

Budget Pro App and Responsive Website

Ken Vadnais

Project overview



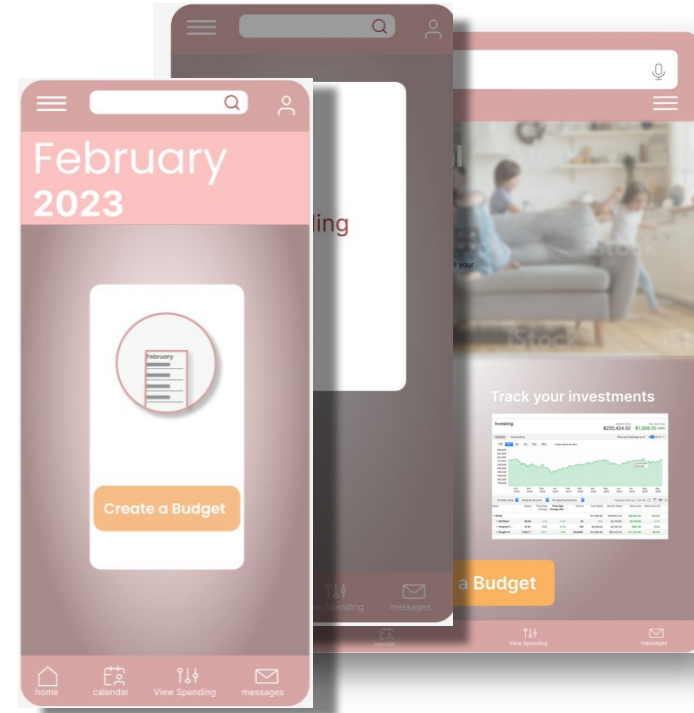
The product:

Budget pro is a New York based organization that seeks to help middle-aged and elderly people manage their finances. Budget pro needed an app and a responsive website so users could easily track their spending and overall finances as they near retirement age.



Project duration:

January 2023 to February 2023



Project overview



The problem:

Seniors with a lot of accruing assets are often hesitant to use technology to manage their finances.



The goal:

Design an app that will improve education on the topic of financial asset management so seniors will feel comfortable using the app to track their budgets.

Project overview



My role:

UX designer leading the app and responsive website design from conception to delivery



Responsibilities:

Conducting interviews, paper and digital wireframing, low and high-fidelity prototyping, conducting usability studies, accounting for accessibility, iterating on designs, determining information architecture, and responsive design.

Understanding the user

- User research
- Personas
- Problem statements
- Competitive audit
- Ideation

User research: summary

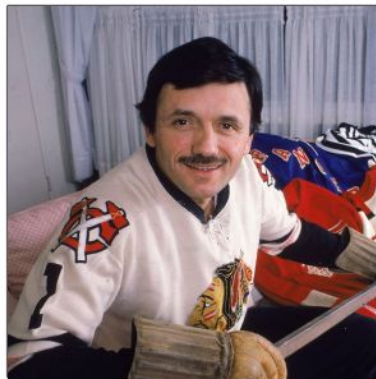


I used Budget Pro's data on financial tracking and usability to conduct interviews with users where I gained insights on how often they use apps to track their finances.

Persona 1: Glen

Problem statement:

Glen is a 63 year old hardware store owner who wants to organize his financial situation so that he can retire comfortably in 2-3 years.



Glen

Age: 63
Education: University of Minnesota
Hometown: St. Paul
Family: Married, two children, 2 Grandchildren
Occupation: Owner of Hardware store

“Life moves pretty fast. If you don’t stop and look around once in a while... you could miss it.”

Goals

- Looking to retire soon
- Needs help understanding how to manage assets
- Looking to gain information on how to use resources once retired

Frustrations

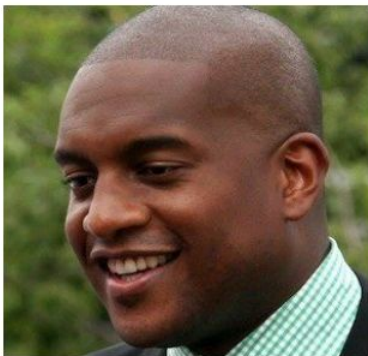
- Not particularly tech savvy
- Does not understand some features of apps or smart phones
- Needs a way to organize personal financial data

Glen is a 63 year old hardware store owner who is looking to retire in the next couple years and wants to organize his finances and assets to make sure that he has enough for his retirement and that his family is taken care of as well. He needs a simple way to keep his finances in order so he can find information quickly and easily.

