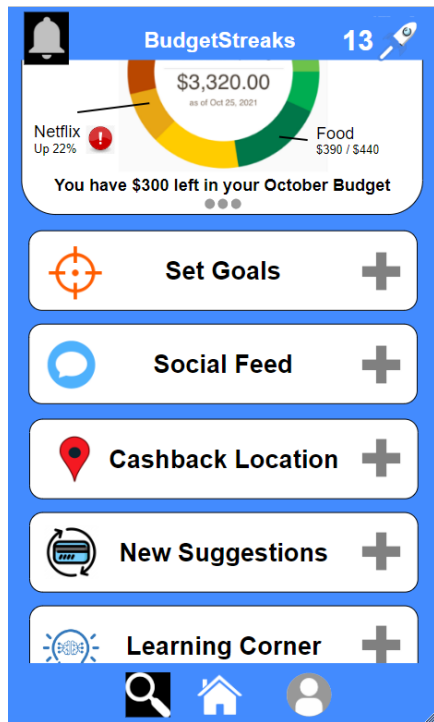


- Above is an image of what the home page will look like with the slider feature once it is used by the user
- The slider should also slide itself every 6 seconds
- The rest of the page should be the exact same as listed above in the “Home Page” section of this document
- The “Annual Budget” should be the second slider for the slideshow, below is the third slide on the slideshow
- *** For now, please change the three gray circles to two gray circles, but allow for an option to create an additional slide later (have the gray circles directly change when adding slides in)

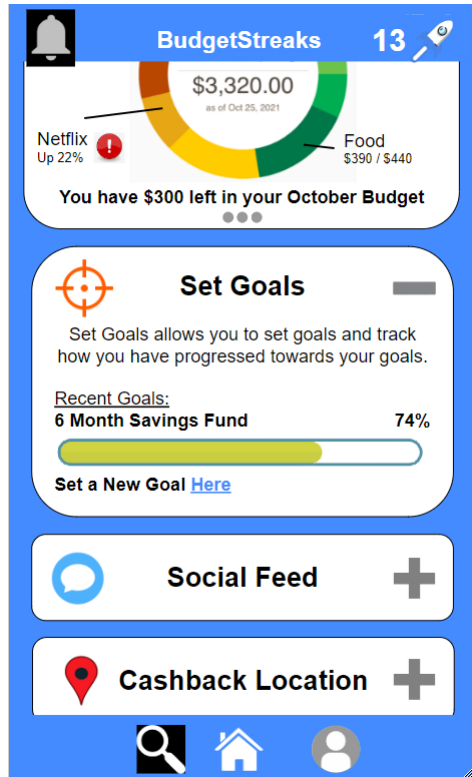
Home Page Scroll Down Feature

- Below is an image of what the home page should look like if the user scrolls down
- The order should be the following:
 - Goals (Change “Set Goals” to “Goals”)
 - Credit Card Optimization
 - Messages / same as “Social Feed” but change to “Messages”
 - New Suggestions
 - Financial Literacy Lab / Learning Center
- For each of these categories, I have information lower in the document of what should be in the “breakdown” part when a user selects the gray plus

- The cliparts for these should be similar but you can make small adjustments to the logos if you find something more fitting
- The notification, home page icon, and profile icon should all be the exact same from the Home Pages shown earlier



The Drop Down of These Segments



- The bar should be custom and fills up as the savings fund gets filled and the % should also change over time, as the fund increases
- The “Recent Goals” should be the most recent fund that got added to that has a goal
- The “Here” button should send the users to the real “Set Goals” page
- The bar should not be yellow but should be the app color blue, color code is listed on the top of the page

Below I will describe what each feature should have and the “Set Goals” should be used as a model. I can provide some screenshots later if needed, just text me.

- All of these features will start with the exact same outline.
- Some of them listed below will be larger or smaller than others.

