GOLDEN
SNACKS

WHO ARE WE?

Egor
Motion Designer

Tif
Marketing Strategist

Sam
UX / UI Designer

Sunny
Designer UI / UX

Ryan
Product Manager

Ida
UX Researcher

AND
WE ARE
GOLDEN
SNACKS

OUR MISSION

is to bring financial insight to children, young professionals, and parents in a way that is easy to comprehend.

Tap iPad to Start
zoom

THE KICKOFF

SPECIFICALLY WE ARE...

Egor Rose
designer

&

Sunny Eun
designer

OUR PRODUCT GOAL IS TO

Create a financial services focused platform that grows in functionality from an individual's first account and educates them along the way.

◇

Provide customers with personalized financial services that grows with them and educate along the way.

BUSINESS GOALS

Take care of an individual's entire personal financial life, throughout their life and educate them along the way.

◇

Make the most customer-centric personal finances service company that provides them with the right tool at the right time and equalize access to financial stability.

◇

Improve dialogue and relationship between parent, money, and child.

LEARNING OBJECTIVES

What motivates and worries parents when it comes to teaching their children about finance?

◇

What do parents need to feel that their children are financially prepared for the future?

◇

What information do parents wish they had when it comes to teaching their children about finance?

THE PROBLEMS

Fiscal responsibility tends to be deemed primarily by the family that you are born into and the location you grow up in.

Parents believe that schools will teach their kids about personal finances, however, schools believe banks or parents will.

Conversations around personal finance can be some of the most difficult for families to have.

Financial education is generalized and fragmented.

There is no standard for how to teach financial literacy; most parents do not know where to start and what is a trusted resource.

There are a lot of tools out there for families, but what to use, when, and why is not provided.

PERSONA

JENNIFER

Female
12 Years Old
Has A Brother
San Mateo, CA

BEHAVIORS

Goes to school, and out with friends. Gets an allowance, uses it to buy "toys" Has a cell phone, texts a lot and is a heavy social media user.

NEEDS

To begin learning about financial best practices as early as possible, but doesn't know it.

TOM

Male
42 Years Old
Has two kids(Emily & Sean)
$90,000 Household income

BEHAVIORS

Give kids allowance
Tries to teach kids what he knows about budgeting, and personal finance
Gives both of their kids cell phones.
Isn't worried about a Standard dinner bill - meets basic needs.

NEEDS

More wisdom some way to connect with parents of a similar life pattern, and some form of resource for his kids to be able to communicate with kids their age about personal finances.

TARGET AUDIENCE

SHARON

54 Years old
Female
El Cerrito, CA
2 Kids (21 & 17)

BEHAVIORS

Provides allowance
Teaches kids about finance when it gets brought up
Provides children with phones, transpiration, food meets basic needs.

NEEDS

A better way to teach her kids about the importance of saving a way she can communicate to them and still retain their interests.

