



# BudgetUni

## Final UX Case Study

By Five Stars: Laurie Vuong, Hugh Zhou,  
Andaiye Gibson

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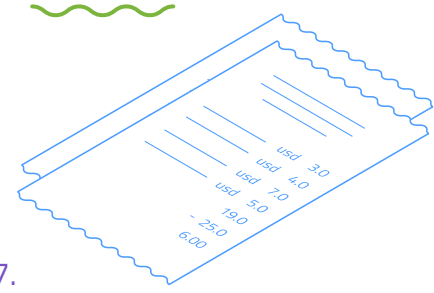
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# Summary

BudgetUni is a mobile app expense tracker and budget manager aimed to help college students and young adults solve the problem of overspending by keeping track of everyday and recurring expenses. Its main goal is to help users learn about personal finance and improve financial literacy by organizing personal expenses. Its most unique feature accomplishes this goal by allowing users to share with their friends and family to track and set budget goals together.



# Goals

## Main Objective

Teach young adults and college students financial literacy

## What will this app achieve?

Make budgeting and saving money easier for people who are new to managing their own finances

## Why?

Educating young adults about managing money can set them up for financial success in the future



# Users and Benefits



## Primary Users

College Students /  
Young Adults

Acclimate to future  
financial responsibilities  
and learn about  
personal finance



## Secondary Users






Adults (30+)

Maintain good  
budgeting and financial  
habits for the rest of  
their adulthood



# Marketplace Overview

## SWOT Analysis

- 
**Goodbudget: Budget & Finance**  
 Dayspring Partners  
 4.3 ★
- 
**Rocket Money - Bills & Budgets**  
 Rocket Money - Bills & Budgets  
 4.3 ★
- 
**NerdWallet: Money Tracker App**  
 NerdWallet  
 4.7 ★
- 
**EveryDollar: Budget Tracker**  
 Ramsey Solutions  
 3.4 ★
- 
**Mint: Budget & Track Bills**  
 Intuit Inc  
 4.3 ★

	Goodbudget	Rocket Money	NerdWallet	EveryDollar	Mint
Track monthly/yearly expenses	√	√	-	√	√
Track weekly/daily expense	-	-	√	-	\$
Link to bank account	-	√	√	\$	√
Categorized spending history	√	√	√	√	√
Financial insights based on expense	-	√	-	\$	\$
Bill reminder	-	-	-	-	√
Track saving goals	-	-	√	√	-
Link with family, partner's account	-	\$	-	-	-
Manually input cash e-penses	√	√	√	√	?
Financialtips for first time budgeters	-	-	-	\$	-
Managing subscription	-	\$	-	-	\$
Credit score	-	√/\$	√	-	√
Face ID to enter app	-	√	-	-	-
√ : The app has this feature. - :App does not have this feature \$: It is a paid feature in app ?:it works in a weird way					

# Differentiation Strategy

Users are able to link their accounts with their family members'/partner's accounts.

- Set budget and goals together with friends
- Share budget with family and/or others to follow and track spending
  - This is a feature that only one competitor has (and is a paid feature)



# User Research Recommendations

- Financial literacy lessons/modules/tips should be short in length
  - TikTok style makes users more likely to watch
- Sharing feature should be limited to only setting budget goals with friends and family
- Notifications are the most effective way to remind users of due dates (bill reminders)
- The more visuals the better
  - Interactive visuals to theoretically break down where to spend
  - Visuals to show how much user has spent and dollar amounts
  - Visual meter for budget goals and savings
  - Visuals for due dates





# Amelia



**Age:** 26  
**Hometown:** New Jersey  
**Major:** Music Industry  
**Occupation:** Technical Sales

## Biography

Amelia is a recent grad school graduate that moved back in with her parents to save on rent. She has a remote job which allows her to travel and work wherever she wants. She is financially independent aside from living at home.

## Goals

- Save for an overseas trip to Japan
- Accumulate \$100,000 in savings
- Afford a decent sized NYC apartment

## Motivations

- Needs bill payment reminders
- Wants motivation to save more money
- Wants to keep track of her expenses

# Andy



**Age:** 20  
**Hometown:** China  
**Major:** Business  
**Occupation:** Student

## Biography

Andy is a sophomore international student who lives off campus on his own. He mainly use parents' credit cards for daily expenses.