Persona 2: **Scott**

Problem statement:

Scott is a 29 year old store manager who wants to organize his finances so that he can purchase property to increase his financial stability long term.



Scott

Age: 29
Education: Stonybrook University
BA
Hometown: Smithtown NY
Family: Single
Occupation: Retail store manager

“You’re not your car, you’re not your khakis, you are the all living all dancing crap of the world.”

Goals

- Looking to purchase his first property
- Looking to establish savings for retirement
- Looking to gain knowledge on investing for supplemental income

Frustrations

- Not particularly tech savvy
- Overwhelmed by the amount of information floating around
- Needs a way to organize personal financial data

Scott is a 29 year old retail manager who is looking to purchase some property and try to make supplemental income by renting it out. Scott is overwhelmed by the amount of information that is out there and needs a way to keep everything organized to grow his assets for future retirement.

Competitive audit

An audit of a few competitor's products provided direction on gaps and opportunities to address with the Budget Pro app.

Competitive audit										
To identify and understand the effectiveness of products or apps that are used to help manage finances										
General information									First impressions	
Competitor type <small>(direct or indirect)</small>	Location(s)	Product offering	Price <small>(\$ - \$\$\$)</small>	Website <small>(URL)</small>	Business size <small>(small, medium, large)</small>	Target audience	Unique value proposition	Desktop website experience	App or mobile website experience	
Mint	direct	desktop and mobile	money management	\$	https://mint.intuit.com/	large	professionals of all age	managing money made simple	RATING + well laid out and simple to navigate - lots of links to other sites	RATING + strong branding + easy to navigate - long set up time
Good budget	direct	desktop and mobile	budgeting software	\$\$	https://goodbudget.com/how-it-works/	medium	older users	budgeting software you'll love	Needs work + much simpler site than competitors + branding is simple, geared towards older users - lack of features	Good + very simple and clear to use - because this service offers less than others, the
Competitor #3 name	direct	mobile	mobile app for budgets	\$\$-\$	https://pocketguard.com/	large	all users	take full control of your finances	Needs work + this site serves only to explain how the mobile app works	Outstanding + mobile app has vibrant colors that clearly mark different categories + dark mode offers a unique view of the app that is more engaging

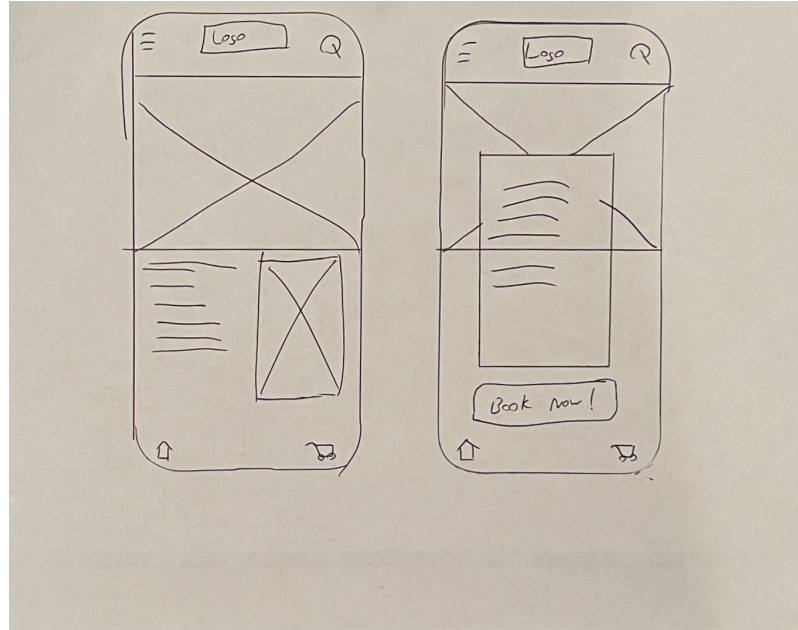
UX <small>(rated: needs work, okay, good, or outstanding)</small>						
Interaction				Visual design		Content
Features	Accessibility	User flow	Navigation	Brand identity	Tone	Descriptiveness
Good + simple layout and very helpful - requires purchased upgrade to use all features	Good + call to action buttons easy to find - colors could be bolder	Needs work + lots of options - no real flow	Good + tabs are clear and easy to find	Outstanding + brand colors are consistent - colors are not vibrant on the mobile app as the	this site has pretty much everything you need to manage finances however for some of the features it requires a paid subscription	Good + site does a good job explaining what each thing is and relaying it to users as to why its important
Needs work + features that exist are clear - lack of features are hurting this site	Needs work + Call to action buttons not clear - need to distinguish call to action buttons better	Good + simple and easy to use - not much information	Good + navigation is clear as there are not many options	Needs work + Simple and straightforward - Bland color scheme	Site offers less free features than its competitors and the branding is considerably simpler but is still effective	Good + Simple and to the point - Not as interactive and clear
Outstanding (mobile) + has all the features to integrate ones budget on and offline capability	Outstanding + has voice navigation options and narration for disabled users	Good + easy to navigate between tabs and screens + Call to action buttons are easily distinguishable from others	Good + easy to set up a profile and begin the user journey at different points	Outstanding + visual design is above and beyond other apps - dark mode may not appeal to older users	This app is definitely geared towards the younger professionals, as the colors and layout are very sharp, this is very different from other budget apps	Good + fantastic color pallet and layout - not sure if it particularly ties in with the brand colors but it looks cool regardless

