

PennyWise is an interactive money management app. Pennywise was conceived out of what was perceived to be a lack of money management apps that truly motivated savings on my part. In today's modern age, without much time or investment, everyone can see their financial information and monitor their spending with ease and just the click of a button. However, this creates what I believe to be an issue of apathy. When the app does so much of the work for the user, it creates the potential for the user to not actually invest as much of their time in performing the activity themselves. This, in particular, is an issue I have with money management apps. When everything is so automated, I end up forgetting to pay a lot of attention to my spending habits.

Thus, my solution was to create an app that bridges interactivity and reliability. PennyWise combines interactivity by allowing users to play a savings "game" wherein they determine how much they want to spend on a particular purchase thereby making the user more mentally invested in saving. Furthermore, users can use that money that they were already fine with spending on the purchase, and put that towards savings, which can be used in the future, investing in items that they'd consider a luxury but not a necessity. This provides another interactive motivation for the user, keeping them invested by trying to save towards items they want.

The current instance of the app only implements the savings game and wishlist portions of the app. Upon "login" (which at the moment is also simulated) the user is presented with view controllers that give information regarding some of their past purchases. At the moment, the data for the purchases is static. We simulate internet connection by running a simple connection test for "<https://www.google.com>", and if we get a good response, we can assume the internet is working, at which point use the static data, simulating actual data being downloaded from the internet. When presented with the purchase view, the user enters how much money they'd like to set aside for that purchase. If the amount input is greater than the actual price of the object, then that amount is added to the users savings. If the user enters an amount that is lower or equal to the price of the purchase, then no money is added to savings. In the future, this would be combined with a budgeting portion of the app as well. Thus, a greater amount would be deducted from the budget, as if it were actually spent, however, since it was not actually spent, we can set the money aside as savings.

The wishlist portion of the app allows users to add items to a wishlist, prompting them for a name of the item, and the price of the item. The wishlist status bar keeps track of how close the user is to being able to buy said item with the money they've set aside in savings. At the moment, items can be added and deleted from the wishlist.