## Goals

- Save \$1000 for a short spring break trip
- Save \$2500 for a personal computer

## Motivations

- Want to manage and track expenses of the credit card with parents

# Imani



**Age:** 18  
**Hometown:** Houston, TX  
**Major:** Psychology, Gender Studies  
**Occupation:** Student/Barista

## Biography

Imani is a freshman in college who is enjoying her new life as a college student and taking advantage of her newfound freedom by going out with friends to eat or shop, partying, and traveling around the city. She works as a barista part-time in between her studies.

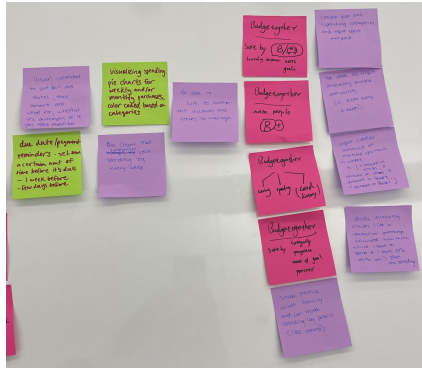
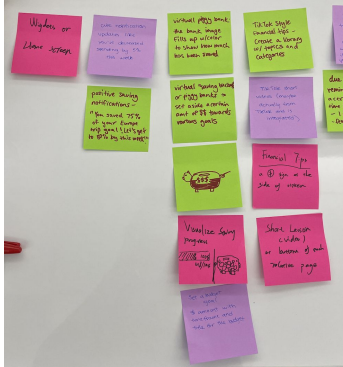
## Goals

- Save up to buy a car (without parents' financial assistance)
- Build her savings in a high investment account

## Motivations

- Wants to log all of her spending in order to set limits for herself
- Wants to reach her saving goals

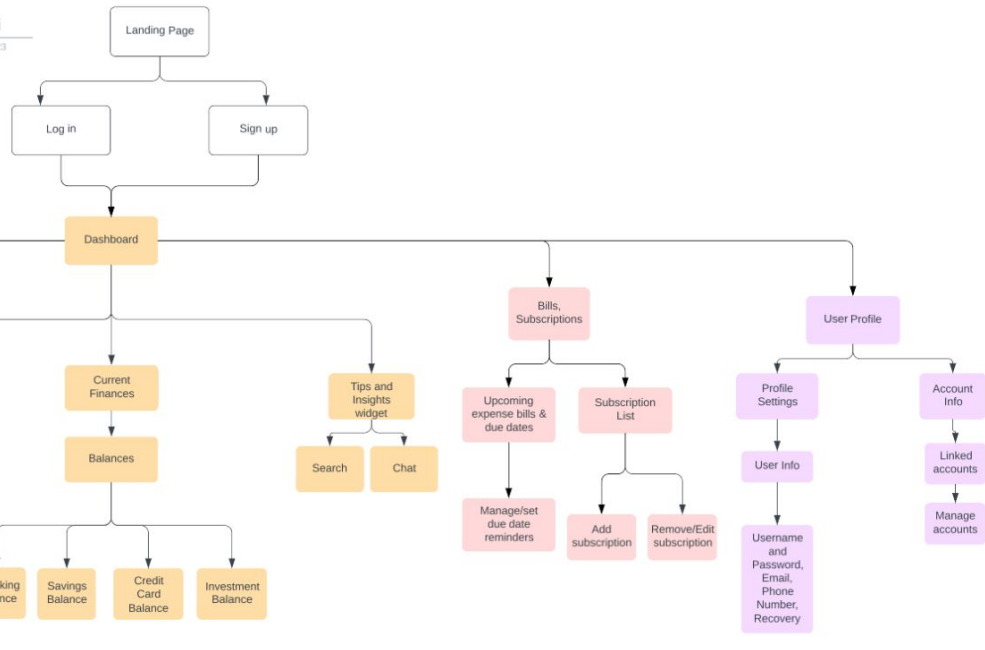
# Ideation



create your own spending categories and input spent amount	visualize spending: pie charts for weekly or monthly purchases color coded based on categories	visual calendar to put bill due date, their amount and what for, whether it's automatic or if you need a reminder	Budget together: switch between goals and sort by personal and shared	TikTok style financial tips w/ topics and categories	virtual piggy bank image fills up w/ color to show how much has been saved	cute notification updates like: you've decreased spending by 5% this week	Widgets or Home Screen
input current amount of money in each category (x in saving, x in BankA, x in BankB)	Pie chart that summarizes your spending log every week	due date/ payment reminders - set a certain amount of time before it's due (ie. 1 week before, a few days before)	Budget together: invite people	TikTok short videos (maybe actually from TikTok and it's imported)	virtual saving bucket or piggy banks to set aside a certain amount of \$\$ towards users goals	positive saving notifications: you saved 75% of your Europe trip goal! Let's get to 80% by this week!	Be able to link to investment accounts and stocks to manage
be able to input incoming input amount (ie. \$3000 every two weeks)			Budget together: share saving, spending, and card history	Financial Tips accessed by a \$ sign at the side of screen	visualize saving progress		
divide incoming checks (theoretical percentage calculator on where to allocate money and how to spend)			Budget together: sort by category, progress, name of goal, shared with	Share lesson (video) at bottom of each page	set a budget goal: \$ amount with timeframes and title for budget		
			share profile with family and can make spending log public				



