

**Who you observed or interviewed, their background, and the environment.**

We interviewed shoppers at Northgate mall. We attempted to get a random sampling, but we coincidentally interviewed mostly women. Most people were in their 20s and 30s. We aimed to talk to people who currently had purchases, but also interviewed people who came out of stores without purchases.

**What did you learn?**

We learned that the majority of people do mental budgeting and mental goal setting. People with lower incomes seemed more likely to keep tighter track of their money whereas some people with more money to spend would not keep track at all. People were also more likely to think more about budgeting and not spend on larger purchases, but would still make smaller purchases in place of the larger one.

**What tasks, problems, or opportunities did you uncover?**

Tools out there right now are in some ways not flexible enough especially shared use between more than one person. We uncovered that people use many different ways to budget, and that people are really not using an app to track their discretionary spending or budget in general.

**Did you encounter any difficulties establishing rapport or getting the information you need?**

Talking to people once they agreed to answer our questions was very easy, but many people turned us down before we finished explaining what we were doing. Our main obstacle was that our inquiry was cut short after we were asked to leave the mall by a security officer.

**What are your plans for the remaining inquiries?**

We are planning to do the remaining two inquiries in a public place (Westlake downtown shopping area) with at least one inquiry at a time when people who work 9-5 hours will be available to talk to. For the other inquiry we want to find acquaintances who we currently know who actually use budgeting apps so that we can observe their usage.

**How do you plan to change your protocol based on what you learned in your first inquiry**

We will choose a public place where we can finish our inquiry, and we want to focus an inquiry on people who currently use a budgeting app since no one we talked to used one. In terms of the questions, we will focus more on the problems people are currently encountering. For example, is there any physical or technical issues stop them from budgeting and controlling the discretionary spending? If they are using an app, we'll ask if there is any specific task that they want to complete by app but the feature is not existing right now.