



“A penny saved is a penny earned”

Benjamin Franklin

**KACHING**

A budgeting app for your discretionary spending

# Team

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Andrea Martin: Writing / UI design

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How much does the average  
american spend on coffee in a **year**?

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\$200?

How much does the average  
american spend on coffee in a **year**?

~~\$200?~~

\$500?

**\$1100**

# Problem

Small purchases **add up** and are  
**hard** to monitor.

We can help

We want to help you with your long term **goals** by keeping your short term goals **in check**.



# Contextual Inquiry

We surveyed the field and asked,  
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We also talked with two **current**  
budget app users.

# What we found

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**Challenging** setting up budgets.

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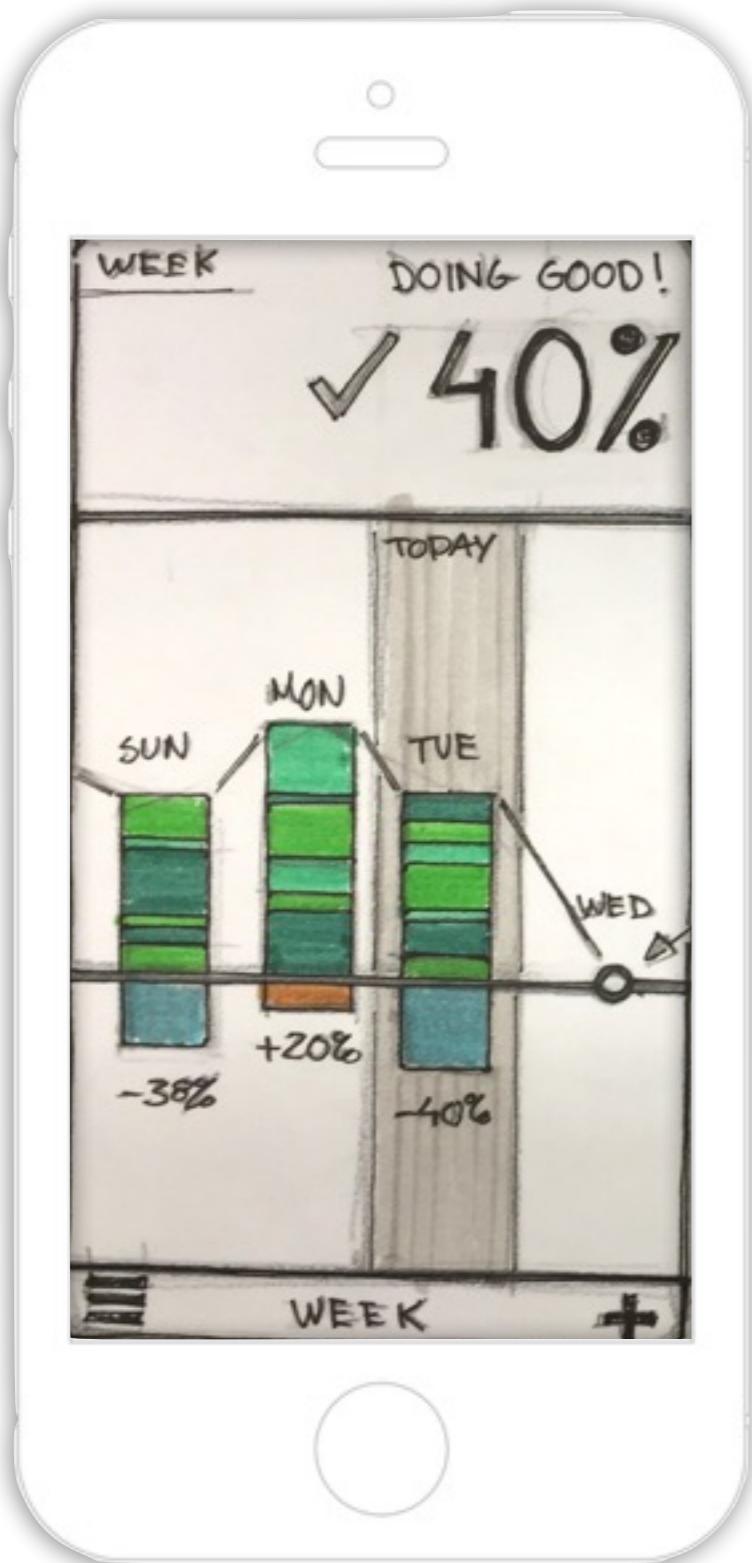
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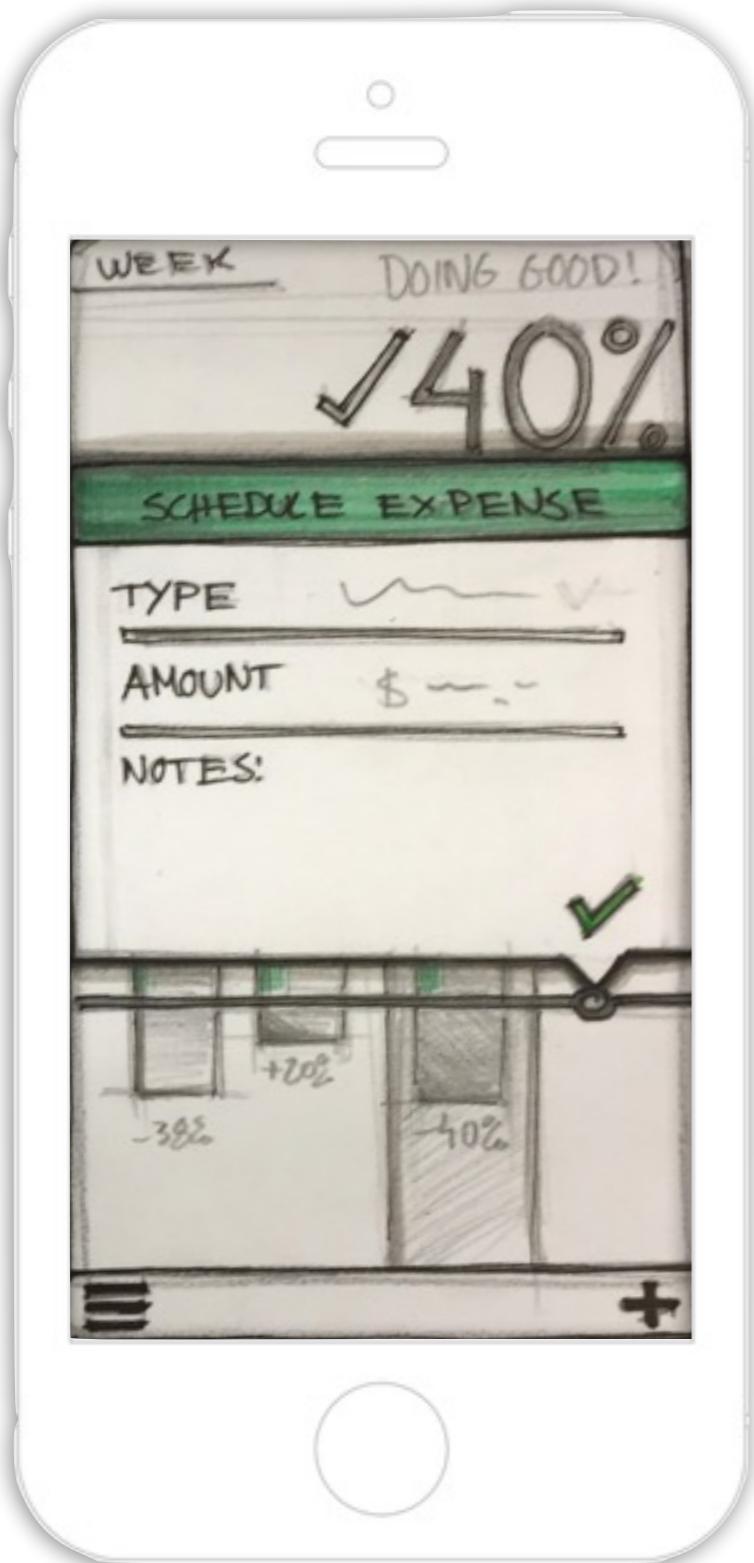
**Challenging** setting up budgets.