# Site Map



## Saving Goals

- 1. Create Saving Goal** - Users click a button to start a new saving goal
- 2. Input goal details** - Input fields for goal title, amount of money to be saved, and the timeframe for the goal
- 3. Share with others** - Users choose to share their saving goal with friends/family or keep it a personal goal. Any friends/family that the user shares the goal with will be able to see the saving goal. Share feature is integrated with Apple's sharing feature to share with contacts or through social media.
- 4. Check saving goals** - List of existing saving goals that users can scroll through, separated into a personal tab and shared tab.
- 5. Personal Goals** - View progress of individual personal goals
- 6. Shared Goals** - View progress of shared goals
- 7. Add new saving amount** - Input field to add money towards saving goal

## Budget

- 1. Create Budget** - Users create a new budget
- 2. Input income and recurring expenses** - Input fields for income, recurring expenses, and other items to budget for
- 3. View budget categories and amounts** - View how much money is left in each budget category /item

## Dashboard

- 1. Spending Log** - snapshot of recent outgoing transactions and their category
- 2. Pie chart spending summary** - visual representation of the spending log and their categories in pie chart form
- 3. Input new spend activity** - users click to input new activity in spending log
- 4. Import from** - import spending transaction from bank statements, apple pay, or camera roll
- 5. Manual** - button for users to click to manually input new activity in spending log
- 6. Enter \$ amount and category** - user enters the dollar amount that was spent, what category the expense belongs to and where it was taken from (savings, checking etc)
- 7. Current Finances** - snapshot of current balances in all finance aspects
- 8. Checking Balance** - current balance inputted for checking account
- 9. Savings Balance** - current balance inputted for savings account
- 10. Credit Card Balance** - current balance inputted for credit card(s)
- 11. Investment Balance** - current balance inputted for investment(s)
- 12. Tips and Insights Widget** - small interactive side widget (button designed to look like graduation cap) for users to click for tips and insights
- 13. Search** - User manual input to search for questions or topics
- 14. Chat** - AI chat bot to assist with any questions, topics or insights

## Bills

- 1. Upcoming expense bills and due dates** - Snapshot list of expense dollar amount and their due dates
- 2. Manage/set due date reminders** - User clicks to access list of expenses and their due dates
- 3. Subscription** - User clicks to access list of subscriptions
- 4. Add subscription** - User manual input to add a new subscription, its dollar amount and due date
- 5. Remove/Edit subscription** - User clicks to remove a subscription or edit name or dollar amount.

## User Profile

- 1. Profile Settings** -
- 2. Contact Info** - View and update contact info: email, phone number, recovery email/phone number, change username and password
- 3. Account Info** -
- 4. Linked Accounts** - View accounts linked to BudgetUni
- 5. Manage Accounts** - Add, update, or remove linked bank accounts, Apple Pay

