**Final Script:**

**Introduction:** Our team has developed a highly beneficial and user-friendly app that is specifically tailored to help young adults between the ages of 18 and 25 navigate their way towards financial independence. Our aim is to provide a comprehensive platform that not only educates but also guides users towards a more stable financial future. We understand that this age group is experiencing financial independence for the first time, and that's why we've created a platform that is easy to use and offers educational content in various media formats such as articles, videos, and podcasts, providing users with a wealth of knowledge on financial topics.

Moreover, our app includes an innovative feature that allows users to schedule impulsive purchases. We know how tempting it can be to make a spur-of-the-moment purchase, and that's why we've implemented this feature to help users curb their impulsive spending habits. Research shows that these purchases are typically short-term desires, and by delaying the purchase, we hope to reduce impulsive spending habits.

In summary, our app is a valuable tool for young adults who are seeking financial guidance and independence. We believe that with our app, users will be better equipped to handle their finances and make informed decisions that will lead to a more secure financial future.

**Tasks:** The tasks the users are able to complete are educating themselves and scheduling an impulsive purchase.

**Final prototype:** The primary tasks were accessing educational media, scheduling an impulsive

purchase, and investing.

**Sign Up Screen:** Upon opening the application for the first time, users can input their personal information by tapping on each individual field to show a keyboard. Their their name, email, password, and password verification are entered in. If they prefer, they can click "show" next to the password field to reveal or double check their password. Additionally, they can choose to opt-in or opt-out of promotional materials by checking the corresponding box. If a user already has an account, they can navigate to the login page instead.
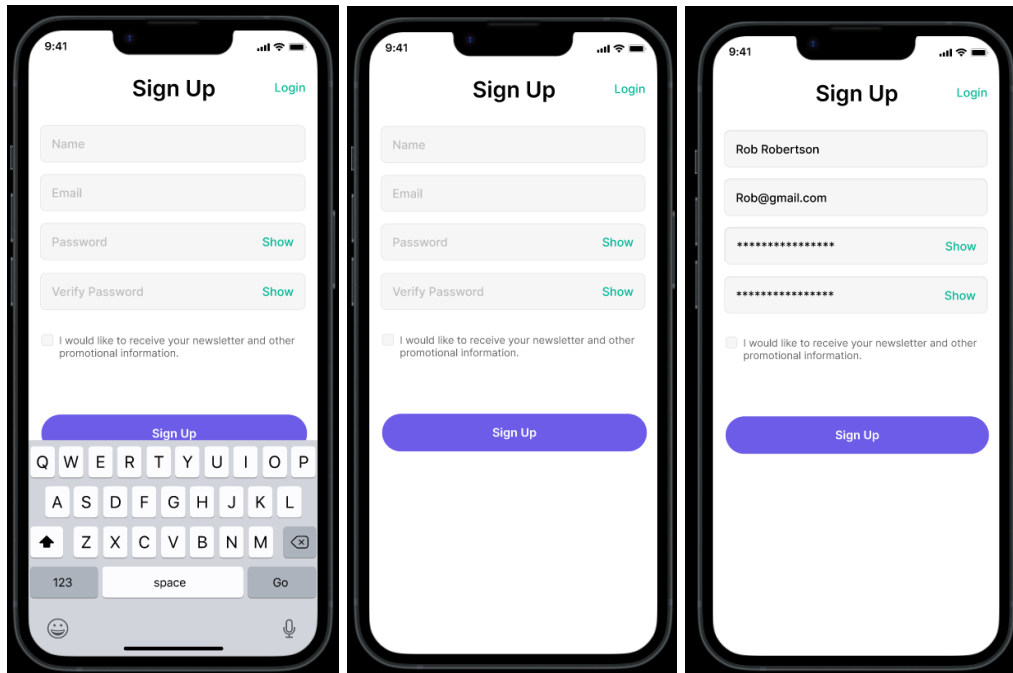
**Sign in Screen:** When opening the app, users will see a login screen with options to sign in using their credentials or face ID, as well as the option to create a new account. Since the app is personalized for each user, having an account is necessary to access all of its features. To make account creation easy and seamless, we have included a Sign Up Screen, which users can navigate to at any time.
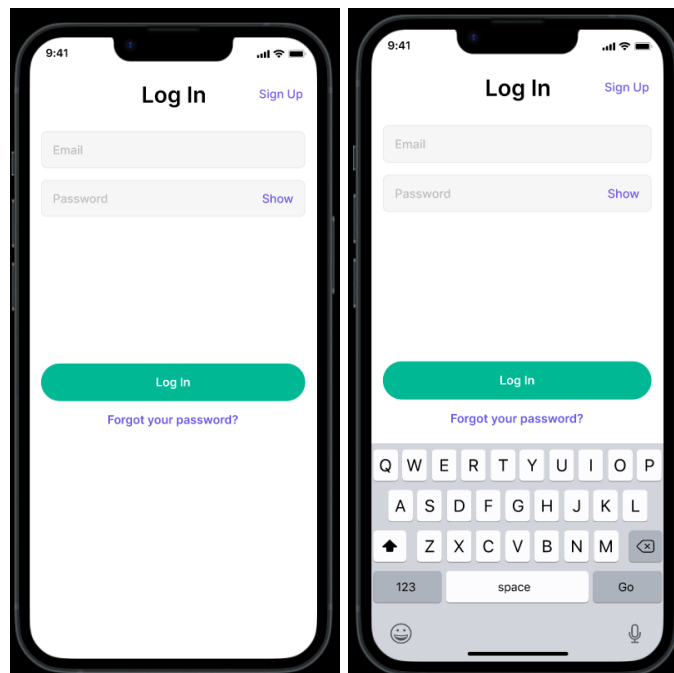
**Homepage:** Upon first use, users are greeted with a warm welcome page and a "welcome to our app" popup that will prompt them to go through a tutorial. Users have the option to skip the tutorial. For returning users, the home screen is the second page they see. The navigation bar located at the bottom of the screen allows for easy access to different features of the app, including home, view transactions, investing, education, and settings/profile page. By selecting a navigation feature, users are able to explore educational content, schedule purchases, make investments, access their personal account information and customize settings. Alternatively, users can utilize the search bar located at the top of the screen for quicker navigation.
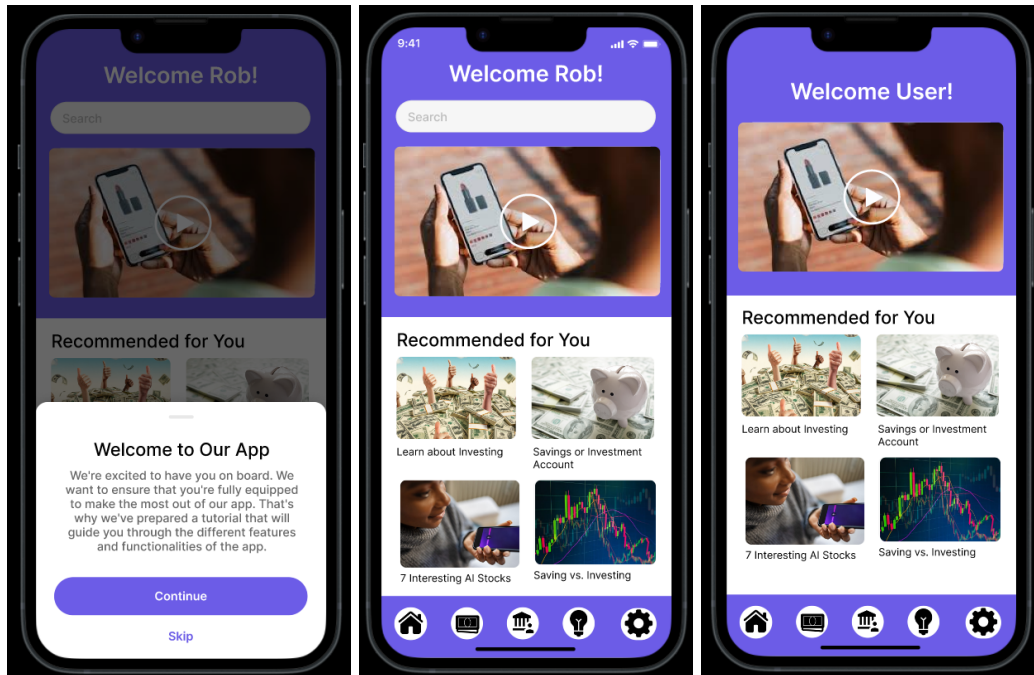


