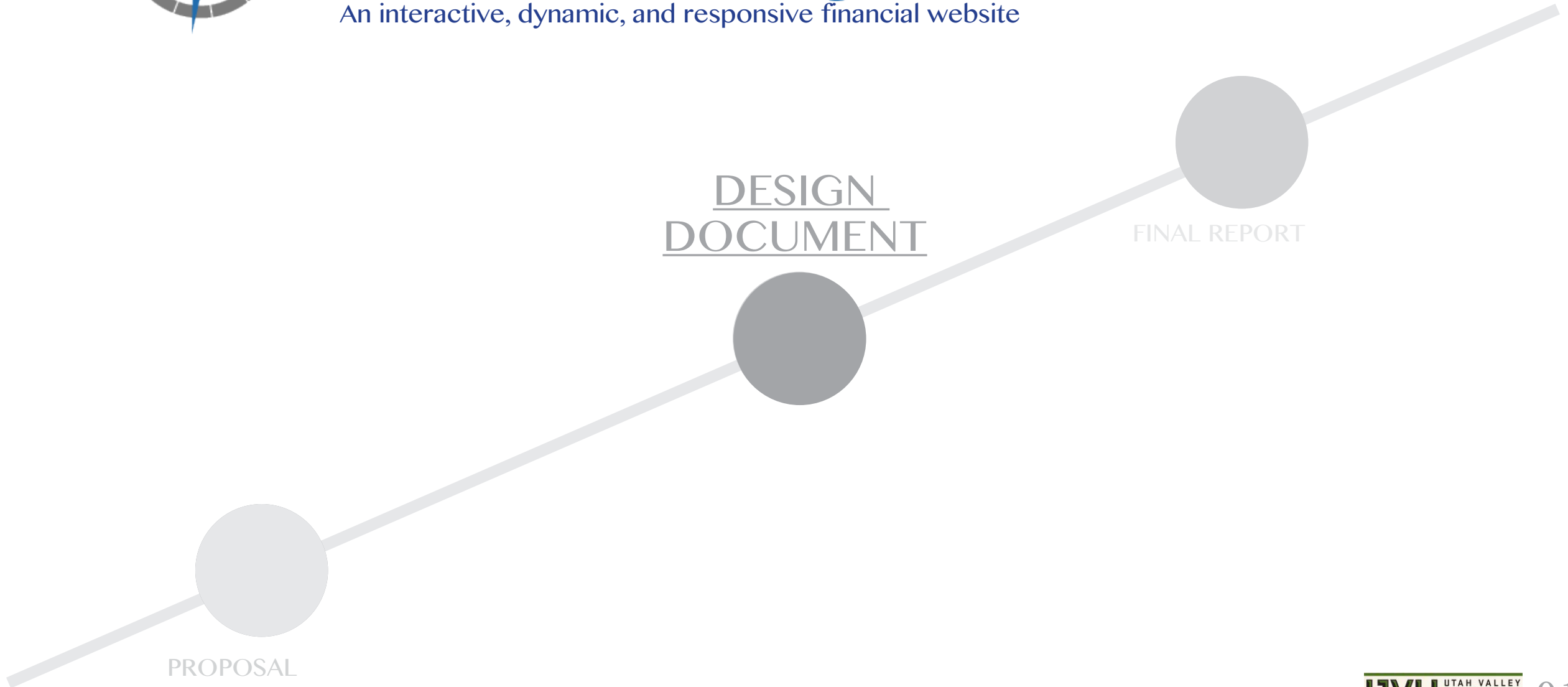




# DebtFreeLiving

An interactive, dynamic, and responsive financial website



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([Link to Fall 2015 Presentation](#))

## DESIGN SPECIFICATIONS

**In order to build a website that can be used as an effective tool, it is important to first consider the ways in which this product is going to affect users. This design document exists for three primary purposes:**

- 1. To solidify, and make physical, the ideals of the product that developers will be creating. This includes noteworthy details such as the project's scope, build parameters, security, layout, and design that must be used to maintain consistency across all pages of the site.**
- 2. To maintain that the creation of Debt Free Living is geared toward its target audience. Personas have been created to represent a portion of the audience that the website is being built for. The development team will use these personas to make effective decisions that enable the user experience of the website to be intuitive and as satisfying as possible. This involves not only making decisions about the design, but making sure every design decision has a definitive reason.**
- 3. To inform and receive approval from stakeholders that their expectations are fulfilled in regard to the scope, design (look and feel), and functionality of the proposed website build.**

# 1.0 A Strategy - Overview

## Designed for the User

Analyzing the target audience derived from our client, Einar Schow, we have created four personas to represent typical users who would visit and use Debt Free Living website services. Here we examine gathered goals, behaviors, needs, and attitudes for our audience through persona development.

Based on these studies, we infer that Cynthia would be the primary persona that the team uses as the representational first priority in development considerations. Our secondary personas are significant in concluding a firm foundation to corroborate a wider audience, their expectations and goals, while fulfilling the target audience our client indicates.

- Between the ages of 35 and 59 years.
- 75% female and 25% male.
- Lower-to-middle income.
- Well-educated.
- Median annual income of \$50k.
- Debt-income ratio of 25% or more.



**Cynthia**  
Degreed, Pro Dancer



**Sid**  
Family Man, Retired Exec



**Sarah**  
Mom & Social Worker



**Beth**  
Mom & Teacher

# 1.1 Primary Persona: Cynthia: Lingered Student Loans



**Cynthia, age 35**  
**Performing Artist/Dance Teacher**

- Bachelor of Fine Arts Degree.
- Single, never married.
- Median annual income of \$50k.
- Debt-income ratio of 50%.
- Tech level: Average, College Graduate.

## Needs:

- Security and Trust with her finances.
- Ability to work from different locations.
- Simple visual layout for speed in process.
- Organize bills in one place.
- Aid in calculating payments to meet her timeframe and goals.

## User Goals:

- Consolidate all debts.
- Prioritize debts.
- Repair Credit Standing.

## Business Goals:

- Qualify for a small business loan.
- Open her own dance studio.
- Utilize financial business tools to prevent future debt..

Fresh out of high school, Cynthia had big dreams, but a lot of growing up to do. While planning college, Cynthia actually demanded her parents foot the bill to a prestigious, and expensive, dance-based university or gave the ultimatum, she would never talk to them again. Her parents stood firm that no school was worth that much tuition and braced themselves. Their stubborn daughter kept her word and they did not hear from Cynthia for several years.

On her own, she chose a middle of the road art academy with a great dance department and a good reputation for less tuition than her first choice, but because of her stubborn streak and adamant demands to parents, she opted to draw Federal Student Aid and student loans. She showed her parents she could do it without them and graduated with a Bachelor of Fine Arts degree, a 5-figure debt, and no immediate career path. After graduating, she made amends with her folks. But Cynthia's parents were also firm about not helping her pay the loans they had no say in when she left on her own accord.

Her dream is to own a dance studio in her home town, but without a keynote dance career and over \$24,000. in loans and other credit cards mounting, teaching yoga at the recreation center barely pays interest on her debt. Years pass, and she felt stuck. Until the day she went out on a limb answering a try-out in Las Vegas for the La Reve Production show. Cynthia aced the audition and was hired to train into the show immediately.

The demanding rehearsal hours and nightly performances pay well, and exhaust Cynthia. She is now making great wages and will have her dance legend in place after this gig, but lacks time to even spend a paycheck. Now, as a resident in the City of Lights, there are many temptations and frauds. Cynthia is hesitant to know where to begin in paying her debts, much less knowing where to go or who to trust with her finances.

Calling home to Mother, a UVU alum, she's told about a free, financial help website, Debt Free Living. Mom read about it being a successful senior project in UVU Alumni Magazine. Giving Cynthia the website, she encourages her to check it out.

During Cynthia's down time in her hotel room she goes online and finds a friendly, secure, easy to understand, and best of all, free website. After opening a user account and reading through the informational pages, she is thrilled to see custom-made templates and financial calculators. A perfect solution to organize her debt plan and pay off her bills efficiently and orderly each payday.

Now that she has a solid debt solution, she begins to imagine her future dance studio in a dream. Most satisfying of all is she can now see that all her hard work will pay off, she'll be able to get out of debt and achieve her dreams... All by herself.

## 1.2 Secondary Persona: Wayne: Sudden Mid-Life Debt



**Wayne, age 59**

### **Business Consultant/Family Man**

- Self employed engineering consultant
- Loving husband, father, and grandfather
- Median annual income of \$75k.
- Debt-income ratio of 150%.
- Tech level: Advanced.

### **Needs:**

- Easy learning curve for busy executive.
- Ability to prioritize the highest late fees.
- Share spreadsheets and reports.
- Needs flexible financial management.

### **User Goals:**

- Budget a monthly amount and commit.
- Device friendly, frequent commuter.
- Keep family up to date with payments.

### **Business Goals:**

- Keep his credit in good standing.
- Avoid collection, bad credit.
- Utilize financial business tools to prevent future debt..

At 59, Wayne finds himself in a situation that he could never imagine happening. Always one with a consistent income paying his bills on time, he now faces substantial debt.

In the 2009 crash, he lost his life savings of well over half a million dollars that he invested in a commercial business venture assured to be a 500% return in two and half years. During this same period, his wife was diagnosed with cancer and needed immediate treatment. The mounting medical costs and capital loss resulted in a heap of debt. Because Wayne is a self-employed business consultant, he did not have very comprehensive medical insurance.

His business is beginning to pick up again, but it's a struggle since his savings are gone. His wife now needs part-time home care for him to work. After enjoying a very upper-middle income lifestyle for the last 35 years, there is now a growing sense of despair and anxiety in the back of his mind. He tries his best not to show any negative feelings in his wife's presence, but he needs a plan, and he needs it quick.

Work has been a hard uphill climb as his reputation has been damaged by many of the connected clients involved in the sour deal that went under, reputation means everything in his line of work. With the savings all gone and high medical bills, he is forced to seek work projects farther and farther away from home, which requires higher home care costs to take care of his wife while he is away.

2015 has been the best year of financial recovery yet. Business is picking up, but it isn't anywhere near the level prior to the 2009 crash. His income fluctuates and planning finances is difficult at best. Before, he was always the 'go to' parent to help out his adult children and grandchildren when there was financial need. These days, he can no longer contribute, and even cashed out his 401K to help pay his wife's early medical expenses.

His adult children gather one holiday and all want to contribute a monthly amount to help their parents pay off mom's medical bills faster. With their help, repairing the debt damages can be a reality and he may be able to settle some bills right away.

Sid wants to keep the overhead and time spent doing this at a minimum, yet still be able to keep a keen eye on his payables as well as share his spreadsheets with family members who are helping out. Lastly, he plans on keeping track of all the contributions made so he can pay back his family and then some, because that's just the kind of guy Wayne is.

## 1.3 Secondary Persona: Sarah: Prolonged Credit Card Debt



### Sarah, age 40 Social Worker/Homemaker

- Part-time Social Worker
- Loving mother of 3 kids
- Combined family annual income: \$55k
- Debt-income ratio of 35%.
- Tech level: Average.

#### Needs:

- Easy to understand concepts and principles.
- Organizational help with current financial situation.
- Current financial advice to help her family become, and remain, debt free.

#### User Goals:

- Increase financial discipline.
- Assess state of current debts.
- Be free of credit card debt in 2 years.

#### Business Goals:

- Avoid credit card debt in the future.
- Manage income to set aside funds for emergency saving plan.
- Prioritize card payoffs for those with highest interest rates.
- Help to educate family members on debt management and fiscal responsibility.

At age 40, Sarah is in a situation where she can't seem to get ahead of her credit card debt. An unanticipated financial expense, irresponsible spending, and lack of organizing her finances has her facing prolonged credit card debts.

A few years ago, an unanticipated heavy rainstorm flooded the family's basement and the resulting water damage cost the family \$14,000 in damages and property loss. After dealing with their insurance companies over several weeks, they realized that their current insurance, unfortunately, didn't cover flooding. Faced with thousands of dollars in damage and not enough savings to cover the costs, they decided to split the cost among several different credit cards.

Since that time, Sarah and her husband have attempted to payoff these credit card debts, but haven't made much progress and are paying a lot of money in interest in the process.

Over the last few years, Sarah and her husband have remained comfortable paying the minimum payment so that they don't feel the burden of their current financial situation and so they can spend their money on other things.

With one of her kids soon to enter college, however, Sarah recognizes that in order to help her children with college expenses, she would need to better organize her family's finances and become more disciplined in paying off their lingering credit card debts. Doing so would free up

a good portion of their monthly income that could go to her children's higher education.

Recognizing their lack of financial discipline and current debt situation, she decides that seeking financial advice would benefit the family.

Not wanting to go more into debt, they decide first to seek free financial resources available online, and come across the financial resource website, Debt Free Living.

Sarah is pleased to find many free resources and financial tips and advice provided by a financial professional. The website is easy to use and Sarah is excited to create her own debt management and elimination plan and share it with her family.

Creating financial goals from the plan is easy and being able to check it from month to month to see her progress is rewarding. She also loves to check the blog often for new financial tips and advice, helping her and her family to become, and more importantly to remain, debt free in the future.

## 1.4 Secondary Persona: Beth: Home and Auto Loans



**Beth, age 46**  
**Single Mother / High School Teacher**

- Masters in History Education
- Divorced, mother of 4
- Combined family annual income: \$53k
- Debt-income ratio of 35%.
- Tech level: Low

### Needs:

- A tool that is simple to use for someone unfamiliar with technology.
- Accommodations for a very tight schedule.
- Visual aids, and simply-worded advice for debt-elimination.

### User Goals:

- Decrease time spent budgeting.
- Get snapshot of debt-elimination plan that can be printed and stored.
- Learn red flags to look for in future loans.

### Business Goals:

- Afford a used car for her teenagers.
- Have all current loans paid off in the next 10 years.
- To support her two college students in the upcoming year.
- To prepare for eventual retirement.

Beth is a single mother in her mid-forties, teaching history at her local high school where some of her very own children attend. She has four children (3 boys, one girl), the youngest being 15, and the oldest being 21. All but one are still living at home, and her second oldest is preparing to move out and begin his post-secondary education.

Her first priority is to her family, who requires her near constant attention, though it's been getting a little less chaotic since her first moved away. Still, having three teenagers is enough to keep her plate full.

In her free time Beth tries her best to read and to remain up-to-date on current trends in her industry. She doesn't spend a lot of time on the internet or watching television, instead she gets her information from books and journals.

Being a single mother and a full-time employee doesn't leave a lot of room to stretch, and as a result she hasn't made much time to make sense of her financial situation. Between a home loan, her second car loan, and outstanding credit car payments she is ready to finally have that portion of her load taken off of her shoulders, but she is not prepared to do it on her own.

Because of her outstanding loans and the need for some additional resources, Beth has taken it upon herself to educate herself on debt-elimination. She has taken advantage of [debtfreeliving.com](http://debtfreeliving.com) to assist

her in her endeavor.

Because of the navigable and simple-to-use resources, Beth doesn't feel overwhelmed by the idea of using an online tool to alleviate her own debt. She finds the entire process very fast and intuitive.

Mostly, she is relieved to have a debt-elimination-plan without having to consult a professional. She simply created her profile, inserted her loan information, and printed out her plan to be organized in a folder to review every month as she makes her payments.

Beth's concerns are also quelled knowing that once she accepts her second auto loan, she will be able to update her debt elimination plan. She is glad to have a resource that will be able to remain up-to-date with her changing financial circumstance

It won't be too long before Beth will have the home all to herself, and with some help from the resources provided by Debt Free Living she will be able to live in her own home without being reminded of it's financial burden. Furthermore, she is preparing for her retirement. With some dedication and assistance, she will transition into that part of her life much more smoothly.

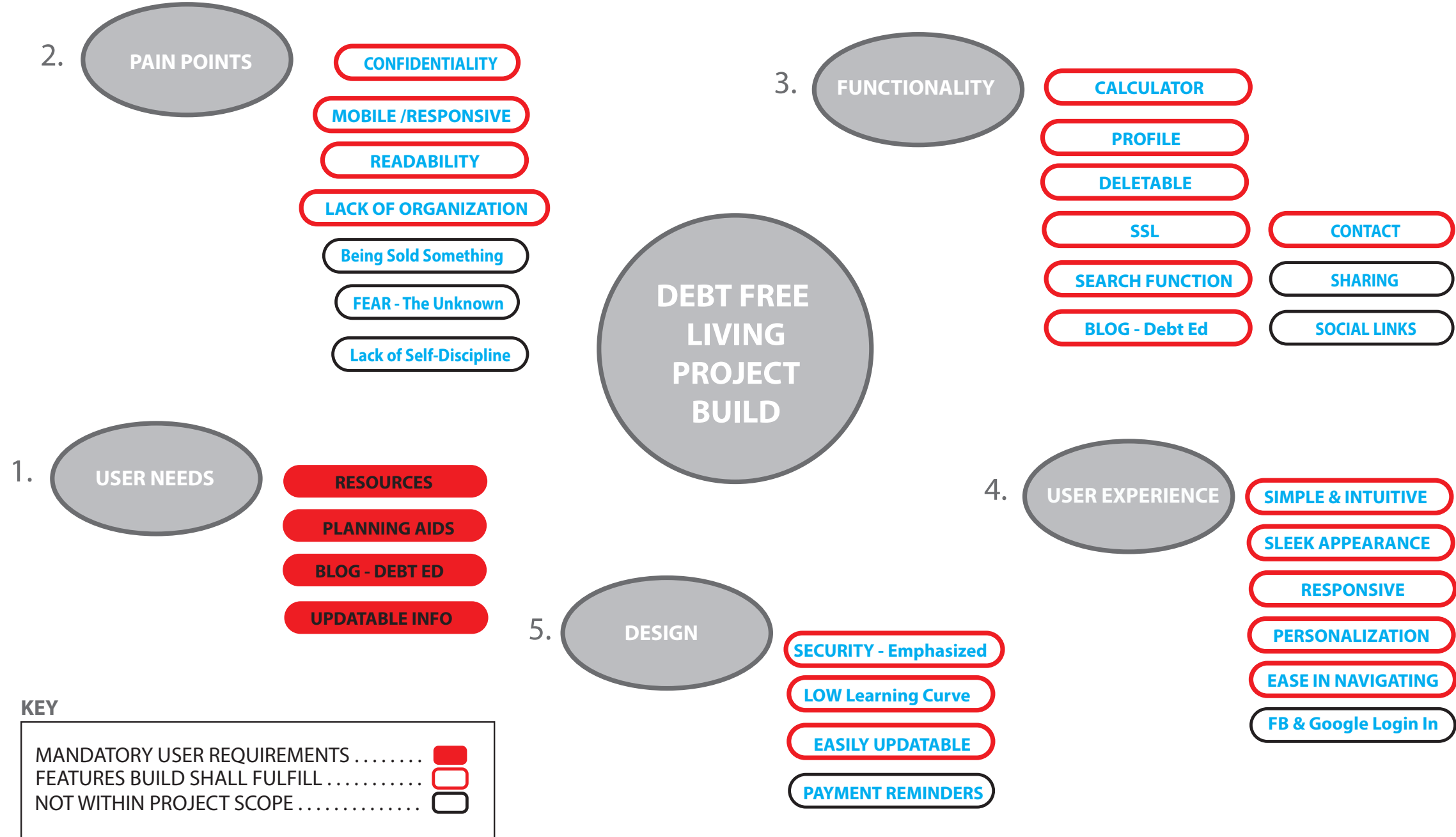


### Primary Needs in Principles of Design

- A **Hierarchy of Needs** is important for analysis of design and development direction - based on the view point of the user and their experience. The website is geared toward the needs of the individual user, providing them with a landing page of basic website content and functionality to inform them of the website's purpose and abilities. Once their needs of being informed and educated are met, they can continue up the hierarchy of needs in using the website's wealth of debt elimination resources, creating their own personal user account, and putting together their own debt management plan using the website's dynamic, customizable, debt-elimination calculator.
- By observing the **80/20 Rule** in design, the user will immediately be guided through the debt education and planning areas in order to begin to build a debt plan within minutes. The most vital information will be placed in key areas of the page, helping users to be directed in navigating the website and to quickly start using the website's primary tool, the debt elimination calculator.
- Finally, the **Feedback Loop**, in which the user takes action by applying the debt free living principles provided on the website and by using the debt elimination calculator. The calculator will help them create a personal plan, which they can check back on anytime and will update according to the length of time of the loan. Users will be able to follow the plan and see progress in doing so.

# 1.5 Strategy Concept Map - Visual Guide

Illustration maps user needs and apprehensions. Team attempts to address both stakeholder/client, and user needs within the scope of this project to completion.



## 2.0 Scope

Primary needs for the target audience of Debt Free Living shall be observed through design principles as demonstrated on previous pages through the following build.