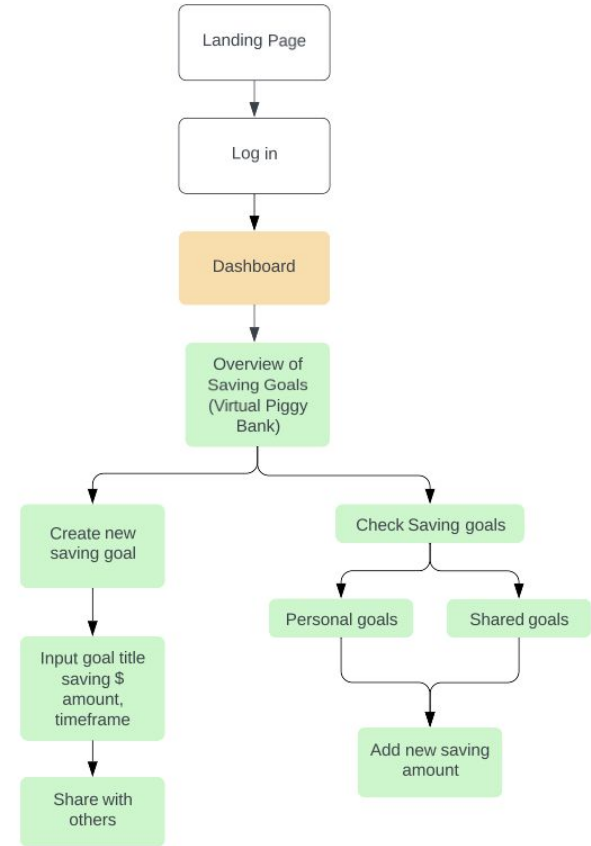
# User Task Flow: Saving Goals



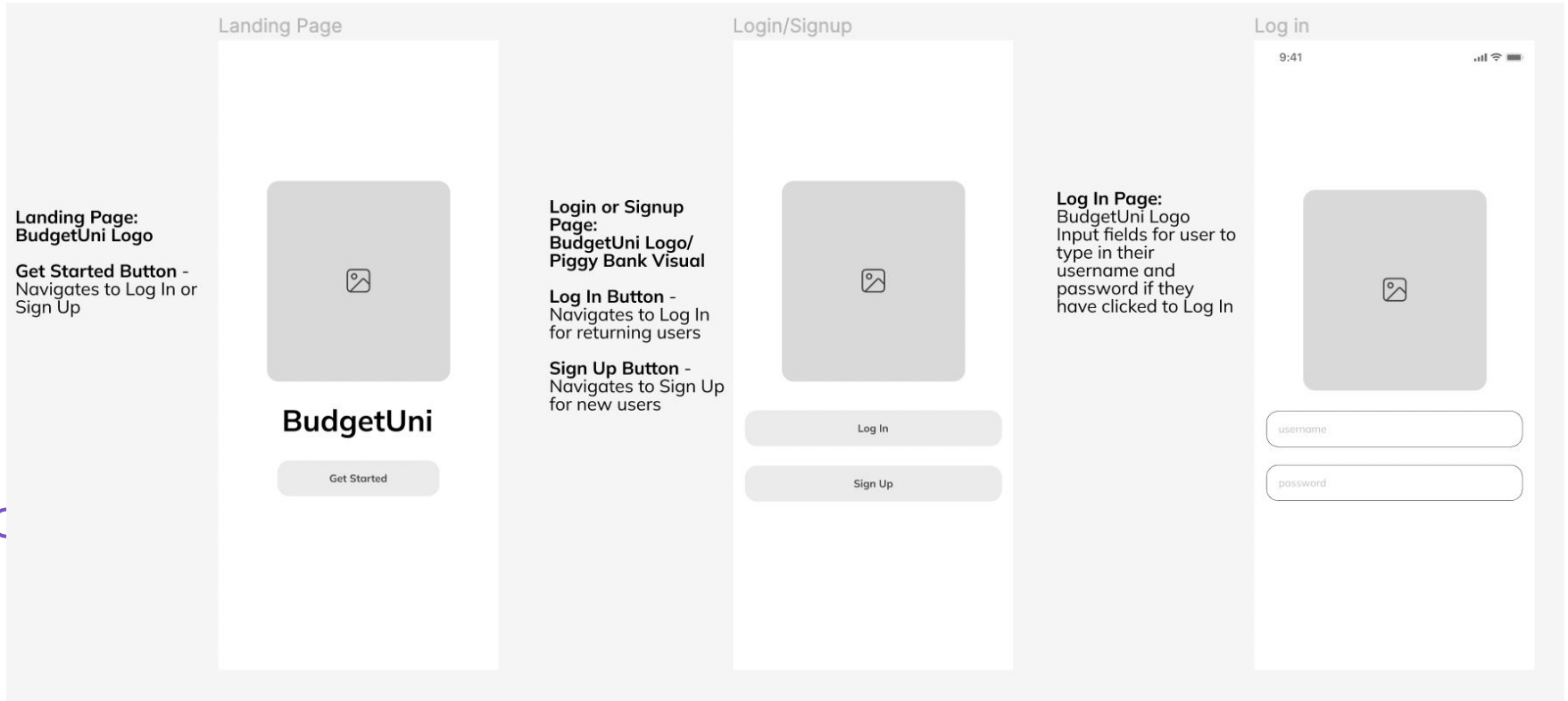
**Imani**

## User Scenario

Imani is a college student who is tired of paying for Ubers everytime she goes out. She needs to find a platform that helps her divide her income that way she knows where to cut back and can allocate some money from her paycheck into a savings for a new car.