TERRENCE

38 Years old
Male
Pinole, CA
3 Kids (7, 5, & 3)

BEHAVIORS

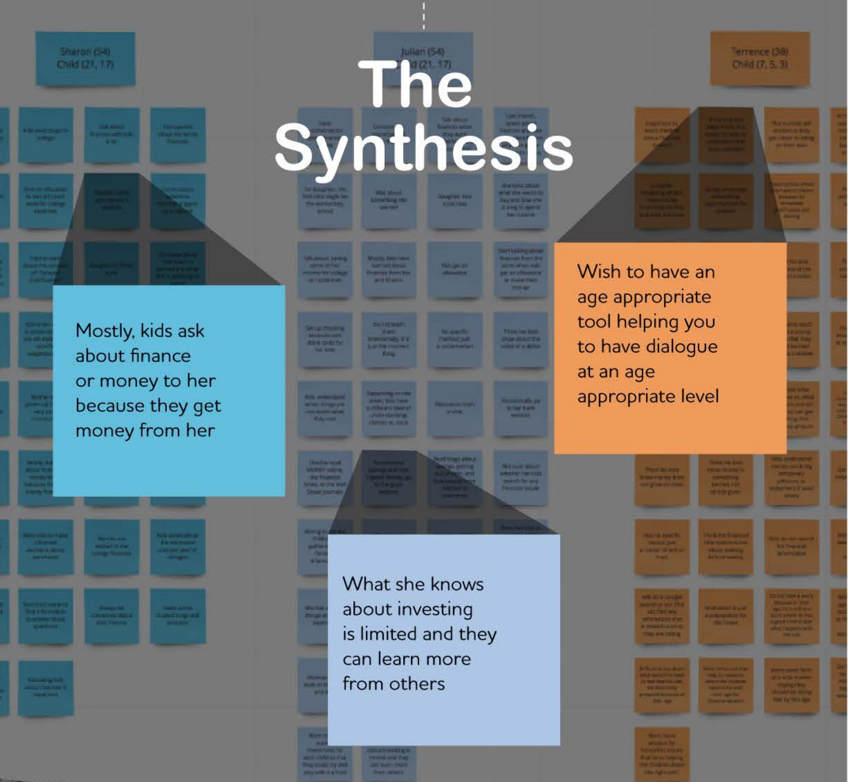
Takes kids to school, and provides them day care.
Teaches them about the positives and negatives about saving and instant gratification.
Works to support his family.

NEEDS

More wisdom some way to connect with parents of a similar life pattern, and some form of resource for his kids to be able to communicate with kids their age about personal finances.

THE RESEARCH

The Synthesis


Sharon (54)
Child (21, 17)
Julian (54)
Child (21, 17)
Terrence (38)
Child (7, 5, 3)

Mostly, kids ask about finance or money to her because they get money from her

Wish to have an age appropriate tool helping you to have dialogue at an age appropriate level

What she knows about investing is limited and they can learn more from others

OUR FINDINGS

AND LEARNINGS

FINDINGS AND LEARNINGS

Q What do you consider is the most important aspect of educating your children about finances/money?

A "We try to work with them on how to live with a certain budget and be very clear/transparent with them about how life works in terms of how things are paid (such as bills and loans)".

◇

Q How do you teach your children about personal finance and what methods do you use?

A "I think that being really straight forward and really being explicit as far as to what the consequences are of poor financial decisions, and how much time it takes to over come them,

◇

Q If you had a magic wand, what would you wish for to help you educate your child about personal finance?

A "I would say more wisdom for myself and wisdom could come from other personal experience on my own some resource that helps me be connected with other parents that are in the same life pattern as I am, with their children as well, and then also some form of resource for my kids to be able to communicate with other kids their age about this very topic."

OUR DISCOVERIES

Parental figures gage their importance of financial education from their own upbringing.

◇

Parents have a difficult time figuring out what information is important to teach their child, at what age, and how to deliver the info.

◇

Parents either don't seek out personal finance information or don't know where to look.

◇

Parents actually talk to their children about finance quite often whenever it can be brought up through daily life experiences like shopping.

EMPATHY MAP

Sharon

What She Talks About / Feels

Very supportive and compassionate for others.
How do I make sure my children understand
the importance of saving?
My biggest priority are my children.

What She Hears

I rely on my partner for most of my financial knowledge, she reads a lot of article and blogs about saving.

What She Sees

I see my children strategically managing what they are buying and really showing that they know what their dollar value is.

