

A large, dense pile of US pennies, filling the entire frame. The coins are scattered and overlapping, with some showing the profile of Abraham Lincoln and others showing the Union Shield. The lighting is warm, highlighting the metallic texture of the coins.

“A penny saved is a penny earned”

Benjamin Franklin

KACHING

A budgeting app for your discretionary
spending

Team

Acacio Domar: Visuals

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Andrea Martin: Writing / UI design

Elise Neroutsos: Project Manager

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?

\$1100

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**
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Challenging setting up budgets.

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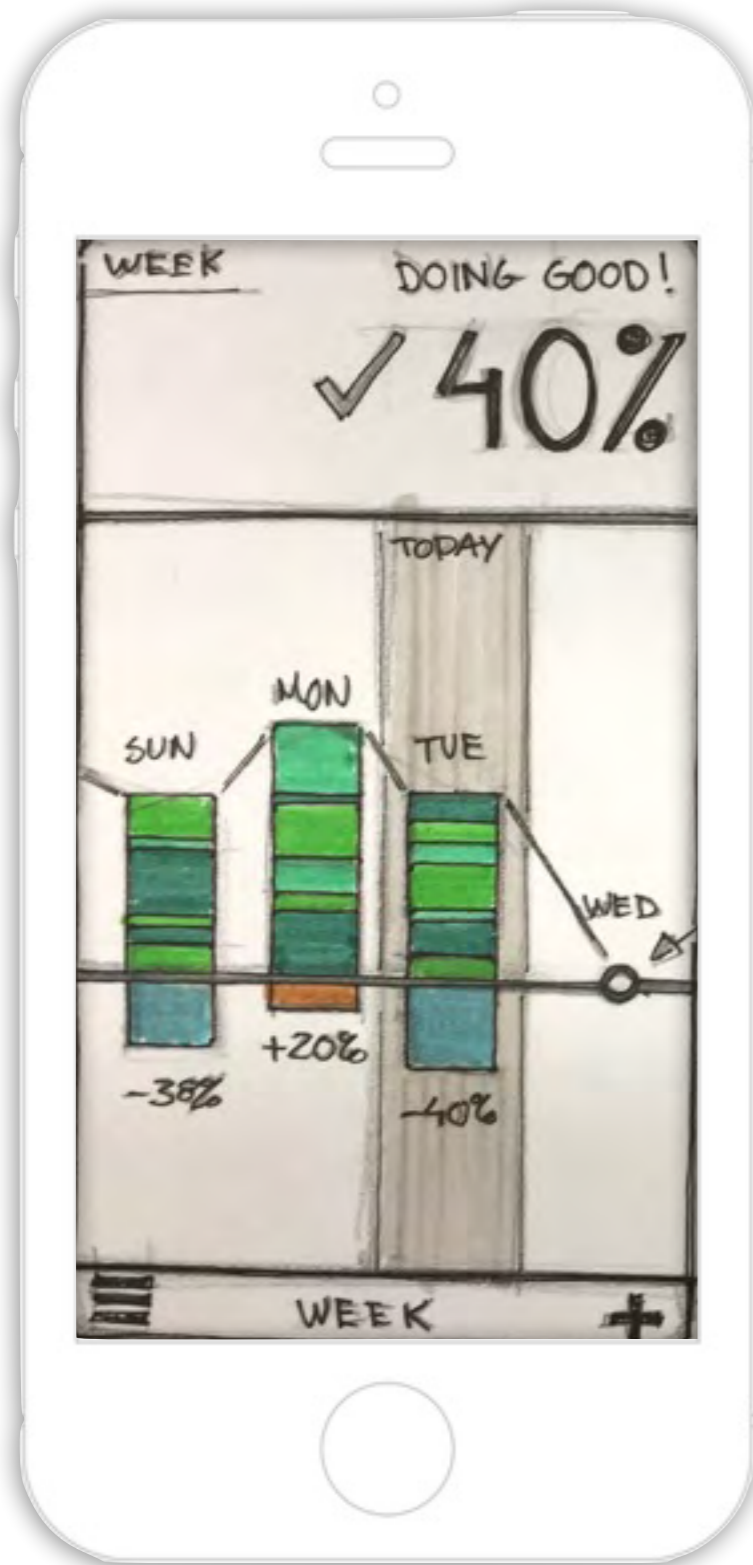
Large items are monitored.

