“A penny saved is a penny earned”
Benjamin Franklin

KACHING
A budgeting app for your discretionary spending
Team

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

$200?
How much does the average American spend on coffee in a year? $200? $500?
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.
We surveyed the field and asked, what do most people currently do?
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We also talked with two current budget app users.
What we found
Many people make general budgeting goals.
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Large items are monitored.
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Small items cumulative impact not considered.
Many people make **general** budgeting goals.

**Large** items are monitored.

Small items cumulative impact **not considered**.

**Challenging** setting up budgets.
Many people make general budgeting goals.

Large items are monitored.

Small items cumulative impact not considered.

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 fits the budget.
Design 1
Design 2

Hey!
I notice you are near a Starbucks. Don't do it!

Spending location

Coffee m! The mid
Timeline

11am-7pm

Add location
What message would you like?
What category?
Design 3

Hey!

You saved $12 today!
If you keep this up, you can buy that TV you wanted in 30 days.

Can I spend $22.00 on a dress?

That would put your clothing category over budget and set you back 10 days on your goal.

ADD PURCHASE
Amount: $8
Category: Clothing
Add Location
Selected Design
Linear Visualization + Rewards
Linear Visualization + Rewards

Allows users to:

See discretionary spending habits over time
Linear Visualization + Rewards

Allows users to:

- See discretionary spending habits over time
- Set tangible goal/budget/reward
Linear Visualization + Rewards

Allows users to:

- See discretionary spending habits over time
- Set tangible goal/budget/reward
- Visualize progress towards goal
Visualize Recent Spending
Setting a Reward

You saved $12 today! If you keep saving, you can buy the TV in 60 days.

You spent $8 over today. It will now take you 63 days.

Congrats! You saved up to buy the 50" TV!
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