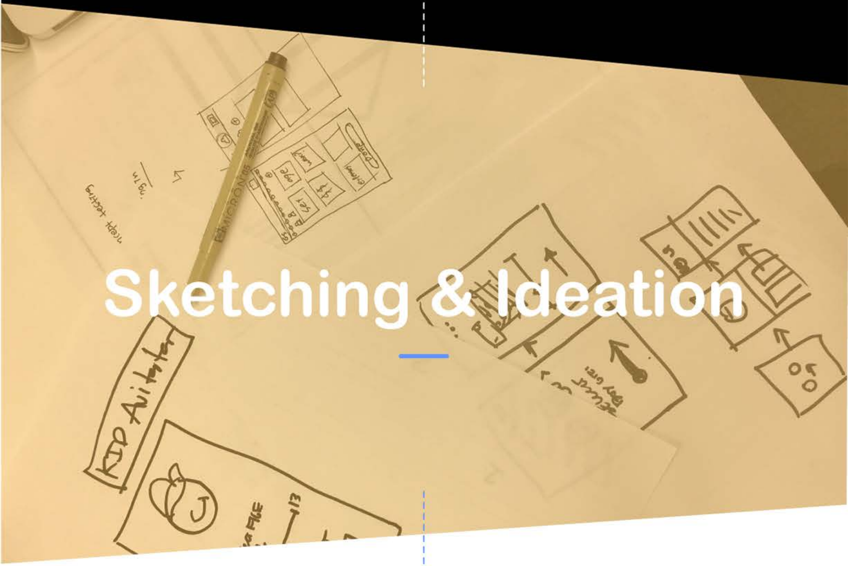
What She Says / Does

Budgeting is important when raising a family
Me and my partner talk to our kids about what
we can afford and what allowance we can give them.

THE PROBLEM WE'RE SOLVING

Although most parents desire to educate their children about finance it is still a problematic task.

Parents have trouble finding and delivering the correct information based on given circumstances.

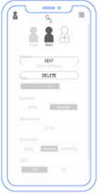

KID Auditor

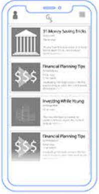
Sketching & Ideation

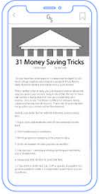
INITIAL WIREFRAMES

CONCEPT 1

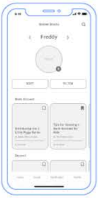
A UI based on verticality and large formating to aid parents with easy understanding and comprehension.

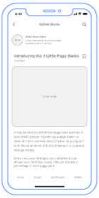

EDIT
DELETE

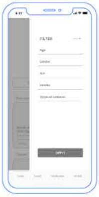

31 Money Saving Tricks
Financial Planning Tips
$$$
Investing While Young
Financial Planning Tips
$$$


31 Money Saving Tricks

CONCEPT 2

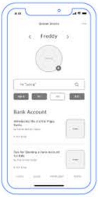


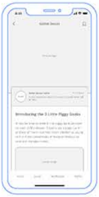

Introducing the 3 Little Piggy Banks

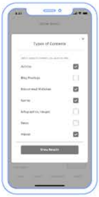

FILTER
APPLY

CONCEPT 3

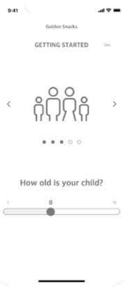
Inspired by AirBnb this format features an individual sorting system ranging from age to allowance, it also showcases a content specific filtering window.


Freddy
Bank Account

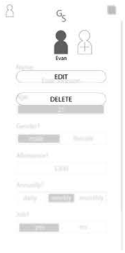

Introducing the 3 Little Piggy Banks


Types of Contents
Show Results

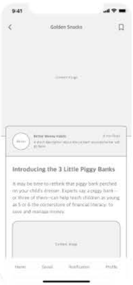
TASK FLOWS


9:41
Golden Snacks
GETTING STARTED
‹
›
How old is your child?
8

Adding Your Child


GS
Evan
EDIT
DELETE

Adding Additional Child


9:41
Golden Snacks
Better Money Habits

Introducing the 3 Little Piggy Banks

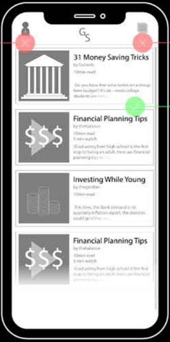
It may be time to rethink that piggy bank perched on your child's dresser. Experts say a piggy bank—or three of them—can help teach children as young as 5 or 6 the cornerstone of financial literacy: to save and manage money.