**Search Results Page:** When a search bar is present on a screen, users can search for specific content by typing in their query and pressing "enter." The app will then bring them to the search results page where they can easily navigate to the relevant information. This is a page added from the paper prototype.
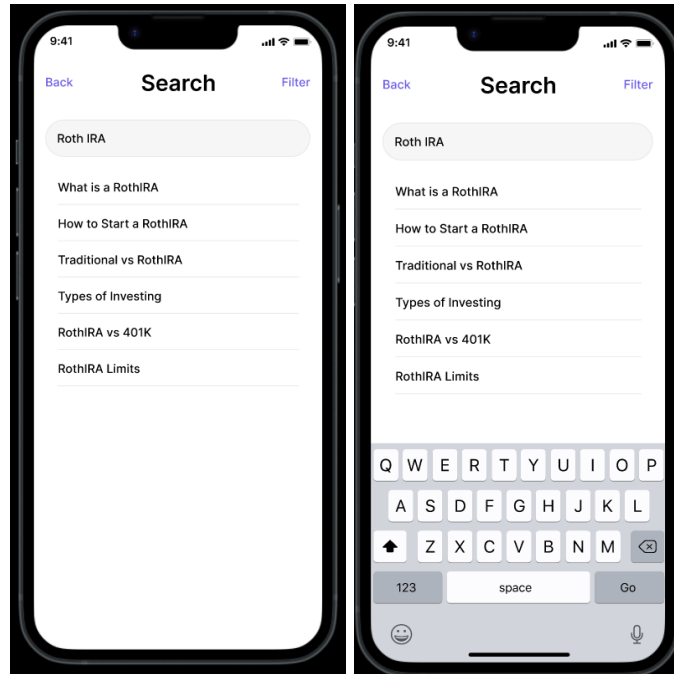
**Filter & Sort Page:** On certain screens, a filter option is available in the top right corner, which enables the user to navigate to the filter or sort page. This feature allows the user to refine their search by filtering by type, keyword, date, and more, depending on the page. Sorting by different factors is also available.
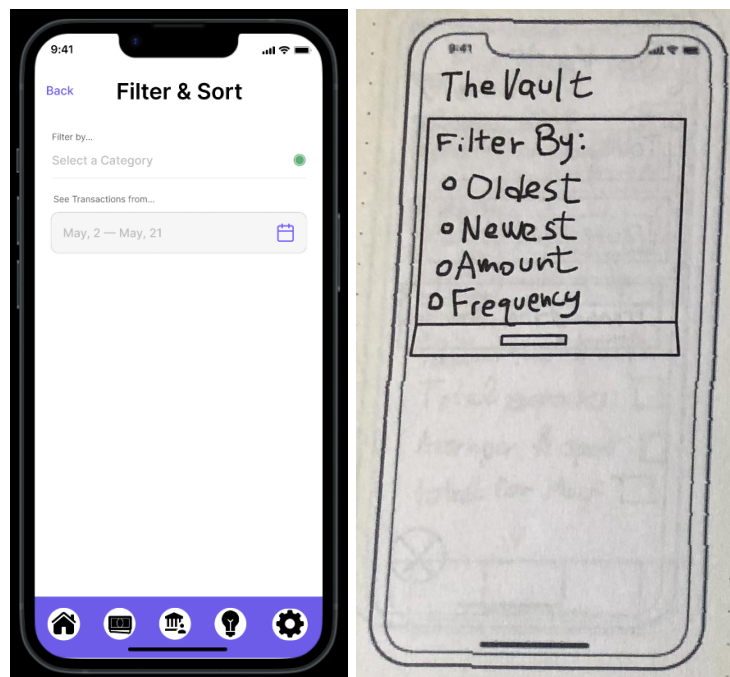


**Education Home Screen:** The Education Home Screen is a treasure trove of valuable educational resources that cater to diverse learning styles. Users can explore an extensive

collection of articles, videos, and podcasts that are conveniently sorted by media type. To further customize their experience, users can utilize the drop-down menu in the upper left corner to filter content based on their preferences or specific topics of interest. The search bar located at the top of the screen also enables users to quickly find relevant content by entering relevant keywords. Once users have selected their desired content, they will be seamlessly redirected to a new screen that corresponds to the chosen media type.
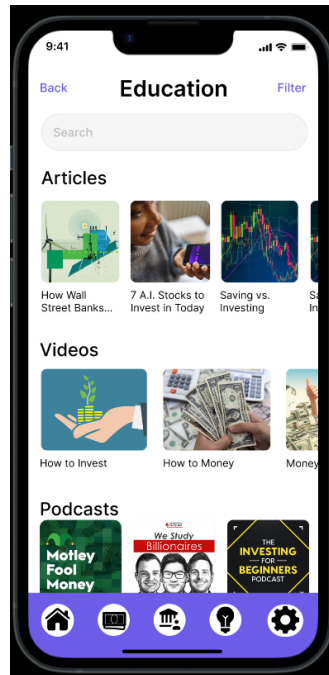