Credit Card Optimization

- “This feature allows you to set preferences when you spend with credit card, our automation will tell you which card works best for you”
- Then have “Recent Transaction:”
- Then in the “6 month savings fund” area - have “Starbucks”
- Then below, where the bar is for Set Goals - have “American Platinum Card is the best card to use for that transactions”
- This will need an algorithm behind it, which will screen the users bank accounts and credit cards to first, find the most recent transaction
- Then, the algorithm will need to screen the credit cards that the users already has and then write it and fill that card name, into the following text “XXXXXX Card is the best card to use for that transactions”

- Then, the last sentence in Set Goals should be “Learn more about the best rewards program for you [Here](#)”
- The here should send to the main “Credit Card Optimization” which will more detailed describe the program and how to maximize the value from the feature

Messages

- “Send messages to friends and family, increasing financial transparency and motivating each other to save more for emergency funds or vacations!”
- Then, can have a “Send Message to _____” like “Send Message to John”
 - John will be the most recent message between the user and another person
- Users can also select below it where it will same “See all messages [here](#)”

New Suggestions

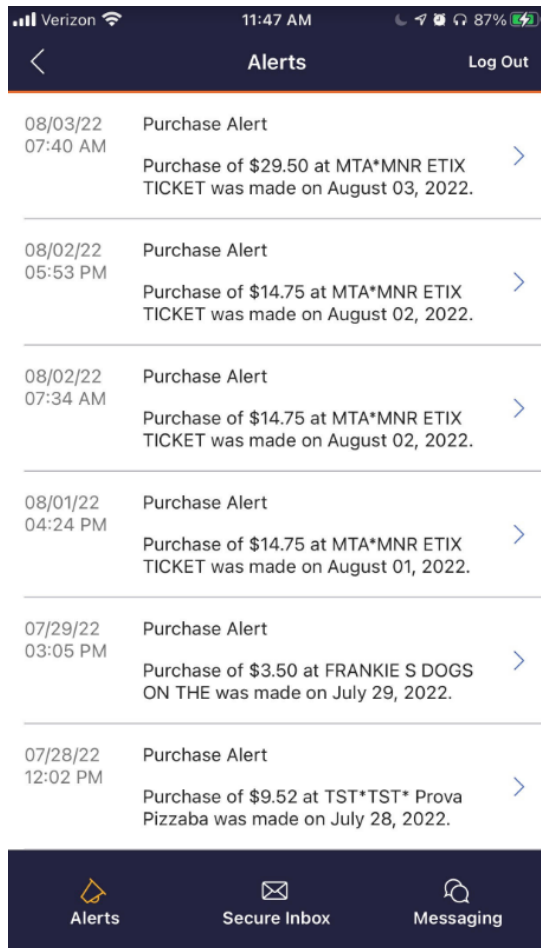
- “Based on your spending habits, we have calculated that the _____ Card is the best card for you to sign up for. Learn more about it [here](#)”
- Then below that, just have “Learn more about other credit card offers [here](#) to start earning more cash back!”

Financial Literacy Lab

- “Learn more about finances and how you can budget, save, and invest money. Learn more from some financial blogs listed below:”
 - Here the blogs can just be the most recent blogs posted by BudgetStreaks the company
 - For example: “The Best Credit Cards With No Annual Fee” or “When Should I Get a Credit Card with an Annual Fee?”
- Below this, there can be a “See all blog posts [here](#)”

Notification Page (Right from Home Page on the top left)

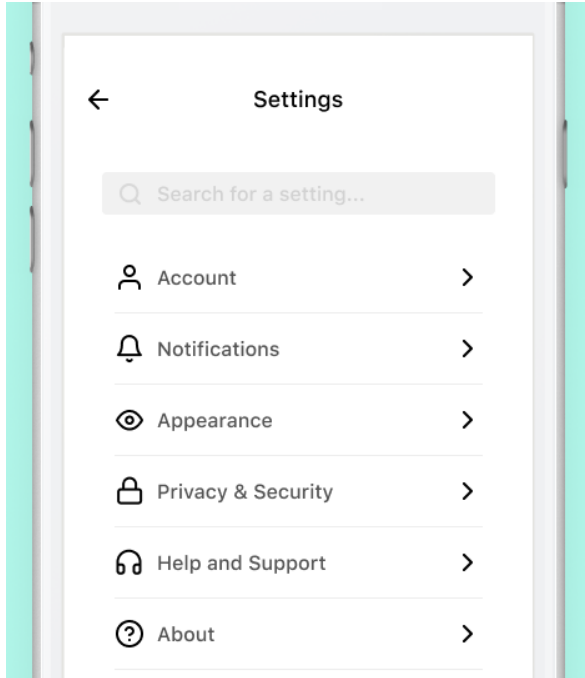
* This component should be super simple, nothing too complex, the top section of BudgetStreaks as shown in previous screenshots with “BudgetStreaks” and the streaks component should remain constant throughout the app, same with the bottom buttons like the home page.



