

CS6750: Assignment M2

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Abstract— I will be focusing on increasing financial literacy. Adults and young adults often find themselves unable to make the correct decisions when it comes to financial planning. This is because people in this age demographic are not always well equipped to make the most accurate and informed decisions.

1 NEEDFINDING EXECUTION 1 - EVALUATION OF EXISTING INTERFACES

For this phase of my needfinding process, I mainly evaluated two different applications in the financial literacy space: Mint and the Vanguard web applications. The interface I mainly evaluated was how each website conveyed financial topics to increase personal financial literacy the user. I will be comparing these features in these interfaces:

- ***Content*** – What kind of information is being displayed? Is this accurate information?
- ***Learning and Development*** – What kind of resources are available for a user? How can the user learn more about a certain topic?
- ***Design/Interface*** – How much content is displayed at a given time? How easy is to navigate from one screen to another? Are users able to easily access resources about a given topic in a easy to use manner?

1.1 Mint - Result Execution Summary

Content – Mint application on either the web or on the mobile allows users to track their budget and other financial information through a singular portal. The content on Mint mainly deals with setting limits on your spending and tracking your income to debt ratio, along with your net worth. There are a few informational pages on the web and mobile interface that allow the users to explore investments, credit cards etc. There's also pages on tracking your trends, in regards to your expenses, and an investment page that tracks different investments that you have linked to mint and how they have either improved or deteriorated.

Learning and Development – Mint does a great job presenting information in a clean and concise manner but often times this information is hidden and the user has to click between tabs to get the correct information. The “Marketplace” tab gives users helpful information on investments, insurance, loans and credit cards. The helpful information is often given in the form of advertisements, and people, at least me in the past, tend to gloss over it quickly and only pick a nugget of information from these pages. The information in these pages is great, but they are often presented with terms and names that might be unfamiliar to a layperson.

Design/Interface – The design of this application has gotten a lot better than it was a couple years ago. It is now very easy to navigate, and quickly switch between tabs.

1.2 Vanguard - Result Execution Summary

Content – Vanguard application on either the web or on the mobile allows the users to contribute to their retirement options such as 401k or Roth IRA and also allows the user to buy/sell ETFs and stocks. Much of the pages deal with account information of the user and historical information about stocks and ETFs. There are also informational pages on how a stock has performed in the past years, how users should invest in the future and other information a novice or an expert user might use to make smart and confident choices.

Learning and Development – Vanguard has a very great and detailed section to learn and develop novice and expert users. I was fairly surprised to find that it covered a lot of the information I was looking for, provided I knew what to look for. A novice user might spend some extra time here either navigating the UI or trying to figure out where exactly to start.

Design/Interface - The design for this website is done fairly well and I was able to navigate from one page to another fairly quickly. It was responsive and also brought up some tips/help options on certain screens when making investing choices, which I thought was a nice touch. The iOS app was very responsive but lacked certain features that the web application had, such as applicable pop-ups pertaining about fund information or stock forecasting features.

1.3 Takeaways

The interfaces for both of these applications was useful because they were able to give us a wide and useful perspective on what the industry standard was for applications that are on the forefront of financial literacy. Both of the application are fairly different from each other but they often overlap their userbase with each other. Both applications have different ways to display helpful information to the user, Vanguard offers a plethora of wiki-like pages meanwhile Mint offers it in the way of practical products (such as credit cards or re-financed loans) on the Marketplace tab or better goals for budgeting or tracking. In my opinion, I think a combination of both of these applications and their interfaces would be the most approachable for either a novice or an experienced user.

1.4 Bias Control

Some of the bias I accounted earlier for this exercise was confirmation bias, mainly attributing to tunnel visioning on only a certain aspect of the application. I avoided this by taking a wholistic approach to both of the application and noting down my findings and not spending too much time on a single page or a single tab. Instead I looked at how the application helps to teach me, the user, about personal financial literacy.