Click to view the full [competitive audit](#) and [audit report](#)



Ideation

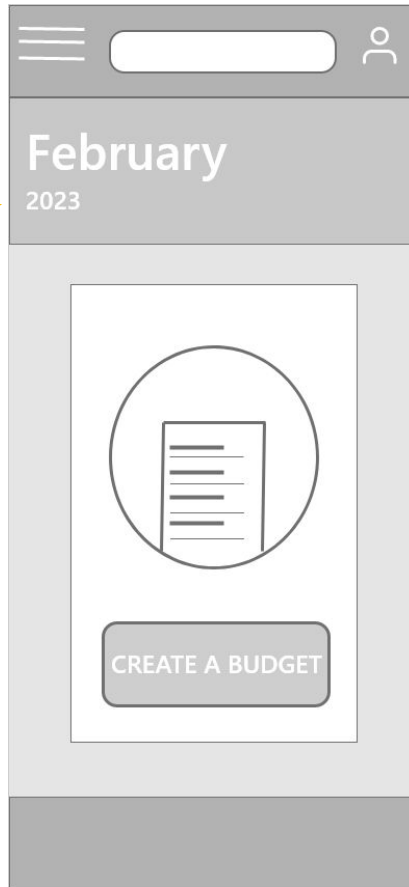
I did a quick ideation exercise to come up with ideas for how to address gaps identified in the competitive audit. My focus was specifically on **budgeting and tracking finances.**



Digital wireframes

After ideating and drafting some paper wireframes, I created the initial designs for the Budget pro app. These designs focused on delivering personalized guidance to users to help manage their finances.

Top half of home screen acts like a food coach by providing personalized recommendations for users



Easy access to budget features from global navigation

Low-fidelity prototype

To prepare for usability testing, I created a low-fidelity prototype that connected the user flow of creating a budget and tracking expenses.

View [Budget pro low-fidelity prototype](#)



Usability study: parameters



Study type:

Unmoderated usability study



Location:

USA, remote



Participants:

4 participants



Length:

30-60 minutes

Usability study: findings

These were the main findings uncovered by the usability study:

1

Budget

People want easy access to Budget so they can have all the information in one place.

2

Track spending

People like the pie graph and visuals so they can see how they are spending.

3

Calendar

Users wanted more features from the calendar screen such as reminders.

