



“A penny saved is a penny earned”

Benjamin Franklin

**KACHING**

A budgeting app for your discretionary  
spending



# Team

Acacio Domar: Visuals

Wanlin Li: Writing / UI design

Andrea Martin: Writing / UI design

Elise Neroutsos: Project Manager

How much does the average  
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\$200?

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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,  
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We also talked with two **current**  
budget app users.



What we found

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**Challenging** setting up budgets.



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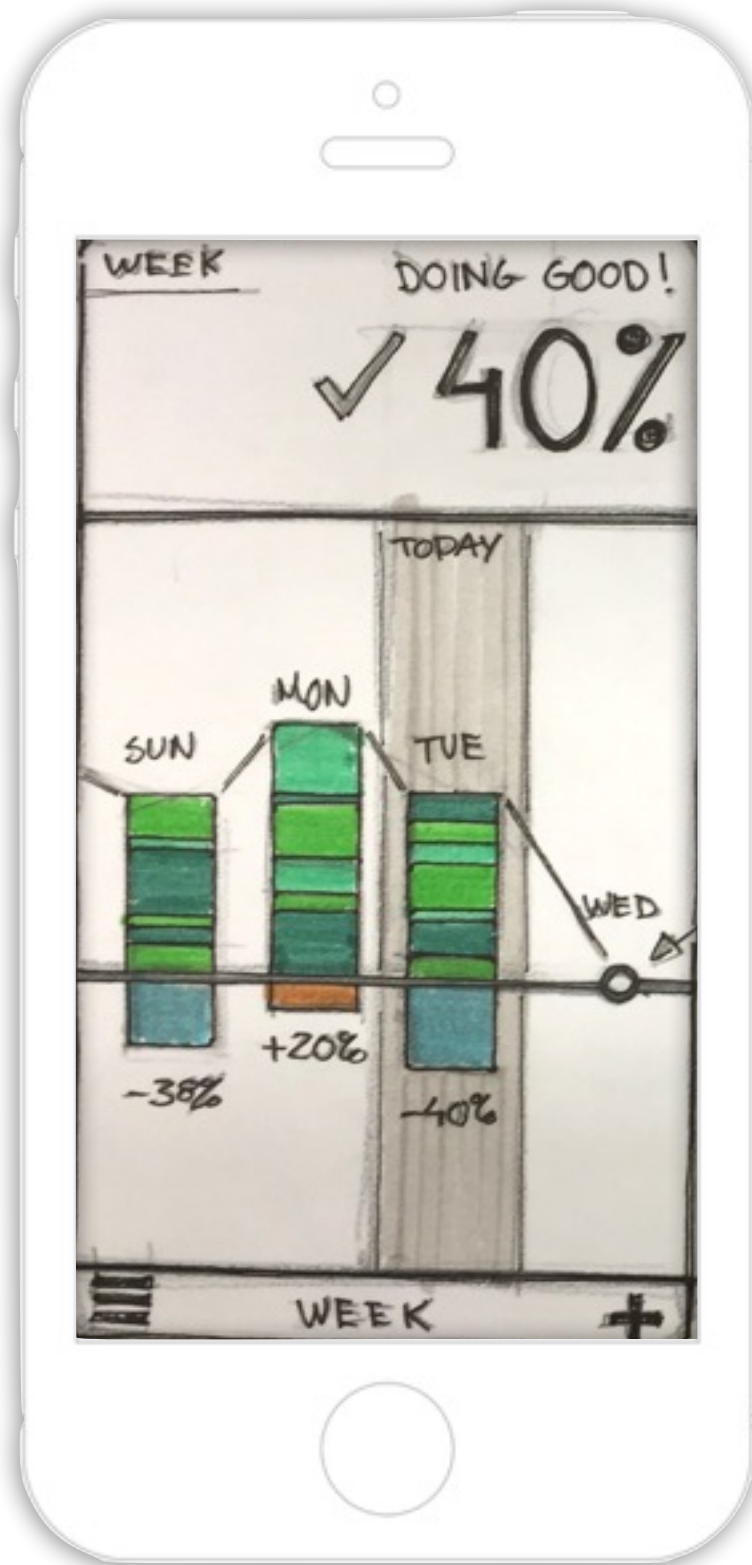
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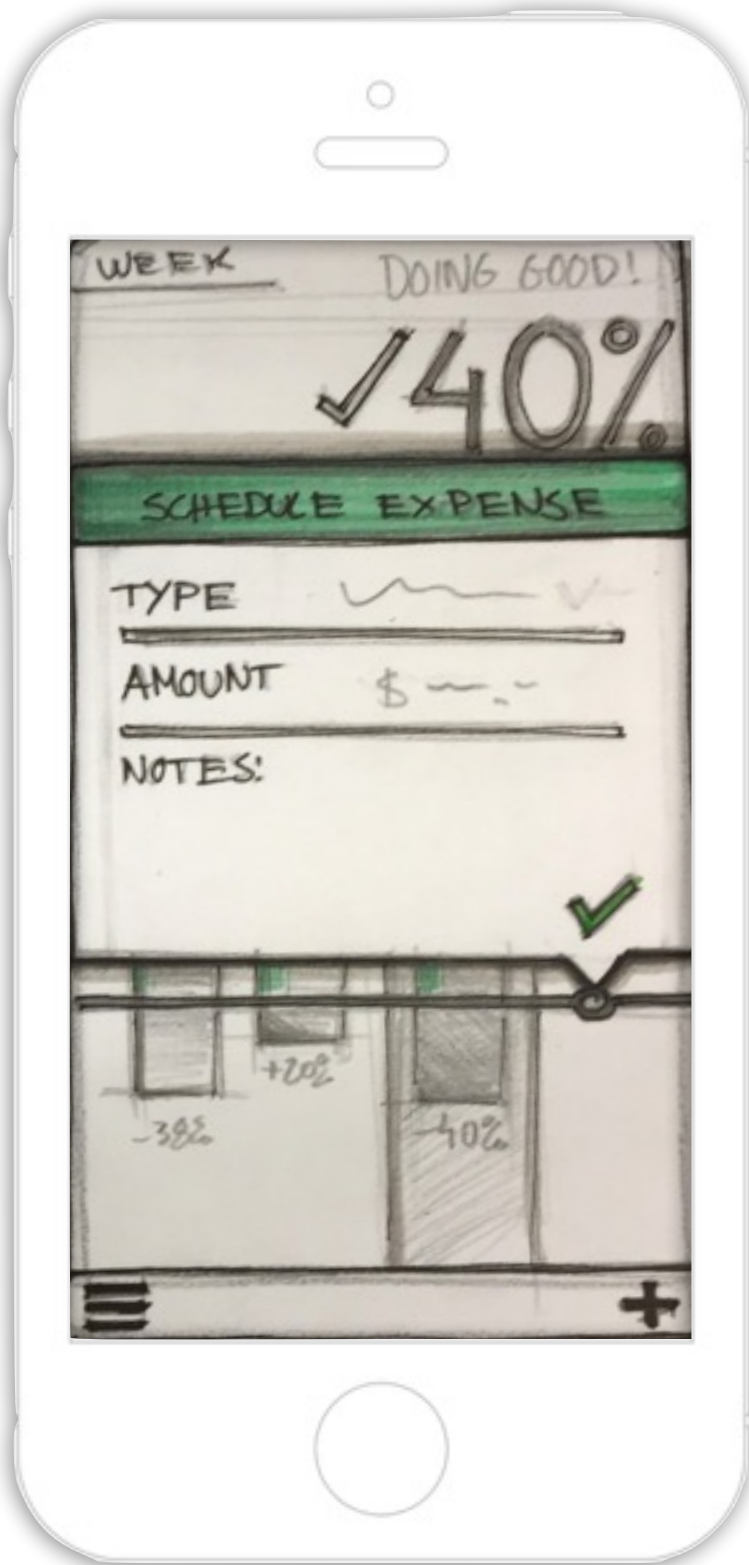
**Challenging** setting up budgets.