2 NEEDFIND EXECUTION 2 - INTERVIEWS

For this phase of the needfinding exercise, I was fortunate enough to interview three different users with vastly wide experience, when it comes to financial literacy. There was some overlap with my survey questions, but the interview process allowed me to get into their heads and understand their needs and certain nuances. The script for the interview question is in Appendix 7.2: Interview Questions and the interviewee's answers are noted down under Appendix 7.3: Interview Transcript

- The first user I had interviewed, Person A, was inexperienced with personal financial literacy.
- The second user I had interviewed, Person B, was familiar with certain concepts dealing with personal finance but she was still unsure on some topics such as insurance or home loans

- The third user I had interviewed, Person C, was very financially literate, and he had lots of domain knowledge about personal finance and also fanatically used several budgeting and trading applications.

2.1 Person A - Result Execution Summary

Person A is a freshman in college. The main points that I got from her are summarized here:

- Had a lot of trouble when she first had to deal with fafsa and other student loan organizations
- Started to use Mint to keep track of her budgeting and other various expenses. Set monthly goals so she doesn't go over her budget.
- She wants to learn more about budgeting, and retirement options and how to purchase her first car
- She mainly gets financial information from her family and friends. She wants to get started on financial topics but is confused on how to do so

2.2 Person B – Result Execution Summary

Person B is a couple years out of college and has a few years working in the software industry. The main points are summarized here:

- Familiar with topics such as home loans, as she is getting a house soon, car loans and actively follows the stock market
- Wants to have a comfortable retirement, so actively invests in a 401k account and contributes to her HSA
- Wishes that she would have taken some finance classes in college
- Would tell her younger self to get started on making smart financial decisions to build good habits
- Has gained most of her financial information from either reading up on her own or from friends and family

2.3 Person C – Result Execution Summary

Person C is currently a manager at a banking company and has been in this industry for about 15 years. The main points are summarized here:

- Actively keeps track of the market, and follows plenty of news journals and publications in his free time.

- Uses multiple budgeting apps and other stock broker apps like WellsFargo, Vanguard, WeBull etc. Has several streams of income as well his job and budgets them accordingly on Mint or other such budgeting apps
- Prefers to learn from publications and books than second hand knowledge. Wants to FIRE (Financial Independence, Retire Early)
- Prefers to look at forecast charts and do his own stock analysis either programmatically
- Tells younger users to get working on financial literacy as soon as possible

2.4 Takeaways

This takeaway was really interesting because it was explored three very different type of users. All the users said that they would prefer an interface that would provide tips on how to use the information they had just learnt. Based on this, I would want to explore an application that would help the most novice user find their bearings, help the knowledgeable user with additional resources to help strengthen their understanding and also the most advanced user do their own research about a certain financial topic.

2.5 Bias Control

In order to avoid confirmation bias, I made sure to not ask any leading questions and to leave my questions as open-ended as possible so the interviewees felt comfortable and weren't inclined to answer questions to curry favor. In order to avoid voluntary bias, I carefully considered my interviewees before the interview and picked my options accordingly. In order to avoid any recall bias, I gave the user the context of the task and gave them a few minutes to reflect on what they have done in the past. I gave them multiple scenarios to consider to put them in the right mindset similar to when they were performing the original task. I carried the conversation down different avenues to prevent tunnel-visioning a singular topic.

3 NEEDFINDING EXECUTION 3 - SURVEY

3.1 Result Execution Summary

The survey results were really interesting and the raw results can be found in Appendix 7.5. A deep dive on the results can be found in Appendix 7.6 and the actual survey can be found in Appendix 7.4. This survey was answered by 25 people and for the most part people were really confident on how financially literate they were and a vast majority gained information from financial wikis such as the bogle heads forums or from friends and family. People were largely interested in topics of investing followed by budgeting and purchasing/selling securities. People also mentioned that they were most well versed in budgeting, followed by investing.