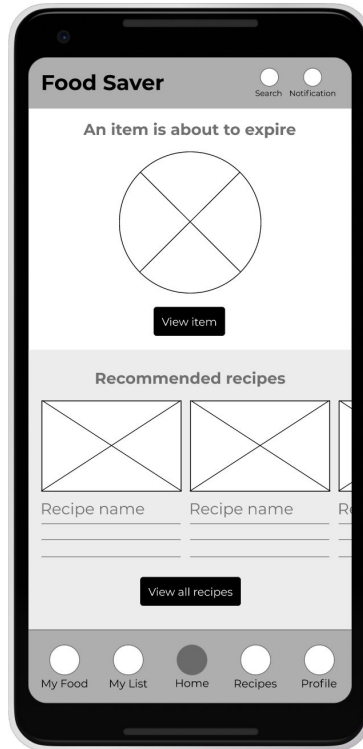
Refining the design

- Mockups
- High-fidelity prototype
- Accessibility

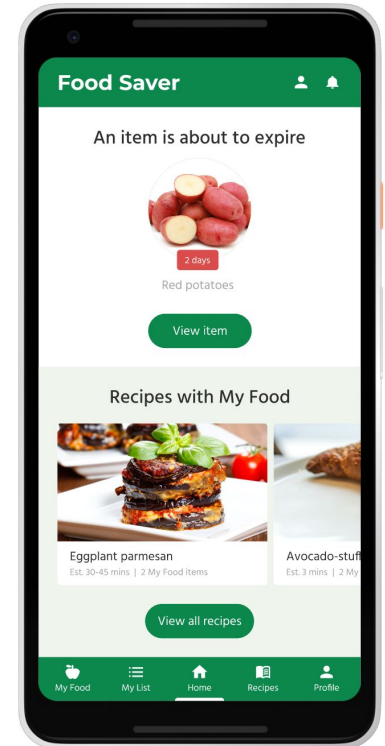
Mockups

Based on the insights from the usability studies, I applied design changes like providing a clear section from the home screen to browse recipes that specifically use items available in “My Food”.

Before usability study



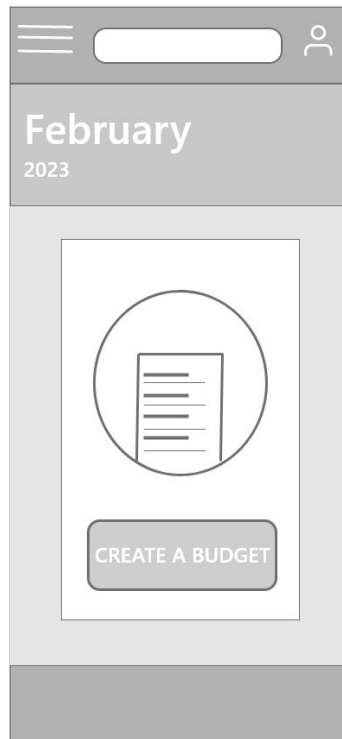
After usability study



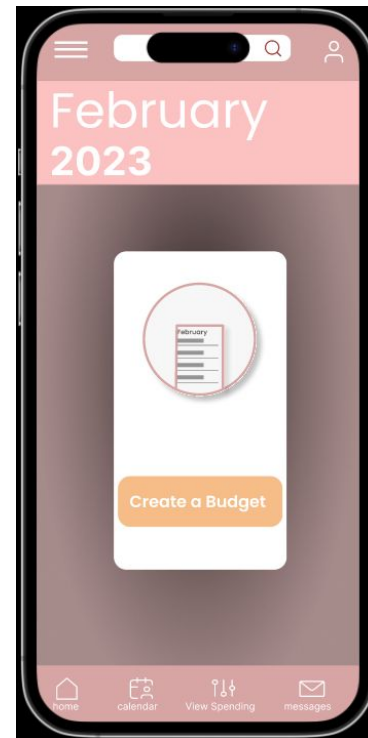
Mockups

Additional design changes included adding a menu bar to the bottom of the screen for additional navigation.