Complicated input leads to **less use.**

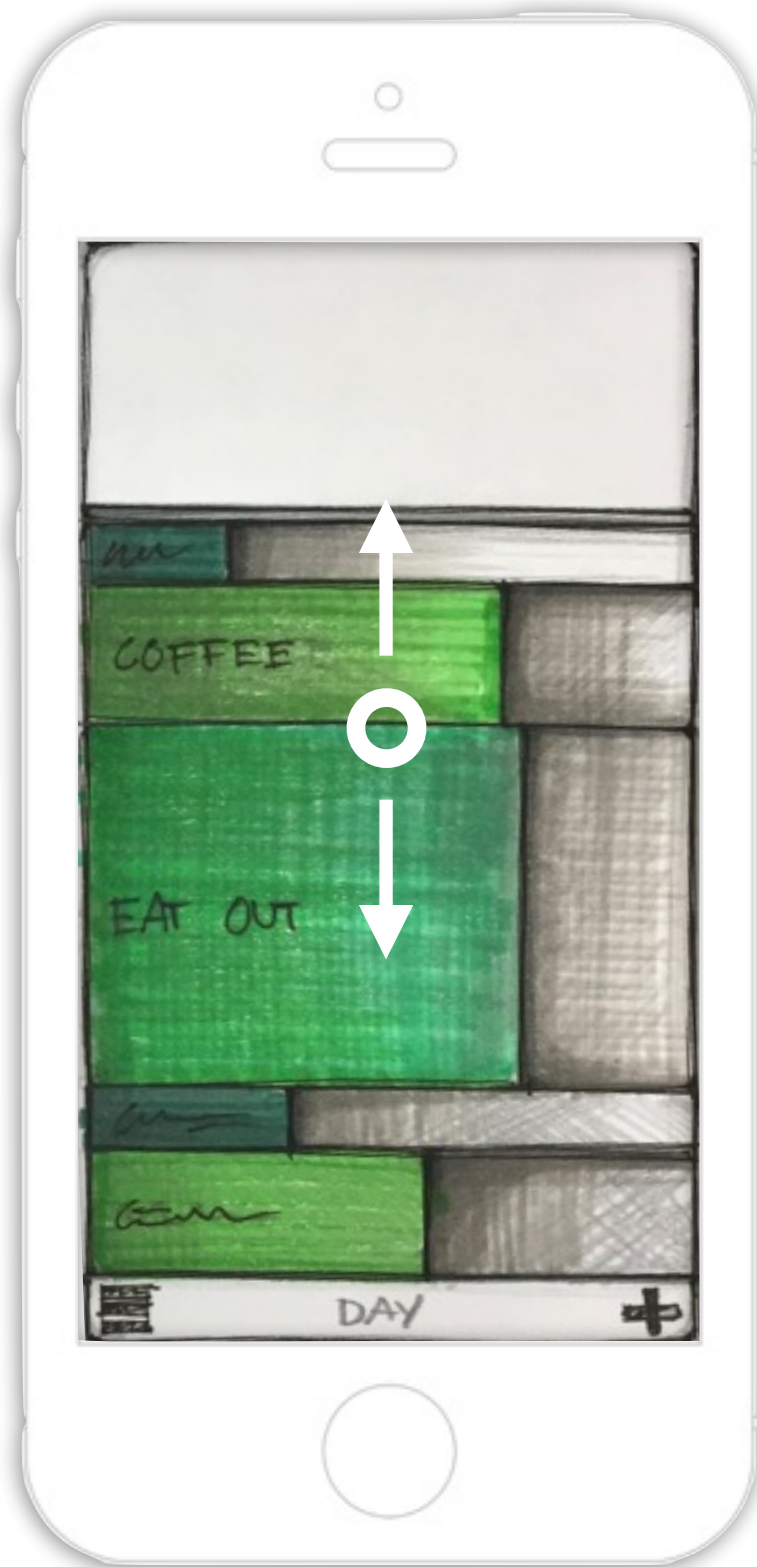
# 6 Tasks



Review spending **progress** compared to goals.