3.2 Takeaways

The main takeaways from this survey were:

- Users are continuously interested in learning about financial topics, regardless of their age.
- Users really want to see more on investing, budgeting and information on loans of any kind.
- People got their information from financial wikis, books and friends and family. In my opinion, friends and family are a great source of information as you often feel comfortable asking them, so barrier of entry is easier.
- Users want to see a wide variety of information, but the content must be served in a way so it's not an information dump on the user's end and the user is able to digest and act on the learned information.

3.3 Bias Control

To avoid confirmation bias, I made sure the survey questions were framed as not to be leading and left enough room for people to come up with their opinions. I had my survey reviewed by a fellow co-worker to make sure I am not forcing an opinion on any of the survey respondents. To avoid voluntary bias, the survey was distributed amongst members of my class and the survey was not revealed to respondents before they took it. A simple description was provided so users know what the survey entailed. To avoid recall bias, I set the questions in context of the task so the respondents were able to accurately recall something they had

done in the past. I tried increasing the complexity of the questions so each one of my questions set the context for the upcoming question and brought the respondents in the correct mindset.

4 DATA INVENTORY

Who are the users – The users for the surveys and the interviews represented a large demographic, about 50% of the survey respondents were between ages 18-29, followed up by 30-39, 40-49 and 50-64. This makes sense because people of all ages are interested in increasing their financial literacy.

Where are the users – The survey respondents, I assume, were located all over the world, as it was shared via PeerSurvey and people from different backgrounds and different age groups were able to take the survey. The interview process consisted of either friends or co-workers.

What is the context of the task? – The context of the task was to measure peoples general sense of financial literacy and where they thought they stood on their knowledge of financial literacy.

What are their goals? – The user's goals in the exercises was to find the right resources to improve their financial literacy about a topic they didn't know, or to build on their existing information on about a certain topic.

What do they need? – They need a responsive web application or an interface that helps to guide them through the difficult areas of financial literacy and to provide them practical and meaningful applications to further enhance their financial literacy.. Educational lessons coupled with practical examples.

What are their tasks – Their tasks are to improve their personal financial literacy so they can improve their quality of life and better provide for themselves and their family in the future.

What are their subtasks – Their subtasks deal with how to get ahold of such information, whether it be through web applications or mobile interfaces. With either the right design and/or easy navigation, the users must have an enjoyable learning experience.

5 DEFINING REQUIREMENTS

The requirements of this interface is to provide an efficient way to consume information. Its functionality must be in line with all the items provided in the data inventory. Users must have the ability to transfer information from the content on-screen and into their long term memory via a quick and snappy interface. With the right design, the learnability goals should be baked into the app itself and users will be able to easily associate actions/tasks with either icons or intuitive gestures such as swiping, pinching etc.

Further success of the prototype will be measure by either handing out surveys after the user has finished using the application for their task or scheduling time from the user to either interview them about their experiences or have them participate in think-aloud activities. We could also ask contextual based questions for the users depending on the information that they had just learnt. This question can either be skipped or answered and will simply serve as a knowledge checkpoint so the user understands what they might be getting themselves into.

6 CONTINUED NEEDFINDING

The next iteration of needfinding exercises would mainly deal with additional surveys about user experience with the prototype supplemented with either think-aloud or interviews. A couple of questions from the needfinding process still remain. What do users want to see when learning about a certain financial topic? How do users react to buggy UI or interfaces and what do they do to circumvent that? Are users likely to return to a certain application despite the app crashing once or twice during their use? I would like to touch on all these points and understand user behavior in the app itself. Everyone learns at a different pace, the application shouldn't, in my opinion, force teaching materials outright to the user. The novice user can get easily confused and be reluctant to navigate further within the application.

I would want to explore the novice and experienced users experience within the application with think-aloud exercises or interviews. I might further supplement this with surveys to reach a wider variety of users.