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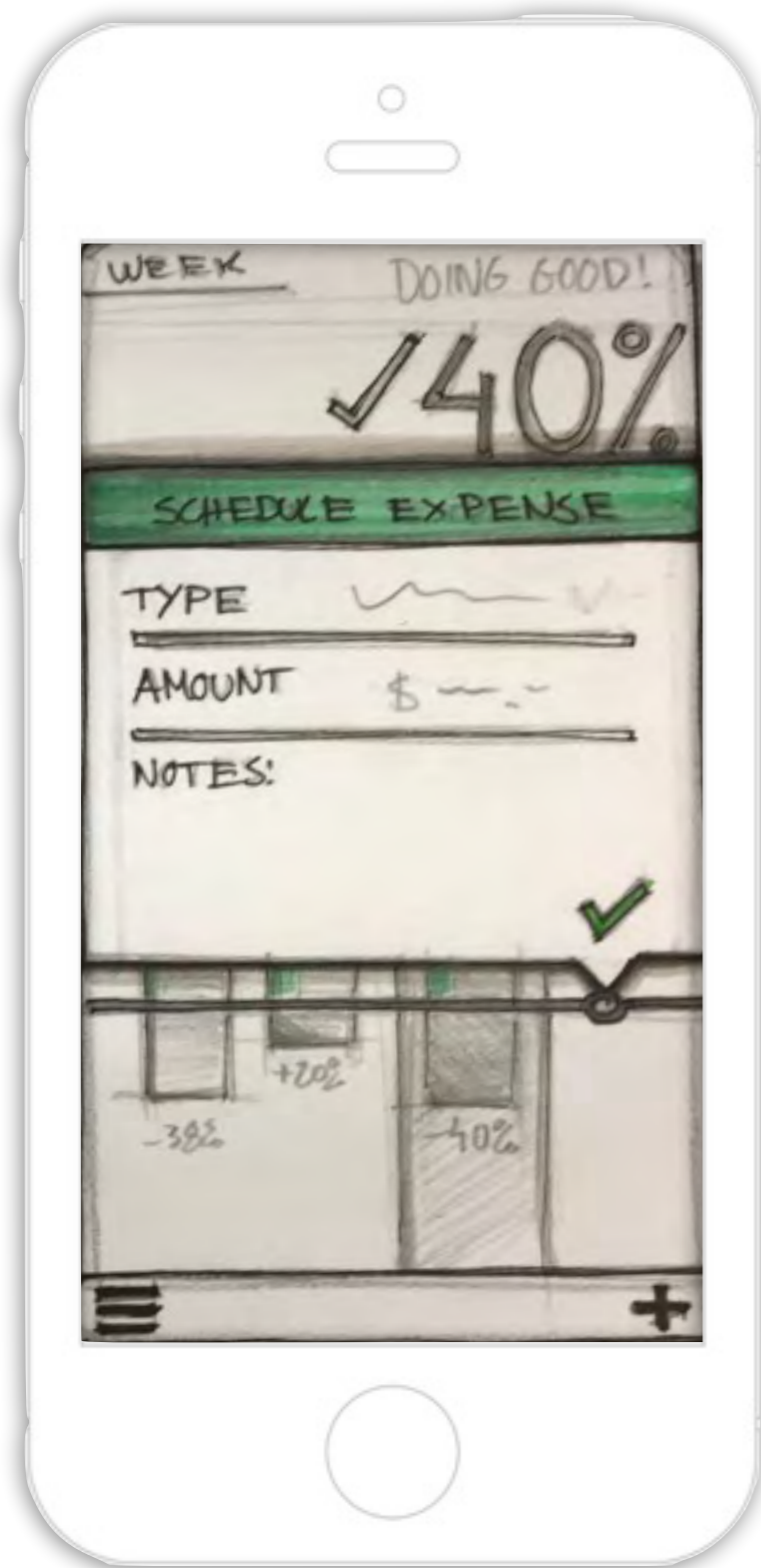
Challenging setting up budgets.