**Videos**: The video page displays the selected video in a large format, allowing users to easily watch and learn. Users can play, pause, adjust the playback speed, and add captions as needed. A brief summary of the video's content is provided, and users can share their thoughts in the comment section. Related videos are also displayed for further learning. To return to the previous page, there is a "back" button in the upper left corner. After completing the tutorial, users will be congratulated on a job well done with a pop-up message.
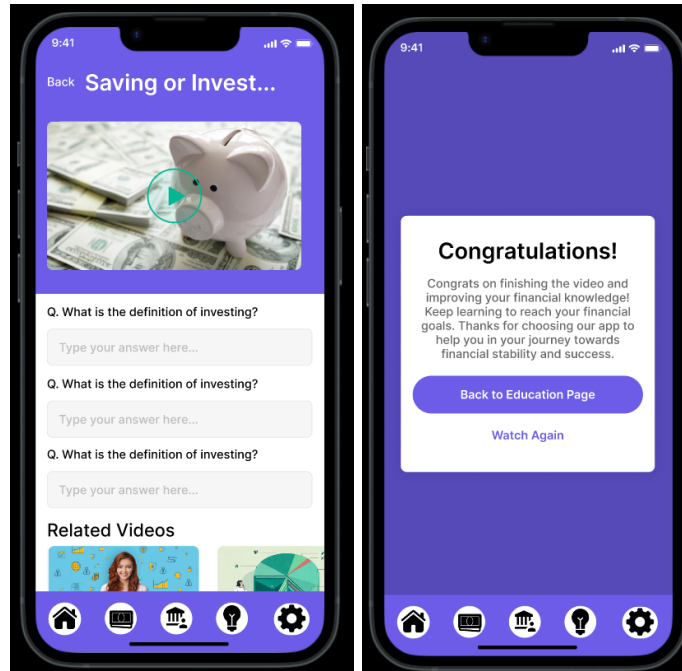
**Articles:** By selecting the article the user is prompted to a screen which displays the selected article and pictures alongside the article. At the top of the article is information about it, such as the author, and or publication date. The user is able read the full length of the article through scrolling, and is able to access the previous page they were on through selecting the arrow in the upper left corner. Below is a related articles section which would allow the user to see other articles related to the content that they are reading.
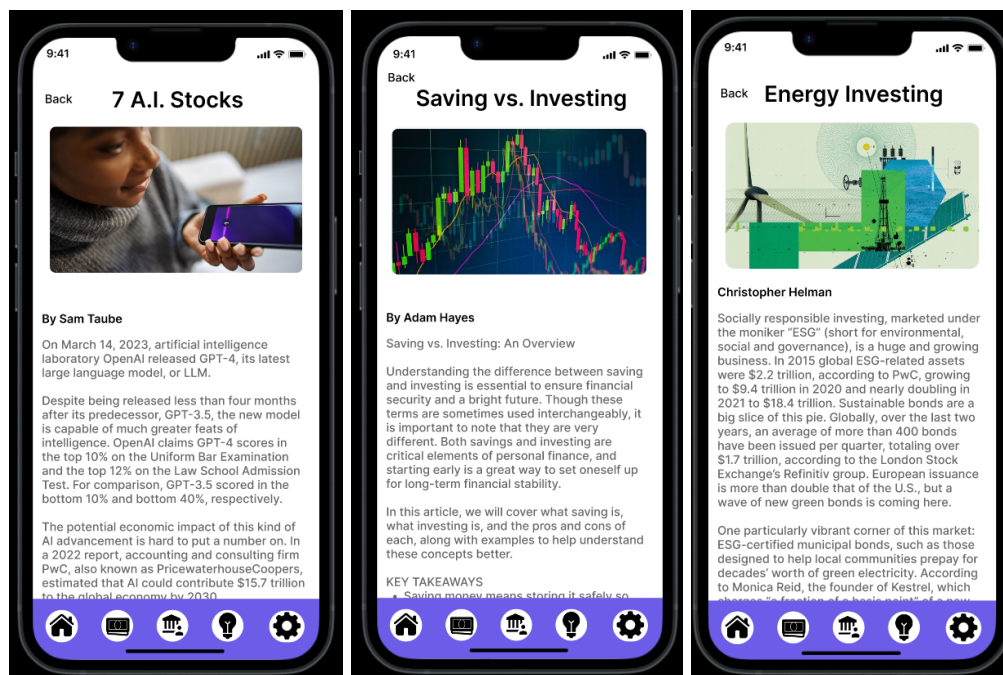
**Podcasts:** By selecting the podcasts, the user can see relevant podcasts. This is a page we added from the paper prototype.
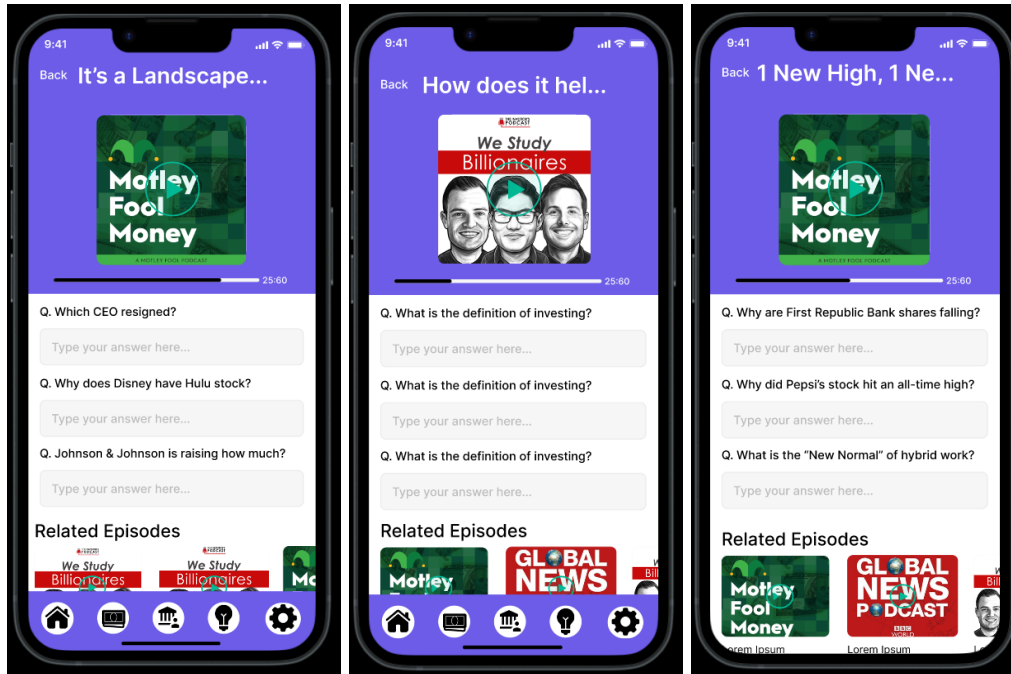