7 APPENDICES

7.1 User Privacy Info

- Users were notified that their personal information such as name and email will be classified.
- Explain what the goal of the exercise is and how the interview will help me with the assignment
- Explain that they can stop the interview whenever they choose to do so, and that their information will only be used for the sake of this assignment and nothing else.

7.2 Interview Questions

These interview questions were given after the interviewee was told about their User Privacy Info, found in Appendix 7.1.

The interview questions were as follows:

1. Throughout the years, what resources have you used to increase your financial literacy?
2. Walk me through your thought process before you buy a security on your favorite exchange
3. What would you tell yourself 5 years ago, when it comes to financial planning and literacy?
4. Which financial topic intimidates you the most and what have you done to alleviate those concerns?
5. What do you currently do to work towards your financial goals?

7.3 Interview Transcript

I have noted down the main speaking points for each person down here:

Person A:

1. In the past, and currently I have used:
 - a. Friends and Family

- b. Mint
 - c. Tracking down finances via pen and paper
 - d. Having my parents take care of it for me
- 2. I have bought a couple of stocks of GameStop and AMC in the past before. I did this with the help of my dad, and he helped me create a Robinhood account. I only bought these because they were being talked up on social media and I didn't want to miss out. Any amount of money is good money when you go to college.
- 3. Five years ago, I didn't really think about financial planning in the long term. I was using my piggy bank or was using pen and paper to keep track of my finances.
- 4. To be fair, I am intimidated by anything to do with stocks. I don't quite understand them completely and I am familiar with certain things such as: Options, the concept of shorting, bonds etc. But I just don't know how to get started on these topics. I have searched through on Google and Investopedia but a lot of the time this information seems very hard and intimidating.
- 5. I am trying to get more involved with my parents' taxes and ask my parents about opening savings accounts or a checking account so I can take care of my own finances. Currently I own a credit card and have had a bank account since I was 16 but I want to get involved a little more. I've also been consulting my professors and books for any additional resources.

Person B:

- 1. In the past I have used:
 - a. Mint – to help me budget
 - b. Family (my sister helped me get started on financial topics)
 - c. Vanguard and Charles Schwabb have great info on how to get started and what kind of accounts I can open
- 2. In the past, I have bought a lot of AMC stocks, I have invested a little bit in Tesla and Tech stocks like Microsoft and Google. My portfolio is pretty safe, and I didn't take a lot of risks. I bought AMC when it was \$10 a pop, so I am going to hold on to it for a while. My research for buying a stock just involves looking at the charts on Robinhood and if the company is announcing a new product, I buy the company's stocks at that time.

3. 5 years ago, I would tell myself to save my money instead of buying that ugly sweater or shoes. I would tell myself to get started on my 401k asap and look into increasing my net worth.
4. Personally, I am intimidated mostly by loans. I am buying a house soon with my significant other, and I never realized how hard it is to buy a house in this market. I have had multiple offers fall through because I haven't put enough money down. There's a lot of nuances when it comes to home loans and personally I would like to learn more or have someone walk me through the current process in this market.
5. I am trying to read a lot of wikis to increase my knowledge. I am trying to retain a lot of this information but a lot of the times there's usually a follow up or a new thing that's better than the current option I am reading up on now.

Person C:

1. In the past I have used:
 - a. Mint
 - b. Vanguard
 - c. Wells-Fargo
 - d. YNAB – because I want to keep track of my money on a granular level
 - e. Personal Bank Accounts
 - f. Parents
2. My thought process usually has to do with reading about the company beforehand. I avoid buying artificially inflated stocks like AMC or GME. I look at their balance sheets and how they have performed in the past few years and what the company has done during turbulent times. After I have researched all of this, then I buy a stock.
 - a. Follow up question: Aren't you afraid that the stock's price can skyrocket?
 - i. Yes, but in a manner of speaking the same rise will continue to happen over a sustained period of time. So even if I buy a stock when its \$10 more than it was on a previous day, I am sure to make more money in the long run.