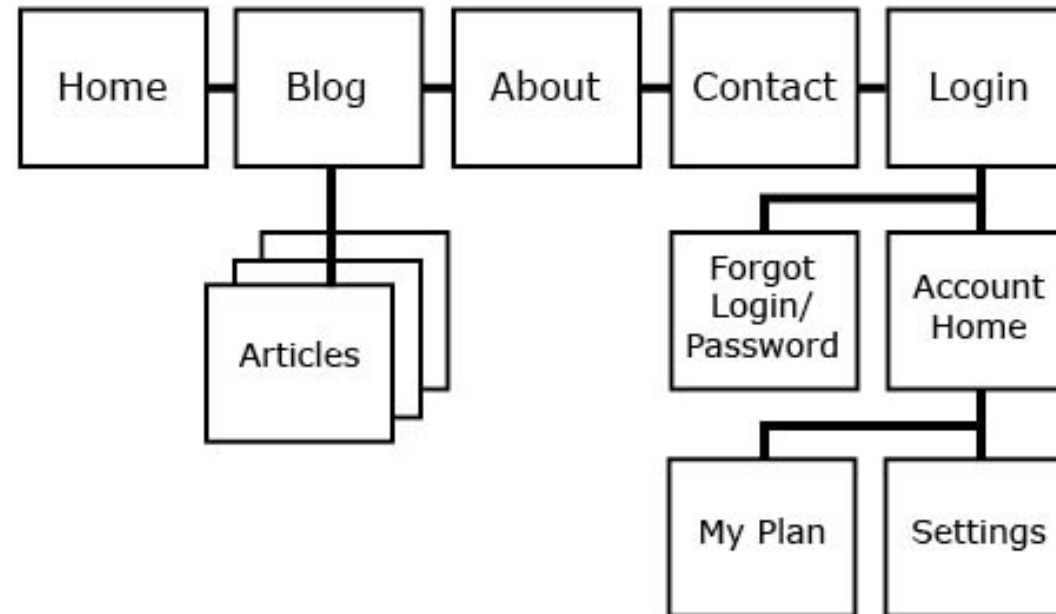
FEATURE	CONTENT/FUNCTIONALITY	UPDATE FREQUENCY	PROCESS
Menu	Simple menu contains: Home, Blog, Login/Sign Up Hamburger navigation icon on phone view only.	Fairly static, but easily expandable.	HTML/CSS, Bootstrap responsive mobile navigation
Home	Home Page includes the following: Dynamic Infinity Hero Banner, Sign In/Sign up links, three Quick Links to major features, Slideshow Testimonial Image Slider, About teaser with photo and read more link to About Page, and Footer.	Moderately static. However, Quick Link, Hero Banner, and Testimonials, may be updated periodically.	HTML/CSS, jQuery sliders
Blog	Debt Education Content Area. Custom made blog template for debt education materials and updates regarding debt elimination strategy and website use.	To be updated regularly by client. Architecture can remain static.	HTML/CSS, Angular JS application, Mongo DB integration, login support for commenting
About	Located in several areas including the Home page to 'Read More' the About Page commons is strategically placed throughout the site to ensure credibility. Includes image/images. Also includes website university project and security features. Link to be located in footer.	Static, updated as client desires.	HTML/CSS
Contact	Contact Page link is conveniently tucked into the Footer to minimize excess communication, and to simplify navigation, especially on mobile/device use.	Static, to date.	HTML forms/CSS, Angular JS, form to email functionality
Login/Account Home	User form for creating an account. Registration and login may be completed with Facebook or Google. HTTPS to ensure submitted content remains encrypted. Password-reset link can be requested and processed at the user's listed email address.	All content is static.	HTML/CSS, Angular JS, Mongo DB integration, Login/User API
My Plan/Settings	Calculator with user inputs. Inputs will include information about existing debts, and upon submission will be processed as a "plan", or a calendar that outlines optimal payment dates and amounts. Settings page will include an option for account deletion.	All content is static.	HTML/CSS, Angular JS application, and made dynamic by Mongo DB integration

## 3.0 Structure - Site Map

### PLANNED FOR SPEED & EASE

- Simple navigation.
- All main pages accessible to each other in just one click.
- “Pamphlet info” consolidated into blog posts.
- All info under the “login” page is protected by a secure login.
- Strong emphasis on getting a user to their debt-elimination plan quickly and easily.

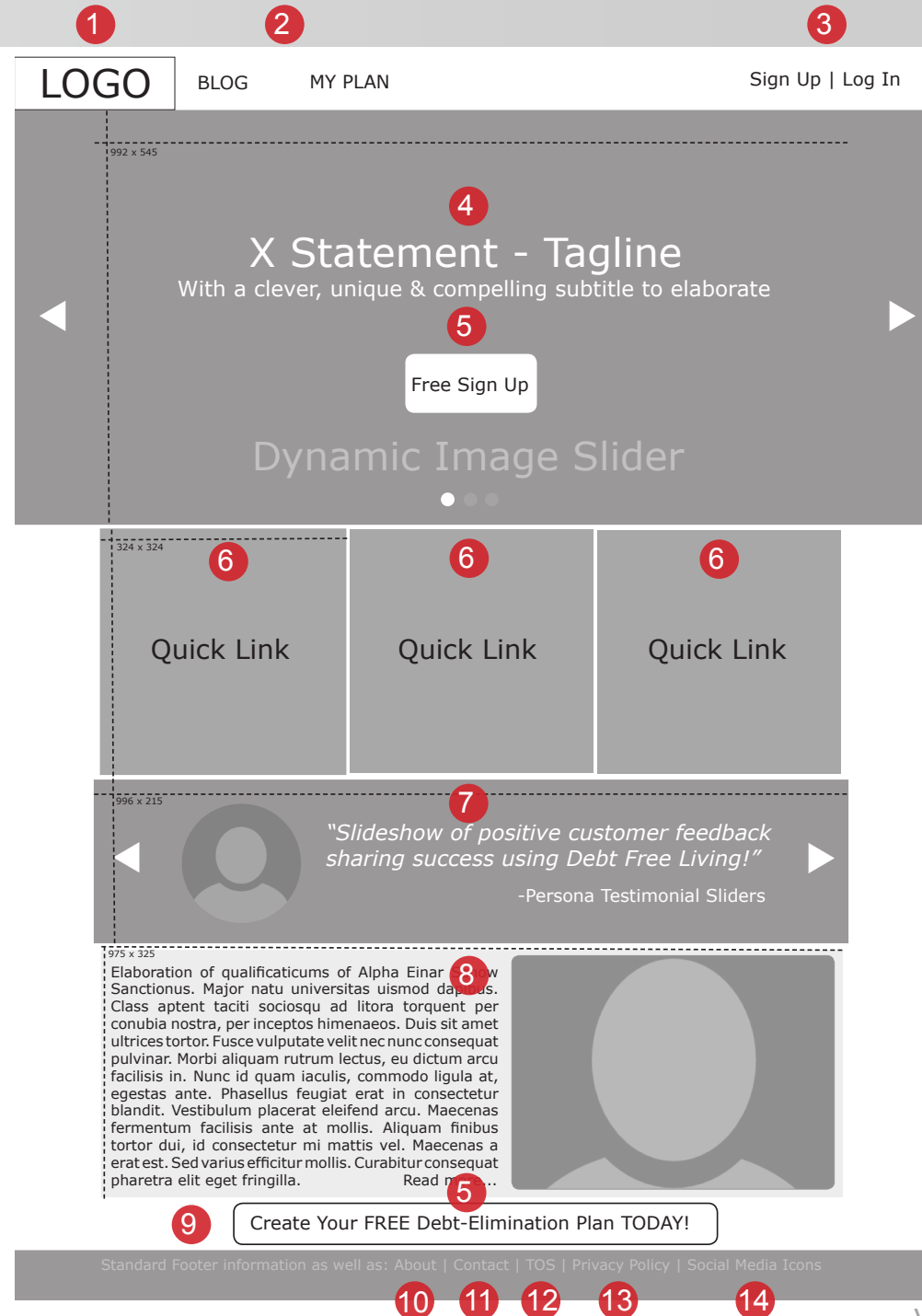
### Debt Free Living Site Map



# 4.0 Skeleton

## Home Page -Desktop

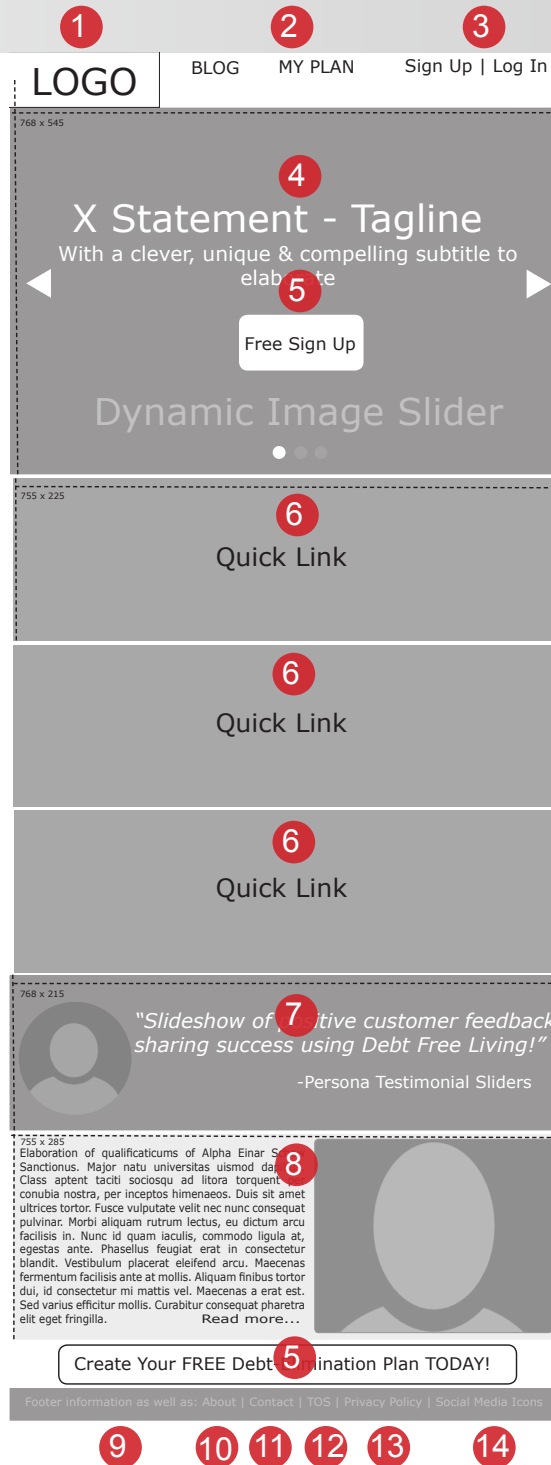
- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 Dynamic Infinity HERO BANNER
- 5 Auxillary SIGN UP Buttons
- 6 Quick Links aka SECONDARY NAVIGATION
- 7 (Slideshow) Testimonial IMAGE SLIDER
- 8 ABOUT PAGE Teaser to Read More...
- 9 FOOTER
- 10 ABOUT Link
- 11 CONTACT link
- 12 TERMS OF SERVICE
- 13 PRIVACY POLICY
- 14 SOCIAL MEDIA ICONS (TBD)



# 4.1 Skeleton (cont)

## Home Page - Tablet

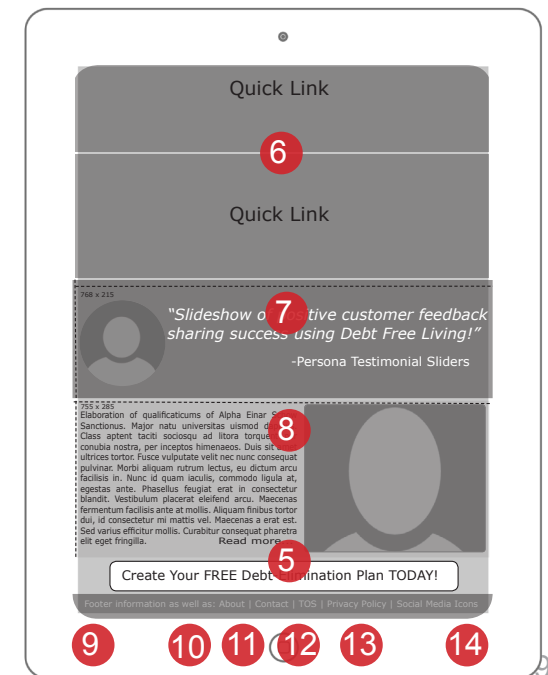
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Tablet Landscape Viewport, top of page



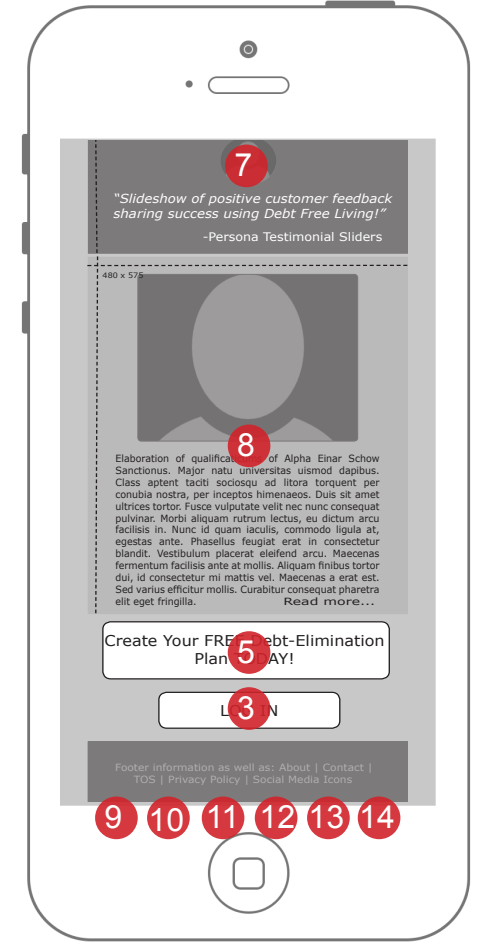
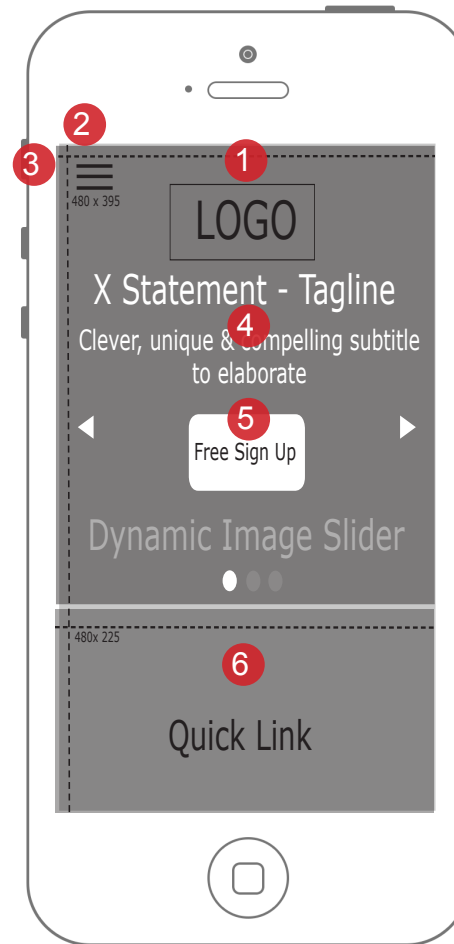
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## 4.2 Skeleton (cont)

### Home Page -Phone

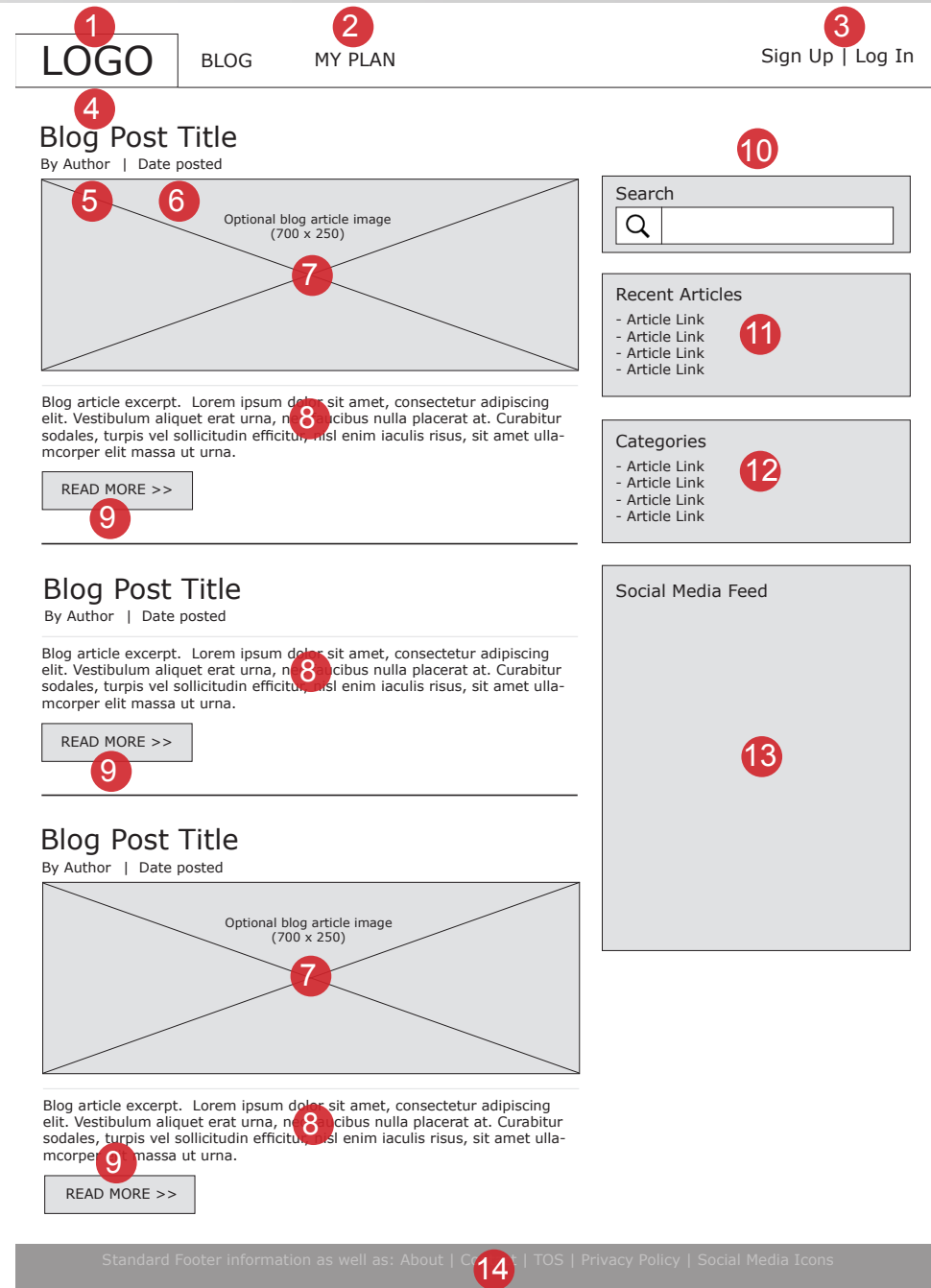
- 1 Company LOGO
- 2 Super Simple Drop Down NAVIGATION
- 3 SIGN UP or LOG IN, tucked in Navigation
- 4 Dynamic Infinity HERO BANNER
- 5 Auxillary SIGN UP Buttons
- 6 Quick Links aka SECONDARY NAVIGATION
- 7 (Slideshow) Testimonial IMAGE SLIDER
- 8 ABOUT PAGE Teaser to Read More...
- 9 FOOTER
- 10 ABOUT Link
- 11 CONTACT link
- 12 TERMS OF SERVICE
- 13 PRIVACY POLICY
- 14 SOCIAL MEDIA ICONS (TBD)



## 4.3 Skeleton (cont)

# Blog Home Page -Desktop

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 Blog Post TITLE
- 5 Blog Post AUTHOR
- 6 Blog Post DATE
- 7 Blog Post IMAGE
- 8 Blog Post CONTENT
- 9 Blog Post READ MORE LINK
- 10 Blog Post SEARCH BAR
- 11 Recent Article LINKS
- 12 Blog Post CATEGORY LINKS
- 13 Social Media PLUG IN
- 14 FOOTER Area

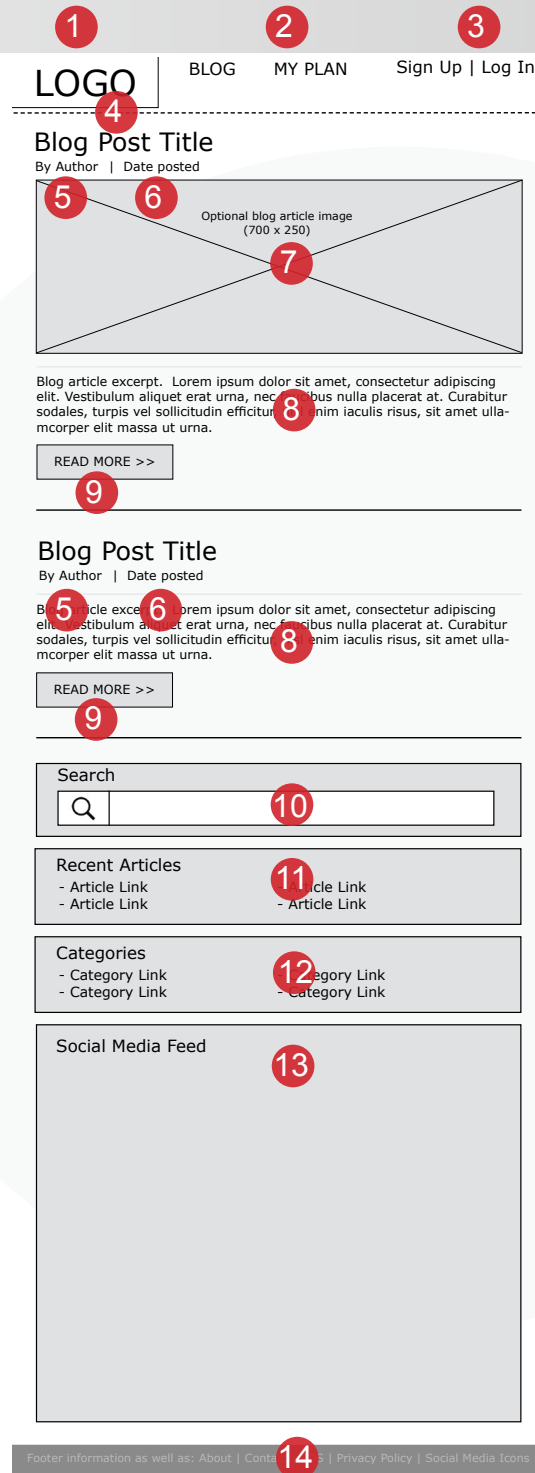




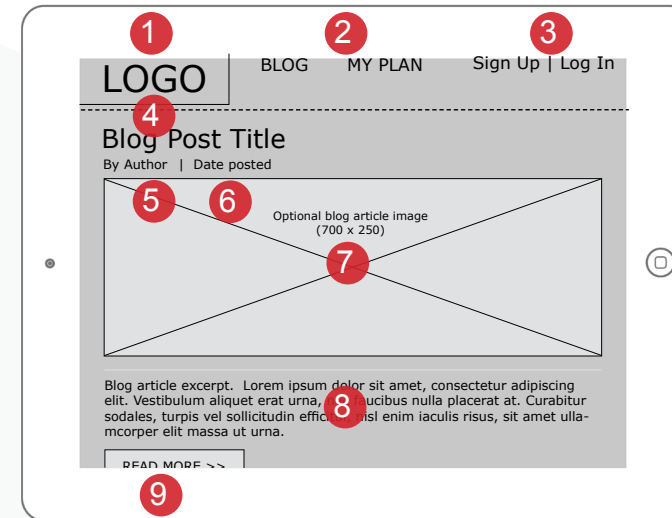
## 4.4 Skeleton (cont)

