“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.
Contextual Inquiry
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.
Many people make **general** budgeting goals.

**Large** items are monitored.
Many people make general budgeting goals.

Large items are monitored.

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 fit the budget.
Design 1
Design 2

HEY!
I NOTICE YOU ARE NEAR A STARBUCKS. DON'T DO IT!

SPENDING LOCATION

COFFEE
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

1. Save for a 50" TV
2. How much will it cost?
3. You saved $12 today. If you keep saving, you can buy the TV in 60 days.
4. You spent $8 over today. It will now take you 63 days.
5. 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