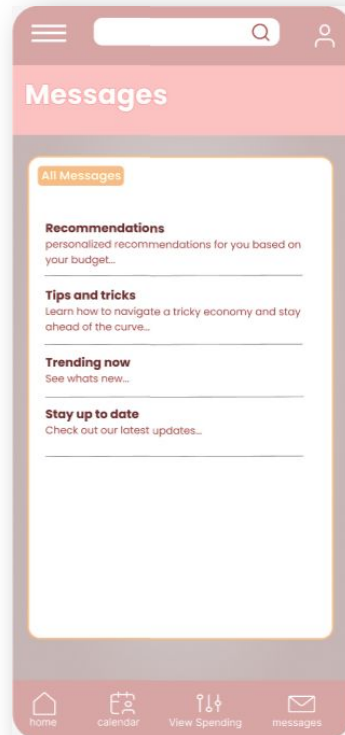
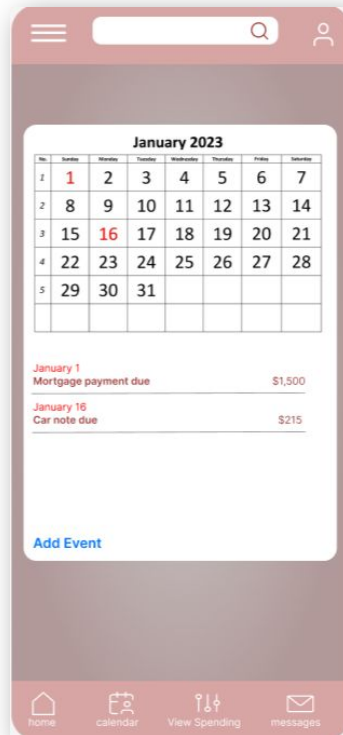
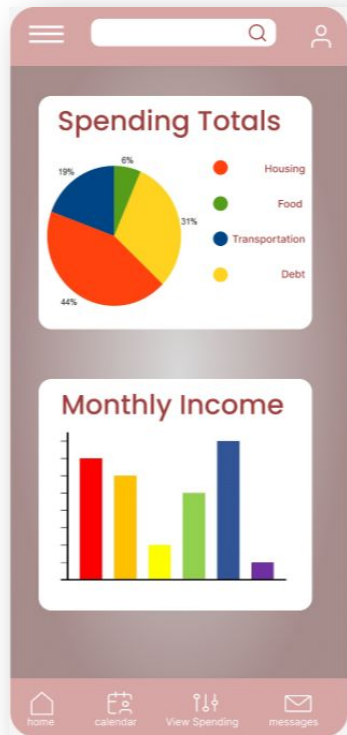
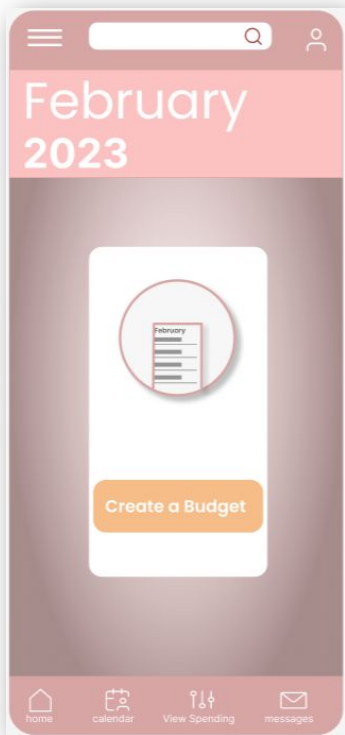
Before usability study



After usability study



Mockups



High-fidelity prototype

The high-fidelity prototype followed the same user flow as the low-fidelity prototype, including design changes made after the usability study.

View the

[Budget pro high-fidelity prototype](#)



Accessibility considerations

1

Clear labels for interactive elements that can be read by screen readers.

2

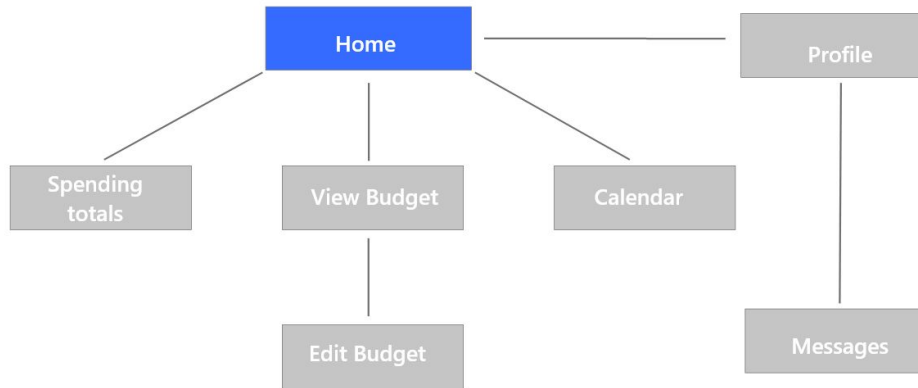
Initial focus of the home screen on personalized recommendations help define the primary task or action for the user.

