App Ideas Write Up:

**Idea overview:** Fully integrated Wealth Management App with emphasis on simplicity and help of use to help people confidently track and budget their finances. In addition to tracking expenditures, financial goals, and budgets, the app seamlessly integrates investment to help people put their idle money to work.

The USP (unique selling point) will be the combination of the wealth management features with the investment capabilities into a simple to understand, navigate, and manage app.

**App Structure:** Consists of two primary parts, wealth management and investment.

* Wealth Management:
  + Initially focuses on a comprehensive, but simple, useful budgeting software. Initial idea for color scheme is bright greens (for goals met, and exceeded), gray for neutral states, and red for failures or dangerous situations
* Investment:
  + Intended to be as seamlessly integrated into the wealth management part as possible. Focus on maintaining user liquidity and ease of making investment.
    - Perhaps have a low, medium, high risk/return investment track consisting of varying levels of bond/stock exposure. The user wouldn’t see the portfolio behind the scenes, only the options of low, medium, high.

New Ideas:

* Collaboration, budget sharing with other users (think google docs)
* Possibly separating the investment part and the budgeting part (think Snapchat, Bitmoji)
* Privacy: DO NOT require users to put in bank info, credit card info, but allow them the option to in order to have live access to their current balances
* Web Interface to set up the budget more in-depth, choose investments, etc. (think Spotify application vs mobile – can only make playlists on the webapp or the desktop application, but not on mobile)