**Purchase History Home Screen:** By selecting the schedule purchase screen the user is able to see a calendar which depicts their purchases, bills, and impulsive purchases according to the month. The user is able to navigate through the months at the top of the calendar. This page also offers a summary regarding their total expenses, average money spent, and total spent for the month.
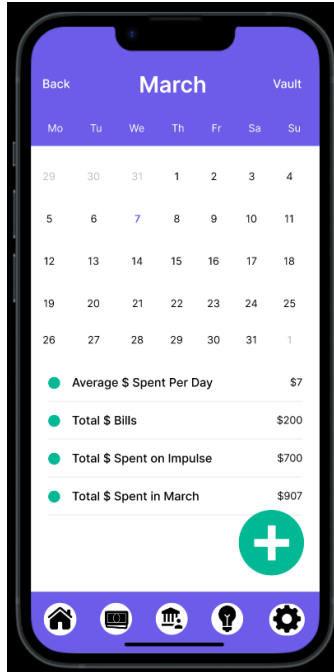
**Purchase History Day Screen:** By selecting a day on the calendar the user is able to see all the transactions for that given day. This is broken down into a table according to the vendor, item, and category. This screen also features a back button which would allow the user to easily visit the previous screen.
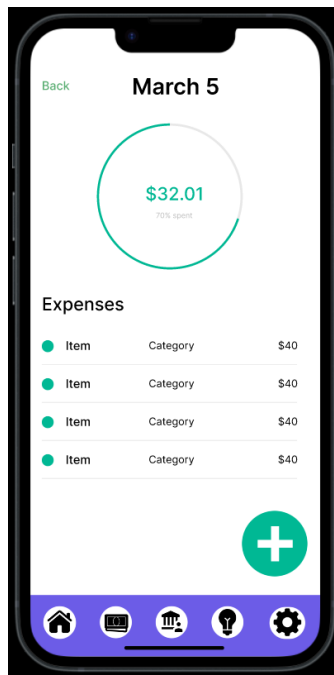
**The Vault:** The vault is where past purchases will be stored along with past expenses. The Vault has a security function that will redact or blur the transaction amount, but will show the transaction name along with the date entered and the day of the transaction.
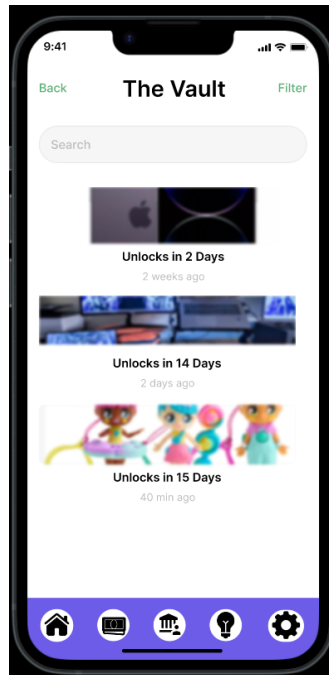