Responsive Design

- Information architecture
- Responsive design

Sitemap

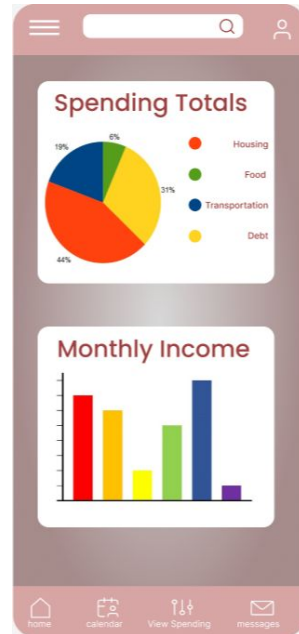
With the app designs completed, I started work on designing the responsive website. I used the Budget Pro sitemap to guide the organizational structure of each screen's design to ensure a cohesive and consistent experience across devices.



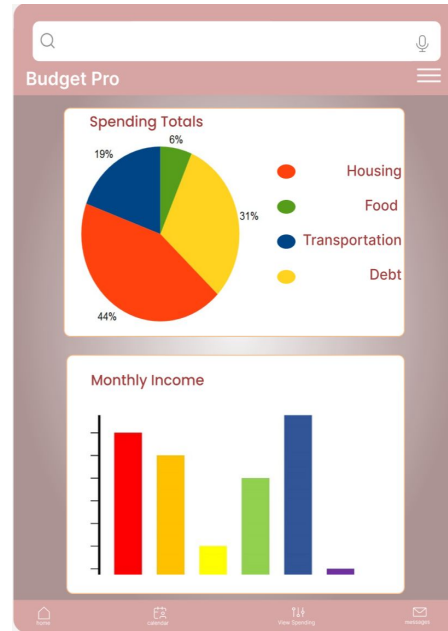
Responsive designs

The designs for screen size variation included mobile, tablet, and desktop. I optimized the designs to fit specific user needs of each device and screen size.

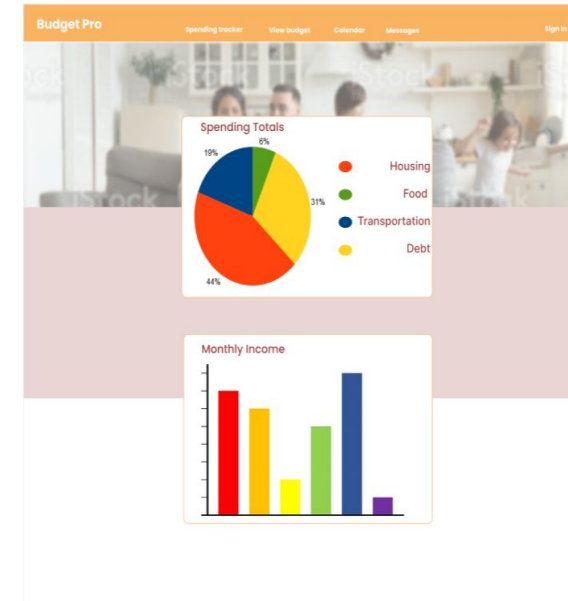
Mobile website



Tablet



Desktop



Going forward

- Takeaways
- Next steps

Takeaways



Impact:

Users shared that the app was easy to navigate and that they were able to set up a budget relatively quickly depending on how much input they gave. One such quote was “Simple and to the point.”



What I learned:

I learned that users while they found this app to be helpful they still desired more features such as a scheduling tool for reminders and such.

Next steps

1

Conduct research on how successful the app is in reaching the goal to help users budget for the future.

2

Add more educational resources for users to learn about financial planning.

3

Provide updates to the app to further meet users needs.

Let's connect!



Thank you for your time reviewing my work on the Budget Pro app! If you'd like to see more or would like to get in touch, my contact information is provided below.

Email: Kensaunvadmairs@yahoo.com