- Above is the framing that BudgetStreaks should have in the notification tab, it is simple and will just list the recent notifications
- The app should save the data on when the app notifies users and records it here
- The app does **not** need to have arrows, which are features on the right side of these notifications
- The Alerts will be "Use _____ Credit Card for Gas" or general marketing notifications like "Learn how to save for a vacation with friends" or "Your streak is expiring soon!" or "Keep up the good work with your _____ Savings Account!"
- The app does not need the bottom panel
 - Please, keep this part very simple
 - Also, change the color scheme to match the app with the color code at the top of this document

Account Setting Page (profile icon on bottom right)

* This component should be super simple, nothing too complex, the top section of BudgetStreaks as shown in previous screenshots with "BudgetStreaks" and the streaks component should remain constant throughout the app, same with the bottom buttons like the home page.



- Settings page should be simple like above, just need to remove “Notifications” part of the image above
- The account, appearance, privacy & security, help & support, and about are all important sections
 - Can be simple for now in beta testing

Account Section

- Changing emails, phone numbers, username, password

Appearance Section

- Change to dark or light mode

Help & Support Section

- Contact Form that gets sent to budgetstreaks@gmail.com

About Section

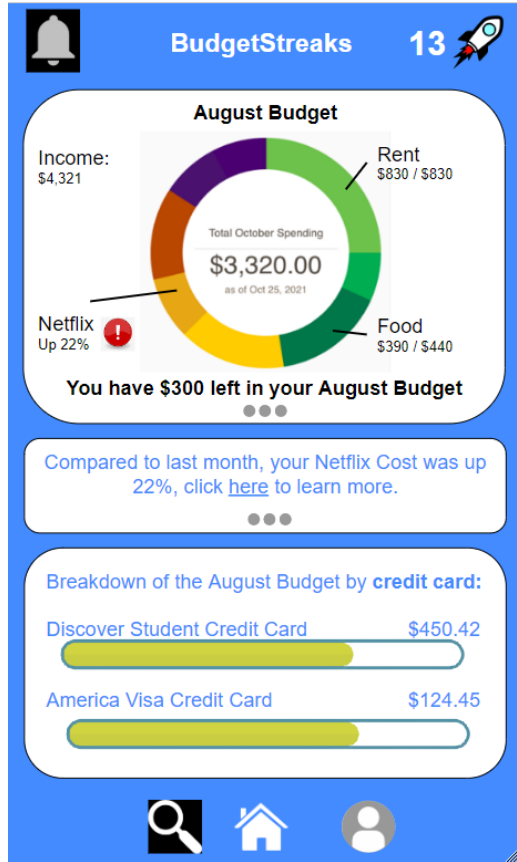
- Look at budgetstreaks.com for a similar About Us Section but make it into a mobile version

Streaks Page



- * This page will display when users hit the top right logo button at any point throughout the app.
- This page will be 1 page, no sliding and short and simple.
 - There “[here](#)” should link to the main blog page, which is detailed below.
 - The screenshot is off because the user seems to have a 13 day streak and a 5 day streak as seen on the leaderboard These days are calculated separately and stored by the user and they should be the same amount.
 - Leaderboard will be synced to the friends list, which seems like a competition amongst friends ... These friends will have to agree to publicize their streak number.
 - If the user does not have any friends on the platform, we can put a note in that box of “It seems that you have no friends on BudgetStreaks, invite some of your friends [here](#)! Then, you will see which friends are the savers of the group!”
 - The here will just copy a link to the user's clipboard for other people to sign up for BudgetStreaks. *** These links should have trackers on them, so the admin of the app can see where the new users are being generated from.
 - There should also be a message “Link Copied to Clipboard” like other websites have. Can find more on Google about this message, pretty common though.