Complicated input leads to **less use**.

# 6 Tasks



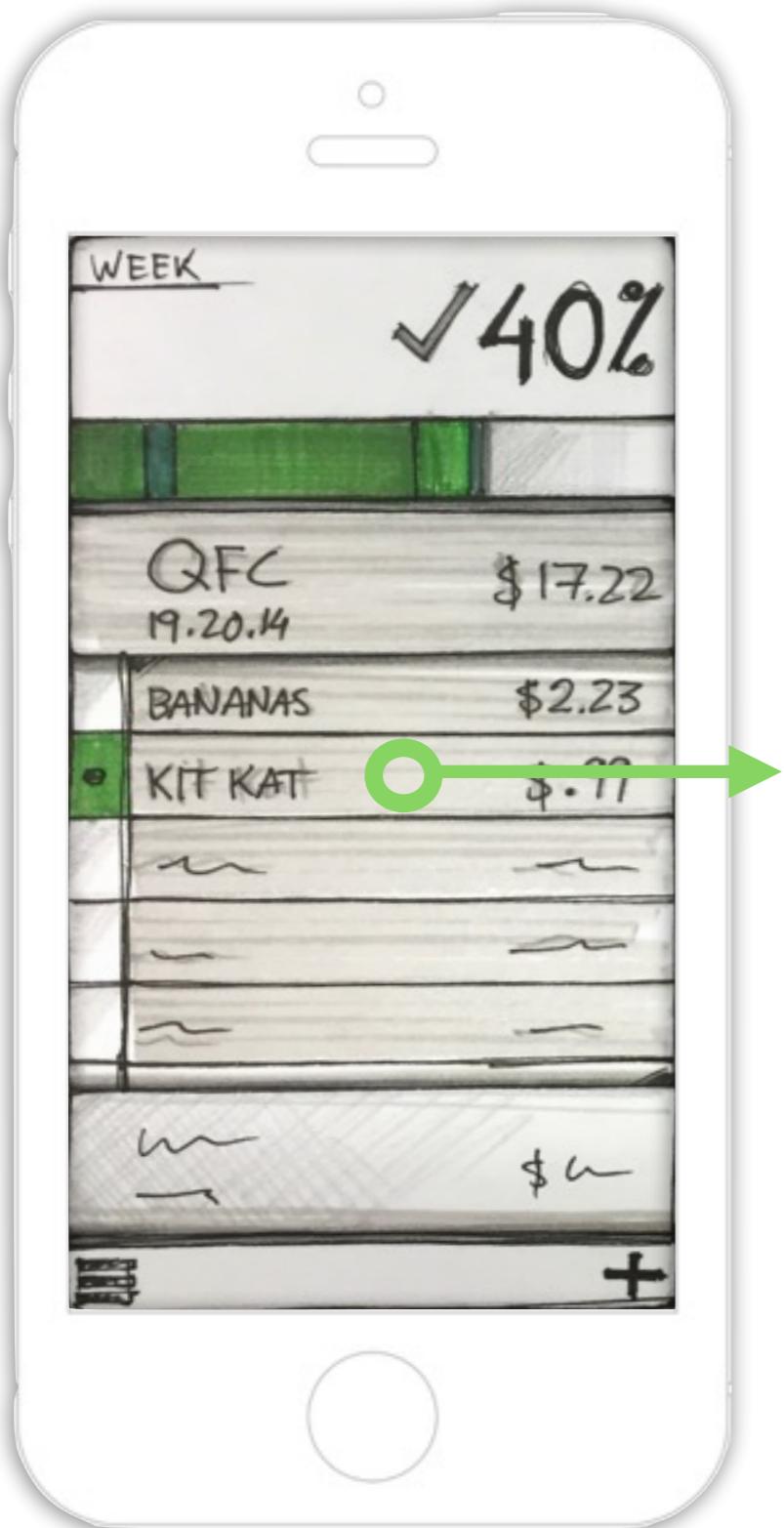
Review spending **progress** compared to goals.