Complicated input leads to **less use.**

6 Tasks



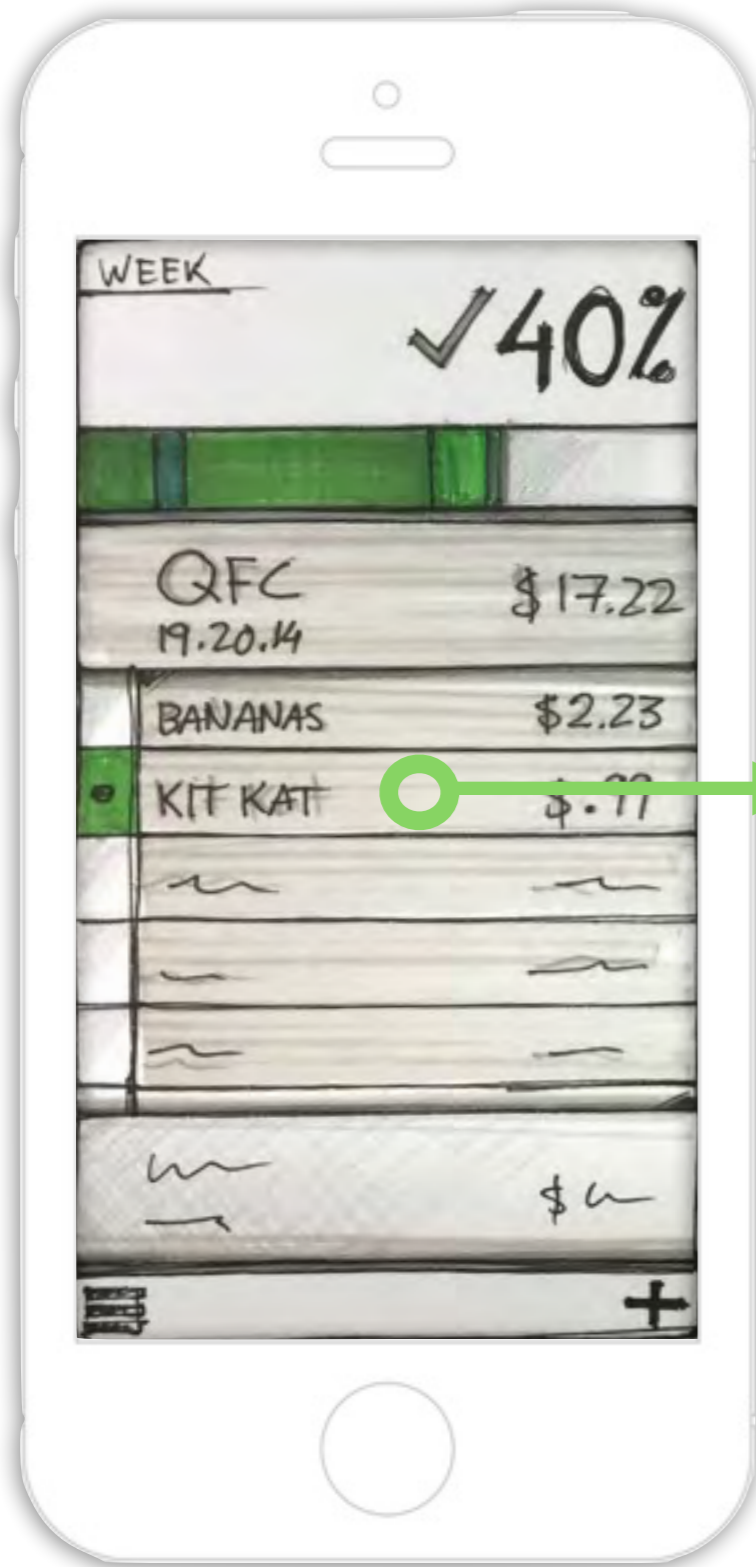
Review spending **progress** compared to goals.