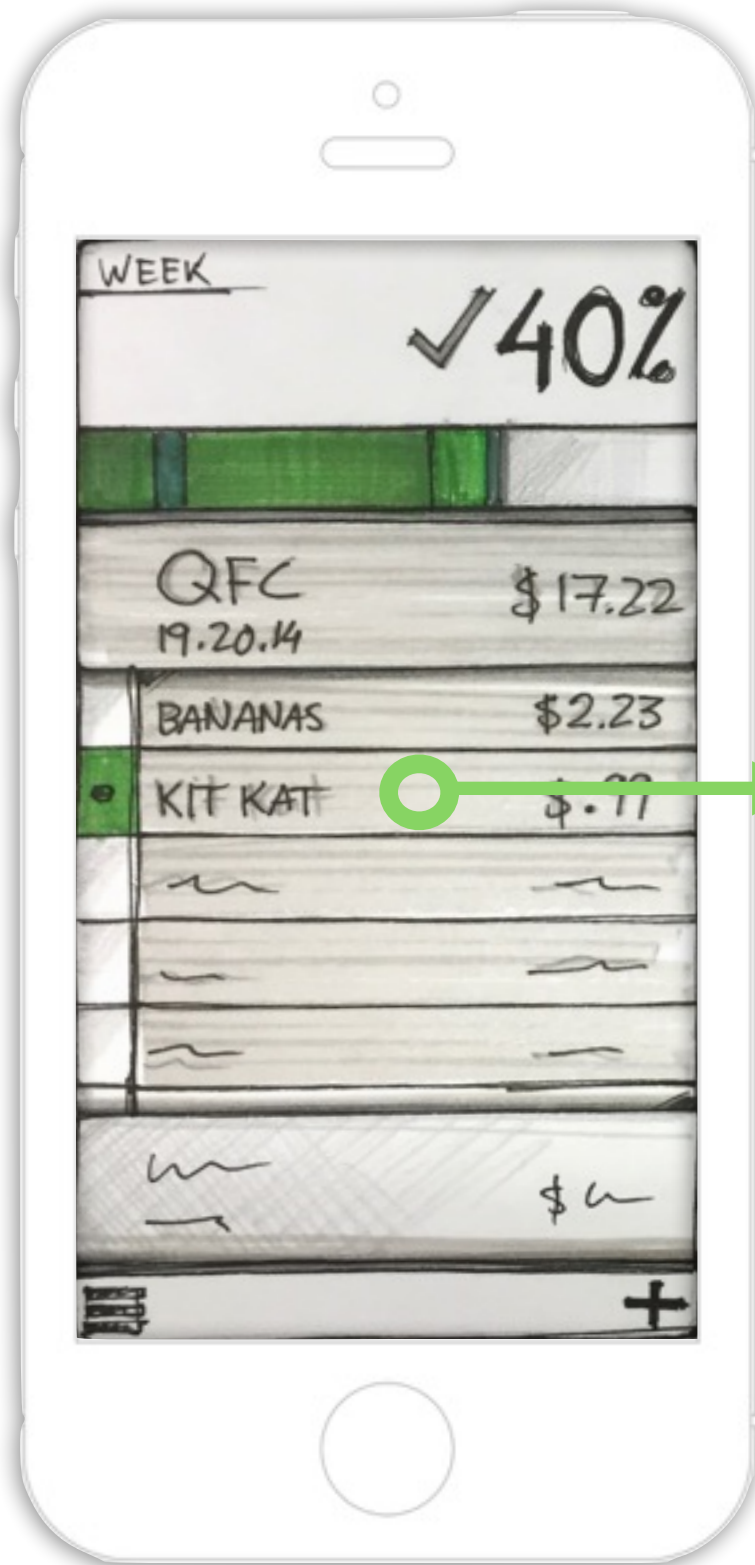


Account for **future** spending.