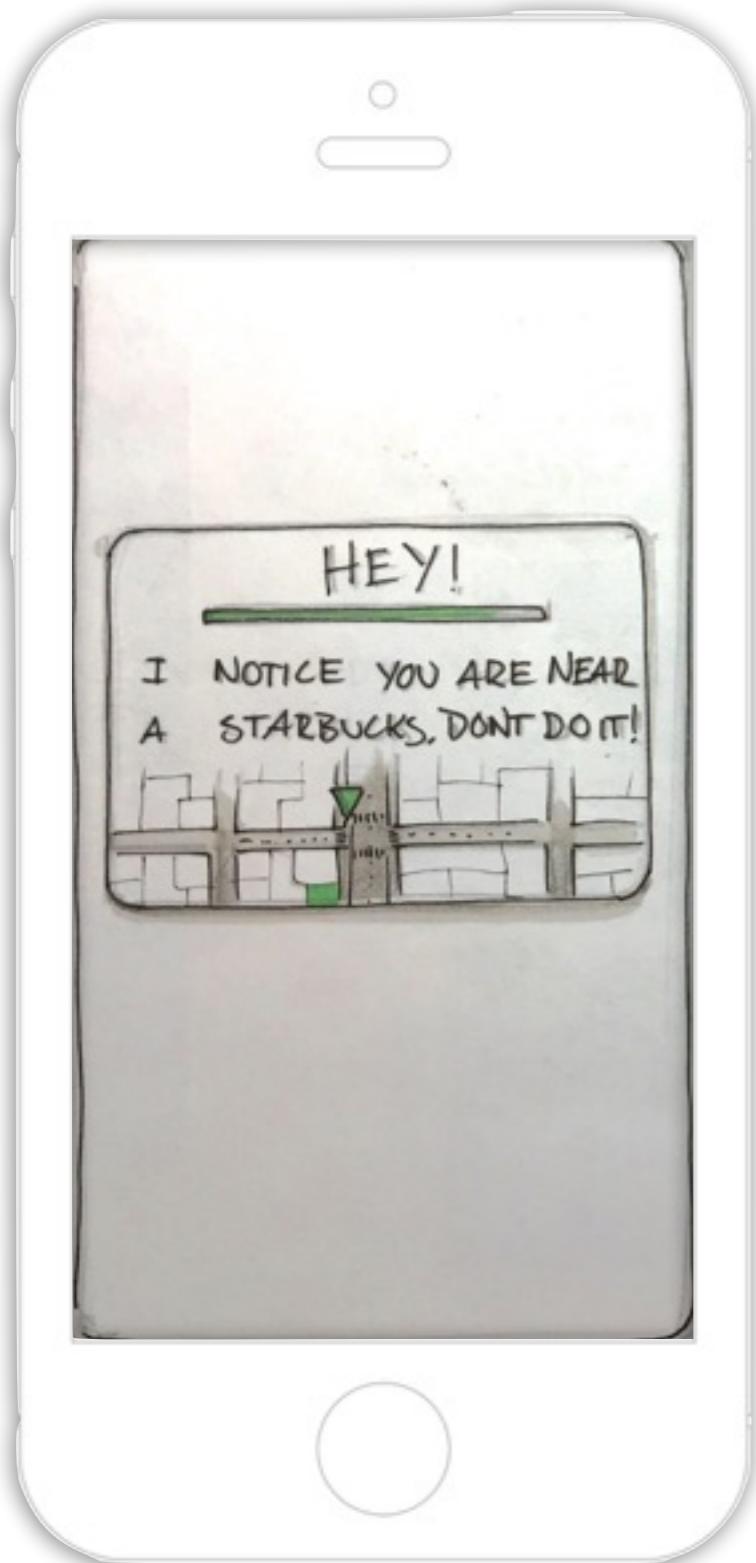
Account for **future** spending.