3. 5 years ago, I would tell myself to research more on cryptocurrency instead of completely dismissing it as a fad. I would also tell myself to get more comfortable with taxes and make plans for retirement and how to FIRE(financial independence, retire early)
4. At this point of my life, I would say taxes mainly when it comes with retirement options. I am also actively trying to refinance my house, and we only have 5 years left, but we are trying to pay it off as quickly as we can.
5. Mainly books, and reading a lot of Investopedia.

7.4 Distributed Survey

The survey was distributed on PeerSurvey.

Survey Questions:

1. Select your age:
2. What are your sources of income? Please select all that apply.
3. If you selected Other, please specify here.
4. I consider myself to be financially literate.
5. Are you interested in increasing your financial literacy?
6. I am well versed on the topics of saving and investing money.
7. What were your financial goals 5 years ago and have they changed since?
8. What are some resources you use to develop your financial literacy?
(Choose all that apply)
9. If you selected Other, please specify here.
10. Which financial topics would you like to learn about the most? (Choose all that apply)
11. If you selected Other, please specify here.
12. Which financial topics are you most well versed in? (Choose all that apply)
13. If you selected Other, please specify here.

7.5 Raw Survey Results

response,Q1,Q2,Q3,Q4,Q5,Q6,Q7,Q8,Q9,Q10,Q11,Q12,Q13

1,30 - 39,Full-Time Job,,5,5,5,My financial goals 5 years ago were to save as much income as possible and eventually max out my retirement account. Now they are to become financially independent as soon as possible and retire early.,Financial Wikis(ex: Bogle

Heads),,Investing;Taxes,, "Investing;Budgeting;Purchasing/Selling Securities;Taxes;Loans/Debt Management;Insurance(ex: Auto, Life)",

2,18 - 29,Full-Time Job,,4,5,4,Five years ago I planned on being broke in grad school. Since then I've actually gotten a job and now my goals are more focused on saving money,Other,"I can't select multiple, so Financial Wikis, Friends&Family, Financial tools (for future planning), Reddit (r/personalfinance), and official financial institution websites (Fidelity, Charles Schwab, Vanguard)", "Investing;Taxes;Insurance(ex: Auto, Life)",,Budgeting,

3,18 - 29,Full-Time Job,,3,4,3,"Yes, not go broke, be able to pay credit cards",Financial Wikis(ex: Bogle Heads),, "Investing;Taxes;Loans/Debt Management;Insurance(ex: Auto, Life)",,Budgeting,

4,18 - 29,Full-Time Job,,5,5,5,"Previously I was focused on building an emergency fund and paying off my car loan, and contributing to my 401k. My goals now are contributing to 401k, contributing to Roth 401k, contributing to Roth IRA, aggressively paying down mortgage, and general savings. ",Financial Wikis(ex: BogleHeads),, "Investing;Budgeting;Purchasing/Selling Securities;Taxes;Loans/Debt Management;Insurance(ex: Auto, Life)",, "Budgeting;Taxes;Loans/Debt Management;Insurance(ex: Auto, Life)",

5,18 - 29,Full-Time Job,,5,4,5,"Become financially independent and increase credit score to excellent, no change.",Friends&Family,,Investing;Purchasing/Selling Securities,,Budgeting,

6,30 - 39,Full-Time Job,,4,4,4,"Now it is to pay off the house, before my goals were to save up for a down payment on a house. Both times periods I wanted an emergency fund and to save for retirement. ",Books;Financial Wikis(ex: Bogle Heads);Friends&Family;Teachers/Professors;Other,"I love the Clark Howard podcast, it is amazing :) ",Investing;Budgeting;Taxes,,Investing;Budgeting,

7,40 - 49,Full-Time Job,,4,4,4,Buy a house. Yes.,Books;Financial Wikis(ex: Bogle Heads);Friends&Family,,Investing;Budgeting;Other,FIRE,Investing,