Home
Saved
Notification
Profile

Finding Article and Saving it

User Testing
Synthesis

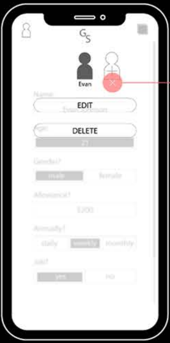
CONCEPT 1


GS
31 Money Saving Tricks
Financial Planning Tips
$$$
Investing While Young
Financial Planning Tips
$$$

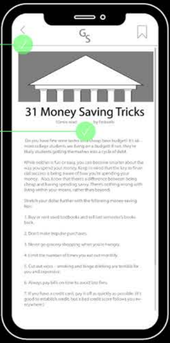
Add child button wasn't understood by all parents

Filtering icon wasn't clear

List layout easily understood


GS
Evan
EDIT
DELETE

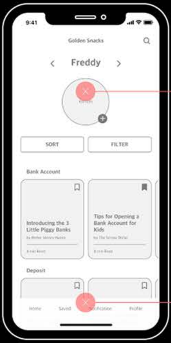
Couldn't comprehend add child button


GS
31 Money Saving Tricks

Back button understood by all parents

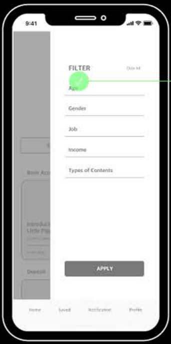
Liked the indication of author and read time estimation was praised

CONCEPT 2

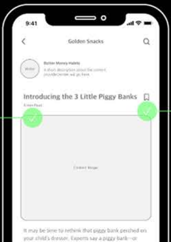

9:41
Golden Snacks
Freddy
SORT
FILTER
Bank Account
Introducing the 3 Little Piggy Banks
Tips for Opening a Bank Account for Kids
Deposit
Home
Saved
Notification
Profile

Kid icon text
confused several parents

Lower navigation tab
un-noticed


9:41
FILTER
Age
Gender
Job
Income
Types of Contents
APPLY
Home
Saved
Notification
Profile

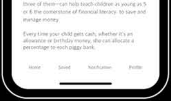
Filtering page was
visually appealing


9:41
Golden Snacks
Introducing the 3 Little Piggy Banks

It may be time to rethink that piggy bank perched on your child's dresser. Experts say a piggy bank—or

Liked read time indicator
and author listing

Book marking task
was executed without
aid every test

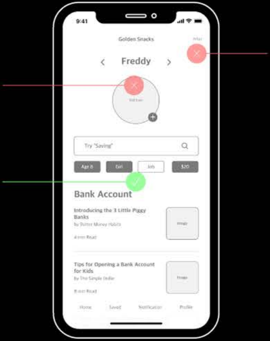


three of them—can help teach children as young as 5 or 6 the cornerstone of financial literacy: to save and manage money.

Every time your child gets cash, whether it's an allowance or birthday money, she can allocate a percentage to each piggy bank.

Home
Saved
Notification
Profile

CONCEPT 3



9:41
Golden Snacks
Filter
Freddy
Try "Saving"
Age 8
Girl
Job
$20
Image
Image
Home
Saved
Notification
Profile

Bank Account

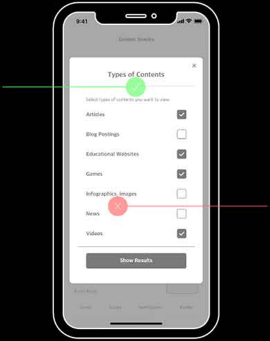
Introducing the 3 Little Piggy Banks
by Better Money Habits
4 min Read

Tips for Opening a Bank Account for Kids
by The Simple Dollar
8 min Read

Filter button proved hard to be seen by some

Kid icon text confusing

Parents thought this filtering lay outlooked "powerful"