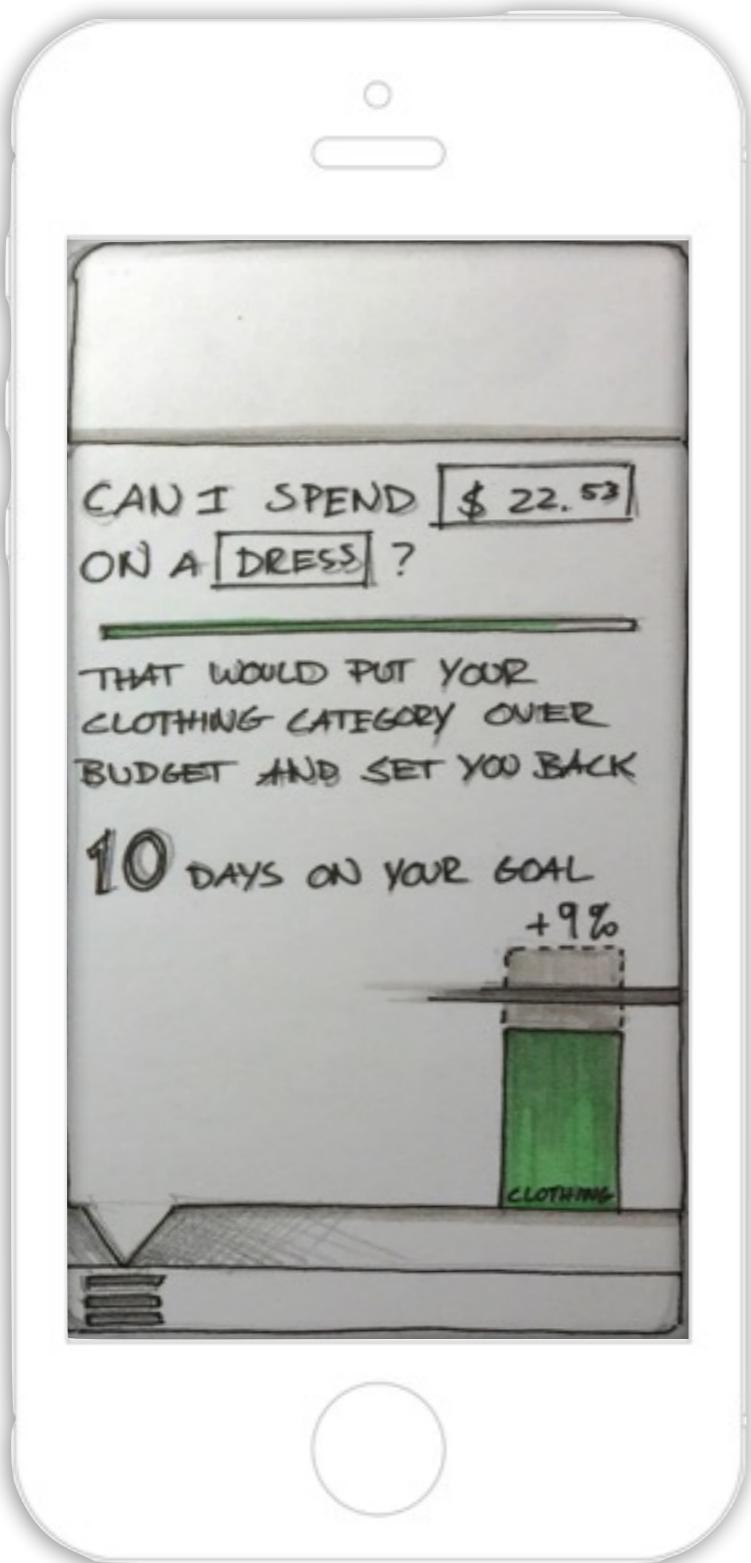
**Adjust** budget between  
different categories.