8,50 - 64,Full-Time Job,,4,5,3,"5 years ago, my goal was to purchase items and now my goal is to save and earn for retirement",Financial Wikis(ex: Bogle Heads);Friends&Family;Teachers/Professors;Other,"Investment sites like Charles Schwab, Fidelity, Etrade all provide a lot of information on 401Ks, stocks, IRAs etc.",Investing;Other,"Retirement options - 401k , mutual funds",Investing;Loans/Debt Management,

9,30 - 39,Full-Time Job,,4,4,4,"5 years ago was more about reaching better financial stability, now it is about growing my financial base. ",Financial Wikis(ex: Bogle Heads);Other,Financial Blogs,Investing;Purchasing/Selling Securities,,Budgeting;Loans/Debt Management;Insurance(ex: Auto, Life)",

10,30 - 39,Full-Time Job,,4,3,4,"Long-term growth, they've shifted to medium- to long-term since then",Books;Friends&Family;Other,Practical experience,Investing;Purchasing/Selling Securities,,Investing;Budgeting,

11,18 - 29,Full-Time Job,,2,5,2,"I never had a goal until recently, so yes, they have changed since",Financial Wikis(ex: Bogle Heads);Friends&Family,,Investing;Budgeting;Taxes;Insurance(ex: Auto, Life)",Budgeting,

12,40 - 49,Full-Time Job,,4,4,4,"Save more, spend less, avoid getting ripped off; and no",Books;Financial Wikis(ex: Bogle Heads);Friends&Family;Teachers/Professors,,Investing;Budgeting;Taxes;Loans/Debt Management;Other,Cryptocurrency,Investing;Budgeting;Loans/Debt Management,

13,30 - 39,Full-Time Job,,4,5,5,"Eliminate debt, yes, because it's been eliminated",Books;Friends&Family;Teachers/Professors,,Investing,,Budgeting;Taxes;Loans/Debt Management,

14,18 - 29,Full-Time Job,,4,4,4,Travel and have fun. Now to save and become financially secure ,Friends&Family;Other,Reddit,"Investing;Taxes;Loans/Debt Management;Insurance(ex: Auto, Life)",Budgeting,

15,30 - 39,Full-Time Job,,4,5,4,I was planning to buy a house. I bought it 2 years back. Now have child on the way so need to re-think my goals.,Financial

Wikis(ex: Bogle
Heads);Friends&Family,, "Investing;Budgeting;Taxes;Insurance(ex: Auto,
Life)",,,Budgeting,

16,18 - 29,Full-Time Job,,3,4,3,To be financially independent. Now it is to educate
myself to invest what I have saved instead of just saving the
money,Books,,Investing,,Investing,

17,30 - 39,Full-Time Job,,5,4,5,financial independent,Books;Financial Wikis(ex:
Bogle Heads),,,Investing,,Investing,

18,30 - 39,Other,Unemployed,4,5,5,Yes. Five years ago I wanted to buy a nice car.
Now I want a nice house.,Financial Wikis(ex: Bogle
Heads);Friends&Family,, "Taxes;Loans/Debt Management;Insurance(ex: Auto,
Life)",,,Investing;Purchasing/Selling Securities,

19,18 - 29,Other,Passive investment,4,4,4,"Buy house, haven't really
changed",Books;Financial Wikis(ex: Bogle
Heads);Friends&Family,, "Investing;Budgeting;Purchasing/Selling
Securities;Taxes;Loans/Debt Management;Insurance(ex: Auto,
Life)",,,Investing;Budgeting,

20,40 - 49,Full-Time Job,,5,4,4,"5 Years ago I had just finished my studies and my
main goal was to buy a house and get my financial situation settled. Today these
goals are achieved and I now strive for financial independence, that means I try
to establish passive sources of income.",Other,"fool.com, seekingalpha.com,
other ",Investing;Taxes,, "Investing;Budgeting;Loans/Debt
Management;Insurance(ex: Auto, Life)",