**Adjust** budget between different categories.

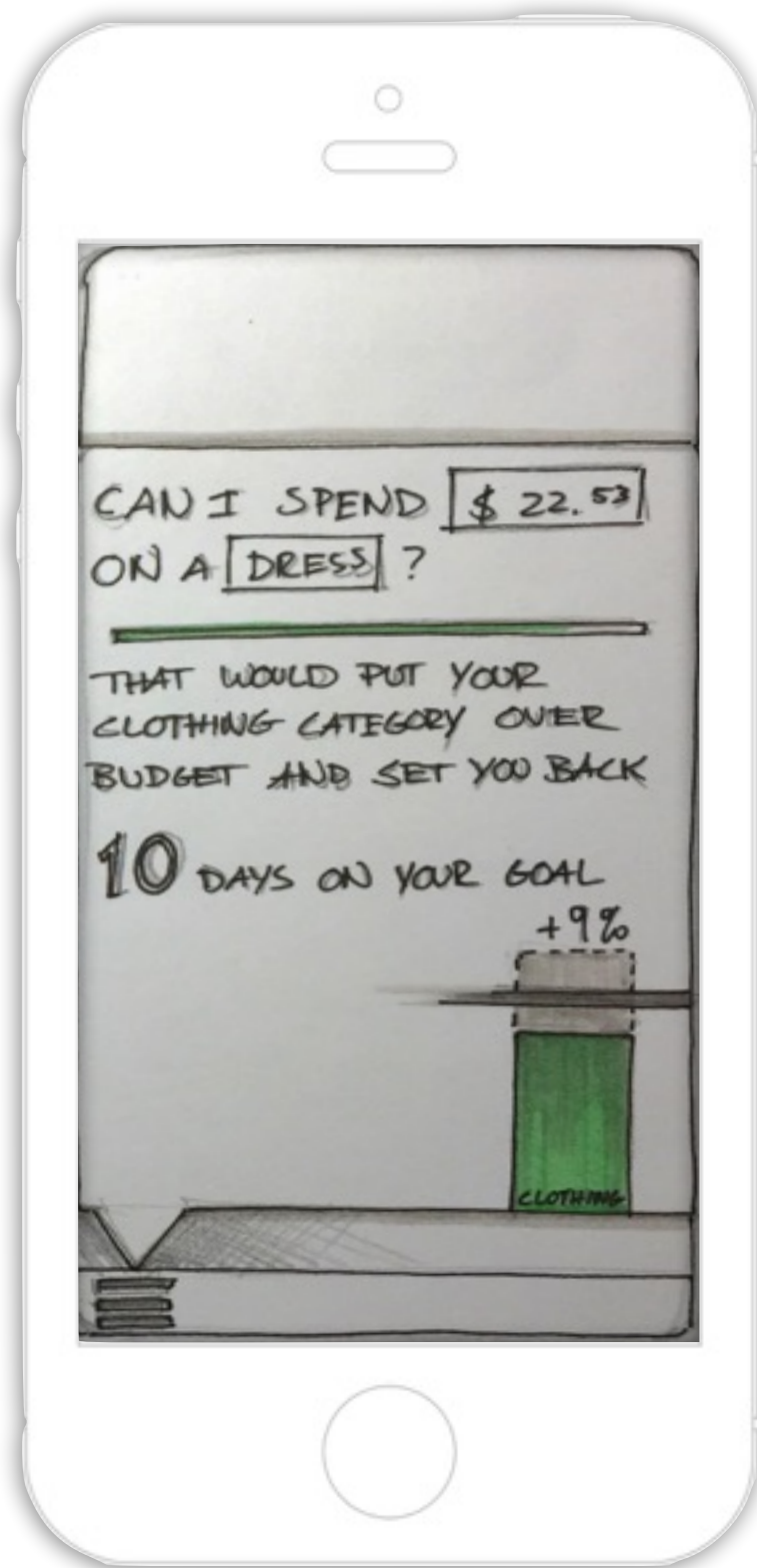




**Designate** spending as discretionary.



Prevent **unwanted** habitual spending.