Monthly Budget



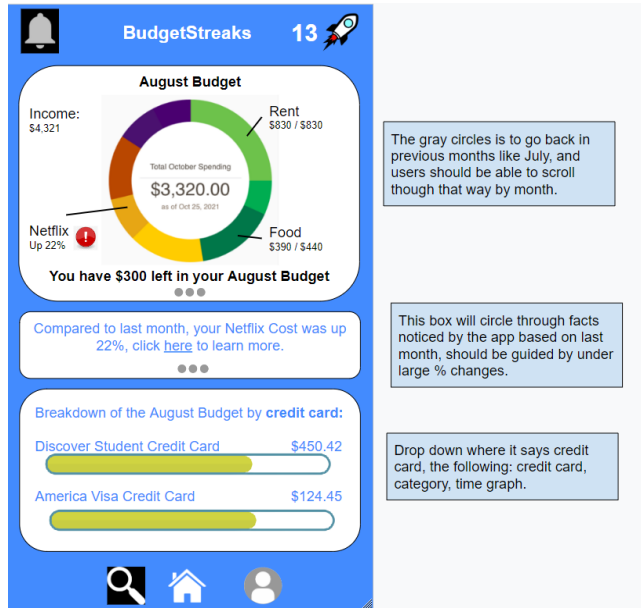
The gray circles is to go back in previous months like July, and users should be able to scroll though that way by month.

This box will circle through facts noticed by the app based on last month, should be guided by under large % changes.

Drop down where it says credit card, the following: credit card, category, time graph.

- The boxes on the left side of the app screenshot above explain the parts of this page of the app
- The app will need to store data for maybe up to 6 months of a users spending
- The app will also need to categorize the spending from the credit card name like McDonalds into a food category or Netflix into a subscriptions category
- On the "credit card" part on the third box, the category should show a bar graph of spending by categories which will show users how they are spending money based on rent, subscriptions, etc
- The click "here" on the second box, the app should pop up which credit card that transaction is on
- This page should be simple like shown in the screenshot, but the app will need to store all of this data and have the ability to showcase this data on graphs, charts, bar graphs, or any other way the user wants it.
- Also, the app being able to categorize these purchases is going to be tough, this is a huge key to the app being effective and for users to trust this Monthly Budget page.