9:41
Golden Snacks
×
Show Results

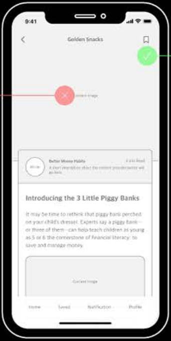
Types of Contents

Select types of contents you want to view

Articles ☑
Blog Postings ☐
Educational Websites ☑
Games ☑
Infographics, images ☐
News ☐
Videos ☑

Liked the ability to select between several types of information

Term infographics was not understood


9:41
Golden Snacks
Home
Saved
Notification
Profile

Introducing the 3 Little Piggy Banks

It may be time to rethink that piggy bank perched on your child's dresser. Experts say a piggy bank—or three of them—can help teach children as young as 5 or 6 the cornerstone of financial literacy: to save and manage money.

Didn't like that the article image took up so much screen space; recommended to use such size if it was a video

Book mark easily understood

TEST LEARNINGS

On screen terminology is very important and word choice is sensitive and needs updating

◇

Adding additional children button wasn't immediately understood if at all with some users.

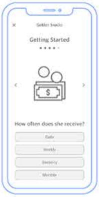
◇

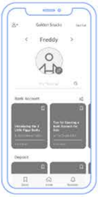
Making elements like lower navigation bigger and buttons bigger will allow for a better experience

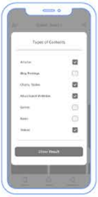
◇

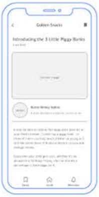
Images sometimes work better than text but it can work both ways.

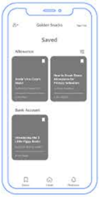
REVISED WIREFRAMES

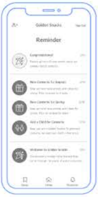

Golden Snacks
Getting Started
How often does she receive?
Daily
Weekly
Biweekly
Monthly

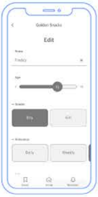

Golden Snacks
Freddy
Bank Account
Deposit

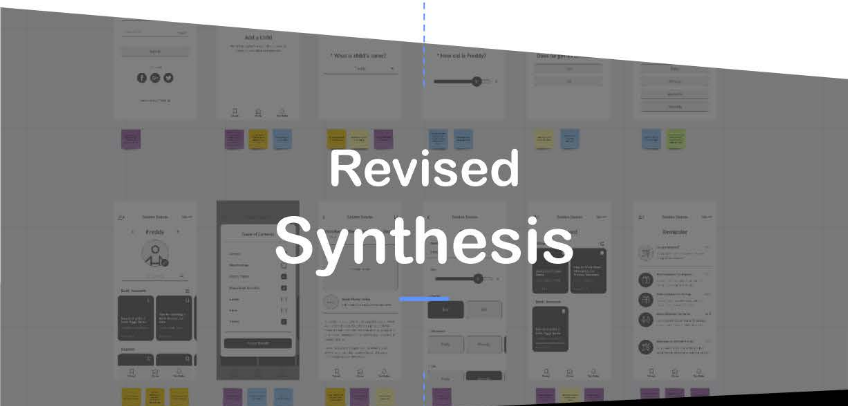

Types of Contents


Golden Snacks
Introducing the 3 Little Piggy Banks

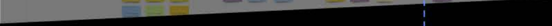

Golden Snacks
Saved
Allowance
Bank Account


Golden Snacks
Reminder

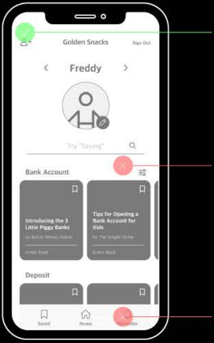

Golden Snacks
Edit
Daily
Weekly



Revised Synthesis



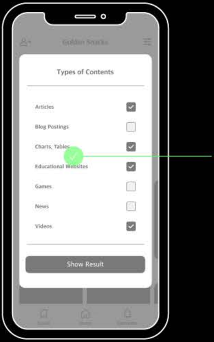
HYBRID CONCEPT


Golden Snacks
Sign Out
Freddy
Try "Saving"
Bank Account
Introducing the 3 Little Piggy Banks
by Better Money Habits
4 min Read
Tips for Opening a Bank Account for Kids
by The Simple Dollar
6 min Read
Deposit
Saved
Home
Reminder