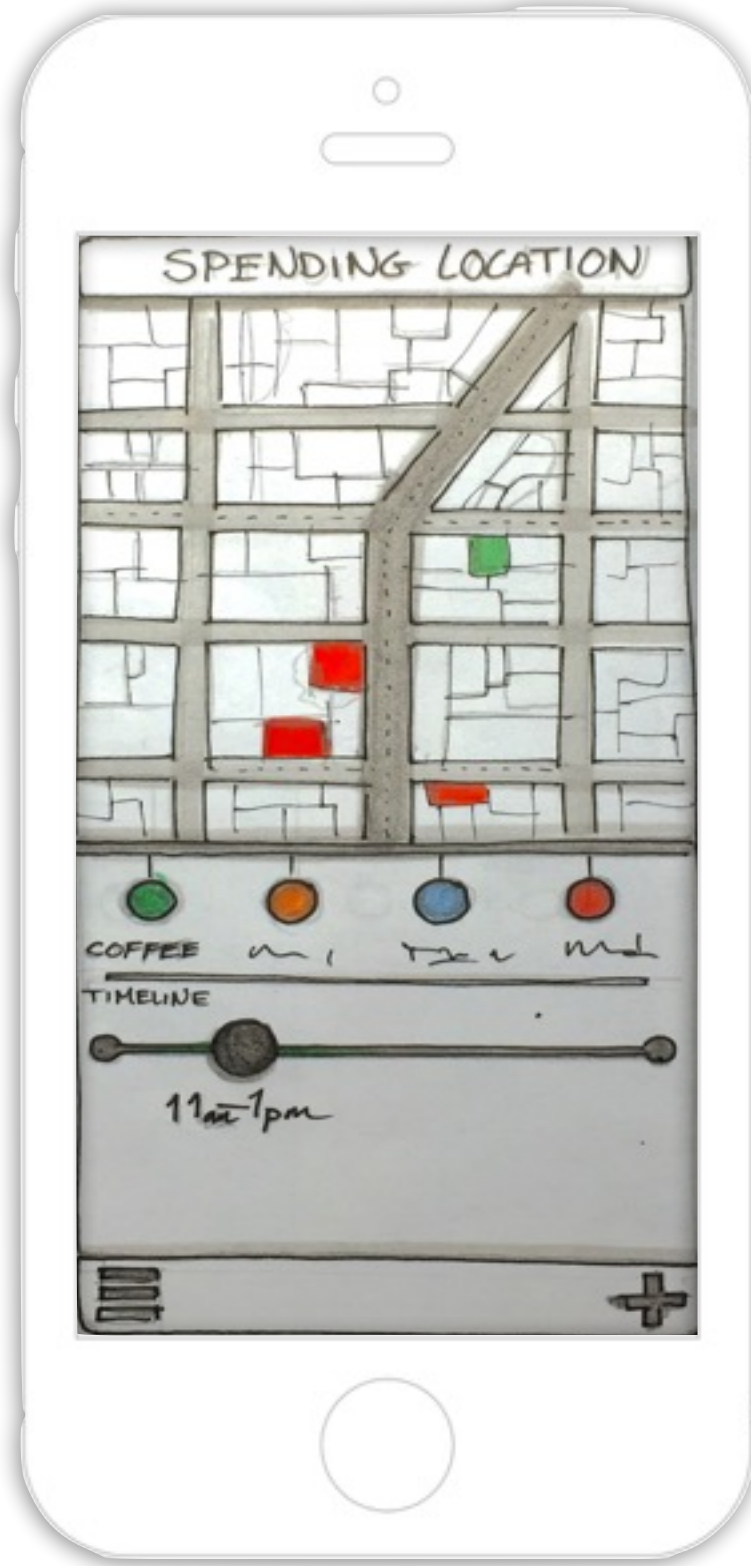