# Lo-Fi Wireframes



# Lo-Fi Wireframes

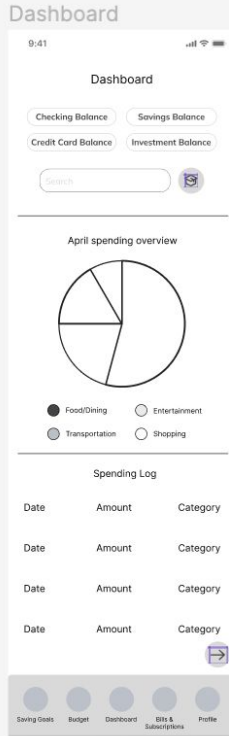
**Dashboard:**  
**Balance Buttons** - User clicks to check or manually enter current balance for different finance categories (Checking, Savings, Credit Card, Investment)

**Search, Tips, and Help** - Search bar designed for user input to navigate towards helpful short videos and articles related to the topic. Cap and Gown widget button opens a chat bot that can also assist with tips and insights

**Spending Overview** - Visually displays spending category percentages for that month along with a legend for each category

**Spending Log** - Displays snapshot of most recent dates, amounts, and categories of recent transactions inputted through spending log page which can be accessed by the continuing arrow

**Menu** - Contains five tabs for Saving Goals, Budget, Dashboard (Home), Bills, and Profile

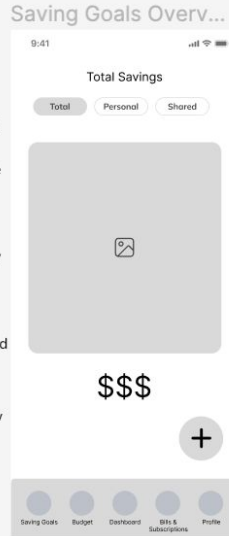


**Total Savings: Total, Personal, and Shared Buttons** - User can toggle between viewing the total amount saved between all goals, personal goals, and shared goals

**Image** - Visual piggy bank displaying money saved

**Dollar Amount** - Displays dollar amount of total saved towards all goals

**Plus Button** - Navigates to a new screen to start a new saving goal



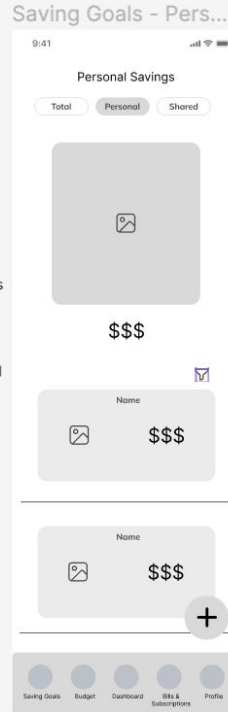
**Personal Savings: Total, Personal, and Shared Buttons** - User can toggle between viewing the total amount saved between all goals, personal goals, and shared goals

**Image** - Visual piggy bank displaying money saved towards all personal saving goals

**Dollar Amount** - Displays dollar amount of total saved towards all personal saving goals

**Personal Goal Cards** - View the name, visual progress, and amount saved towards the specific goal

**Filter Goals** - Filter goals by last created, last modified, A-Z



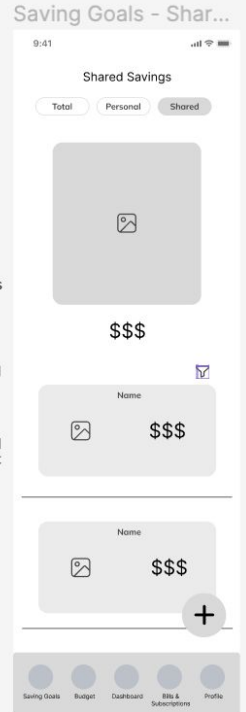
**Shared Savings: Total, Personal, and Shared Buttons** - User can toggle between viewing the total amount saved between all goals, personal goals, and shared goals

**Image** - Visual piggy bank displaying money saved towards all shared saving goals

**Dollar Amount** - Displays dollar amount of total saved towards all shared saving goals

**Shared Goal Cards** - View the name, visual progress, and amount saved towards the specific goal

**Filter Goals** - Filter goals by last created, last modified, A-Z



# Lo-Fi Wireframes

**Add New Saving Goal: Image** - Users can choose between variety of images to use as cover piggy bank for new goal

**Goal Name** - Input field for user to type of the name of the goal that will be displayed on goals page

**Goal Amount** - Input field for user to type in goal in dollar amount

**End Date** - Input field for user to enter date by which they want to complete their goal

**Personal/Shared Goal** - Toggle to choose whether it is a shared goal or personal goal that will navigate to invite page later

**Submit Button** - Create Goal button for users to move on to next screen

## Add New Saving Goal

9:41

← New Goal

Goal Name  
New Carj

Goal Amount  
\$0.00

End Date  
12/25/2024

Personal Goal Shared Goal

CREATE GOAL

**Add New Saving Goal:**  
Screen dedicated to adding money into saving goal immediately after creating it. Input field for user to add dollar amount to bank. Later button if user chooses not to add money into saving goal. Next button for user to continue if they have inputted an amount.