# Blog Home Page -Tablet

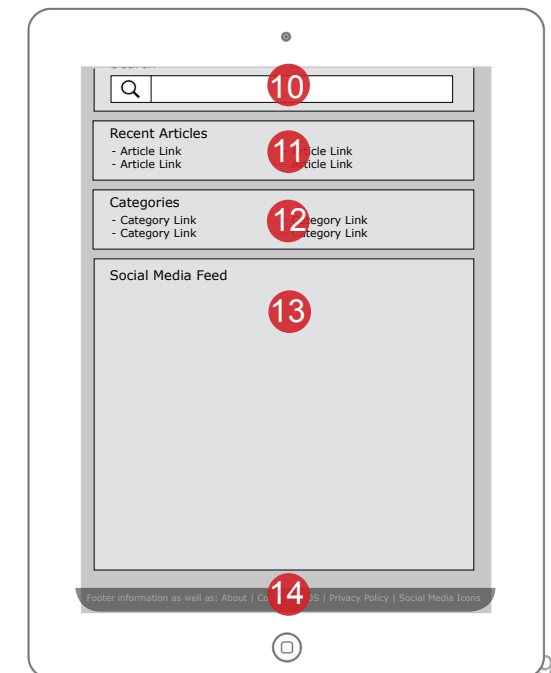
- 1 Company LOGO
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- 3 SIGN UP or LOG IN
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- 5 Blog Post AUTHOR
- 6 Blog Post DATE
- 7 Blog Post IMAGE
- 8 Blog Post CONTENT
- 9 Blog Post READ MORE LINK
- 10 Blog Post SEARCH BAR
- 11 Recent Article LINKS
- 12 Blog Post CATEGORY LINKS
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- 14 FOOTER Area



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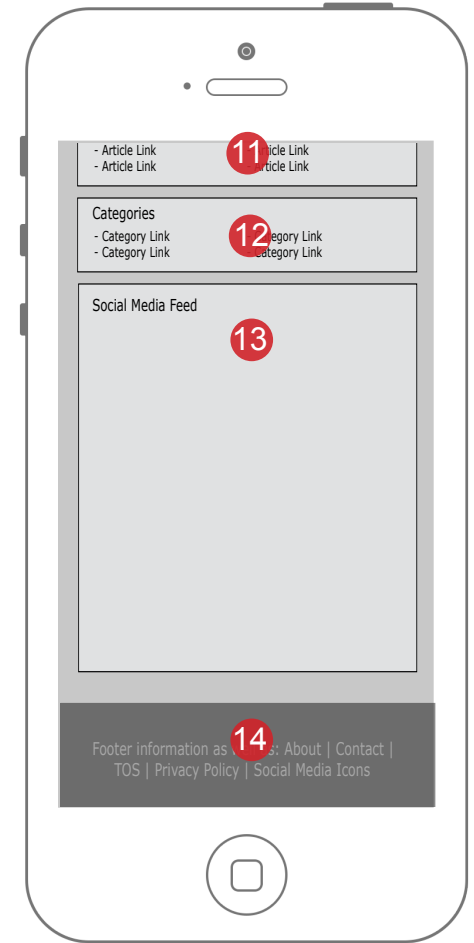
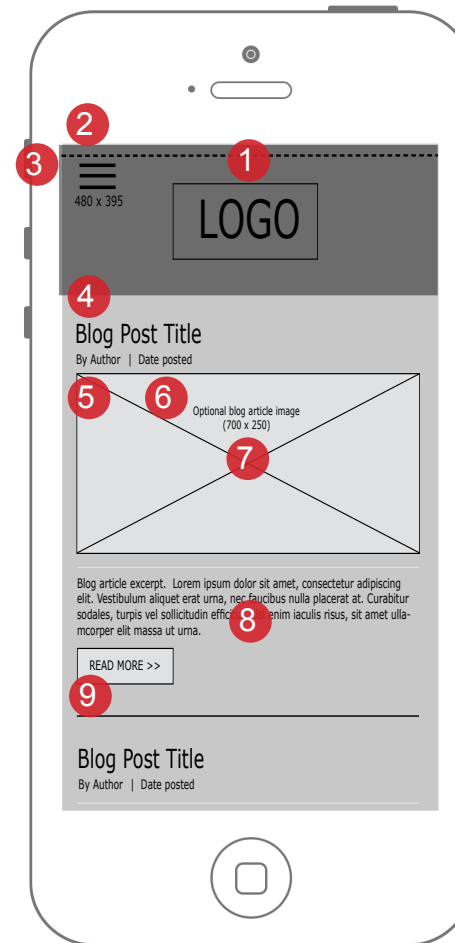
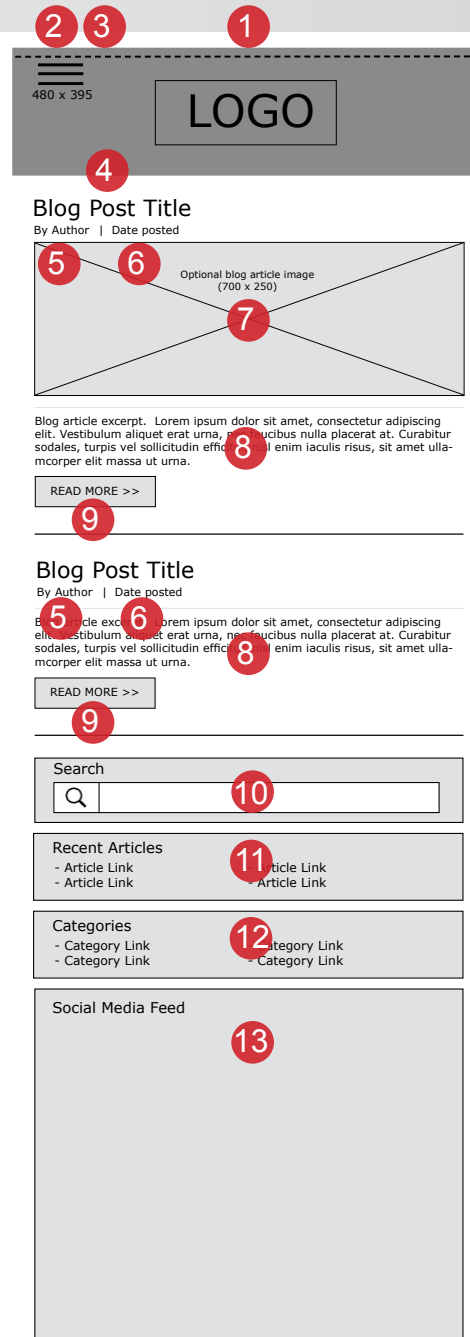
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## 4.5 Skeleton (cont)

# Blog Home Page -Phone

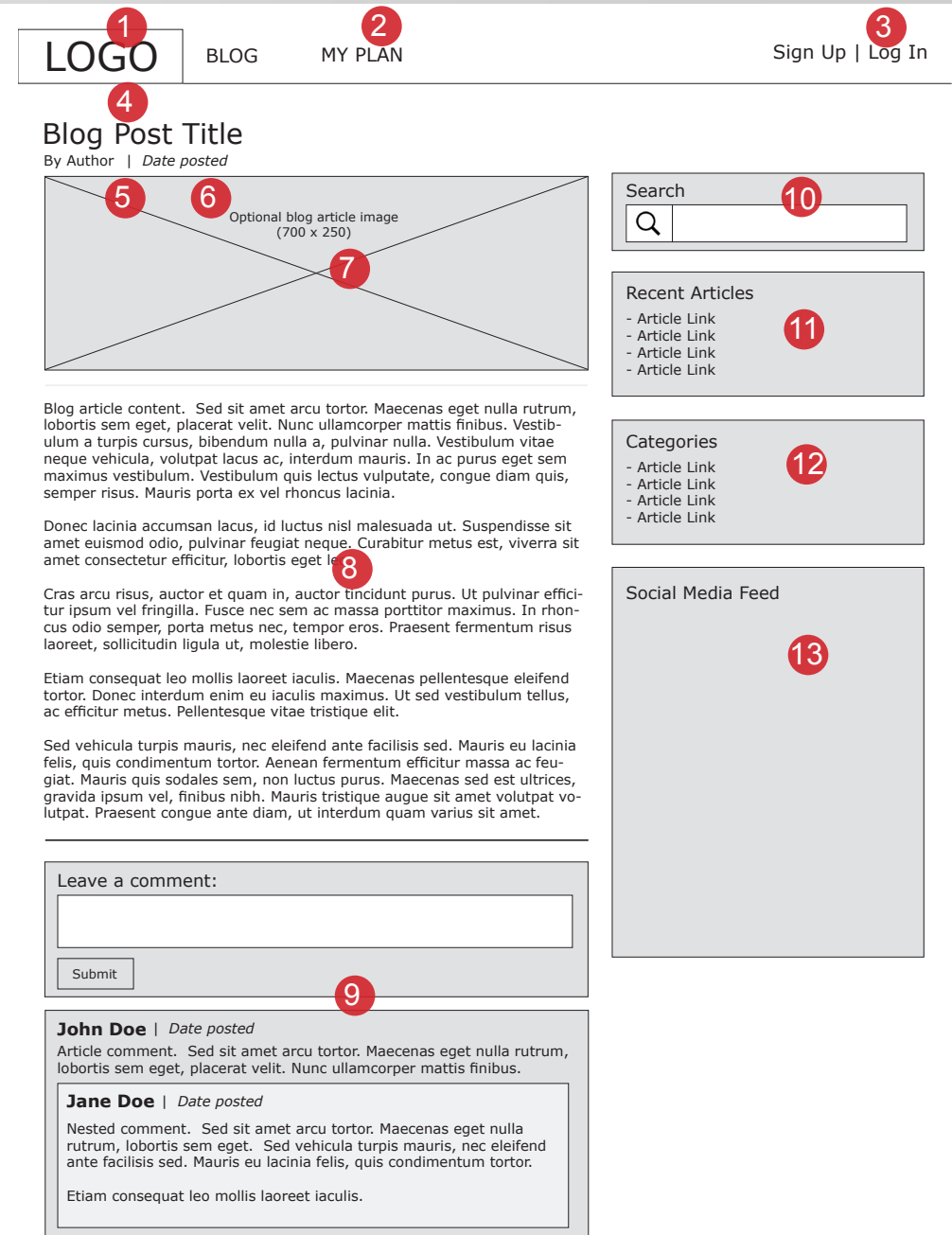
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- 10 Blog Post SEARCH BAR
- 11 Recent Article LINKS
- 12 Blog Post CATEGORY LINKS
- 13 Social Media PLUG IN
- 14 FOOTER Area



## 4.6 Skeleton (cont)

# Blog Article Page -Desktop

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 Blog Post TITLE
- 5 Blog Post AUTHOR
- 6 Blog Post DATE
- 7 Blog Post IMAGE
- 8 Blog Post CONTENT
- 9 Blog Post LEAVE A COMMENT
- 10 Blog Post SEARCH BAR
- 11 Recent Article LINKS
- 12 Blog Post CATEGORY LINKS
- 13 Social Media PLUG IN
- 14 FOOTER Area

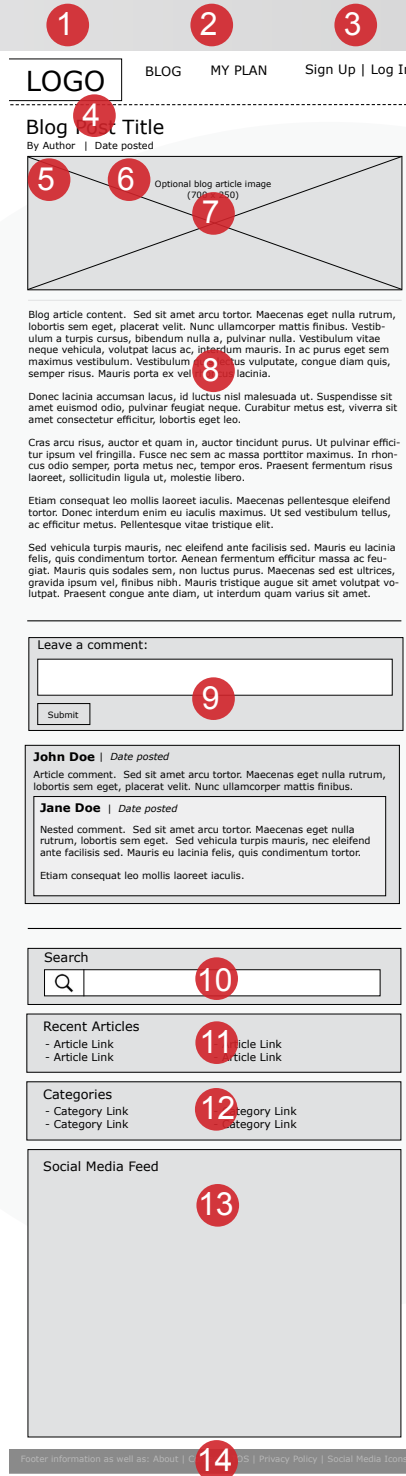


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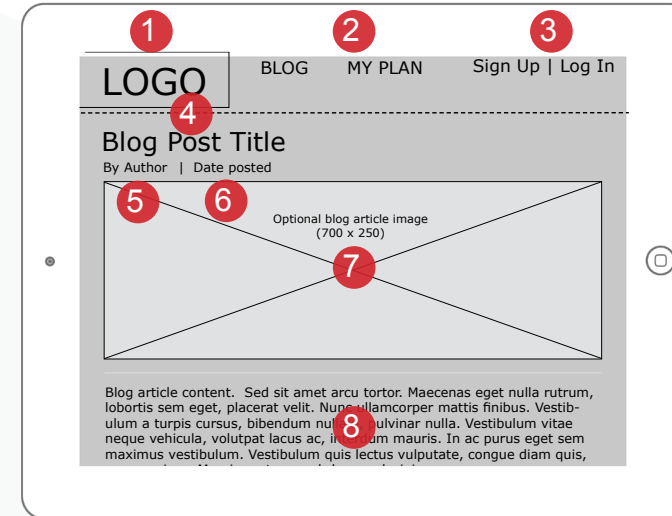
# Blog Article Page

-Tablet

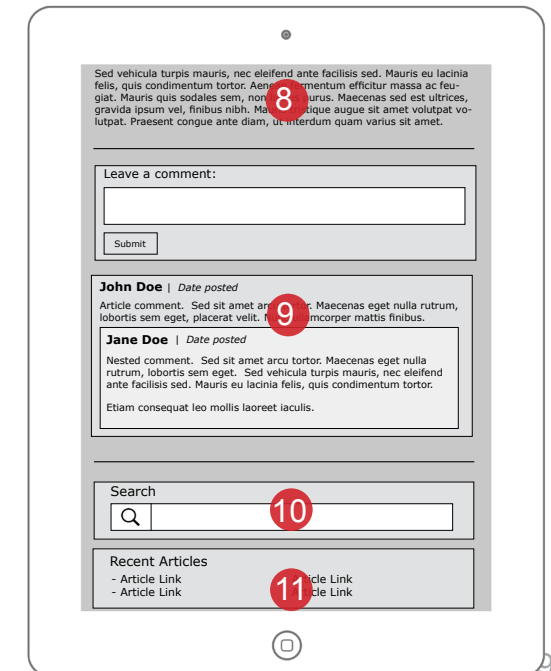
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- 14 FOOTER Area



Tablet Landscape Viewport, top of page



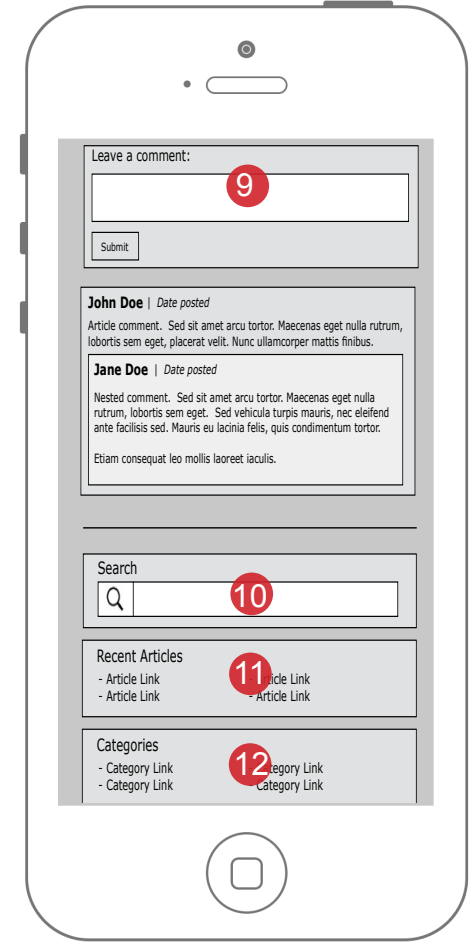
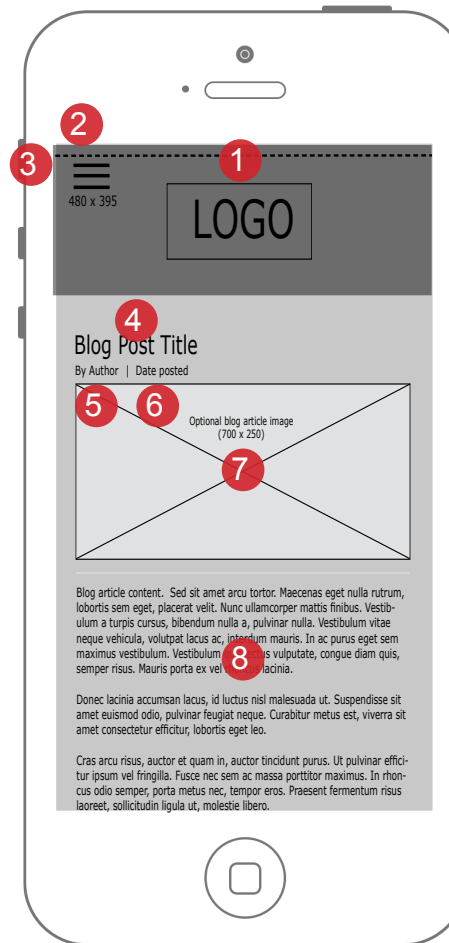
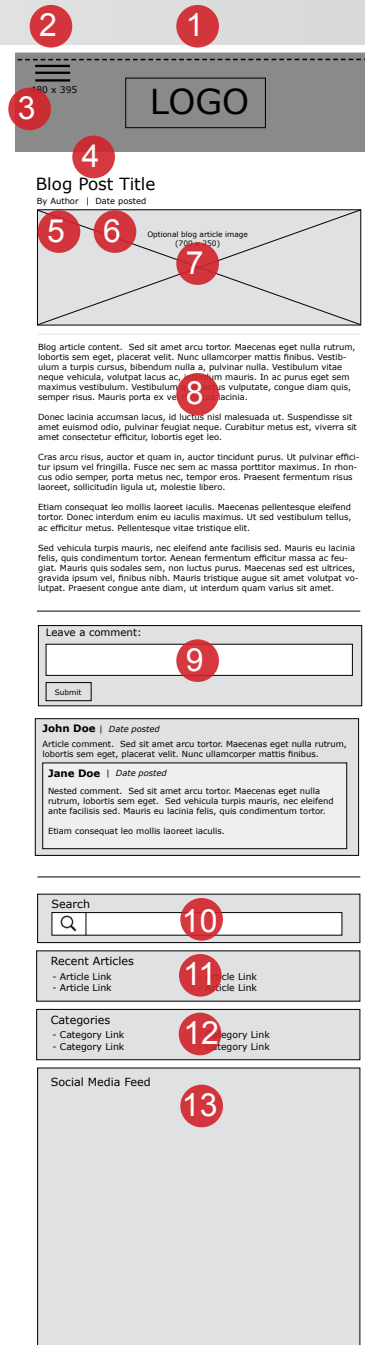
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## 4.8 Skeleton (cont)