# Designate spending as discretionary.

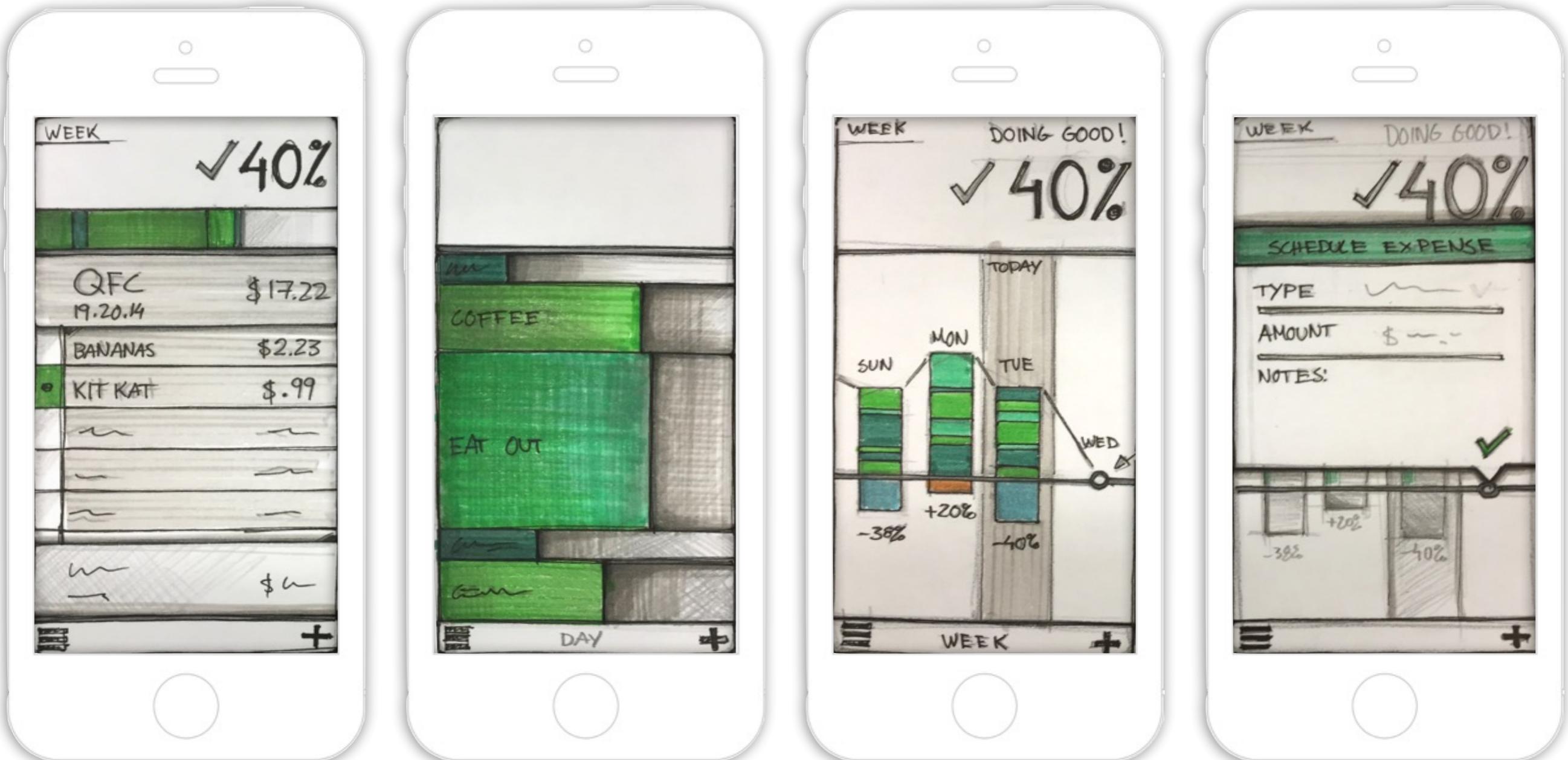


Prevent **unwanted** habitual spending.