## Add New Saving Goal

9:41

← Add Amount

5000 +

Later

**Add New Saving Goal - Invite:**  
Screen dedicated to inviting others to follow along with/add too saving goal created if user has chosen Shared Goal. Plus buttons will allow users to search other usernames and send an invite. Done button to complete the add new saving goal process.

## Add New Saving Goal

9:41

← Invite

+  
+ +  
+ + +  
+ + + +

DONE

**Specific Goal View:**  
Displays name and chosen piggy bank image of specific goal  
Input field allows user to manually input desired dollar amount which can be submitted by the plus button  
History of saving activity displayed below with the dates and amount of money saved into specific piggy bank

## Goal View

9:41

← Name

50.00 +

History

Date	Amount
Date	Amount
Date	Amount
Date	Amount
Date	Amount
Date	Amount

DONE

# Style Guide



## Colors

Primaries and Grays



MINT  
#6BD48B

JADE  
#6BD48B

MONEY GREEN  
#0C9C38

GOLD  
#E3DE53

PIGGY BANK  
#EC96AF



#000000

#B0B0B0

#DEDEDE

#FEFEFE

## Typography

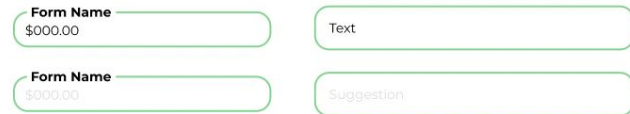
Montserrat

H1 Montserrat  
H2 Montserrat  
H3 Montserrat  
H4 Montserrat  
H5 MONTERRAT  
P Montserrat  
SMALL Montserrat

## Buttons

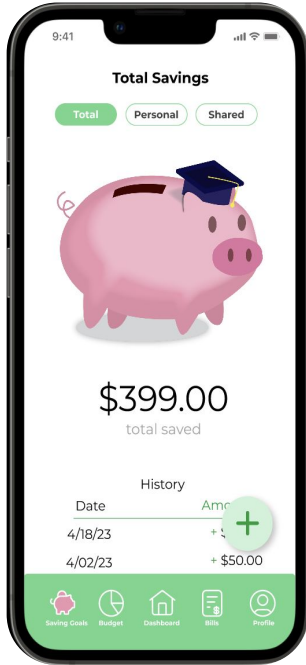
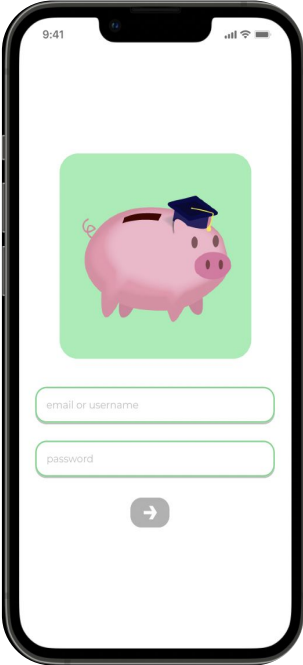
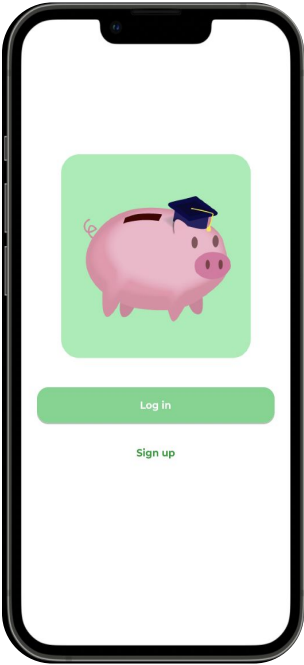
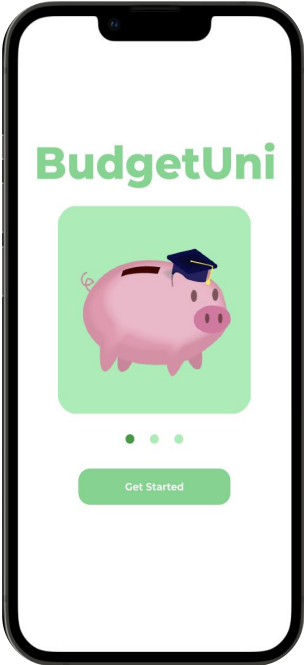


