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T & M for Now and Future

College is the stage where students start to be independent, have fun and prepare for their future. Most of college students go to school and work at the same time. Although, for some students, if they keep up with school, then they could not keep up at work and vice versa. For other, they might go through the depression or stress because the work load is too much. Beside school and work, money is another concern for college students. Most of college students will graduate with debts, so it is best for them to save money throughout the college period. Consider for the worst situation which student could not find a job right after they graduate but they must start paying for the loans, then the saving money would beneficial. In addition, there are always be unexpected financial problem happens that the saving money would be helpful. For example, a student applied for FASFA, but it did not go through and the tuition need to be pay in 2 more days. Students could use the saving money to pay for it instead of dropping the class or freaking out about how to solve that problem. For that reason, I come up with the app called T & M for Now and Future (T & M mean time and money) to help student manage their time for school and work and save money.

The goal of this app is helping students to keep up with school and work, and not being stress out. The app will have the main features such as calendar, time, reminder and note to remind student the goals for the day. As the students put in their school assignments, school schedule and work schedule, the calendar will show if the student have school or work that day. It also displays the dot which indicate how many assignment need to be complete for the day. For more detail, student could click on the day, and it show the time which students need to complete the tasks. Reminder is optional, if students, turn it on, the app will remind the student each hour about the task for 2 hours ahead. For example, student have work at 3:00p.m. then the app will remind student about that at 1:00p.m. and 2:00p.m. By doing that, it will help student be aware of what going on throughout the day, so students have time to prepare for it.

Another goal of the app is to help student to prepare for the worst by saving money. For saving money, the app will remind the student to put in the money once a week until it reach the amount that they stated at the beginning of the month. On the first of the month, the app will ask use to enter the amount of money they wish to save, this could be change during the month. In case, the student has emergencies that could not save money for the month, then student can always let the app knows by telling them there is an emergency, so the app would stop asking for money. The app will show the total money that have been saved.

In order to use the app, users need to have an account, so they could access the app through any device at any time. Also, Internet is required for the app. Users’ activity will not depend on the geolocation. If users want to use the app for saving money, they need to link the bank account with the app just like PayPal or Venmo, so they could transfer the money back and forth. There will be a security code inside the app for money saving section.

College students have been mentioned here because this app would most be productive for students. Although, any one could use this app to manage their schedule and save money. I expect there will be 10 percent of all students that have school and work at the same time, using this app during the first three months of debut. Also, I hope the number of user will increase at least 2 percent per year.

The logo of the app will have the clock with the dollar sign inside, and the main color for the app would be rainbow colors. The clock represents time which help user to manage their time, and the dollars related to saving money. I chose rainbow colors for the apps because there are different people in the world, just like different color in the rainbow, that this app could help. Also, in the song Keep Your Head Up by Andy Grammer, it said, “Only rainbow after rain”, it related by saying that the stress in life is the rain and the app is the rainbow which help people to be happy.

A close up of text on a white background

Description generated with very high confidence

Figure 1. Home page of the app