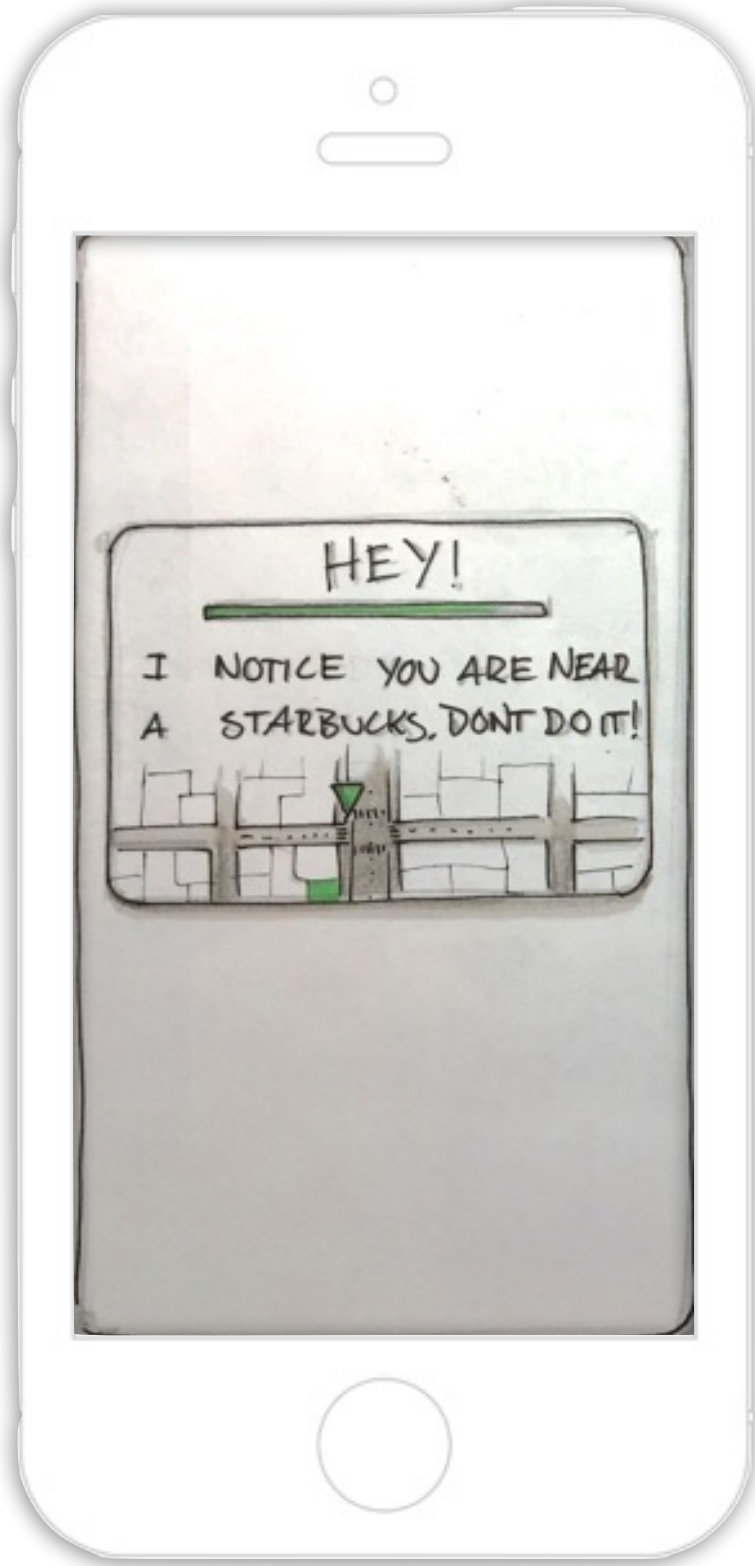