# Blog Home Page -Phone

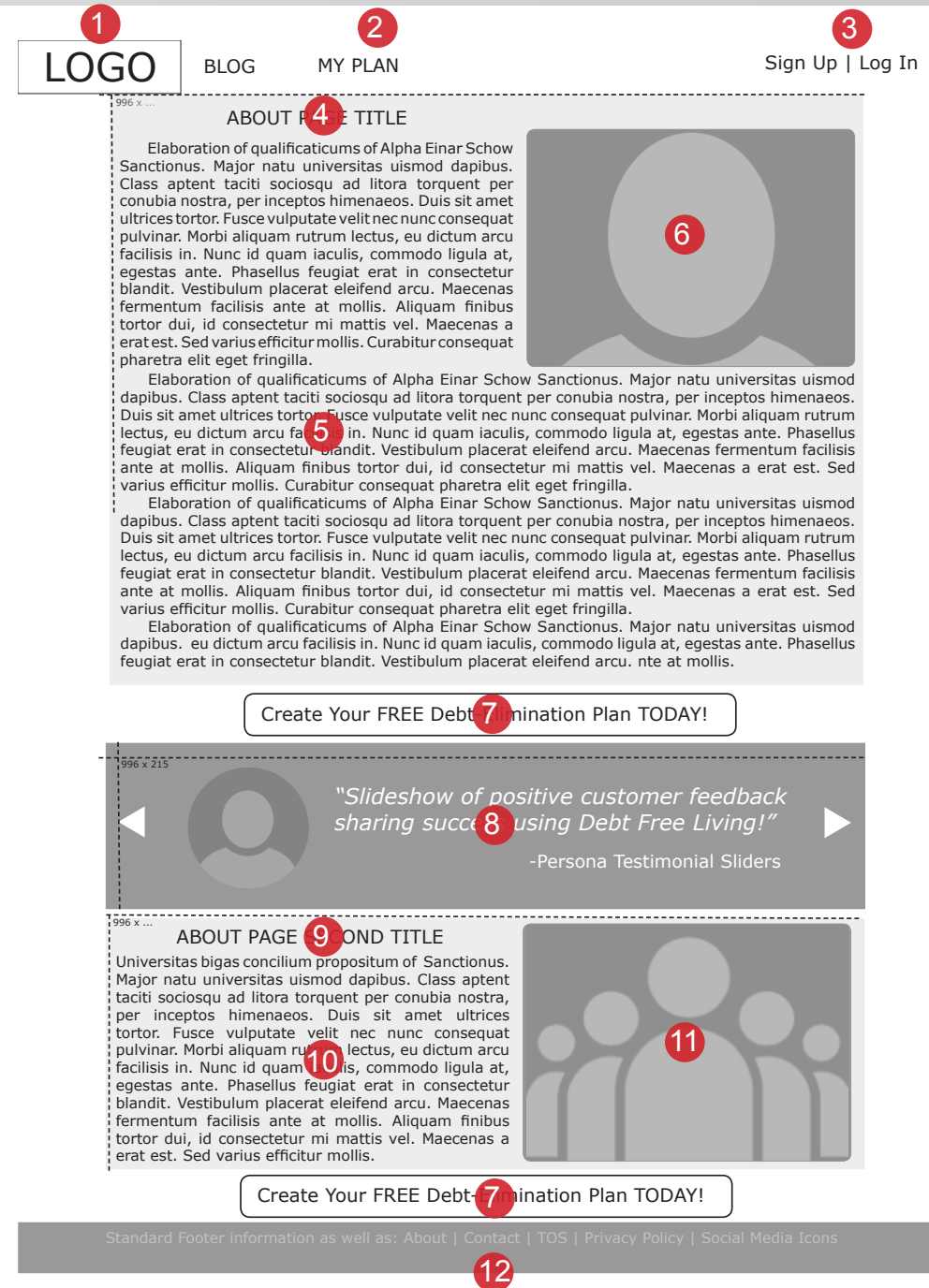
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- 12 Blog Post CATEGORY LINKS
- 13 Social Media PLUG IN
- 14 FOOTER Area



## 4.9 Skeleton (cont)

# About Page -Desktop

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 About Page Primary Title
- 5 About Page Primary Body
- 6 About Page Primary Image
- 7 Auxillary SIGN UP Buttons
- 8 (Slideshow) Testimonial IMAGE SLIDER
- 9 About Page Secondary Title
- 10 About Page Secondary Body
- 11 About Page Secondary Image
- 12 FOOTER Area



## 4.10 Skeleton (cont)

# About Page

-Tablet

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 About Page Primary Title
- 5 About Page Primary Body
- 6 About Page Primary Image
- 7 Auxillary SIGN UP Buttons
- 8 (Slideshow x 215) Testimonial IMAGE SLIDER
- 9 About Page Secondary Title
- 10 About Page Secondary Body
- 11 About Page Secondary Image
- 12 FOOTER Area



Tablet Landscape Viewport, top of page



Tablet Portrait Viewport, middle of page

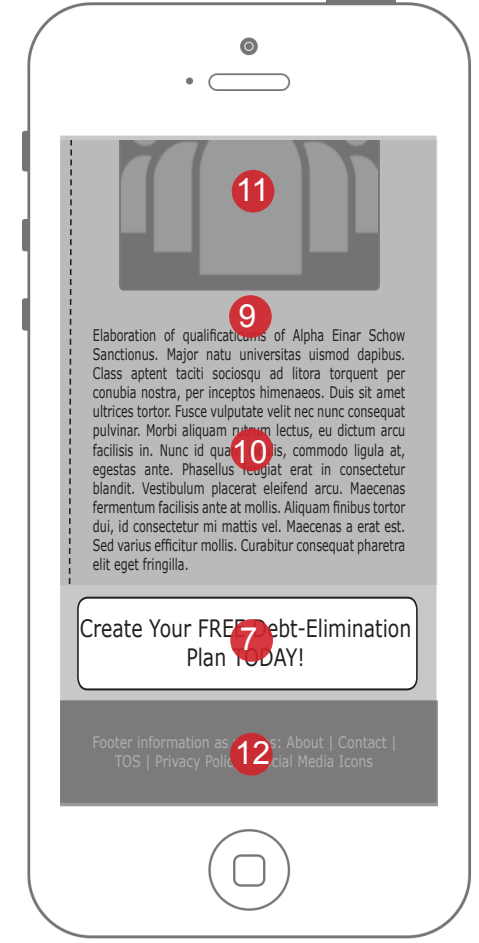
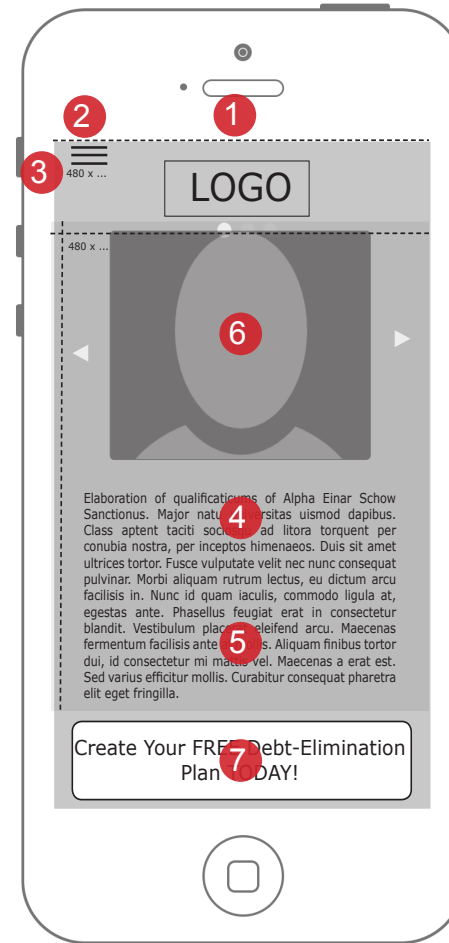
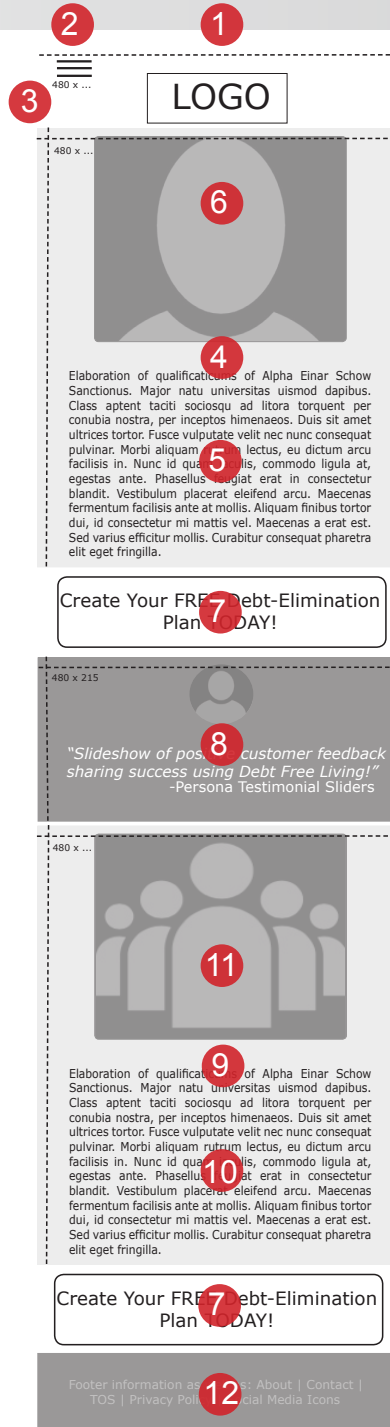


## 4.11 Skeleton (cont)

# About Page

-Phone

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 About Page Primary Title
- 5 About Page Primary Body
- 6 About Page Primary Image
- 7 Auxillary SIGN UP Buttons
- 8 (Slideshow) Testimonial IMAGE SLIDER
- 9 About Page Secondary Title
- 10 About Page Secondary Body
- 11 About Page Secondary Image
- 12 FOOTER Area





## 4.12 Skeleton (cont)

### Contact Page -Desktop

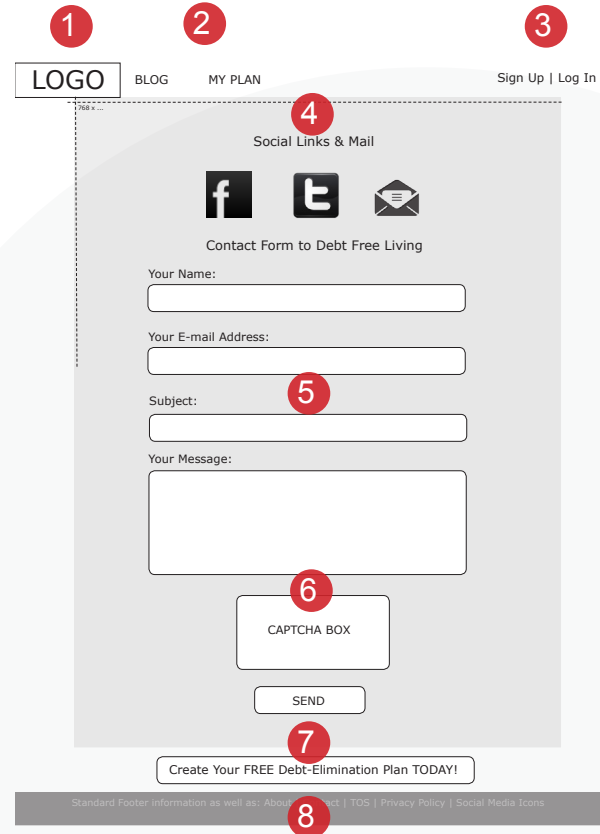
- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 Contact Page Social & Mail Links
- 5 Contact Page Form
- 6 Captcha
- 7 Auxillary SIGN UP Button
- 8 FOOTER Area

The wireframe shows a desktop contact page layout. At the top, there is a navigation bar with a 'LOGO' (1), 'BLOG' (2), 'MY PLAN' (2), and 'Sign Up | Log In' (3). Below the navigation is a 'Social Links & Mail' section (4) containing icons for Facebook, Twitter, and an envelope. The main content area is titled 'Contact Form to Debt Free Living' and includes a 'Your Name:' field, a 'Your E-mail Address:' field, a 'Subject:' field (5), and a 'Your Message:' text area. Below the message field is a 'CAPTCHA BOX' (6) and a 'SEND' button. At the bottom of the main content area is an auxiliary sign-up button (7) that says 'Create Your FREE Debt-Elimination Plan TODAY!'. The footer (8) contains standard footer information: 'Standard Footer information as well as: About | Contact | TOS | Privacy Policy | Social Media Icons'.

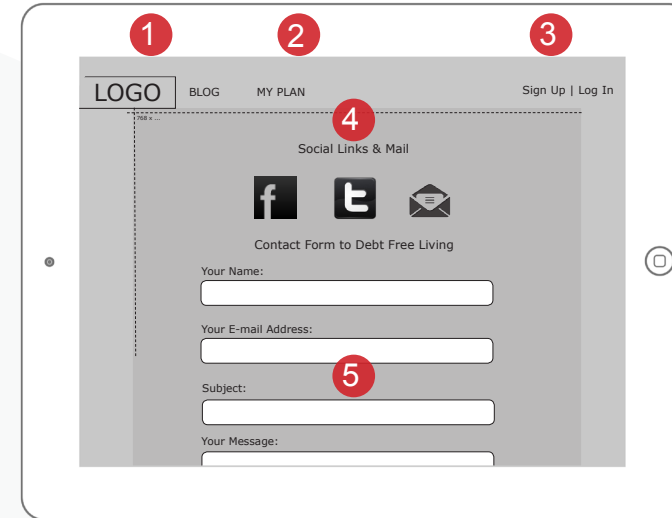
## 4.13 Skeleton (cont)

# Contact Page -Tablet

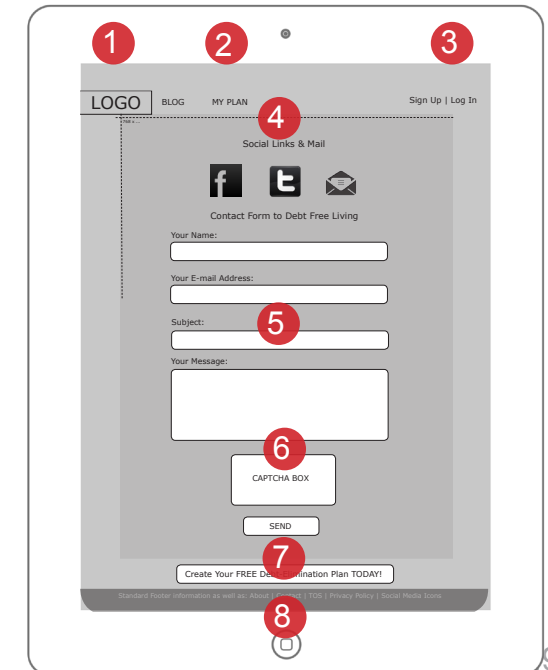
- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 Contact Page Social & Mail Links
- 5 Contact Page Form
- 6 Captcha
- 7 Auxillary SIGN UP Button
- 8 FOOTER Area



Tablet Landscape Viewport, top of page



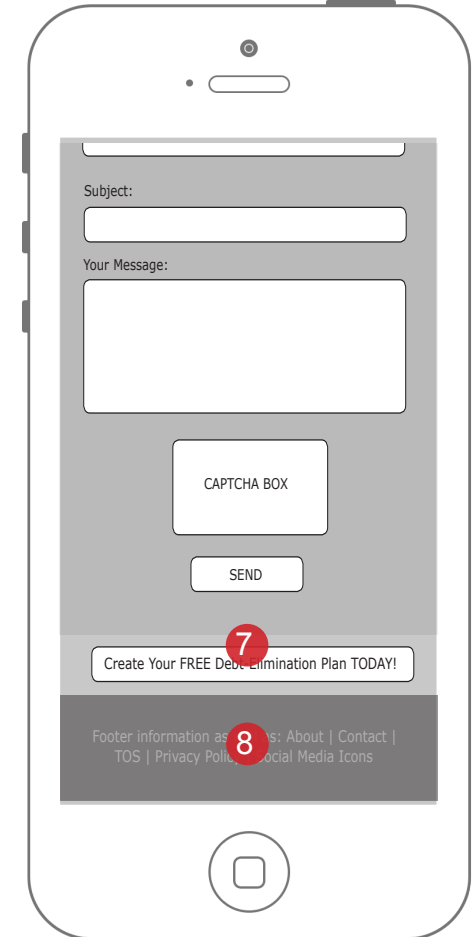
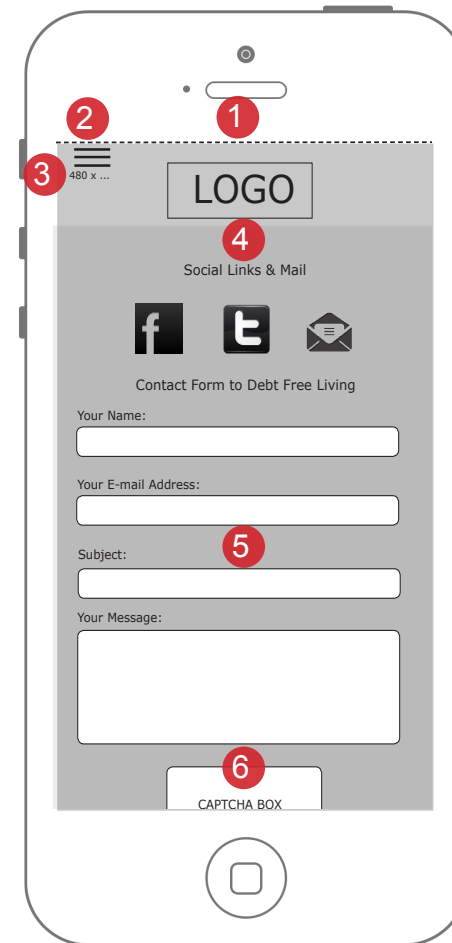
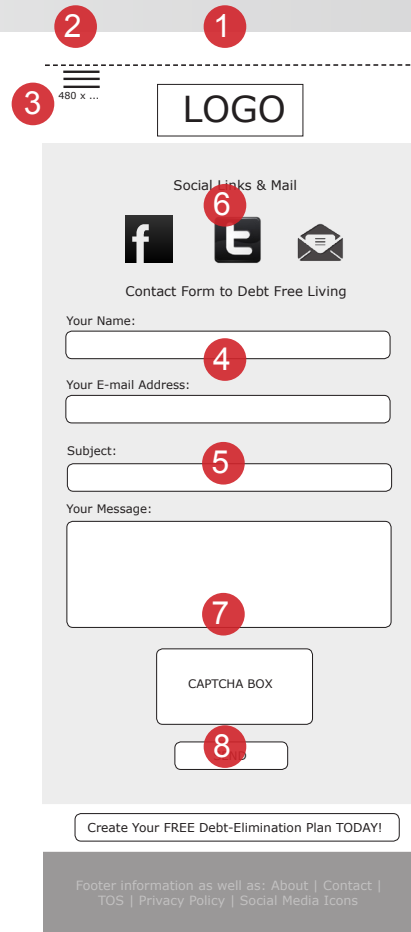
Tablet Portrait Viewport, middle of page



## 4.14 Skeleton (cont)

# Contact Page -Phone

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN
- 4 Contact Page Social & Mail Links
- 5 Contact Page Form
- 6 Captcha
- 7 Auxillary SIGN UP Button
- 8 FOOTER Area



## 4.15 Skeleton (cont)

# Login/Register Page -Desktop

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN link
- 4 Traditional Login Area
- 5 Facebook Login
- 6 Google Login
- 7 Register Your Account Area
- 8 Terms of Service Agreement/Link
- 9 Sign Up OAuth Button
- 10 FOOTER Area

1 LOGO

2 BLOG MY PLAN

3 Sign Up | Log In

**Login**

Email

Password 4

Lost your password?

5 Login

6 Login with Facebook

6 Login with Google

**Register**

Email

Password 7

Repeat Password

I agree to the Terms of Service 8

9 Sign Up

10 Standard Footer information as well as: About | Contact | TOS | Privacy Policy | Social Media Icons

## 4.16 Skeleton (cont)

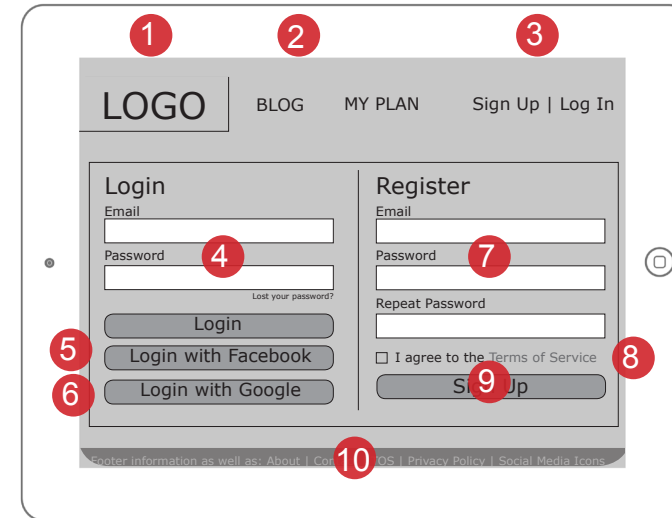
# Login/Register Page

-Tablet

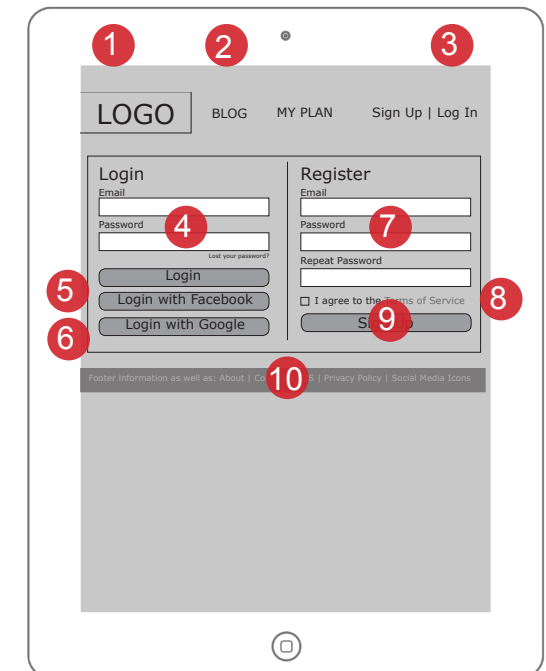
- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN link
- 4 Traditional Login Area
- 5 Facebook Login
- 6 Google Login
- 7 Register Your Account Area
- 8 Terms of Service Agreement/Link
- 9 Sign Up OAuth Button
- 10 FOOTER Area



Tablet Landscape Viewport, top of page



Tablet Portrait Viewport, middle of page



## 4.14 Skeleton (cont)

# Login/Register Page -Phone

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 SIGN UP or LOG IN link
- 4 Traditional Login Area
- 5 Facebook Login
- 6 Google Login
- 7 Register Your Account Area
- 8 Terms of Service Agreement/Link
- 9 Sign Up OAuth Button
- 10 FOOTER Area

A desktop layout skeleton for a login/register page. At the top center is a 'LOGO' box (1). To its left is a navigation menu icon (2) and a 'SIGN UP or LOG IN link' (3). Below the logo is a 'Login' section (6) containing an 'Email' field, a 'Password' field, a 'Lost your password?' link, and two buttons: 'Login with Facebook' (5) and 'Login with Google' (4). Below the login section is a 'Register' section (7) containing an 'Email' field, a 'Password' field (7), a 'Repeat Password' field, a checkbox for 'I agree to the Terms of Service' (8), and a 'Sign Up' button (8).

