

Discretionary Spending Design Review 2g

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We chose a timeline oriented design that allows people to easily see their discretionary spending habits over time. A timeline design allows a user to set tangible goal/budget/reward and then visualizes progress towards it. The main tasks it enables are the ability to choose something that you want to save towards and an easy way to look at your recent spending habits while making decisions about purchases.

In our contextual inquiries we found that many people have larger purchases that they want and will wait to buy but that they do not think about how their smaller purchases affect their ability to make those larger purchases. Because of this our chosen intended audience is individuals with enough money that they don't need to budget essential items, but not enough money that they can buy whatever they want. This design suits this audience because it would clarify the relationship between making lots of small purchases you don't care about and not being able to afford the larger things that you do care about. Goal setting is a compelling task because many of the people we talked to were already setting goals for larger purchases in some general mental form but not translating those into efficient action. This task can also be used to give a motivating purpose to the discretionary spending tracking. Easily visualizing recent spending habits is a task that feels integral to changing peoples snap decisions to purchase items. Giving people a quick way to see how they have been spending is the simplest tool to help them cut back their spending habits.