## Forms

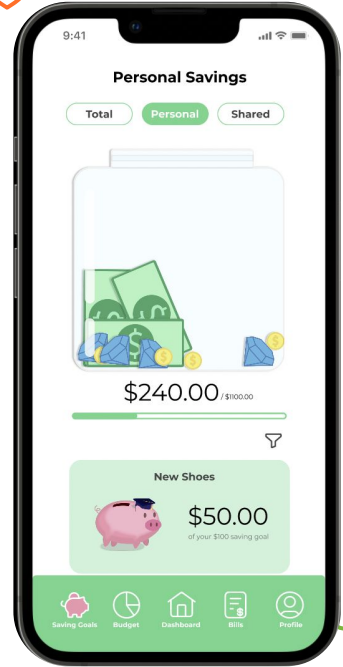
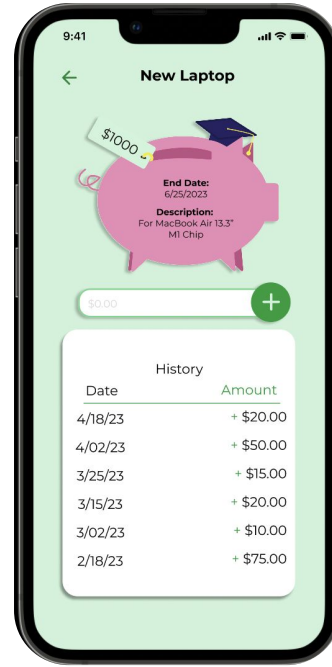
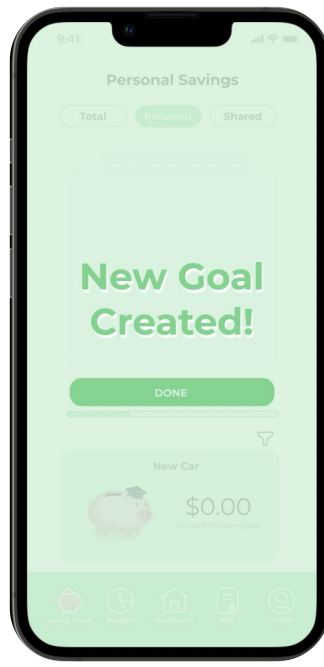
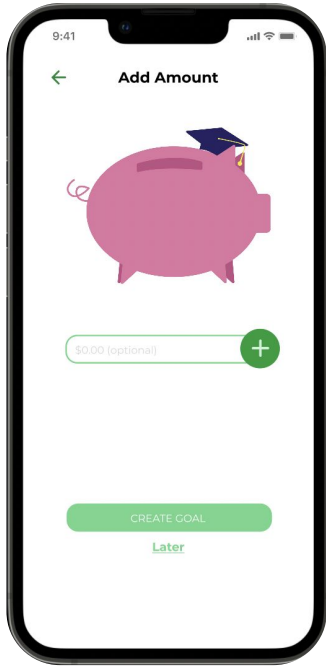
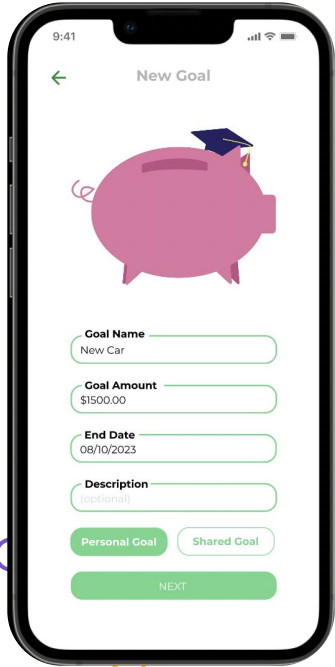




# Hi-Fi Wireframes





# Hi-Fi Wireframes



# Usability Testing - Summary



Usability Testing (out of 5)	Participant 1	Participant 2	Participant 3	Participant 4	Participant 5	Participant 6	Total
Naming	5	5	5	5	5	5	<b>30</b>
Organization	4	4	5	5	 5	5	<b>28</b>
First-time use and discoverability	5	5	4	4	4	5	<b>27</b>
Effectiveness	5	5	4	5	5	5	<b>29</b>
Navigation	5	5	5	5	4	4	<b>28</b>
Efficiency	5	5	4	4	5	5	<b>28</b>
 Engagement	4	4	5	4	4	5	<b>26</b>