As more transactions are added to the the vault, it will get more crowded and harder to scroll through. The sorting function sorts the vault by the oldest, newest, amount, and frequency which allows the user to do with this information as they please.
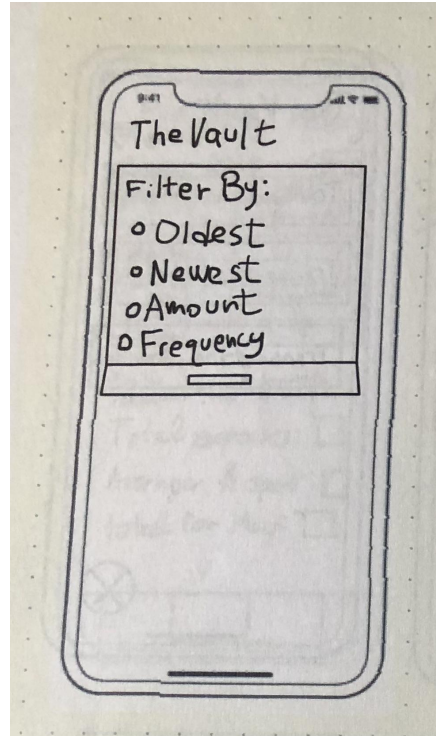
**Add Transaction Screen:** This screen allows the user to schedule impulsive purchases. This is done by tapping to select a date on the calendar, inputting the vendor, item, category, and price. If the purchase is categorized as impulsive, this will prompt a countdown to appear which would detail the length of time that the purchase would unlock, or that the user would be able to make the purchase. In order to add the transaction to the calendar the user would click on the add transaction button at the top of the screen. This would then navigate the user back to the purchase history home screen.
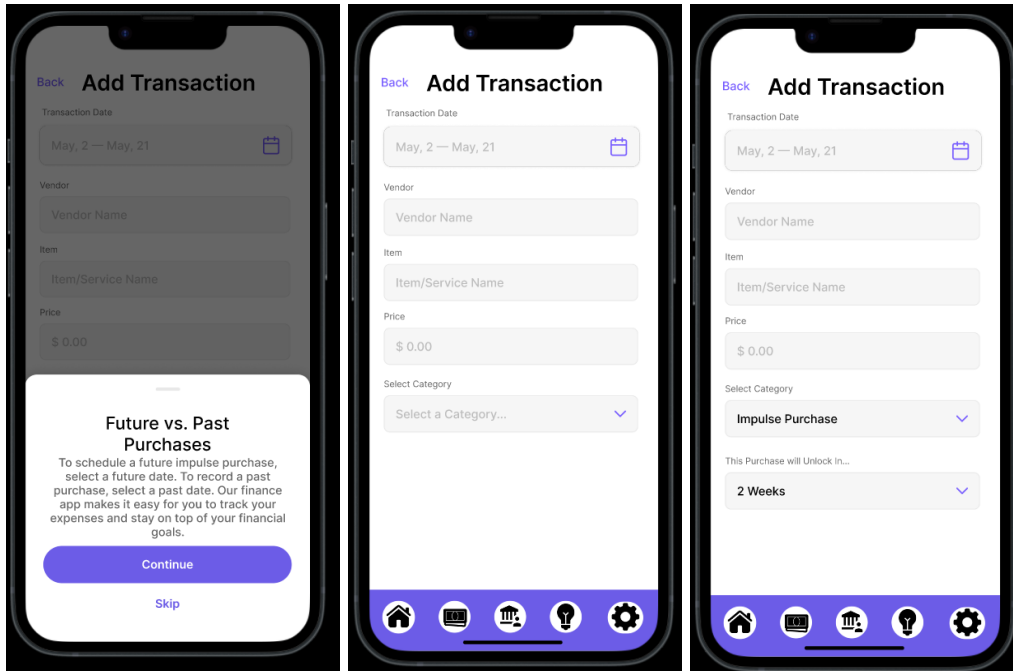
**Invest**: The investment screen shows the first investment account that user has. It will show the stocks that the user owns as well as the stock price and balance in the investment account. There is a drop down which is indicated by the down arrow next to Accounts which will drop down to show other investment accounts that the user may have. Adding fund into this investment account can be done at the bottom of the screen where the user may type in how much they would add into this account from their bank account. Bank account set up would happen during the sign up phase of the app.
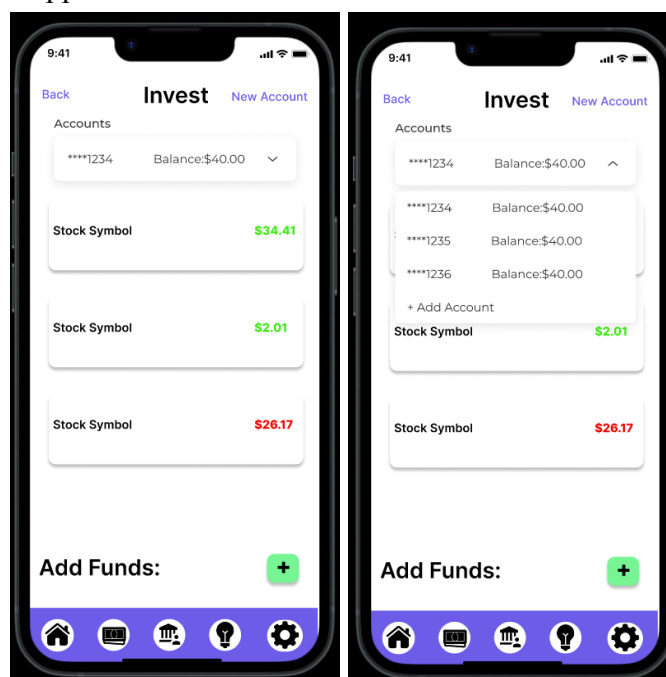
More information about the stock will pop up when the stock is tapped. Public information will be displayed about the stock trends, company info, stock news/info, gains/losses on the day, total gain/losses, as well as the cost of the stock at purchase.
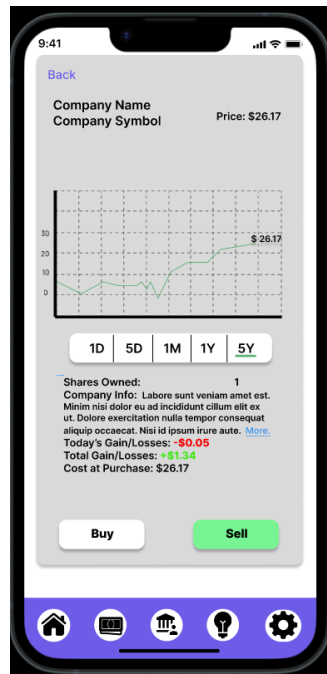