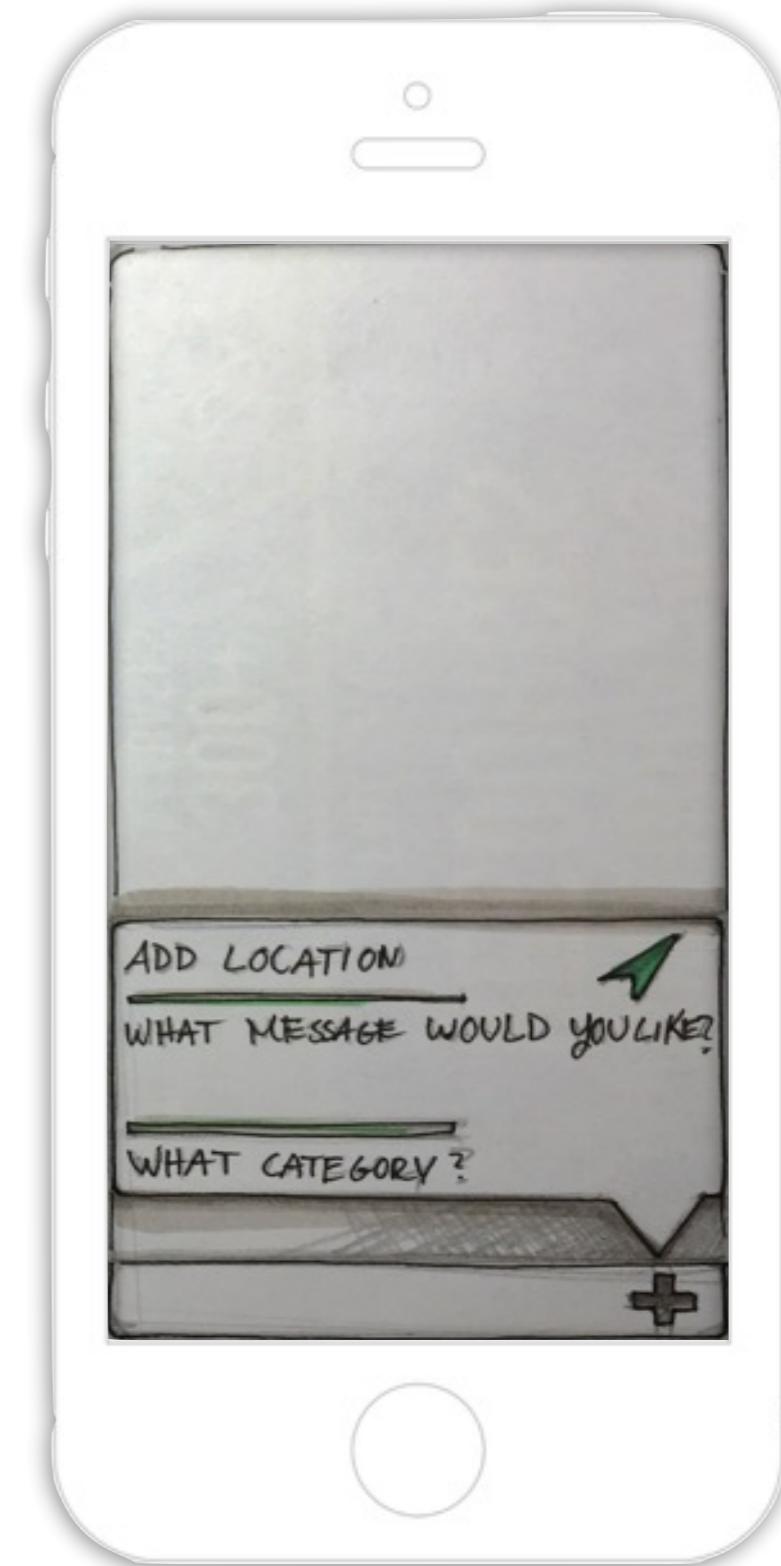
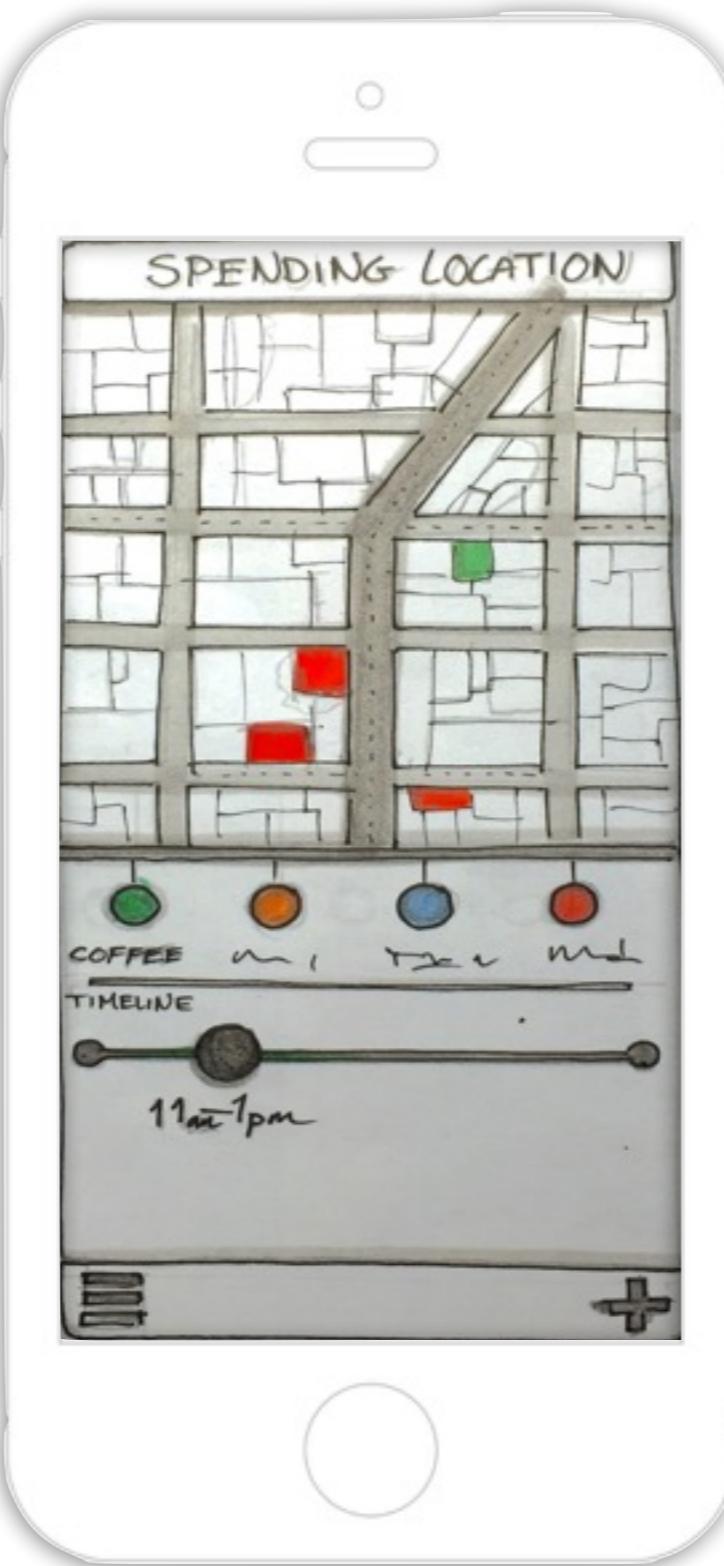
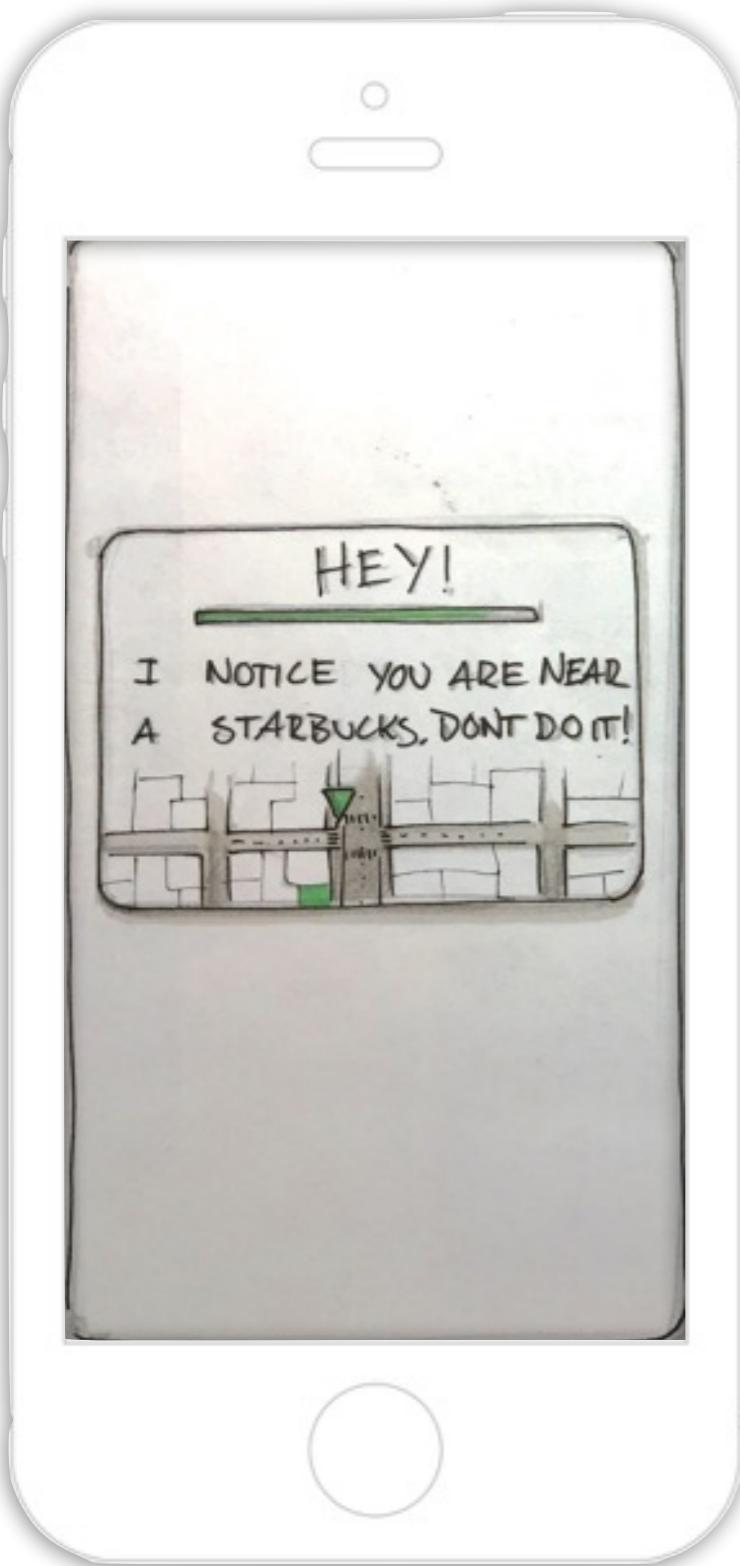