# Usability Testing - Summary

## Pros

- The app guided them through each step
- Everything was labeled nicely and the visuals made the interactions interesting and fun
- Overall easy to navigate and intuitive
- Pleasant and enjoyable to use, thus why spent most of the time exploring all accessible features
- Overall experience was smooth and clear

## Cons

- Login was a little confusing (but that's due to the keyboard not yet being integrated for the ability to type using the prototype)
- Tutorial would be helpful to first-time users
- The search bar at the top of dashboard is a little bit confused
- Could use different color themes



# Final Recommendations

## from usability testing


- Hide spending log on the dashboard or create a button that links to separate page
- Signify optional input fields such as adding an initial amount to a savings goal when first creating it
- Saving goal view should display the goal amount and end date
- Have a user onboarding tutorial for first-time users
- Add text to search bar to increase affordance as well as make the help icon more obvious that it is for budgeting tips
- Add description or memo field about the goal to keep track of its information
- Add category tags in the spending log in overall history

# Prototype Recording

<https://drive.google.com/file/d/1puRyimnfNIYKCjJ7hiIbp0S-U6lG9SO2s/view?usp=sharing>



# Future Recommendations

- Onboarding tutorial for new users
- Building out the rest of the app (for budgeting, account balance view, bills and subscriptions, and profile) 
- Linking to bank accounts, Apple Pay, and general cross-app compatibility



# Appendices

## User Research Questions and Answers:

[https://docs.google.com/document/d/1dXoN3\\_ssvCICSWugO7TGd\\_Qw2-KVXjKYhsfZEfgaes/edit?usp=sharing](https://docs.google.com/document/d/1dXoN3_ssvCICSWugO7TGd_Qw2-KVXjKYhsfZEfgaes/edit?usp=sharing)

## Recommendation Table and Chart:

[https://docs.google.com/spreadsheets/d/1NSNqi2C\\_H2HnUBBRs0HjH4FiGUO9brRX/edit?usp=sharing&oid=112861036735456693141&rtpof=true&sd=true](https://docs.google.com/spreadsheets/d/1NSNqi2C_H2HnUBBRs0HjH4FiGUO9brRX/edit?usp=sharing&oid=112861036735456693141&rtpof=true&sd=true)

## Site Map and Annotations:

[https://lucid.app/lucidchart/5313ab60-2564-47c8-b96a-bba81fa9dc06/edit?viewport\\_loc=155%2C-9%2C3470%2C1659%2C0\\_0&invitationId=inv\\_be173ada-9e8a-4337-9d01-7cf0bed221ea](https://lucid.app/lucidchart/5313ab60-2564-47c8-b96a-bba81fa9dc06/edit?viewport_loc=155%2C-9%2C3470%2C1659%2C0_0&invitationId=inv_be173ada-9e8a-4337-9d01-7cf0bed221ea)

## User Flow:

[https://lucid.app/lucidchart/78ac1608-8924-4f8d-acb0-485ff0a7d4d6/edit?viewport\\_loc=-1762%2C-1267%2C2825%2C1350%2C0\\_0&invitationId=inv\\_95ebb1e5-f620-4fb8-9a1a-9a1bf06452a5](https://lucid.app/lucidchart/78ac1608-8924-4f8d-acb0-485ff0a7d4d6/edit?viewport_loc=-1762%2C-1267%2C2825%2C1350%2C0_0&invitationId=inv_95ebb1e5-f620-4fb8-9a1a-9a1bf06452a5)

## Lo-Fi Wireframes and Annotations/Hi-Fi Wireframes/Style Guide:

<https://www.figma.com/file/7IYZKuAFmPGCX4jD4Tvixl/BudgetUni-LowFidelity-wireframes?node-id=0%3A1&t=Phrdbfs5VMaO07Bt-1>

## Usability Testing:

<https://docs.google.com/document/d/1dOdm6H1-iS5T5rdWVz9d4gC2DhFNPEeqoFTMt8AbIHY/edit?usp=sharing>

**Heuristic Evaluation:** [https://docs.google.com/spreadsheets/d/1U93oCOfemC\\_9h0c0dGcCtaYyOCPK3bPdK-gdPZvSly0/edit?usp=sharing](https://docs.google.com/spreadsheets/d/1U93oCOfemC_9h0c0dGcCtaYyOCPK3bPdK-gdPZvSly0/edit?usp=sharing)



# Thanks!