When the Accounts dropdown is tapped it shows any other accounts that the user may have along with the balances left to trade in each of those accounts. If the user does not have an investment account, the user can tap Add Acount to create a new investment account
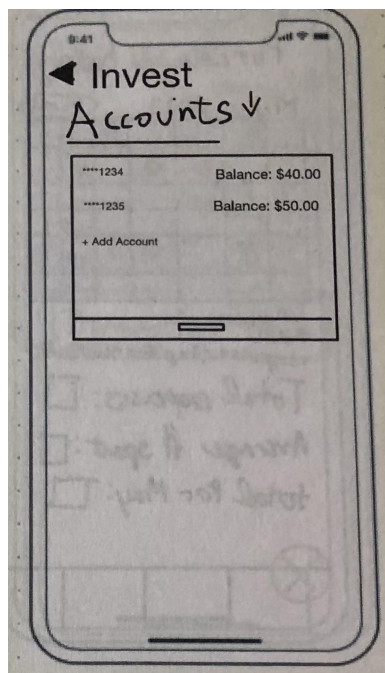
When accessing the app's investment section, you will be presented with two options for opening an investment account. It is assumed that you have previously utilized the education section of the app to gain an understanding of the different types of investment accounts available. Alternatively, if you wish to create additional investment accounts, these options will also be available to you.
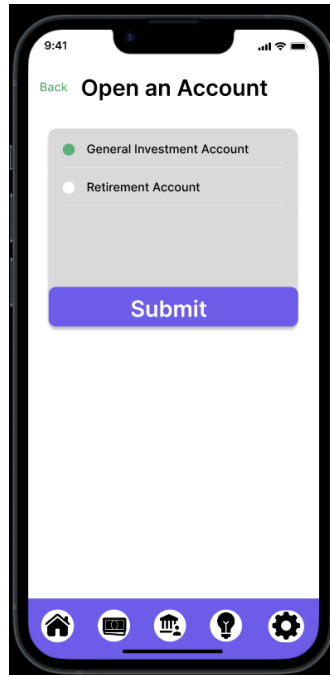