21,18 - 29,Full-Time Job,,4,4,4,"5 years ago I was thinking about how to pay off
my loans and how to start a savings account, now I want to buy a house and save
more",Books;Financial Wikis(ex: Bogle
Heads);Friends&Family;Teachers/Professors,, "Investing;Budgeting;Purchasing/
Selling Securities;Taxes;Loans/Debt Management;Insurance(ex: Auto,
Life)",,,Purchasing/Selling Securities;Loans/Debt Management,

22,18 - 29,Full-Time Job;Part-Time Job;Other,Most of my income comes from
actively trading as well as investing a large sum of money in a company which I
do not take part in managing.,5,5,5,"5 years ago I had just gotten my Bachelors

degree and wanted to save money as well as buy a place and get married. I am now married, have bought a place, and am generating much more than I was 5 years ago. My goal now is to make enough money passively so that I do not have to work anymore.",Books;Financial Wikis(ex: Bogle Heads);Friends&Family;Teachers/Professors,, "Investing;Taxes;Insurance(ex: Auto, Life);Other",Crypto and Options,Investing;Budgeting;Purchasing/Selling Securities;Loans/Debt Management,

23,40 - 49,Gifts;Other,"Capital gains, dividends, deferred income (e.g., 401k), interest from savings + CDs, rental income as a landlord",4,4,4,"Five years ago, I wanted to have assets that are at least 25 times my annual expenses. Now, I'd like for them to be at least 30 times my annual expenses.",Books;Financial Wikis(ex: Bogle Heads),,Investing;Purchasing/Selling Securities;Taxes;Other,"Safe Withdrawal Rates, Sequence of Returns Risk",Budgeting,

24,18 - 29,Full-Time Job,,4,5,4,"Retire by 50, and no",Financial Wikis(ex: Bogle Heads);Friends&Family,,Investing;Purchasing/Selling Securities;Taxes;Loans/Debt Management,,Investing;Purchasing/Selling Securities,

25,40 - 49,Full-Time Job,,4,4,3,prefer not to say,Books;Financial Wikis(ex: Bogle Heads);Friends&Family,,Investing;Purchasing/Selling Securities,,Budgeting,

7.6 Survey Analysis

We can analyze each question here:

1. 11 people were between the ages of 18-29, 8 were between 30-39, 5 were between 40-49 and 1 person was between 50-64
2. A majority of the survey respondents had a full time job, only 3 people were either unemployed or earned money through passive investment as their main source of income.
3. Extra space for the respondent in case the options didn't have their appropriate answer. Respondents here answered passive income or unemployed.
4. Many respondents rated them a 4 or above on their financial literacy.

5. All the respondents were very eager to increase their financial literacy from where they were now.
6. Responses here for the most part were 3 or above, signifying that respondents were well versed in topics of investing and saving money.
7. Responses here generally varied amongst user, but a lot of people did mention that their goals have changed. In the past, it looks like they have not saved as much and now they have started making the moves to save a lot more money, buy a house or make another major investment.
8. Responses here mainly stated that people gained their financial information from financial wikis, assuming that this is because of googles algorithms, and friends and family. A lot of users mentioned family, more than I expected but to me it indicates that people often trust their close friends and family when it comes with matters dealing with money.
9. Extra space for the respondents in case they had an alternative answer. People mentioned podcasts and other websites from which they learn other financial information.
10. People were mostly interested in learning about investing, almost all the survey respondents selected that answer. This was followed by budgeting and loan management.
11. Extra space for the respondents in case they had an alternative answer. People mentioned crypto, safe withdrawal rates, and FIRE.
12. People were most well versed in budgeting and investing.
13. Extra space for the respondents in case they had an alternative answer. No answers here.