Add button now understood flawlessly

Sort button universally not understood

Liked idea of reminders advised to change it to notifications

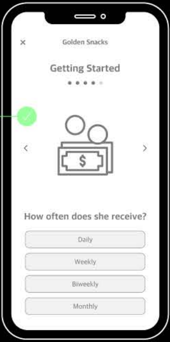

Golden Snacks
Show Result

Types of Contents

Articles ☑
Blog Postings ☐
Charts, Tables ☑
Educational Websites ☑
Games ☐
News ☐
Videos ☑

Adjusted terminology from infographics to charts/tables

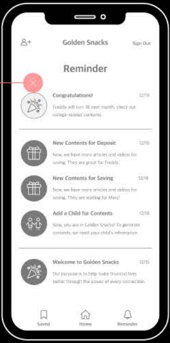
Onboarding executed flawlessly by all parents


×
Golden Snacks
‹
›
$
Daily
Weekly
Biweekly
Monthly

Getting Started

How often does she receive?

Unclear which tasks were completed and which weren't


Golden Snacks
Sign Out
Saved
Home
Reminder

Reminder

Congratulations! 12/19
Freddy will turn 18 next month, check out college-related contents.

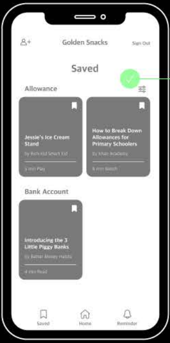
New Contents for Deposit 12/18
Now, we have more articles and videos for saving. They are great for Freddy.

New Contents for Saving 12/18
Now, we have more articles and videos for saving. They are waiting for Mary!

Add a Child for Contents 12/18
Now, you are in Golden Snacks! To generate contents, we need your child's information.

Welcome to Golden Snacks 12/15
Our purpose is to help make financial lives better through the power of every connection.

Ability to sort through saved articles was liked


Golden Snacks
Sign Out
Saved
Home
Reminder

Saved

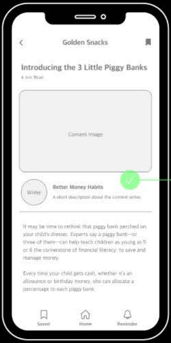
Allowance

Jessie's Ice Cream Stand
by Rich Kid Smart Kid
5 min Play

How to Break Down Allowances for Primary Schoolers
by Khan Academy
6 min Watch

Bank Account

Introducing the 3 Little Piggy Banks
by Better Money Habits
4 min Read


Golden Snacks

Introducing the 3 Little Piggy Banks

4 min Read

Content Image
Writer

Better Money Habits

A short description about the content writer.

It may be time to rethink that piggy bank perched on your child's dresser. Experts say a piggy bank—or three of them—can help teach children as young as 5 or 6 the cornerstone of financial literacy: to save and manage money.

Every time your child gets cash, whether it's an allowance or birthday money, she can allocate a percentage to each piggy bank.