**Settings/Profile Page**: The Settings/Profile Page is an added feature from the paper prototype. This page allows users to view and update their personal profile information. Users can also toggle between light mode and dark mode, adjust notification settings, and logout from their account. It provides a personalized experience for users, giving them the ability to control their preferences and settings within the app.
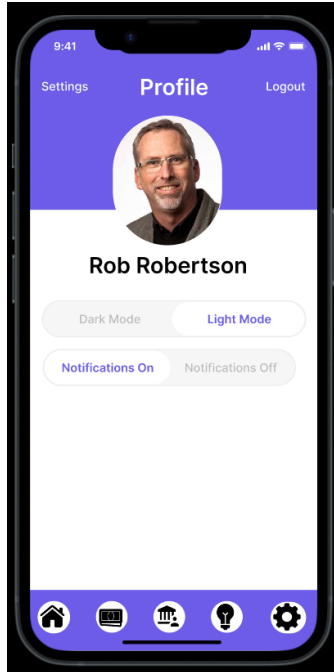
**Usability testing**

We conducted usability testing through a series of heuristic evaluations and cognitive walkthroughs. To begin the heuristic walkthroughs, we briefly introduced the application and initiated the walkthrough on our prototype. This revealed technical issues with our design that hindered the visibility of the system, such as missing keyboard or back buttons. Consequently, we modified our design to include these necessary elements. For the cognitive walkthroughs, we provided an overview of the application with the introduction within our script, where we offered a brief overview of the application and gave the user's tasks to complete on our paper prototype. These tasks involved scheduling a purchase and locating educational media within the application. The users then interacted with the prototype to accomplish these tasks. We conducted these tests in a house and a classroom, and all the participants were college students, consistent with our target audience.

During the cognitive walkthrough, each group member took on different roles. Vi was the facilitator; she introduced the test and tasks and prompted the user for their insights. Desiree was the observer and took notes throughout the process, and Lucas was the computer, making necessary updates to the prototype.

| Image | Description | Severity | Revision |
|---|---|---|---|
| | One reoccurring theme/issue present with each testing was the complexity/unclarity of the scheduling a purchase design | 3 | For revisions we decided to integrate a brief tutorial/educational video on how this feature works and its purpose |
| | One issue detected was a lack of back buttons | 3 | For revisions we added more back buttons within the design so users could easily navigate between pages |
| | | | |

**Revisions:**

Several new pages have been added to the finance app based on the paper prototype. First, back buttons have been included on various screens to make it easier for users to navigate back to the previous page. Additionally, a tutorial has been implemented to guide users through the app's features and functionality. The search function has also been enhanced with the addition of a search results page, which appears after a user enters a search query. Users can further refine their search with the sort/filter page, which allows for sorting and filtering by different criteria. The app now includes separate sections for articles and podcasts, providing users with educational content on finance. Finally, a settings/profile page has been added to give users control over their account settings and preferences.

One revision that we considered to be the most salient was the complexity of the scheduling of a purchase interface. Feedback from our heuristic walkthrough and cognitive walkthrough both indicated that users initially found it difficult to interact or understand how the design works. Thus, detecting this issue was important because it emerged as a reoccurring issue present in each usability test. Ensuring that from a user's perspective, that they are able to utilize the design for its intended purpose without complications is essential. Thus, we wanted to make the design less complex on the user's end. Another issue identified with this interface is the unclarity on the purpose of scheduling purchases and how this is an attempt to mitigate impulsive purchases. It's important for the user that they're aware of the purpose of this apps feature, and how this is beneficial in aiming to reduce impulsive purchases. Otherwise, this feature of the app may not be used at all or used for its intended purpose by the user. Therefore, as a revision for both issues we

integrated a brief tutorial/ educational video, that discusses the purpose of scheduling purchases. This would make the feature of this design less complex on the user's end, by offering a brief tutorial on how it works, and offering an educational component to it in order to highlight the purpose of scheduling purchases to reduce impulsive purchases. Other salient revisions we included were adding in necessary navigation tools such as back buttons. This made it simpler for the user to transition to previous pages, whereas prior this wasn't incorporated in our design and thus wasn't accessible to the user. Detecting navigation errors in the design is important because the base of a good design needs to be navigable, otherwise the users aren't able to easily access other features of the design.

Another revision made was adding the sorting function to The Vault. I noticed that transactions would pile up and a user should look back at their transactions in order to assist in learning budgeting skills. The sorting function would make scrolling and reviewing transactions a lot easier.

Another revision is removing the "forgot password" option that was on the first digital prototype from the sign up page. The "forgot your password" option was initially included to help returning users avoid navigating to the login page. However, it was later removed as it caused confusion among users.

Link to Figma Prototype:

https://www.figma.com/file/D0SKFiQeu8nZ0x79dZNfGR/Mockup?type=design&node-id=0%3A1&t=RTjus93Yfzr0GAoi-1