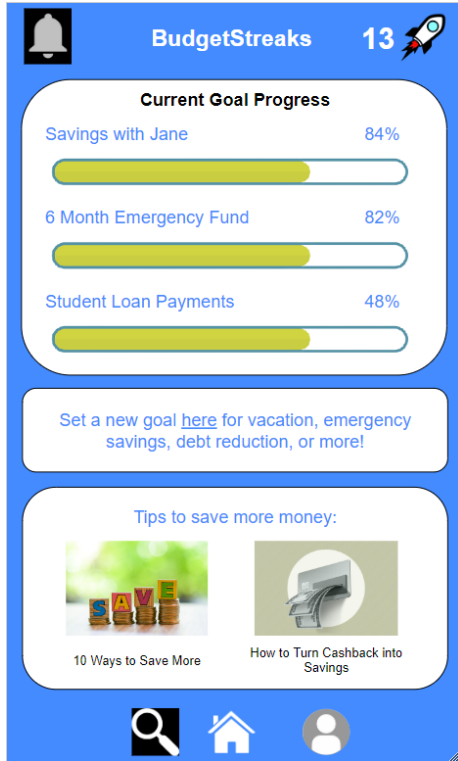
Annual Budget



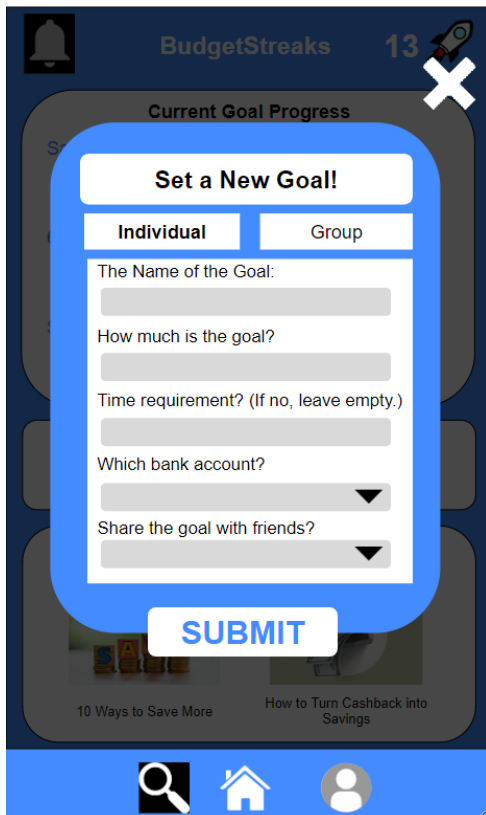
- ^^^ Same screenshot as above for the Monthly Budget, can we do the exact same thing but from year to year, what is the cost and how can we store all of this data especially keeping the data safe?

Goals (Used to be “Set Goals” - change to “Goals” throughout the app)

- Below is a screenshot of how I would want “Goals” tab to appear
- The percentages should change according to the user and so should the line on the bar
- If they do not have any goals, there should just be a text in that box “You have no goals yet, create your first goal [here](#)”
- The current “[here](#)” located on the second box, should have a pop up which allows the user to fill out a goal and dedicate a savings account towards that goal or link it to an existing bank account
- The tips to save more money - those images and writing should link back to the “Financial Literacy Lab” section of the app
- There should be an option for under the percentage to have a time listed like “1 day 13 hours 48 minutes Left”
 - This will be for goals like savings for vacations that have a time requirement



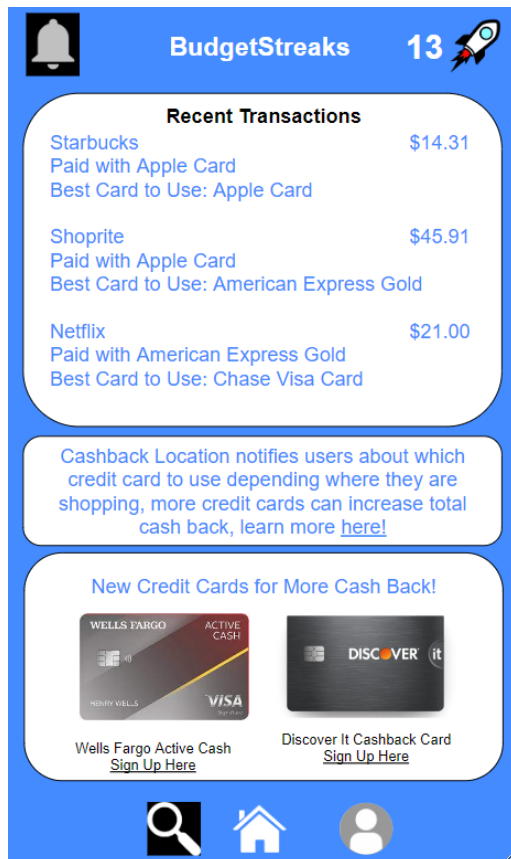
Setting the New Goal



- This will come up based on last screenshot when a user selects "[here](#)"

- This popup the user can fill in the gray boxes, BEFORE the questions show up - they must select Individual or Group.
- The gray boxes should allow users to input text, the ones with dropdowns, should dropdown to either their different bank accounts or their friends list.
- The user should be able to get out of this through the top right X or clicking any part of the dark gray on the outside of the box, or selecting the bottom home options

Credit Card Optimization



- Above is a screenshot of what the Credit Card Optimization should look like
- The recent transactions should update depending on what the user has recently spent money on
- The “New Credit Cards for More Cash Back” will need to have a built algorithm, it will need to have a list of credit cards that offer high rewards programs in specific categories and the app will need to scan the current rewards program of the card the user is using. The app will then recommend these two cards for users to increase a specific category like gas from 3% to 5% rewards based on a specific credit card.
- The “here” button should link to a specific blog from the Financial Literacy Lab that talks about the credit card optimization and keys to maximizing cash back more - will link better later. For now, link it to the Financial Literacy Lab page within the app.