Footer information as well as: About | Contact | TOS | Privacy Policy | Social Media Icons

A mobile layout skeleton for the top half of a login/register page. It features a 'LOGO' (1) at the top center, a navigation menu icon (2) on the left, and a 'SIGN UP or LOG IN link' (3) on the right. The 'Login' section (6) includes an 'Email' field, a 'Password' field (4), a 'Lost your password?' link, and buttons for 'Login with Facebook' (5) and 'Login with Google' (6).

A mobile layout skeleton for the bottom half of a login/register page. It shows 'Login with Facebook' and 'Login with Google' buttons. Below them is the 'Register' section (7) with an 'Email' field, a 'Password' field (7), a 'Repeat Password' field, a checkbox for 'I agree to the Terms of Service' (8), and a 'Sign Up' button (9). At the bottom is a footer area (10) containing text: 'Footer information as well as: About | Contact | TOS | Privacy Policy | Social Media Icons'.

## 4.18 Skeleton (cont)

# Account Home Page -Desktop

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 LOG IN - LOG OUT
- 4 Account Home Heading
- 5 EChart or D3 Chart or "Create Plan" Button
- 6 Account Home Plan Info
- 7 Account Home Plan Info Creditor
- 8 Account Home Plan Info Length
- 9 Account Home Plan Info Rate
- 10 Account Home Plan Info Payment
- 11 Account Home Plan Info Balance
- 12 Account Home Plan Info Actions
- 13 Add Another Debt
- 14 FOOTER Area

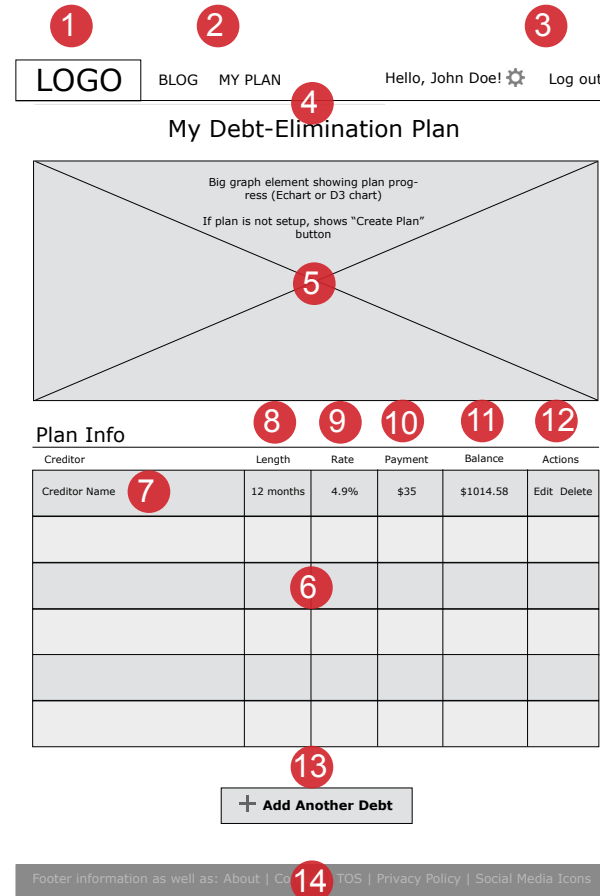
The wireframe illustrates the layout of the Account Home Page. At the top, there is a navigation bar with a LOGO (1), BLOG, MY PLAN (2), and user information: Hello, John Doe! (3) with a settings gear icon and Log out. Below the navigation is the heading 'My Debt-Elimination Plan' (4). The main content area features a large placeholder for a graph (5) with the text: 'Big graph element showing plan progress (Echart or D3 chart)' and 'If plan is not setup, shows "Create Plan" button'. Below the graph is a 'Plan Info' section (6) containing a table with columns: Creditor, Length, Rate, Payment, Balance, and Actions. The first row of the table is populated with: Creditor Name (7), 12 months (8), 4.9% (9), \$35 (10), \$1014.58 (11), and Edit Delete (12). Below the table is a button labeled '+ Add Another Debt' (13). At the bottom, there is a footer area (14) for standard information like About, Contact, TOS, Privacy Policy, and Social Media Icons.

Creditor	Length	Rate	Payment	Balance	Actions
Creditor Name (7)	12 months (8)	4.9% (9)	\$35 (10)	\$1014.58 (11)	Edit Delete (12)

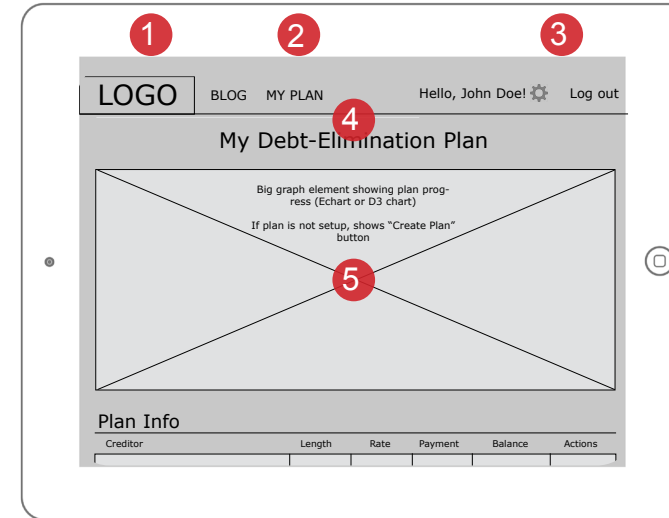
## 4.19 Skeleton (cont)

# Account Home Page -Tablet

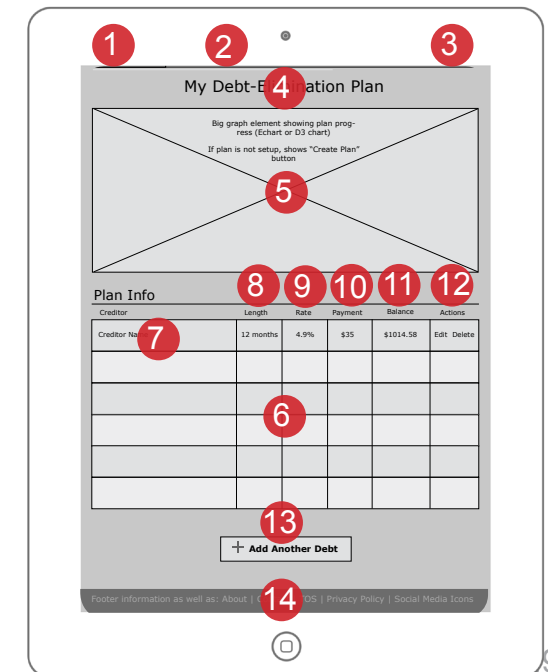
- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 LOG IN - LOG OUT
- 4 Account Home Heading
- 5 EChart or D3 Chart or "Create Plan" Button
- 6 Account Home Plan Info
- 7 Account Home Plan Info Creditor
- 8 Account Home Plan Info Length
- 9 Account Home Plan Info Rate
- 10 Account Home Plan Info Payment
- 11 Account Home Plan Info Balance
- 12 Account Home Plan Info Actions
- 13 Add Another Debt
- 14 FOOTER Area



Tablet Landscape Viewport, top of page



Tablet Portrait Viewport, middle of page

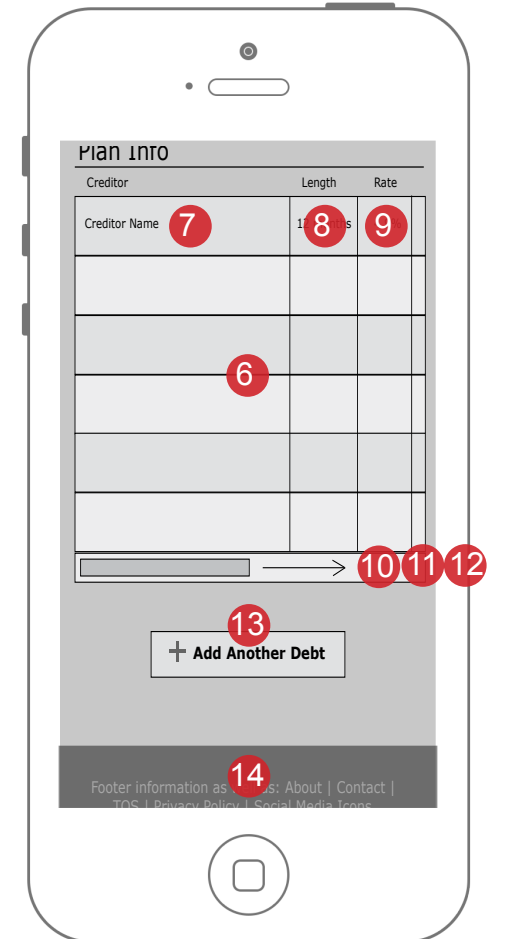
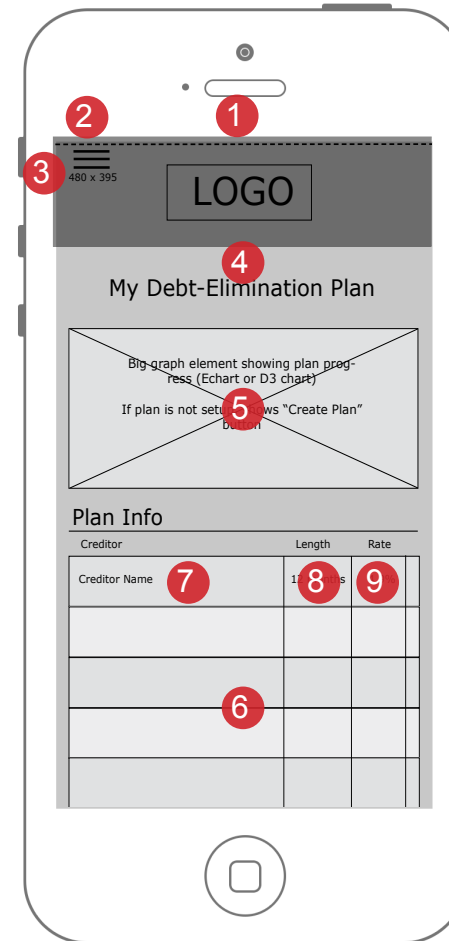
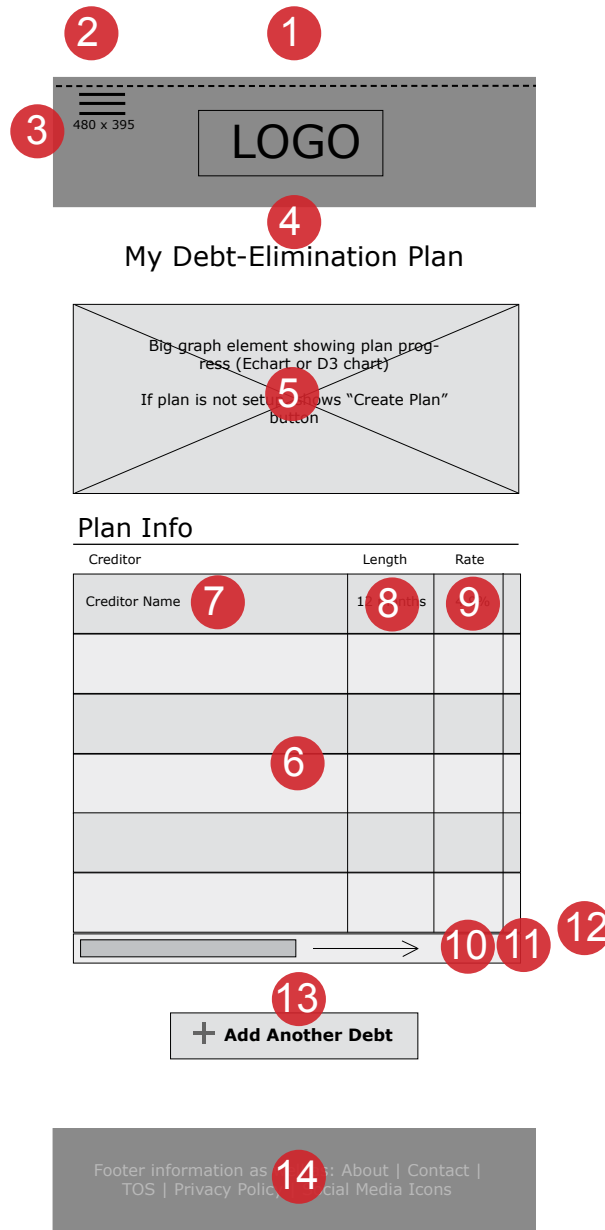




## 4.20 Skeleton (cont)

# Account Home Page -Phone

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 LOG IN - LOG OUT
- 4 Account Home Heading
- 5 EChart or D3 Chart or "Create Plan" Button
- 6 Account Home Plan Info
- 7 Account Home Plan Info Creditor
- 8 Account Home Plan Info Length
- 9 Account Home Plan Info Rate
- 10 Account Home Plan Info Payment
- 11 Account Home Plan Info Balance
- 12 Account Home Plan Info Actions
- 13 Add Another Debt
- 14 FOOTER Area

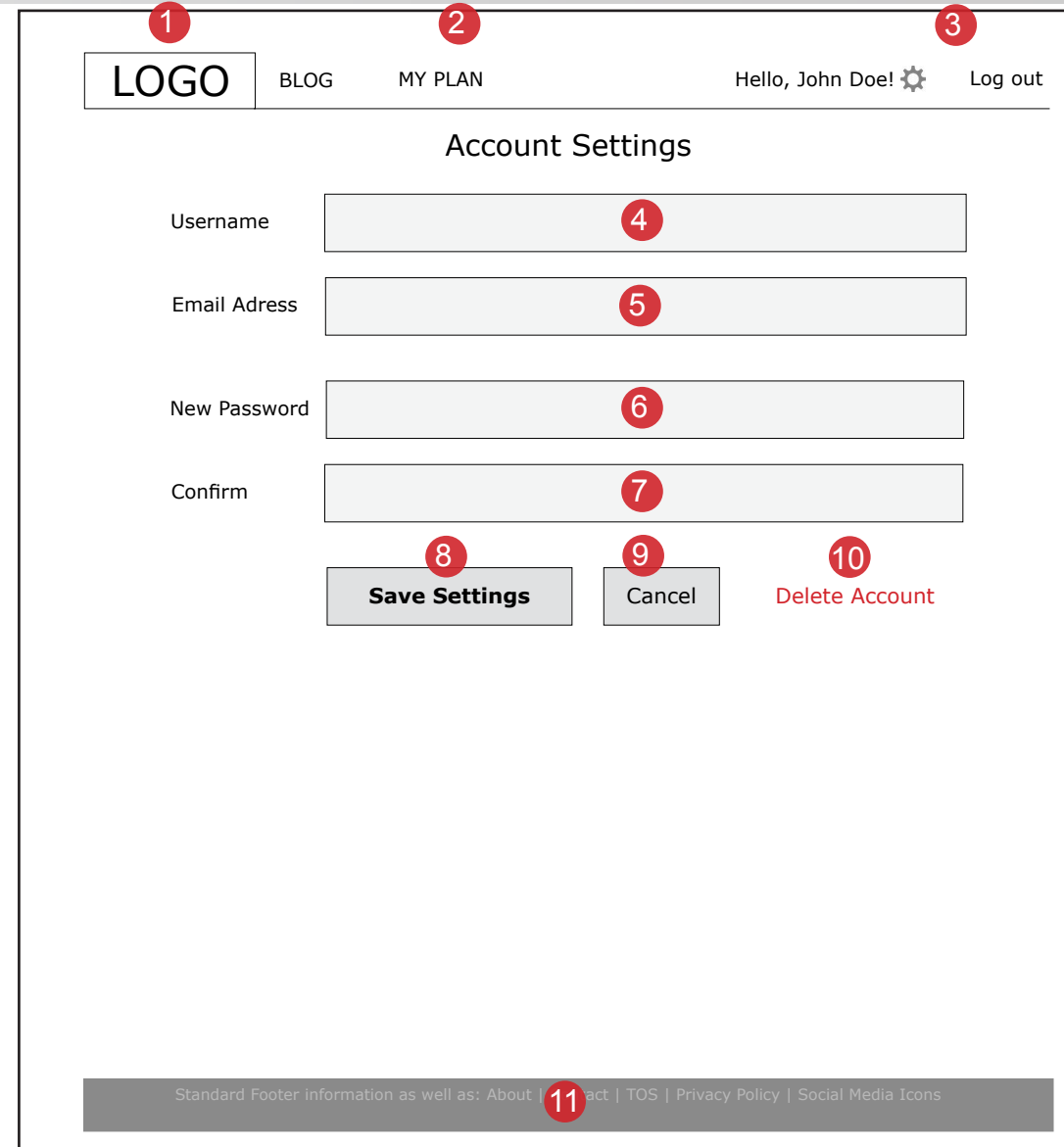


## 4.21 Skeleton (cont)

# Account Settings Page

-Desktop

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 LOG IN or LOG OUT
- 4 Username
- 5 Email Address
- 6 New Password
- 7 Confirm (Password)
- 8 Save Settings
- 9 Cancel
- 10 Delete Account
- 11 FOOTER



The image shows a wireframe of an account settings page. At the top, there is a navigation bar with a logo (1), links for 'BLOG' and 'MY PLAN' (2), and a user profile section with 'Hello, John Doe!' and a 'Log out' link (3). Below this is the 'Account Settings' section. It contains four input fields: 'Username' (4), 'Email Address' (5), 'New Password' (6), and 'Confirm' (7). At the bottom of the settings section are three buttons: 'Save Settings' (8), 'Cancel' (9), and 'Delete Account' (10). A footer bar (11) contains standard footer information and links.

## 4.22 Skeleton (cont)

# Account Settings Page -Tablet

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 LOG IN or LOG OUT
- 4 Username
- 5 Email Address
- 6 New Password
- 7 Confirm (Password)
- 8 Save Settings
- 9 Cancel
- 10 Delete Account
- 11 FOOTER

1 2 3

LOGO BLOG MY PLAN Hello, John Doe! ⚙️ Log out

### Account Settings

Username

4

Email Address

5

New Password

6

Confirm

7

8 9 10

Save Settings Cancel Delete Account

11

Footer information as well as: About | Contact Us | TOS | Privacy Policy | Social Media Icons

Tablet Landscape Viewport, top of page

1 2 3

LOGO BLOG MY PLAN Hello, John Doe! ⚙️ Log out

### Account Settings

Username

4

Email Address

5

New Password

6

Confirm

7

Tablet Portrait Viewport, middle of page

1 2 3

LOGO BLOG MY PLAN Hello, John Doe! ⚙️ Log out

### Account Settings

Username

4

Email Address

5

New Password

6

Confirm

7

8 9 10

Save Settings Cancel Delete Account

11

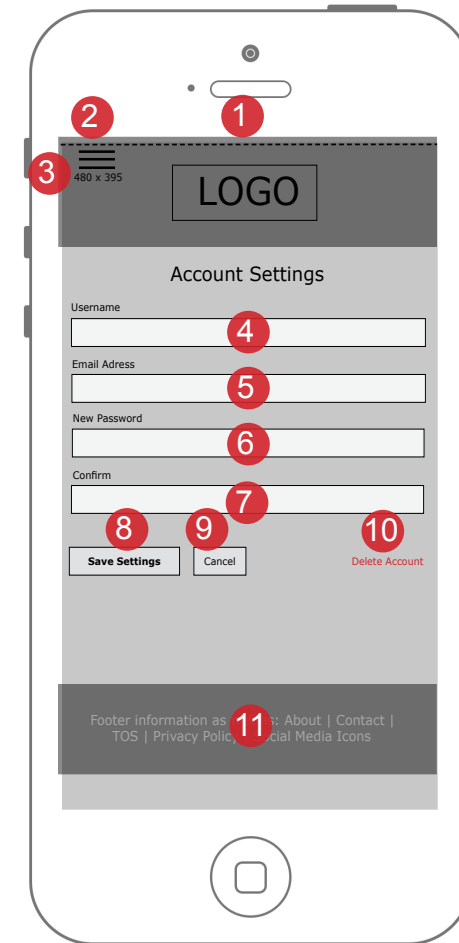
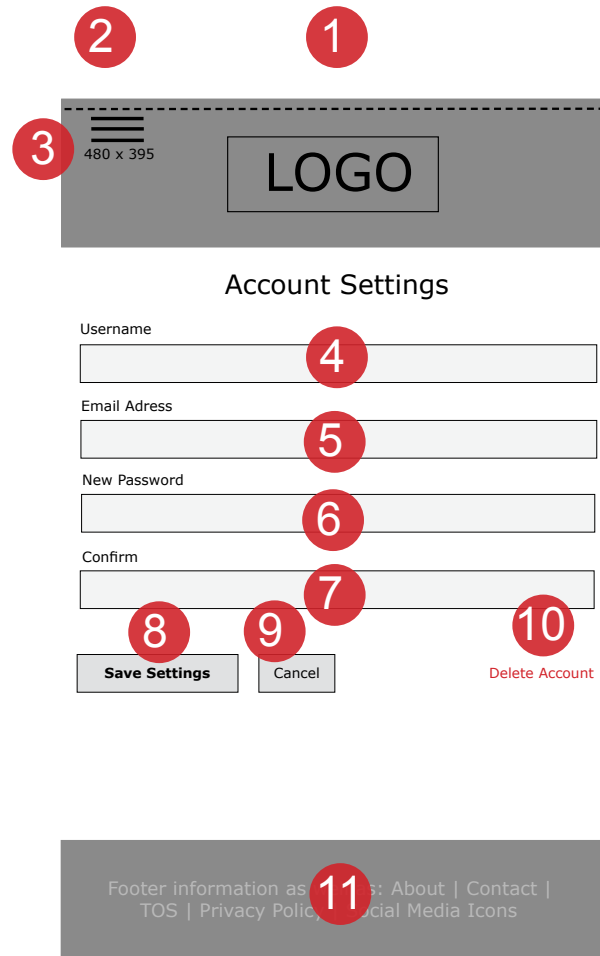
Footer information as well as: About | Contact Us | TOS | Privacy Policy | Social Media Icons

## 4.23 Skeleton (cont)

# Account Settings

Page -Phone

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 LOG IN or LOG OUT
- 4 Username
- 5 Email Address
- 6 New Password
- 7 Confirm (Password)
- 8 Save Settings
- 9 Cancel
- 10 Delete Account
- 11 FOOTER



## 4.24 Skeleton (cont)

### 'My Plan' Page (Calculator) -Desktop

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 User display name
- 4 LOGOUT
- 5 Heading for first listed debt
- 6 Creditor name or title
- 7 User-input for loan information, with defaults
- 8 Heading for second listed debt
- 9 User-input for second loan information, with defaults
- 10 Link to list additional debts (2 Minimum)
- 11 Button to save and update debt info
- 12 FOOTER info

1 LOGO    BLOG    MY PLAN 2    Hello, John Doe! 3    Log out 4

### Your Debt-Elimination

Fill out the form below to begin your journey to living debt-free.