Check if a potential purchase **fit the budget**.

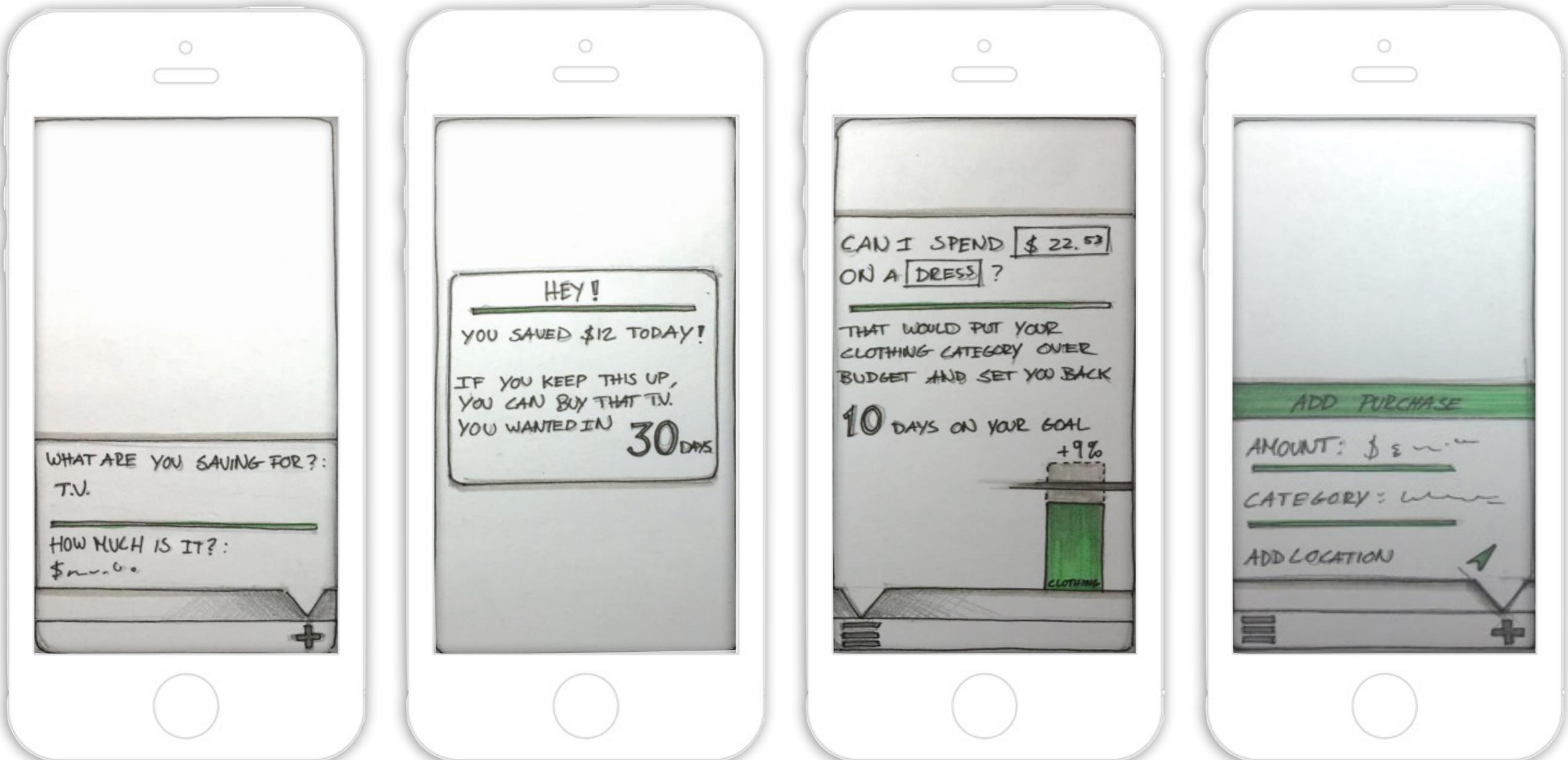
# Design 1



# Design 2



# Design 3



# Selected Design

# Linear Visualization + Rewards

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Allows users to:

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See discretionary **spending habits** over time

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Set tangible **goal/budget/reward**