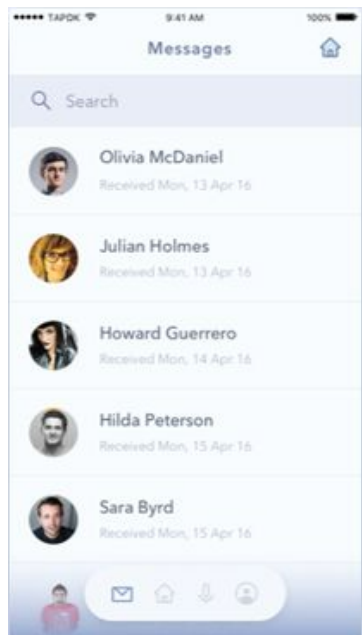
Backend of Credit Card Optimization Using Location

- Need to use Google API to track the users location while they are not on the app.

- Using this location, the app will need to be able to tell what business they are in, like a Starbucks or a gym, gas station, etc.
- With this location, the app will need to identify what spending category that address is, for example identifying that a “Exxon Mobil” is a gas station and falls into that category
- Then, it has to search through that specifics users credit cards to see which one has the best rewards program for gas (although this can likely be loaded beforehand and not active) – also we can factor in bonus points through this as well through the app
- Then, the app will send a notification to the user quickly using the following framework – “If buying from _____, _____ is the best credit card to use”

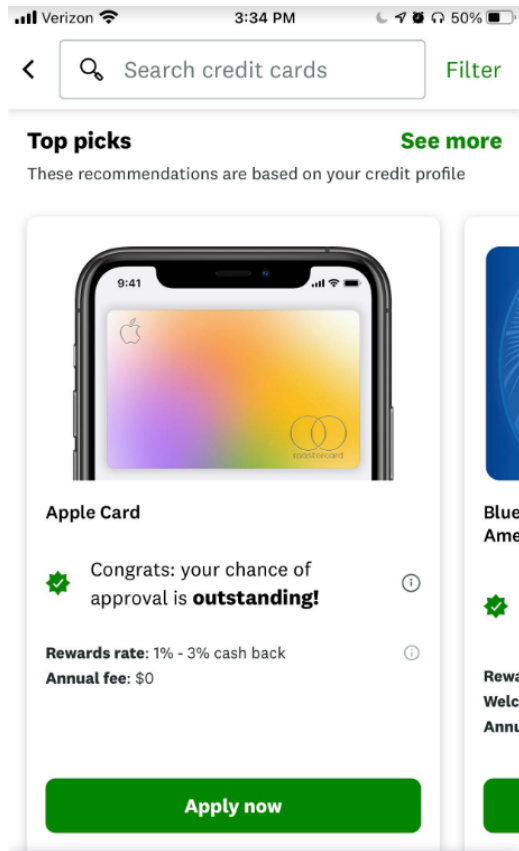
Messages

* Goal with this page is to be super simple, can even install a plugin to do this and be done.



- Just a simple messaging platform, although there are a few key needs:
 - Platform must be encrypted texts back and forth, can be sensitive information
 - Platform should push users to “show contacts” or “send link to a friend”
 - When someone randomly messages someone on the app, it should go to a “Message Request” tab similar to an Instagram
 - The bottom and top of the page should still look like BudgetStreaks homepage with the home icon, notifications icon, and top part, etc
- The goal is simply again, just allow people to message each other in some form