#### 5 Debt #1

6 Creditor

Orig. Balance \$  Int %

7 Term Length  Years

1st Payment Date

Monthly Payment \$

#### 8 Debt #2

Creditor

Orig. Balance \$  Int %

9 Term Length  Years

1st Payment Date

Monthly Payment \$

10 + Add Another Debt

11 Save & Calculate

12 Standard Footer information as well as: About | Contact | TOS | Privacy Policy | Social Media Icons

## 4.25 Skeleton (cont)

# 'My Plan' Page

(Calculator) - Tablet

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 User display name
- 4 LOGOUT
- 5 Heading for first listed debt
- 6 Creditor name or title
- 7 User-input for loan information, with defaults
- 8 Heading for second listed debt
- 9 User-input for second loan information, with defaults
- 10 Link to list additional debts (2 Minimum)
- 11 Button to save and update debt info
- 12 FOOTER info

1 LOGO | 2 BLOG | 3 MY PLAN | 4 Sign Up | Log In

5 Your Debt-Elimination  
Fill out the form below to begin your journey to being debt-free.

6 Debt #1

7 Creditor:

8 Orig. Balance: \$  Int %: 0.00

9 Term: 5 Years

10 1st Payment Date: --/--

11 Monthly Payment: \$ 00.00

12 Debt #2

13 Creditor:

14 Orig. Balance: \$  Int %: 0.00

15 Term: 5 Years

16 1st Payment Date: --/--

17 Monthly Payment: \$ 00.00

18 + Add Another

19 Save

20 Footer Information as well as: About | Contact Us | Privacy Policy | Social Media Icons

Tablet Landscape Viewport, top of page

1 LOGO | 2 BLOG | 3 MY PLAN | 4 Sign Up | Log In

5 Your Debt-Elimination  
Fill out the form below to begin your journey to being debt-free.

6 Debt #1

7 Creditor:

8 Orig. Balance: \$  Int %: 0.00

9 Term: 5 Years

10 1st Payment Date: --/--

11 Monthly Payment: \$ 00.00

12 Debt #2

Tablet Portrait Viewport, bottom of page

7 Term: 5 Years

8 1st Payment Date: --/--

9 Monthly Payment: \$ 00.00

10 Debt #2

11 Creditor:

12 Orig. Balance: \$  Int %: 0.00

13 Term: 5 Years

14 1st Payment Date: --/--

15 Monthly Payment: \$ 00.00

16 + Add Another

17 Save

18 Footer Information as well as: About | Contact Us | Privacy Policy | Social Media Icons

## 4.26 Skeleton (cont)

# 'My Plan' Page

(Calculator) -Phone

- 1 Company LOGO
- 2 Super Simple Primary NAVIGATION
- 3 User display name
- 4 LOGOUT
- 5 Heading for first listed debt
- 6 Creditor name or title
- 7 User-input for loan information, with defaults
- 8 Heading for second listed debt
- 9 User-input for second loan information, with defaults
- 10 Link to list additional debts (2 Minimum)
- 11 Button to save and update debt info
- 12 FOOTER info

2 1 3  
LOGO 4

Your Debt-Elimination Plan  
Fill out the form below to begin your journey to living debt-free.

5  
Debt #1

Creditor  
6

Orig. Balance 7 1000.00

Int % 0.00

Term Length 5 Years

1st Payment Date 7  
--/--/----

Monthly Payment  
\$ 00.00

8  
Debt #2

Creditor 8

Orig. Balance 9 1000.00

Int % 0.00

Term Length 5 Years

1st Payment Date  
--/--/----

Monthly Payment  
\$ 00.00

10  
+ Add Another Debt

11  
Save & Calculate

12  
Footer information as: About | Contact | TOS | Privacy Policy | Social Media Icons

2 1 3  
LOGO 4

Your Debt-Elimination Plan  
Fill out the form below to begin your journey to living debt-free.

5  
Debt #1

Creditor 6

Orig. Balance 7 1000.00

Int % 0.00

Term Length

5 Years

1st Payment Date  
--/--/----

Monthly Payment  
\$ 00.00

10  
+ Add Another Debt

11  
Save & Calculate

12  
Footer information as: About | Contact | TOS | Privacy Policy | Social Media Icons

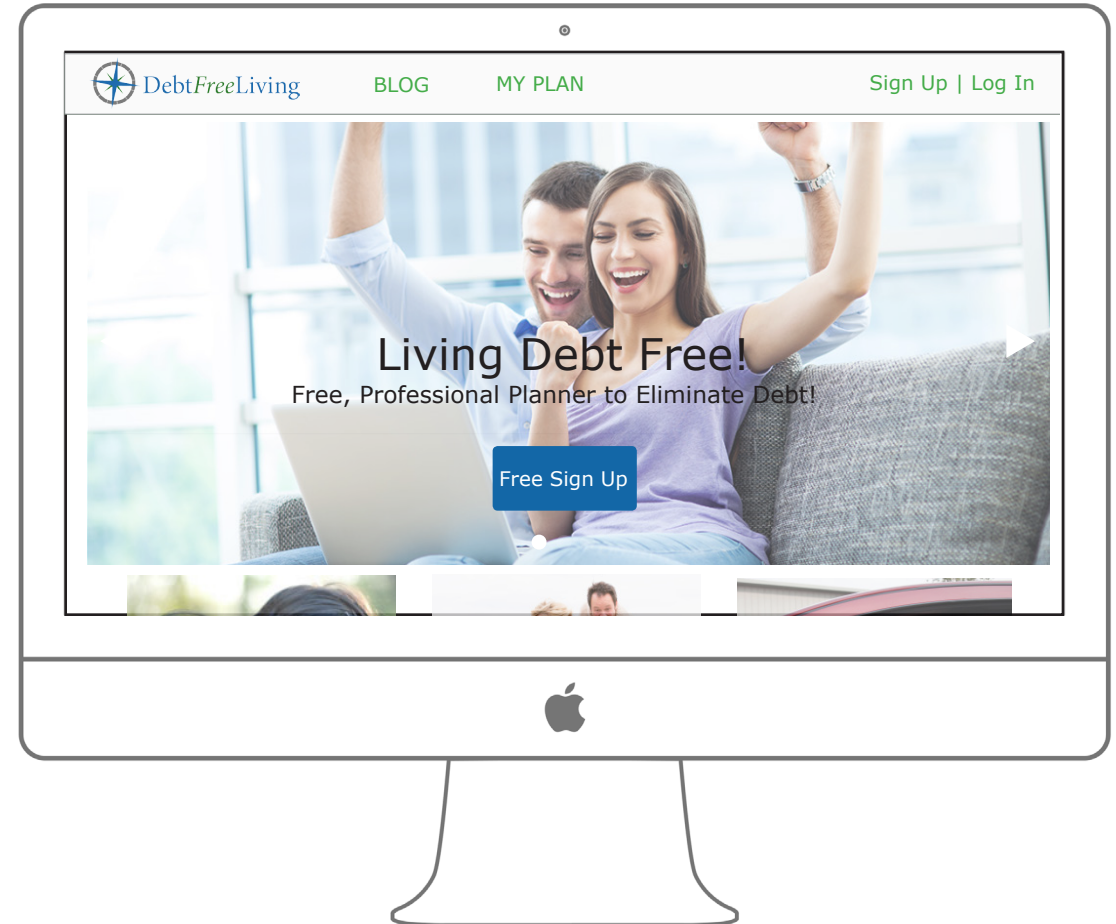
## 5.0 Surface

### “The Look & Feel”

“Where The Web Design Becomes Magically Delicious.”

This section describes the “look-and-feel” through surface examples of some chosen page screens. ‘Must-haves’ in Surface Treatment by client includes:

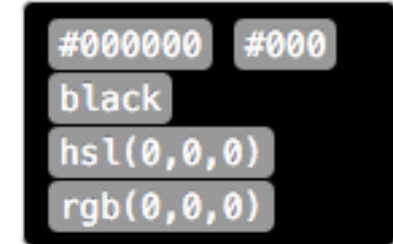
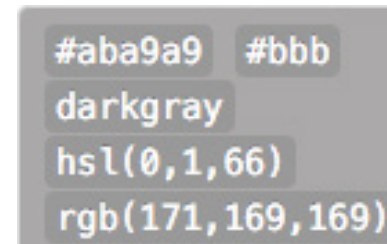
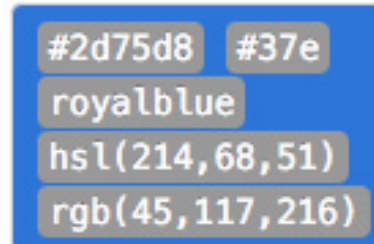
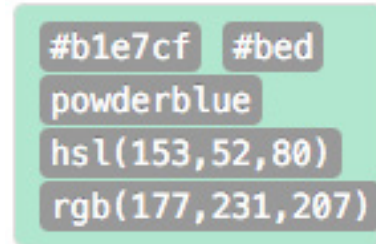
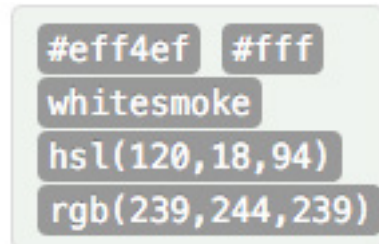
- A compass logo that will be used for the overall product logo and favicon.
- A color theme of green and blue, a metaphor of eco-friendly as well as prudence.
- Color scheme represents money, and blue skies, invoking positive feedback.
- Simplistic and elegant ‘lite’ design, appropriate for a financial-based subject.





## 5.1 Surface (cont)

### Key Colors Reference: Mint.com



### Key Fonts

Verdana Regular:

Whenever the black fox jumped, the squirrel gazed suspiciously. 12 pt

Whenever the black fox jumped, the squirrel gazed suspiciously. 16 pt

**Verdana Bold:**

**Whenever the black fox jumped, the squirrel gazed suspiciously. 12 pt**

**Whenever the black fox jumped, the squirrel gazed suspiciously. 16 pt**

Keep Calm:

Whenever the black fox jumped, the squirrel gazed suspiciously. 12 pt

**Whenever the black fox jumped, the squirrel gazed suspiciously. 12 pt**

### Bootstrap Media Query's

Phone: 480 px




Tablet: 768 px to 991px

Desktop: 992 px to ∞

# 5.2 Surface (cont)

# Home Page





*"This program works. The free financial advice helped me mend my credit independently."*

  
 -Anthony Victor/Midwest Trainer

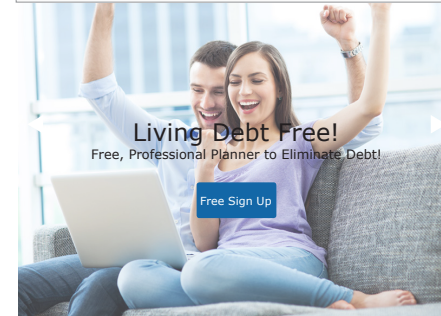
### Expert Advice and A Complete Debt Solution




Elaboration of Alpha Einar Schow Sanctionus. Major natu universitas uismod dapibus. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. Duis sit amet ultrices tortor. Fusce vulputate velit nec nunc consequat pulvinar. Morbi aliquam rutrum lectus, eu dictum arcu facilisis in. Nunc id quam iaculis, commodo ligula at, egestas ante. Phasellus feugiat erat in consectetur blandit. Vestibulum placerat eleifend arcu. Maecenas fermentum facilisis ante at mollis. Aliquam finibus tortor dui, id consectetur mi mattis vel. Maecenas a erat est.

[READ MORE >>](#)



[Create Your FREE Debt-Elimination Plan TODAY!](#)





*"This program works. The free financial advice helped me mend my credit independently."*

  
 -Anthony Victor/Midwest Trainer


**Expert Advice and A Complete Debt Solution**  
 Elaboration of Alpha Einar Schow Sanctionus. Major natu universitas uismod dapibus. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. Duis sit amet ultrices tortor. Fusce vulputate velit nec nunc consequat pulvinar. Morbi aliquam rutrum lectus, eu dictum arcu facilisis in. Nunc id quam iaculis, commodo ligula at, egestas ante. Phasellus feugiat erat in consectetur blandit. Vestibulum placerat eleifend arcu. Maecenas fermentum facilisis ante at mollis. Aliquam finibus tortor dui, id consectetur mi mattis vel. Maecenas a erat est.

[READ MORE >>](#)



[Create Your FREE Debt-Elimination Plan TODAY!](#)





*"This program works. The free financial advice helped me mend my credit independently."*

  
 -Anthony Victor/Midwest Trainer

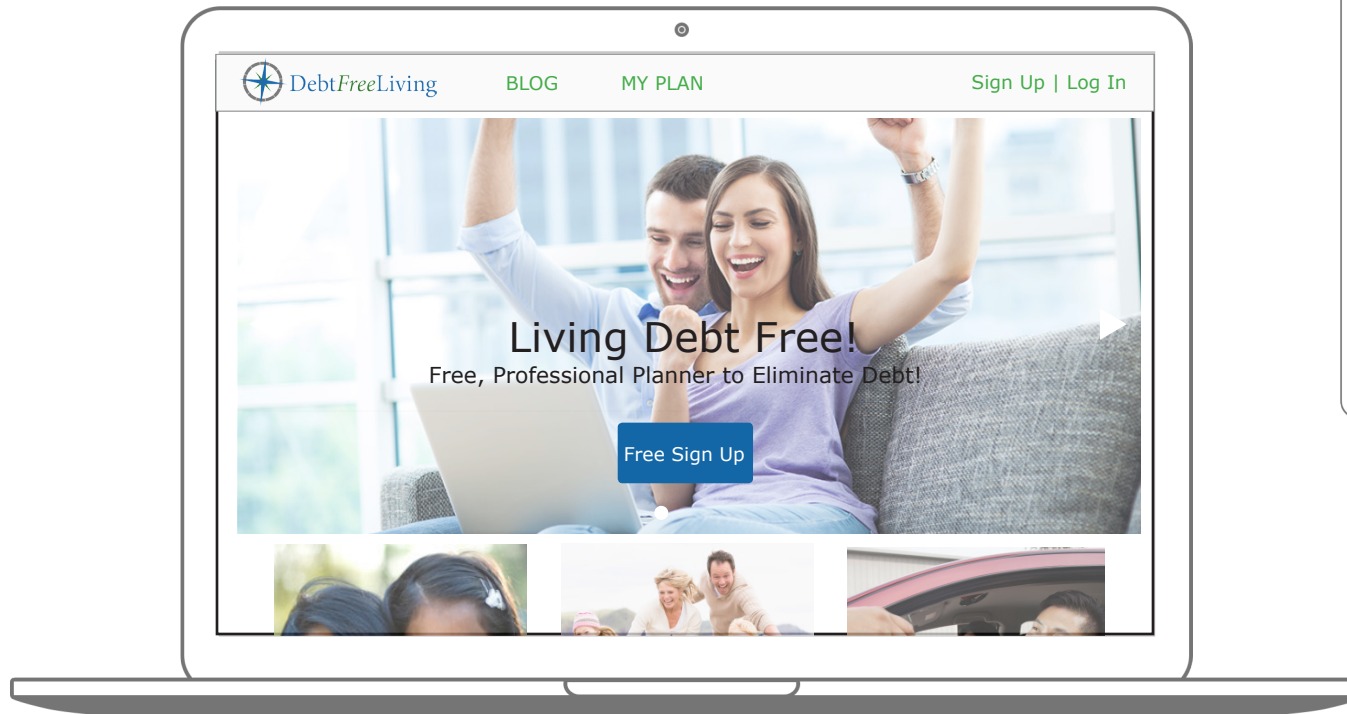
**Expert Advice and A Complete Debt Solution**  
 Elaboration of qualifications of Alpha Einar Schow Sanctionus. Major natu universitas uismod dapibus. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos. Duis sit amet ultrices tortor. Fusce vulputate velit nec nunc consequat pulvinar. Morbi aliquam rutrum lectus, eu dictum arcu facilisis in. Nunc id quam iaculis, commodo ligula at, egestas ante. Phasellus feugiat erat in consectetur blandit. Vestibulum placerat eleifend arcu. Maecenas fermentum facilisis ante at mollis. Aliquam finibus tortor dui, id consectetur mi mattis vel.

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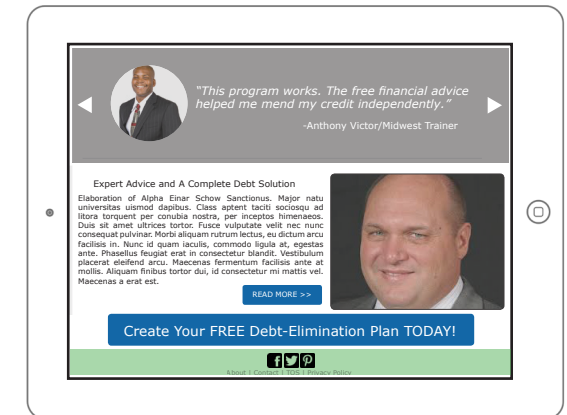
[Create Your FREE Debt-Elimination Plan TODAY!](#)

## 5.3 Surface (cont)

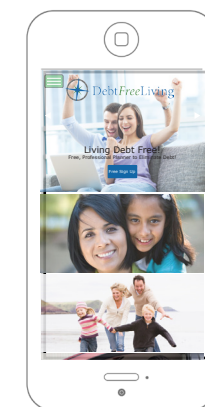
### Home Page -Desktop



### Home -Tablet Views



### Home -Phone Views



# 5.6 Surface (cont)

# Blog Article Page

## 3 Ways to Avoid Consumer Debt

By Einar Schow | December 5, 2015



Blog article excerpt. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Vestibulum aliquet erat urna, nec faucibus nulla placerat at. Curabitur sodales, turpis vel sollicitudin efficitur, nisl enim iaculis risus, sit amet ullamcorper elit massa ut urna.

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## Methods on Prioritizing Debt

By Einar Schow | November 23, 2015

Blog article excerpt. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Vestibulum aliquet erat urna, nec faucibus nulla placerat at. Curabitur sodales, turpis vel sollicitudin efficitur, nisl enim iaculis risus, sit amet ullamcorper elit massa ut urna.

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## How to Manage College Loans

By Einar Schow | November 12, 2015



Blog article excerpt. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Vestibulum aliquet erat urna, nec faucibus nulla placerat at. Curabitur sodales, turpis vel sollicitudin efficitur, nisl enim iaculis risus, sit amet ullamcorper elit massa ut urna.

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- [3 Ways to Avoid Consumer Debt](#)
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- [College Loans](#)
- [Tips](#)
- [Elimination Methods](#)



## 3 Ways to Avoid Consumer Debt

By Einar Schow | December 5, 2015



Blog article excerpt. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Vestibulum aliquet erat urna, nec faucibus nulla placerat at. Curabitur sodales, turpis vel sollicitudin efficitur, nisl enim iaculis risus, sit amet ullamcorper elit massa ut urna.