Account for **future** spending.



Adjust budget between different categories.



Designate spending as discretionary.

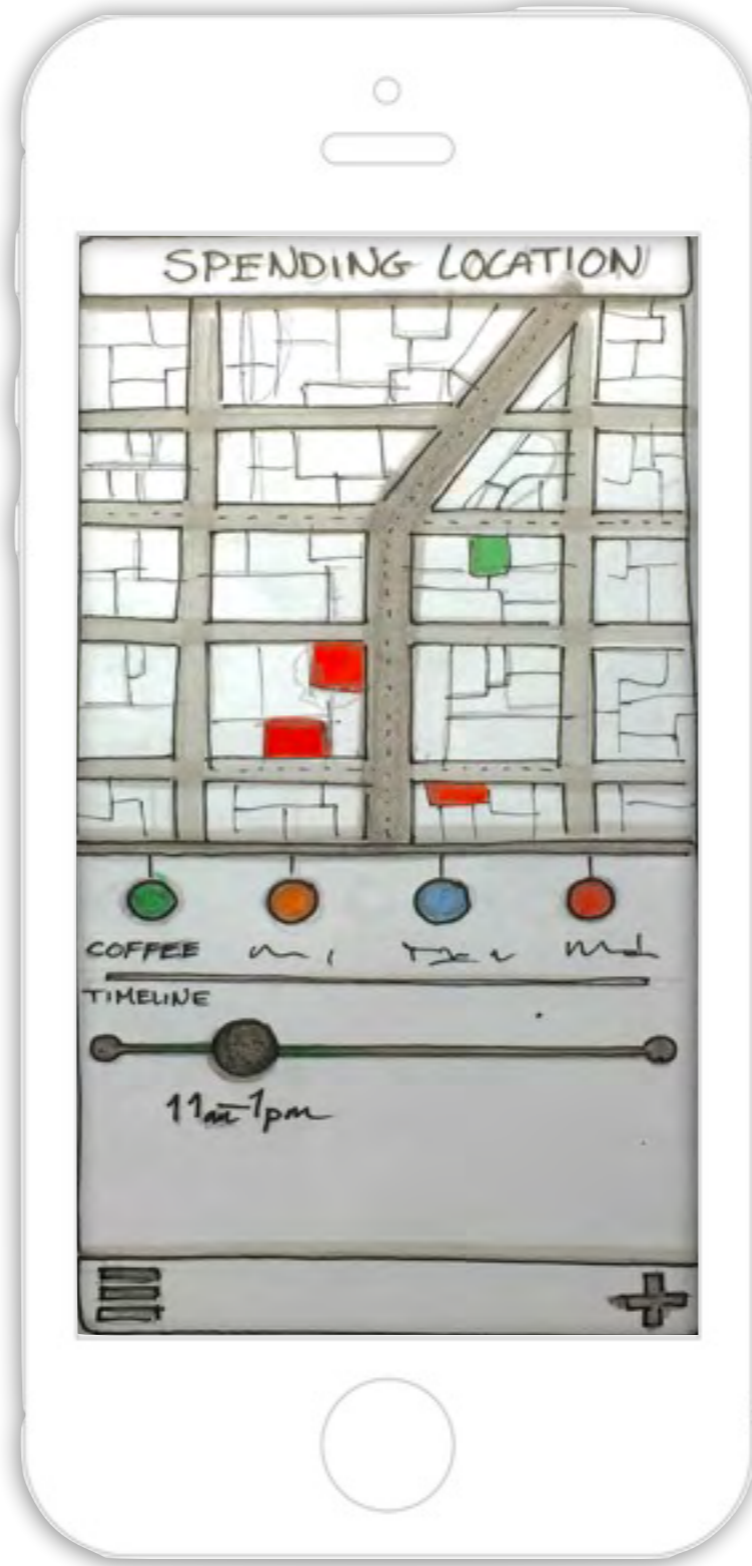


Prevent **unwanted** habitual spending.

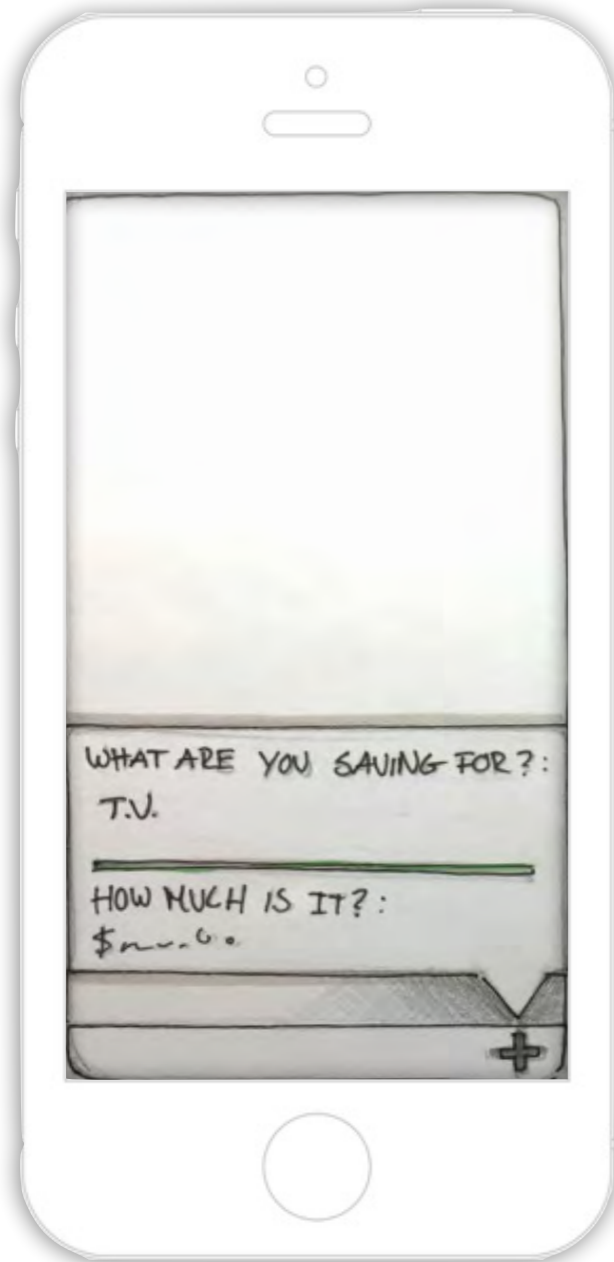


Check if a potential purchase **fits the budget.**

Design 2



Design 3



Selected Design

Linear Visualization + Rewards

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Allows users to:

See discretionary **spending habits**
over time

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See discretionary **spending habits** over time

Set tangible **goal/budget/reward**

Visualize progress towards goal

Visualize Recent Spending



Setting a Reward



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

A large, dense pile of US one hundred dollar bills, showing the portrait of Benjamin Franklin and various serial numbers. The bills are scattered and overlapping, creating a textured background. A green rectangular box is superimposed over the center of the image, containing the word "KACHING" in white, bold, sans-serif capital letters.

KACHING