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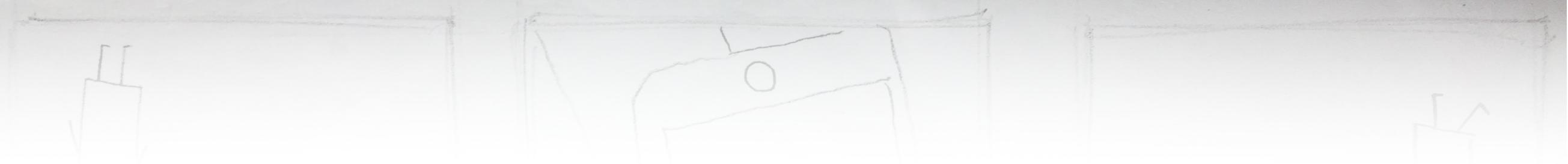
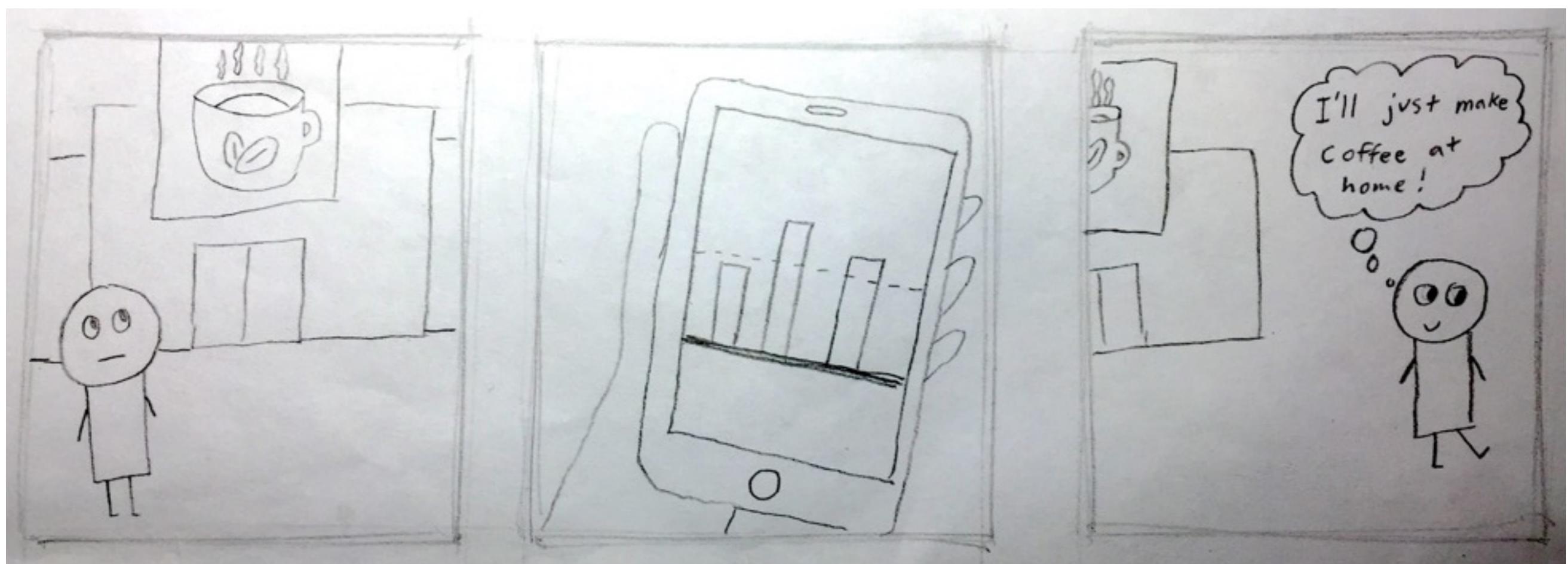
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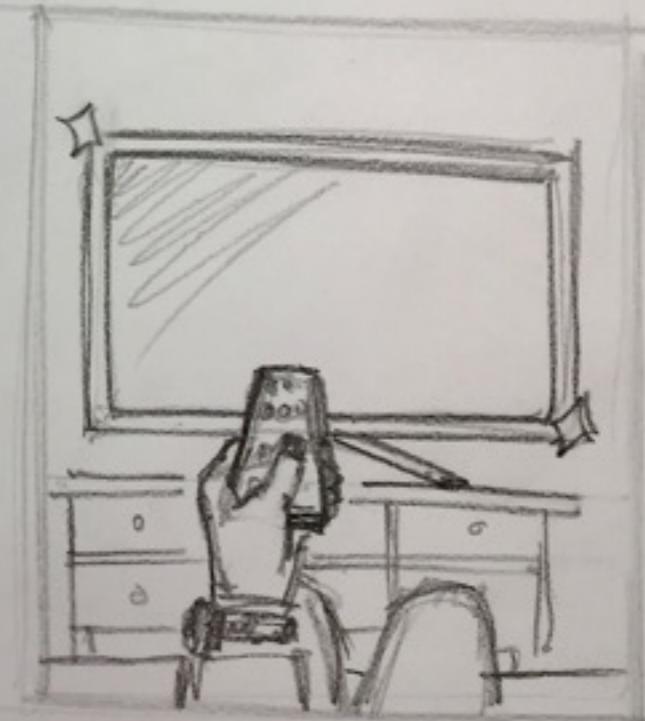
Set tangible **goal/budget/reward**

**Visualize** progress towards goal

# Visualize Recent Spending



# Setting a Reward



# Summary

- Iteration is key
- Understand how users think
- Better design ideas came from more out-of-the-box thinking
- Discretionary spending is easy but discretionary spending tracking is hard
- Users crave positive motivation