Check if a potential purchase **fit the budget.**



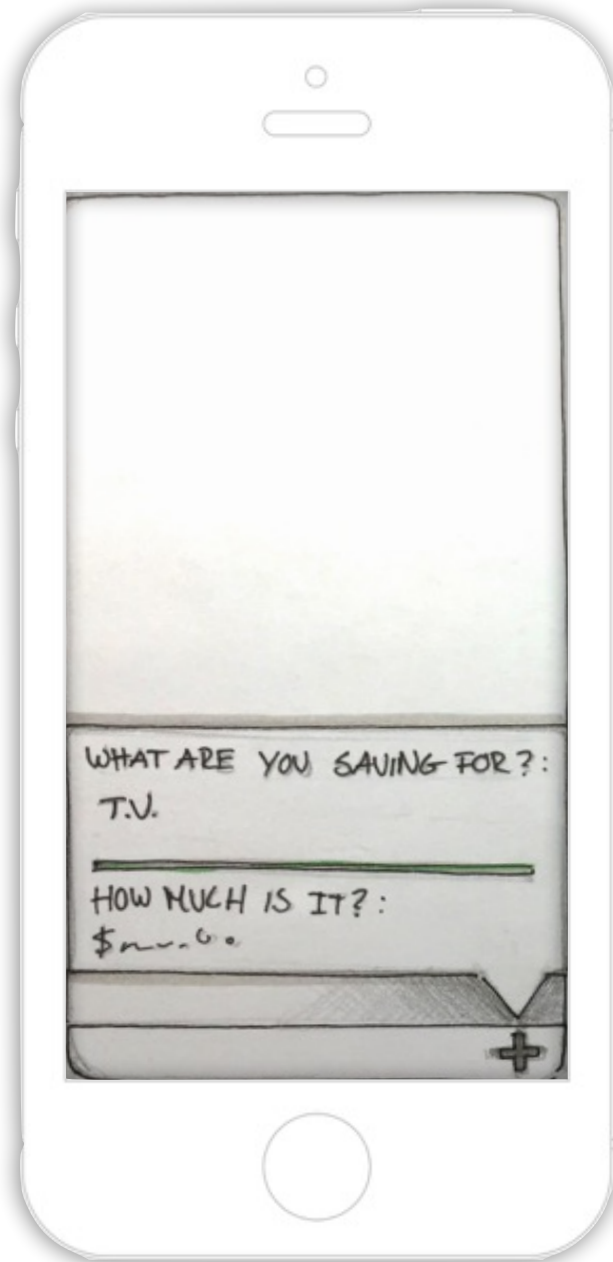


# Design 2





# Design 3



Selected Design

# Linear Visualization + Rewards

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Allows users to:

See discretionary **spending habits**  
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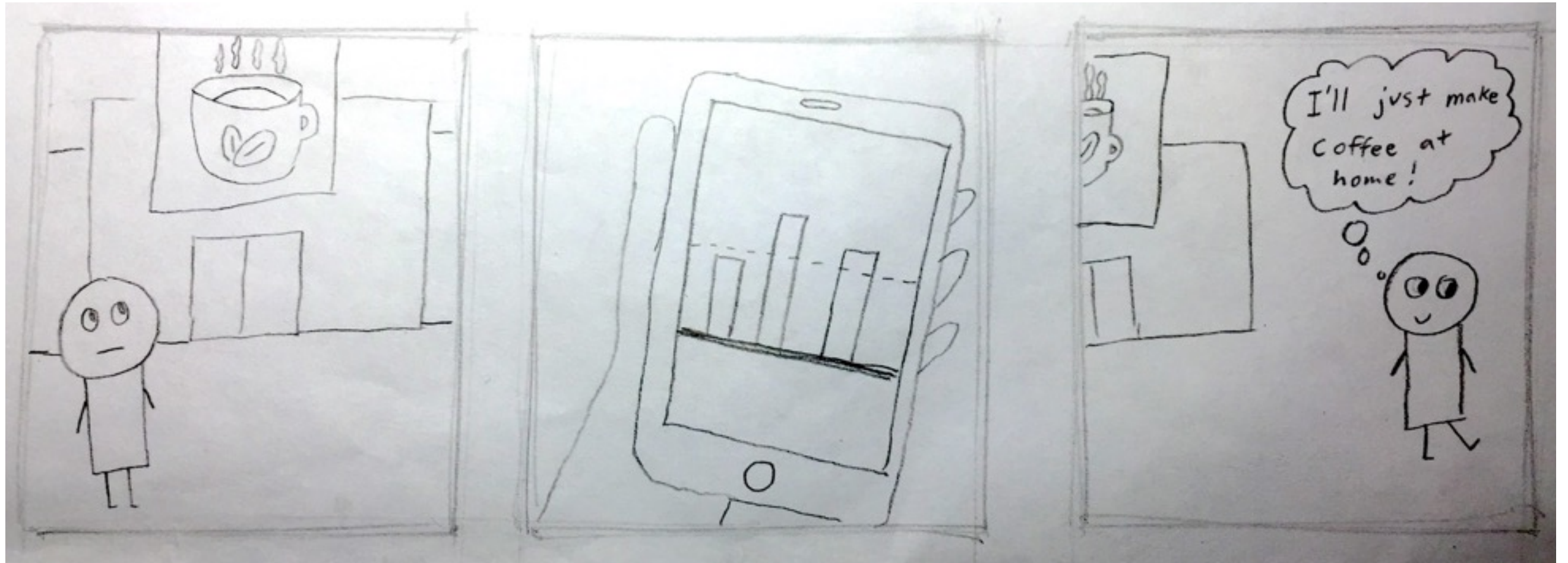
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Set tangible **goal/budget/reward**

**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