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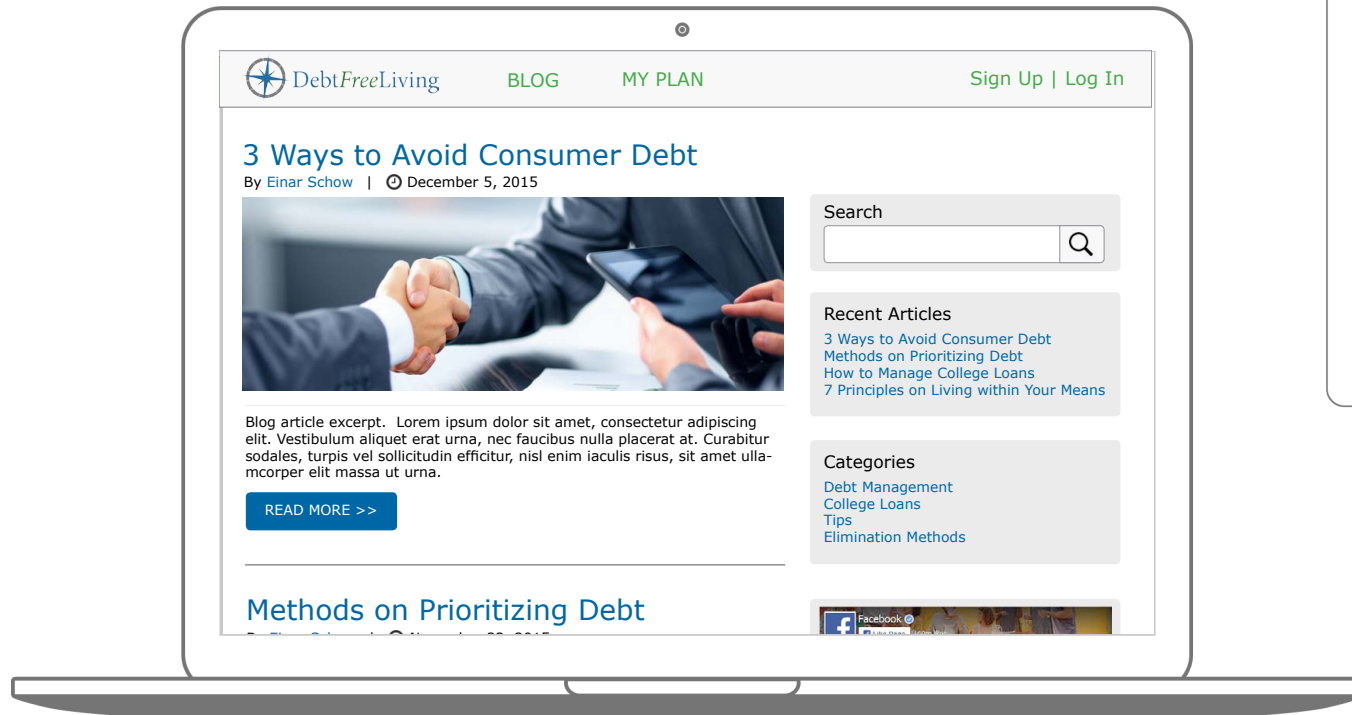
### Categories

- [Debt Management](#)
- [College Loans](#)
- [Tips](#)
- [Elimination Methods](#)

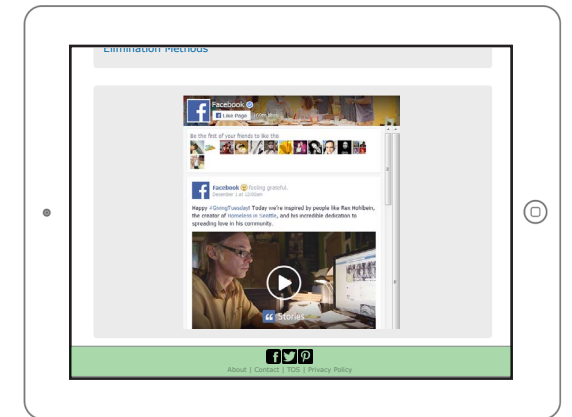
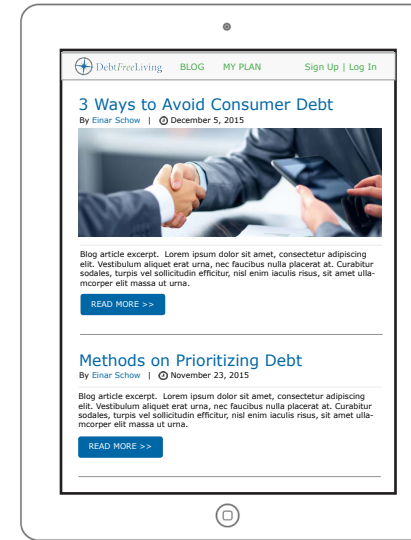


## 5.7 Surface (cont)

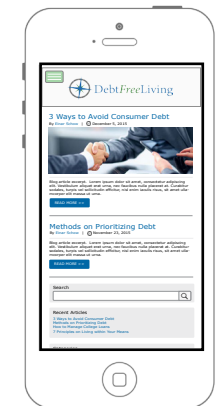
### Blog Article Page -Desktop



### Blog -Tablet Views



### Blog -Phone Views



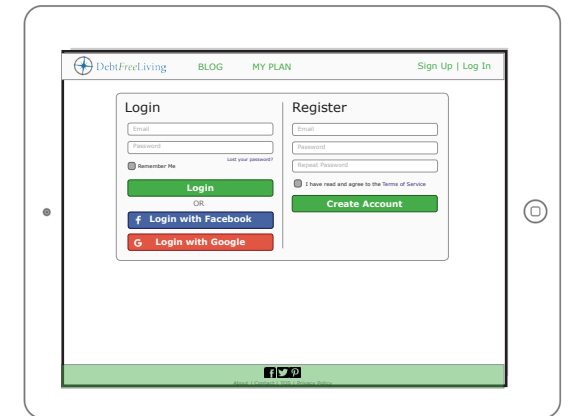
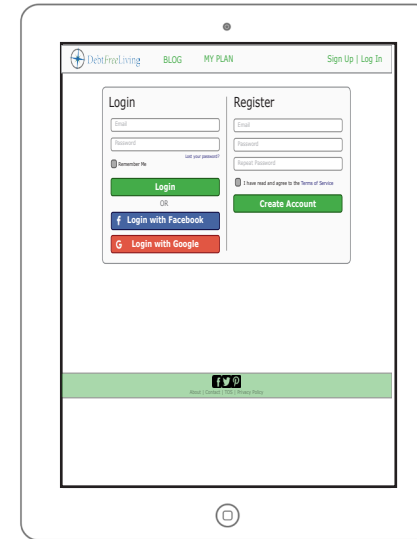
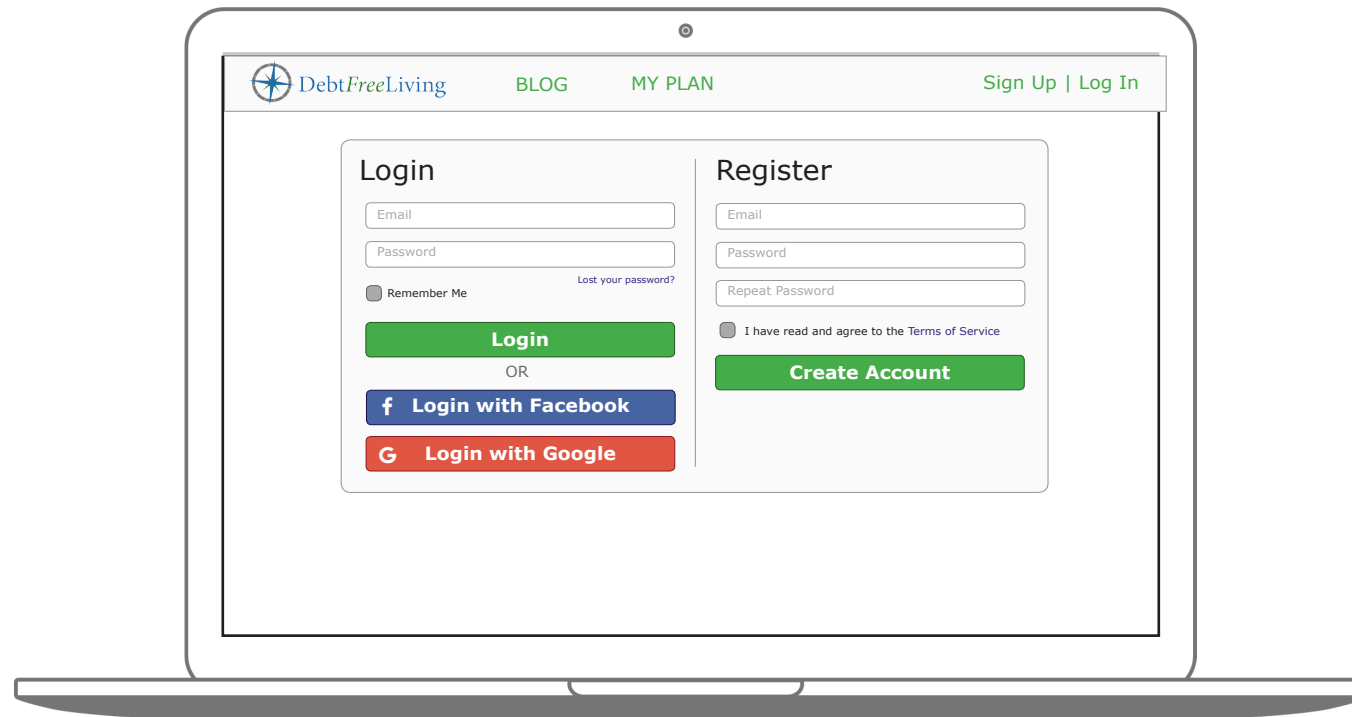
<h3>Login</h3> <input type="text" value="Email"/> <input type="password" value="Password"/> <input type="checkbox"/> Remember Me <a href="#">Lost your password?</a> <b>Login</b> OR <b>Login with Facebook</b> <b>Login with Google</b>	<h3>Register</h3> <input type="text" value="Email"/> <input type="password" value="Password"/> <input type="text" value="Repeat Password"/> <input type="checkbox"/> I have read and agree to the Terms of Service <b>Create Account</b>
------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

<h3>Login</h3> <input type="text" value="Email"/> <input type="password" value="Password"/> <input type="checkbox"/> Remember Me <a href="#">Lost your password?</a> <b>Login</b> OR <b>Login with Facebook</b> <b>Login with Google</b>	<h3>Register</h3> <input type="text" value="Email"/> <input type="password" value="Password"/> <input type="text" value="Repeat Password"/> <input type="checkbox"/> I have read and agree to the Terms of Service <b>Create Account</b>
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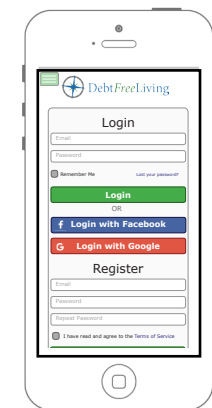
## 5.9 Surface (cont)

# Login/Register Page

-Tablet Views



-Phone Views



## II. Technical Specifications

This diagram represents the road map for the project team to follow to complete the technical requirements of the project. Using this application flow diagram, it is a visual way to convey the requirements to completion of build. This section also helps the client to understand important technical requirements, and enables the project manager to identify tasks that need be anticipated and planned for when developing the project plan.

Github Debt Free Living Private Repository will contain all Paperwork involved in the project via the Wiki as all team members are collaborators to add documentation that addresses:

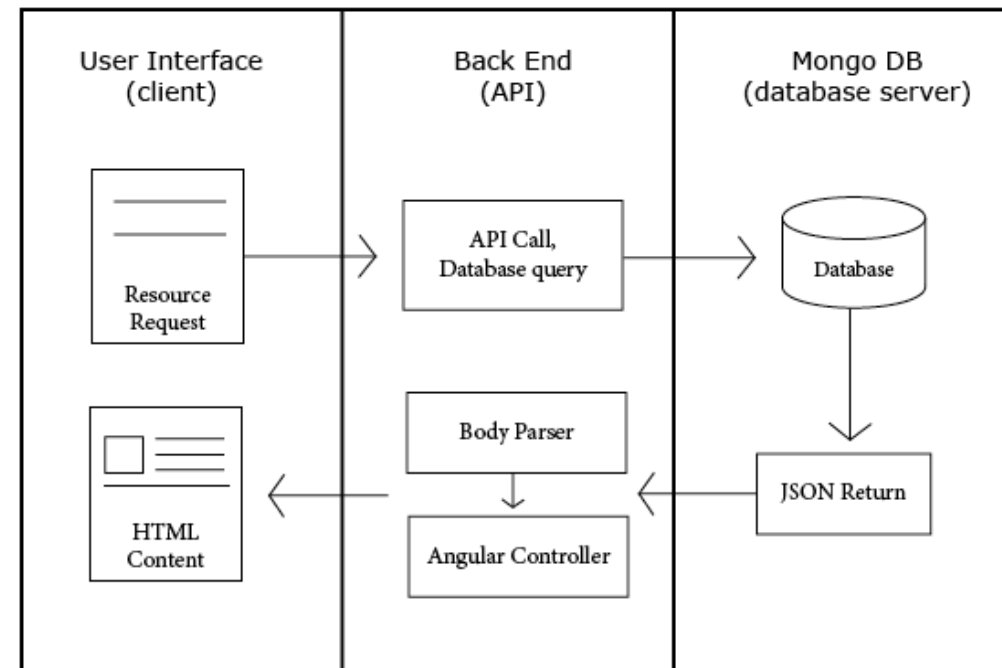
- Any major technical requirements of the product and protocol, and all signed agreements between team, client, and university; including these three phases of reports from Proposal, Design Document herein, and the findings elaborated upon in the Final Report.
- Any technical guidelines or standards, such as file naming conventions, version control procedures, or other technical guidelines that must be followed by all project personnel.

## File Naming Conventions

E x a m p l e :   D F L \_ D e s i g n D o c \_ R J \_ 1 . 7 . i n d d

PROJECT	SP	DESCRIPTION	SP	SP	VERSION	EXTENSION
---------	----	-------------	----	----	---------	-----------

## Technical Flow Diagram





# III. Project Plan

Furthermore, Debt Free Living Team, Progress Report I, formulated the following principles in our Proposal to guide build by:

1. Implementing a JS Framework, and acquiring a deeper understanding of a 'framework agnostic' knowledge base. Evaluating MeanStack, MongoDB, Express, node.js and Angular, or similar systems for database, interactivity, and user account back-end server repos.
2. Contributing and building in a private Github repository to emulate an industry-standard developer team experience. Amplified learning in Git as a distributed versioning control system will track revisions of the website and better organize source code. Tyson Sorensen initiated a Debt Free Living Repository for our DGM 2015-2016 Senior Project on 09-16-2015. Graphs and charts from Github will be an excellent reporting system to document teamwork in the project's Final Report.
3. Fine tuning designs/concepts and pushing the thought-process forward. Furthering skillsets acquired in previous coursework. Creating effective wireframes and mockups for client approval, to be used as styling guides in the Design Document for the finished product. Researching 2015 design trends, yet striving toward a 2016, look and feel.
4. Communications with client conducted in simulated post-educational format. Approving changes and discussing obstacles through Work Order Change format with client/team, as relevance and needs arise vital to overall project.
5. Conducting effective market research to ensure client's purpose and user needs will be met. Creating personas to represent the 'market for use' as guides in making targeted design and UX decisions. Analyzing and developing compelling product appeal from opening page, onward.

Additional 'post-build' test findings to be published in Final Report as follows:

1. Usability testing and satisfaction testing will be conducted with at least 5 to 6 representative users. Reports to follow upon these findings in Final Report documentation.
2. A Satisfaction Survey shall also be conducted pooling a collection of at least 6-10 representative users, answering 5-10 comprehensive questions pre-determined within group and pre-client approved. Team will submit the results of conclusive survey to client and also include results in the Final Report of Debt Free Living project.
3. Graphs, relevant comments, and future recommendations will be synthesized from items 6 and 7 into the Final Report as a post-mortem Review and Evaluation.
4. Lastly, the client will be asked to complete a user satisfaction questionnaire for the Digital Media Department at the conclusion of the project. Team understands the questionnaire asks the client to rate their perceptions of the final product, as well as the quality of the service, and performance of the project team. This questionnaire will be sent directly to the project advisor.

## 6.0 Work Breakdown Structure & Schedule

		Name	Duration	Start	Finish
1		<b>Launch Debt Free Living Web Project</b>	<b>106.904 d...</b>	<b>8/24/15 8:00 AM</b>	<b>2/12/16 4:13 PM</b>
2		<b>Project Initiation/Setup Gantt</b>	<b>8.904 day...</b>	<b>8/24/15 8:00 AM</b>	<b>9/3/15 4:13 PM</b>
3		Creative Brief/Prepare for kick-off	0.904 days?	8/24/15 8:00 AM	8/24/15 4:13 PM
4		Conduct kick-off meeting	1 day?	8/24/15 4:13 PM	8/25/15 4:13 PM
5		Prepare Proposal	4 days?	8/25/15 4:13 PM	8/31/15 4:13 PM
6		Client Review Proposal	3 days?	8/31/15 4:13 PM	9/3/15 4:13 PM
7		Proposal Sign-off	0 days?	9/3/15 4:13 PM	9/3/15 4:13 PM
8		<b>Research</b>	<b>6 days?</b>	<b>9/3/15 4:13 PM</b>	<b>9/11/15 4:13 PM</b>
9		Conduct industry research	3 days?	9/3/15 4:13 PM	9/8/15 4:13 PM
10		Conduct audience research	3 days	9/8/15 4:13 PM	9/11/15 4:13 PM
11		Gather Debt Data & Statistics	0 days?	9/11/15 4:13 PM	9/11/15 4:13 PM
12		<b>Design &amp; Planning</b>	<b>33 days?</b>	<b>9/11/15 4:13 PM</b>	<b>10/30/15 4:13 PM</b>
13		Create Logo & Colors	3 days?	9/11/15 4:13 PM	9/16/15 4:13 PM
14		Determine Interactive Parameters	3 days?	9/16/15 4:13 PM	9/21/15 4:13 PM
15		Determine Social Media Plug-ins	3 days?	9/21/15 4:13 PM	9/24/15 4:13 PM
16		Choose images	3 days?	9/24/15 4:13 PM	9/29/15 4:13 PM
17		Sketch website structural heirarchy	3 days?	9/29/15 4:13 PM	10/2/15 4:13 PM
18		Sketch website structure & navigat..	2 days?	10/2/15 4:13 PM	10/6/15 4:13 PM
19		Sketch user form & debt calculator	3 days?	10/6/15 4:13 PM	10/9/15 4:13 PM
20		Design Mock-up Surfaces	4 days	10/9/15 4:13 PM	10/19/15 4:13 PM
21		Prepare Design Document	6 days?	10/19/15 4:13 PM	10/27/15 4:13 PM
22		Client Review - Design Document	1 day?	10/27/15 4:13 PM	10/28/15 4:13 PM
23		Revise Design Document	2 days?	10/28/15 4:13 PM	10/30/15 4:13 PM
24		Client sign-off Design Document	0 days?	10/30/15 4:13 PM	10/30/15 4:13 PM
25		<b>Development</b>	<b>35 days?</b>	<b>10/30/15 4:13 PM</b>	<b>1/11/16 4:13 PM</b>
26		Create page template	5 days?	10/30/15 4:13 PM	11/6/15 4:13 PM
27		Customize CMS Blog for integration	3 days?	11/6/15 4:13 PM	11/11/15 4:13 PM
28		Enter site content	5 days?	11/11/15 4:13 PM	11/18/15 4:13 PM
29		Add MeanStack using Github	10 days?	11/18/15 4:13 PM	12/9/15 4:13 PM
30		Client Review alpha release	2 days?	12/9/15 4:13 PM	12/11/15 4:13 PM
31		Make revisions	10 days?	12/11/15 4:13 PM	1/11/16 4:13 PM
32		Beta release	0 days?	1/11/16 4:13 PM	1/11/16 4:13 PM
33		<b>Testing &amp; Delivery</b>	<b>24 days?</b>	<b>1/11/16 4:13 PM</b>	<b>2/12/16 4:13 PM</b>
34		Conduct cross-browser testing	2 days?	1/11/16 4:13 PM	1/13/16 4:13 PM
35		Conduct user testing	7 days?	1/13/16 4:13 PM	1/22/16 4:13 PM
36		Make revisions and changes	5 days?	1/22/16 4:13 PM	1/29/16 4:13 PM
37		Launch live site	0 days?	1/29/16 4:13 PM	1/29/16 4:13 PM
38		Provide training & support	5 days?	1/29/16 4:13 PM	2/5/16 4:13 PM
39		Integrate SEO tools	5 days?	2/5/16 4:13 PM	2/12/16 4:13 PM
40		Project Presentation & Sign-off	0 days?	2/12/16 4:13 PM	2/12/16 4:13 PM

Debt Free Living - page1

### III. Project Plan

6.0 Work Breakdown Structure & Schedule Includes a list of tasks by project phase where anticipated durations are shown. Start dates and end dates for each task are found in Gantt (actual) Charts as well as time sheets for the entire team and by member in actual dates and hours contributed. To date, we are on schedule to actual, and pending to templates and content.

Next semester, we shall re-evaluate our schedules and Work Breakdown Structure & Schedule, accordingly.

# 7.0 Budget

Team Product Estimates:	Price Per Hour:	ACTUAL Price Per Unit:
Client Progress Reports (4)	\$30.	8 hours = \$ 180.00
Proposal	"	33.75 hours = \$ 1,012.50
Design Document (to Final)	"	68 hours = \$ 2,040.00
Digitized templates, calculator, and report generator, updatable.	"	
Github Repository, with source code transferable to client upon completion.	"	
CMS blog setup	"	8 hours = \$ 240.00
SEO and Analytics setup, documentation, implementation and evaluation	"	
Beta Testing	"	
Final Report Documentation	"	
Post recommendations for long-term hosting of a MEAN stack web environment.	"	

TOTAL EXPENSES IN LABOR FOR FALL 2015:

\$ 3, 472.50

Computer/Software Cost Estimates:	Estimate Costs 'as if' Scenario:
Laptop Computer and external hard drives	\$7,500.
Adobe Creative Cloud Memberships @ \$50. x 6 mo x 3 members	\$1,500.
Content Management System Template and related costs	\$ 575.