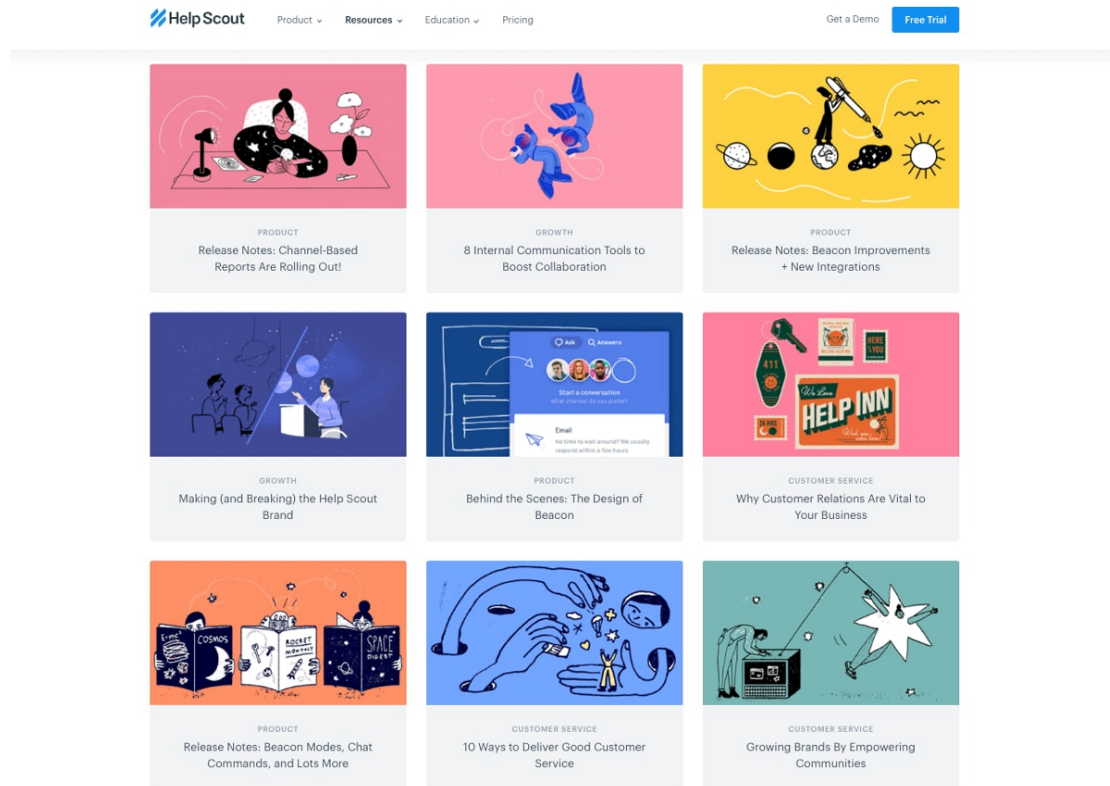
New Suggestions



- This above is from a different app, but our page should be similar
- The top and bottom should still have the BudgetStreaks logo and icons
- The “Top Picks” should be the first section and the user can scroll to the left to look at the next card which is the blue one
- Under “Top Picks” users should have the same time of scroll feature except it should say “Best Rewards for Gas” instead of “Top Picks” and then a third section that states “Best Rewards for Food” instead of “Top Picks”
- For now, just place random images in, later on we will add real credit cards into here
- In the future, we will need the algorithm to decide which cards they are displaying based on credit card percentages

Financial Literacy Lab / Learning Corner

* The goal of this page is again, to be simple. Below there is an example of what the blog page can look like. Because it is on mobile, it should just be 1 image with a title under it and then scroll down. We will have roughly 8 articles. This page can be completely at the end once everything else is completed.



- For the clipart, use anything, but make sure we can change the clipart later
- For the titles, just make them the following:
 - 22 Savings Tips for Everyone Under 22
 - Credit Card Optimization to Maximize Savings
 - Best Resources to Learn About Savings
 - Learning Common Savings Terms
 - How to Plan Financially in the Future
 - Common Misconceptions about Money
 - Understanding Employee Benefits
 - Investing vs Saving - What Should you do?
- Inside each one of these articles, there should be an area for the text of the article. Text Raine at this point, the articles may be written and can be placed right in.

User Clickflow

- Below, is the clickflow that an average user can expect
- This is here to conceptualize the app and how users will interact with it
- Each of these sections have more details and screenshots above it within this document
- There are a lot of other potential click flows that can be created, however they would look similar to this form.