Russann Johnson		Tyson Sorensen		Micah Schow		Total Team Hrs	
Date	Hours	Date	Hours	Date	Hours	Date	Hours
Fall 2015	90.75	Fall 2015	42.7	Fall 2015	29.25	Fall 2015	162.7

A more detailed budget will be included within the Final Report. Individual time sheets have been submitted with Progress Reports to Professorial Advisor. Records are on hand in a team Dropbox Cloud and piecework totals are actual hours to date. A total cap of no more than \$10,000. for the entire project is estimated. It is understood that these figures are only required to be listed per mandate of this UVU assignment purely for the client's information and the team's constraints. There shall be no actual charges, invoicing, or remittal, for any part of this project to the client for the student team project and their work, whatsoever.

## 8.0 Risk Assessment

To Date:  
We have  
not secured  
hosting.

Our security  
in coding  
is up to  
standards,  
but there's  
still a risk.

***“We know in life and in business, there are always unforeseeable risks and challenges, and we are committed to put forth every effort to address these issues if, or when, these situations arise.”***

This section assesses the risks involved in completing this project. While we have researched and planned extensively to avoid and minimize these risks, they still exist and need to be taken into account as possible issues and problems (while highly unlikely). In developing and publishing a professional website, there is always a small risk in not using your own servers and having your own personal staff running your network. In the case of this project, the cost of doing so is out of budget and scope for its size. Therefore, in paying for professional hosting services, there is a potential possibility of power outages, force majeure, etc., which can cause the website to go down and be inaccessible to users. Even though the company the client uses for hosting can guarantee a high percentage of up-time, including backup plans in place in case of disaster, this risk will still exist. While a worst-case-scenario in this situation is highly unlikely, it is still possible.

Besides this, there is also a risk in using another company's servers to host your data. While we will recommend reliable and reputable hosting services to our client, there is always a risk in trusting someone else with sensitive data and information. In an effort to minimize this risk, the companies we will recommend for hosting services will be the best on the market, according to our research. Another risk is the security of the website including the encryption and coding standards used in its development. While we will practice the highest standards in security while developing this website, there will still always be a risk of attack - especially as technology continues to update, change, and evolve. We will, of course, develop the product to the highest standards to help it be safe, secure, and minimize any security risks.

In any sort of project, there is also a risk of not completing the project on time or within budget. While the budget part of this project is only hypothetical, in a professional workplace, the risk of not staying in budget is real. With our production forecast, research, and plans, however, we believe we have efficiently minimized this risk. Along with the budget risk, there is also a risk that the project won't be completed and delivered on time. As stated above, we have done extensive planning and research on this project and have forecasted our work hours and production schedule to fit within the allotted time for the proposal, design, and development phases of this project.

## 8.1 Dependencies

**In this project, there are some dependencies in its development and completion.**

This project is largely dependent on the MEAN stack (Mongo Database, NodeJS, ExpressJS, and AngularJS) for site structure and architecture. These technologies are not developed by this team, and so we are dependent on their functionality, design, security, and structure. This project is also dependent on 3rd parties for hosting, data storage, SSL certificates, and stock images.

The success of this project is also dependent on its SEO optimization and its visibility. Users need to be able to find the site in order to use its resources, sign up for an account, and utilize the sites main features, the blog and debt elimination calculator. This will depend largely on our development process and including SEO optimization, but it will also depend on the site's future marketing and also Google (and other search engines) algorithms and how they analyze sites and their relevance to a user's search terms.

## 8.2 Technical Risks

## 8.3 Contingencies

- **Users that have JavaScript disabled on their web browser will not be able to view the slideshow.**
- **Calculator functionality may be affected by JavaScript as well.**

# 8.4 Change Control Process

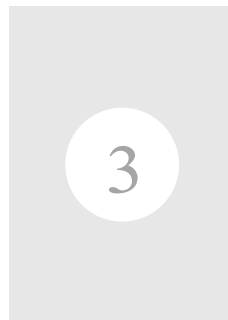
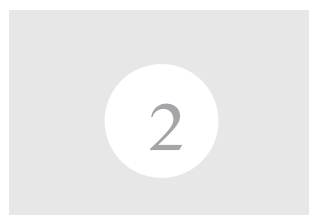
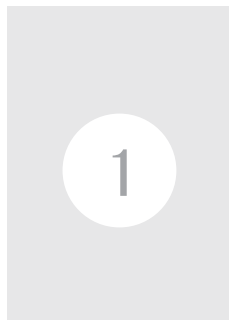
## Change Control Process

It is also possible that the project schedule and budget may be affected by change requests from the client that come too late in the development process, or that are so significant, they change the scope and cost of the project. To help us manage changes, we will follow a simple change control process which uses the Change Request Form included in the Appendix.

Here is the basic process that should be followed and we do have an instruction page to ensure protocol is followed:

If the client or any team member wishes to request a change during the development process, he should fill out and submit the attached form to the project manager.

1. The project manager will review the impact of the request and possible solutions on the project scope, schedule, and cost.
2. The project manager will make the recommendation and discuss it with the team.
3. Finally, the project manager and client will decide on the course of action that is mutually agreeable and either authorize the change or put the change on hold, with agreement from the entire team.



Change Request Order Form Sample (smaller than actual size):

**DebtFreeLiving**  
Software Change Request (SCR) Form

SCR #: \_\_\_\_\_ # \_\_\_\_\_

**CHANGE REQUEST INITIATION:** Originator: \_\_\_\_\_ Phone#: \_\_\_\_\_  
Date Submitted: \_\_\_/\_\_\_/\_\_\_ System Name: \_\_\_\_\_ Version Number: \_\_\_\_\_

**CONFIGURATION ITEM:** Software: \_\_\_\_\_ Documentation: \_\_\_\_\_

**CHANGE TYPE:** New Requirement: \_\_\_\_\_ Requirement Change: \_\_\_\_\_ Design Change: \_\_\_\_\_ Other: \_\_\_\_\_

**REASON:** Legal: \_\_\_\_\_ Business: \_\_\_\_\_ Performance Tuning: \_\_\_\_\_ Defect: \_\_\_\_\_

**PRIORITY:** Emergency: \_\_\_\_\_ Urgent: \_\_\_\_\_ Routine: \_\_\_\_\_ Date Required: \_\_\_/\_\_\_/\_\_\_

**CHANGE DESCRIPTION:** (Detail functional and/or technical information. Use attachment if necessary.)  
Attachments: Yes / No

**TECHNICAL EVALUATION:** (To be completed by Contractor. Use attachment if necessary.)  
Received By: \_\_\_\_\_ Date Received: \_\_\_/\_\_\_/\_\_\_ Assigned To: \_\_\_\_\_ Date Assigned: \_\_\_/\_\_\_/\_\_\_  
Type of Software Affected: \_\_\_\_\_  
Modules/Screens/Tables/Files Affected: \_\_\_\_\_

Documentation Affected:	Section #	Page #	Date Completed	Initial
Requirements Specification	_____	_____	___/___/___	_____
System Design Specification	_____	_____	___/___/___	_____
System Test Plan	_____	_____	___/___/___	_____
Training Plan	_____	_____	___/___/___	_____
User System Reference Manual	_____	_____	___/___/___	_____
System Maintenance Manual	_____	_____	___/___/___	_____
Other (Specify)	_____	_____	___/___/___	_____

**TIME ESTIMATES:** (To be completed by Contractor. Use attachment if necessary.)

Lifecycle Stage	Est. Time	Act. Time	Date Comp.	Remarks
Analysis/Design	_____	_____	___/___/___	_____
Coding/Testing	_____	_____	___/___/___	_____
Acceptance	_____	_____	___/___/___	_____
<b>Total Hours:</b>	_____	_____	_____	_____

**Impact Analysis Needed:** Yes / No (If yes, include impact on technical performance, resources, schedule, etc.)

**APPROVALS:** Change Approved: \_\_\_\_\_ Change Not Approved: \_\_\_\_\_ Hold (Future Enhancement): \_\_\_\_\_

1. Signature \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_  
2. Signature \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_  
3. Signature \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

SCR Form V1.0 See Reverse for Instructions

Recommendations for revisions after beta testing TBD through 'Change Request Order' protocol, and as team member schedules allow.

## IV. Appendices

- **A. Metadata Structure**
- **B. Search Engine Optimization**
- **C. Accessibility Decisions**
- **D. Stock Image Repository**
- **E. Logo Gallery**
- **F. Gantt Chart**
- **G. Reading & References**



### www.DebtFreeLiving.com

Client has reserved this web domain name several decades ago. This name is highly desirable and fine tuned for the service, and the client has been approached by many potential buyers to sell it on several occasions over the years passed. As the name is perfect for metadata itself well already, half the battle is already won.

Client has also supplied us with content that is full of metadata keywords for the website blog area. That crucial content will definitely be extracted when this stage of build occurs.

Google Compliance will be adhered to using Google Search Console, Webmasters and API tools & other free tools available along with general W3C standards in validation, search engine optimization and accessibility are complied to.

**General Metadata via Google advisory webpages will include such rules as, but not limited to implementing the following such as:**

- <H1> through <H4> tags must be targeted with optimal keywords within our Search Engine Optimization considerations.
- First words in first sentence of <p> tags must be relevant to website subject.
- Footer shall be Google compliant with the latest in Google address and phone contact standards.

(A list of keywords and other metadata structure will be revealed, forthcoming in the Final Report in the Spring of 2016.)



### www.DebtFreeLiving.com

At this point, the team has not discussed SEO strategy. Best Practices will be evaluated, implemented, and documented in the content phase, pre-testing, pre & post publishing stages. We hope to complete the build early to have plenty of time to test, evaluate, update and witness Google crawlers move Debt Free Living up page rankings.

**SEO will include such rules as, but not limited to implementing the following such as:**

- Keyword lists and breakdown.
- Google Site Search Rich Snippets to structure data and create a strong sample contents in search results.
- Meta tags using 1 to 2 lines, no more than 160 characters and not duplicating the title tag. Unique descriptions for each page that is accurate. Natural and readable sentences are essential describing what the page is about.

(A more detailed SEO evaluation will be included within the Final Report in the Spring of 2016.)

## App. C - Accessibility Decisions

[www.DebtFreeLiving.com](http://www.DebtFreeLiving.com)

At this point, the team shall explore, research, and report in a group meeting best practices after researching individually over semester break. Best Practices will be determined and implemented within realistic parameters of our backend and database server requirements.

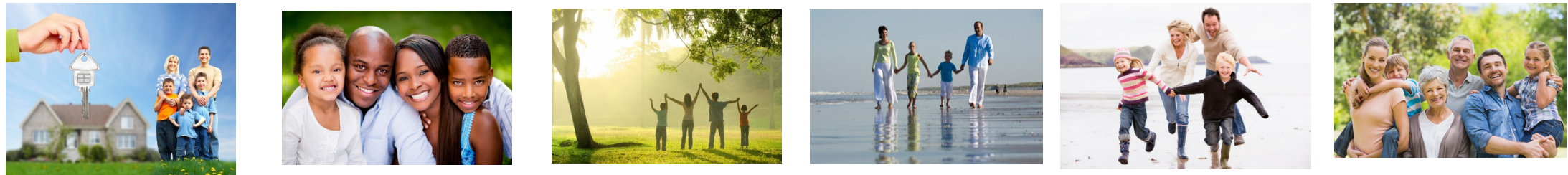
(A more detailed Accessibility evaluation will be included within the Final Report in the Spring of 2016.)

# App. D - Stock Image Repository

## Financial Based



## Power Families



## Power Couples



# App. D - Stock Image Repository (cont)

Power Groups



Power Women



Power Men



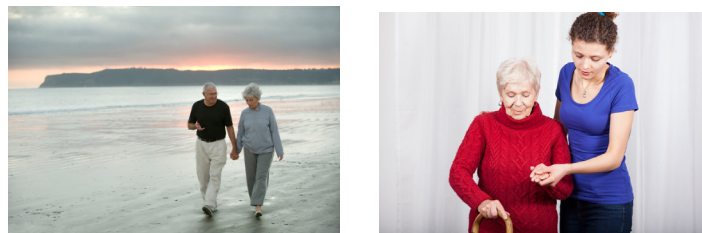
Power of New Car



Power-less



Golden Years & Senior Care



• Special permission/ thanks to Dr. Cheney for use

# App. E - Logo Gallery

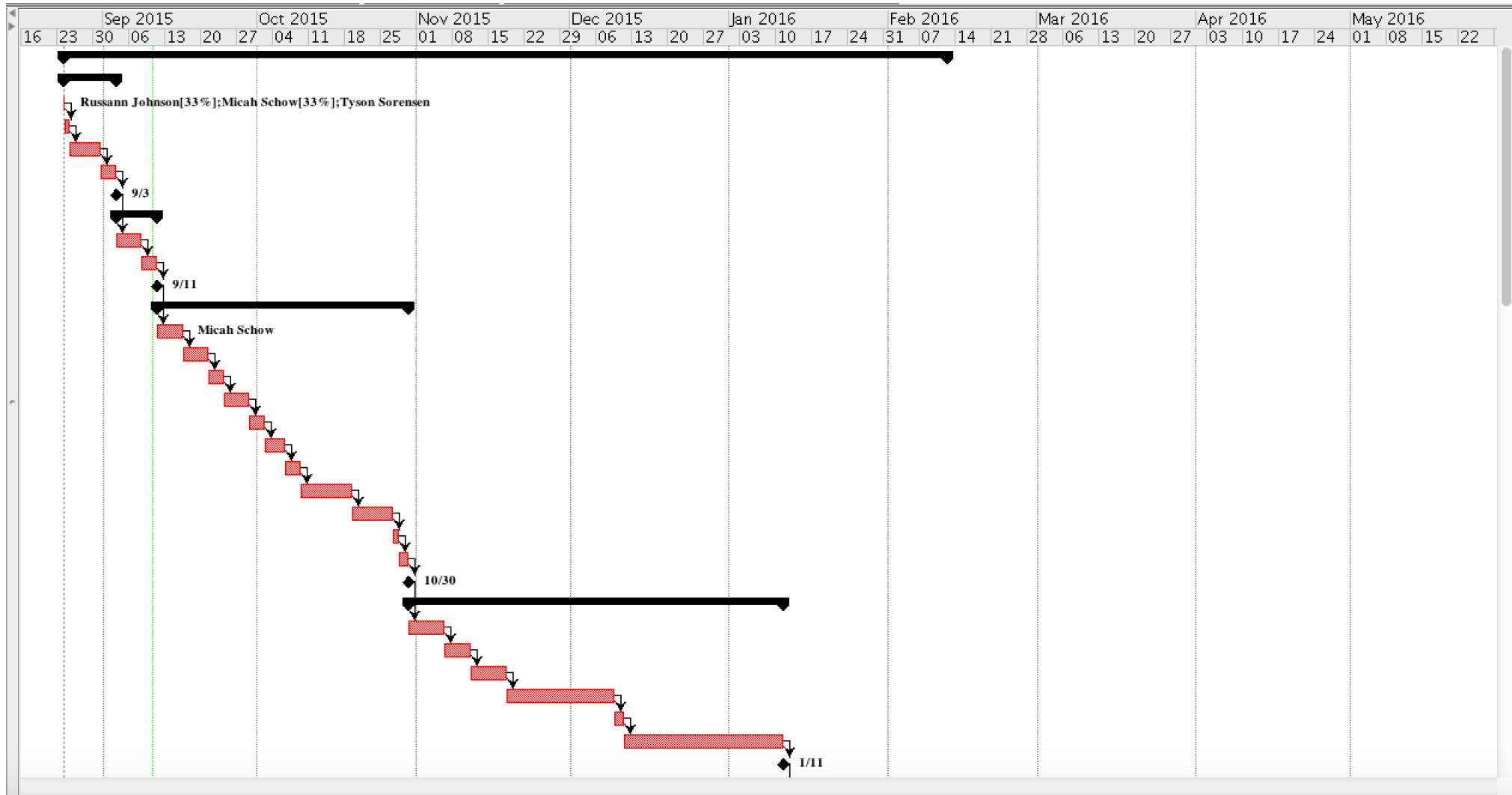
Chosen Theme Logo



Other Logos Developed for Consideration



# App. F - Gantt Chart - Entire Project to Finish: 'Projected'



- Estimated timeframes pending update to actual timeframes

# App. G - Reading & References

Some relevant links to date are:

BUILD:

[www.slack.com](http://www.slack.com)

[www.dropbox.com](http://www.dropbox.com)

<https://docs.google.com/DebtFreeLiving>

googlehangouts app

<https://education.github.com/pack>

<https://github.com/tsorensen/DebtFreeLiving> (sorry, that's private)

<http://www.bootstrapzero.com/>

<http://startbootstrap.com/template-categories/all/>

<https://bootstrapstudio.io/>

<http://www.graphicsfuel.com/2013/03/apple-products-minimal-wireframe-kit-psd/>

<http://passportjs.org/> - Simple unobtrusive authentication for Node.js

SEO, W3C, ACCESSABILITY:

<https://developers.google.com/custom-search/docs/snippets>

<https://schema.org/>

<http://www.w3.org/standards/webdesign/accessibility>

BIBLIOGRAPHY:

Universal Principles of Design, Lidwell, Holden & Butler, Rockport Publishers 2003-2010, pgs. 14, 92, 122

# Design Document Sign-off Sheet

## Team Members:

---

Name/Signature

---

Date

---

Name/Signature

---

Date

---

Name/Signature

---

Date

## Client:

---

Name

---

Title

---

Signature

---

Date

## Digital Media Advisor:

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Name

---

Title

---

Signature

---

Date

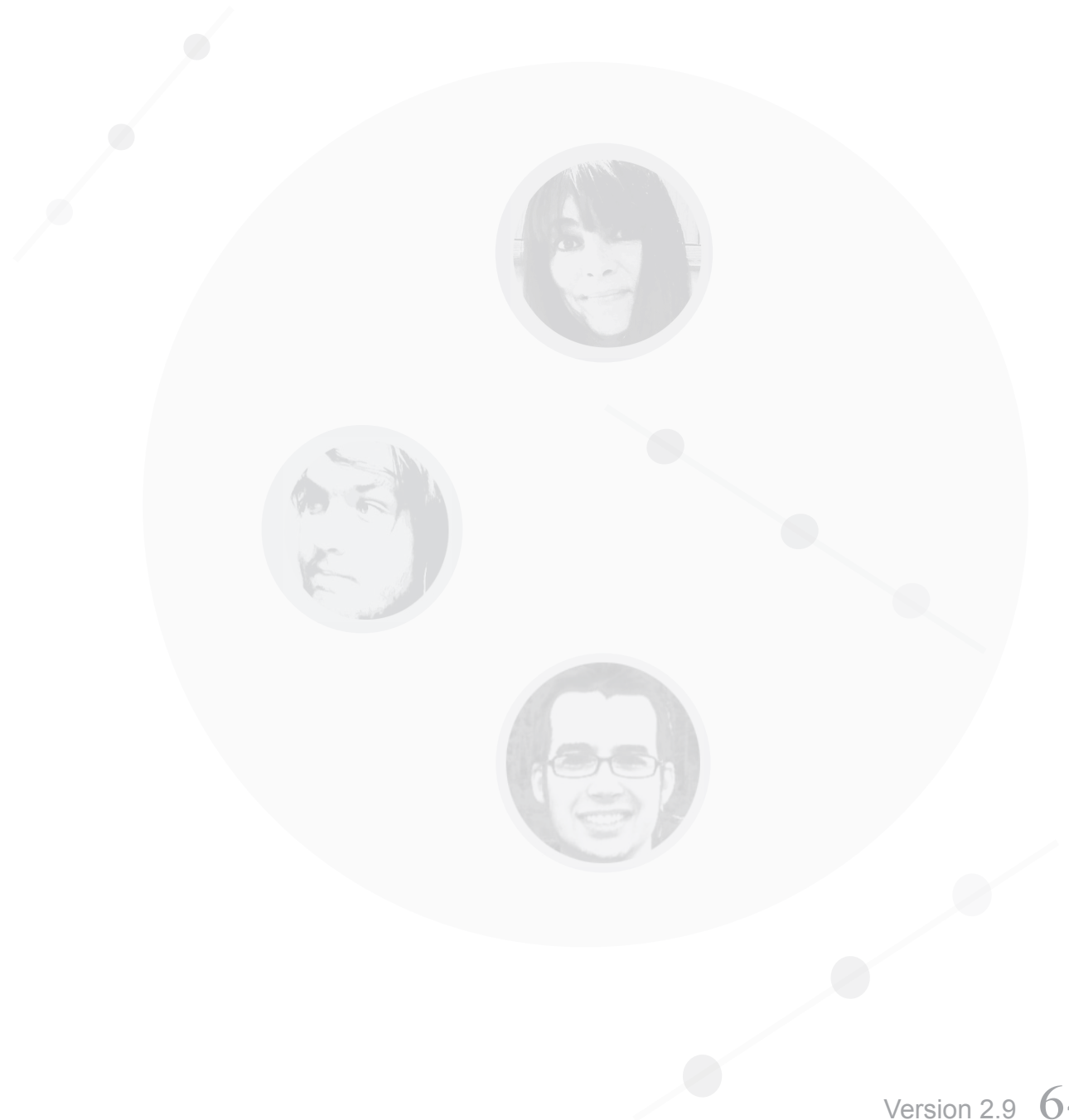
## Digital Media Project Mentor:

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Name/Signature

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Date





## Closing - DFL Team Members

Thanks for your consideration, from the Debt Free Living Team!

Notes:

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Debt Free Living Team - from left to right is:  
Micah Schow Developer, Client Liaison  
Einar Schow Client, CEPA, Financial Advisor  
Russann Johnson Project Manager, Design  
Tyson Sorensen Developer, Version Ctrl Lead