Saved
Home
Reminder

Article page understood and book marking flawless

REVISED TEST LEARNINGS

Parents do not understand this kind of sorting icon
some even pointed out the up and down arrow sort icon could work

◆

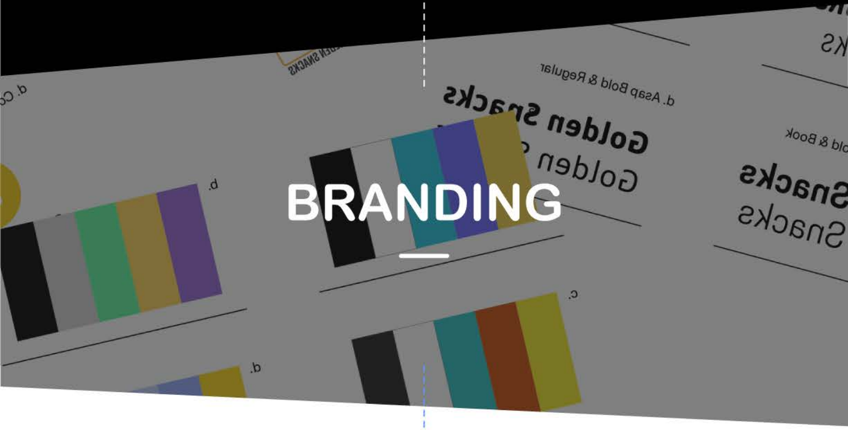
Reminders page completed/uncompleted tasks
wasn't clear will fix with final high fidelity coloring

◆

Changing term reminders to notifications, and coloring it in
to indicate awaited notification

◆

All on boarding was completed flawlessly, and
main task flows were now executed with little issue beyond sort icon



BRANDING

TYPOGRAPHY

Asap Bold

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz
1234567890.!?@#$%^&*()=+

Asap Regular

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz
1234567890.!?@#$%^&*()=+

Apple SD Gothic Neo Extra Bold

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz
1234567890.!?@#$%^&*()=+

Apple SD Gothic Neo Regular

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz
1234567890.!?@#$%^&*()=+

COLOR PALETTE

●	●	●	●	●
Sun Flakes	Evening Sky	Newborn	Overcast	Base Grey
#fedc4a	#a3b7fc	#cbd6fd	#eaeaea	#2d2d2d

LOGO

GOLDEN
SNACKS

APP ICON

HIGH FIDELITY

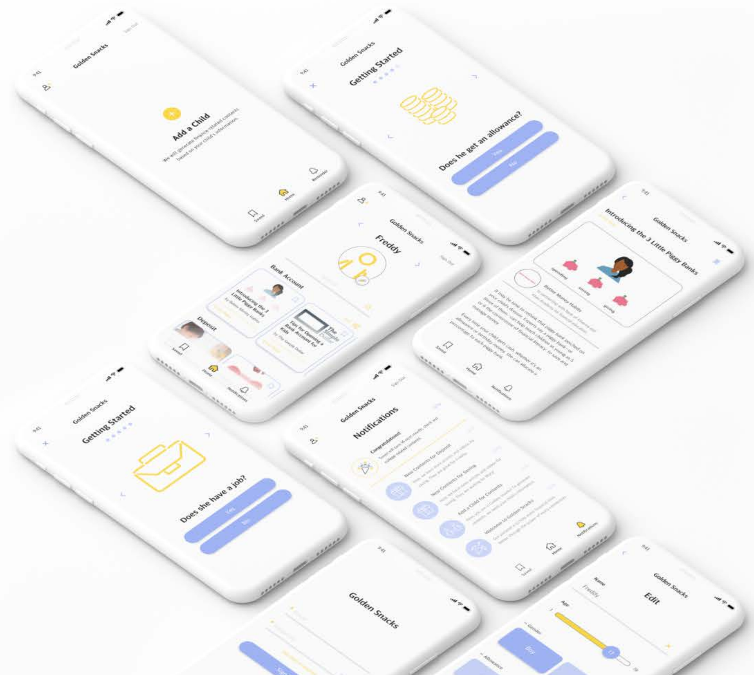
Freddy'sG...
FreddyAg...
FreddyAll...
FreddyJo...
Freddyis17
FreddyAll...
Golden Snacks
Getting Started
What is Freddy's gender?
How old is Freddy?
How often does he receive?
FILL
STROKE

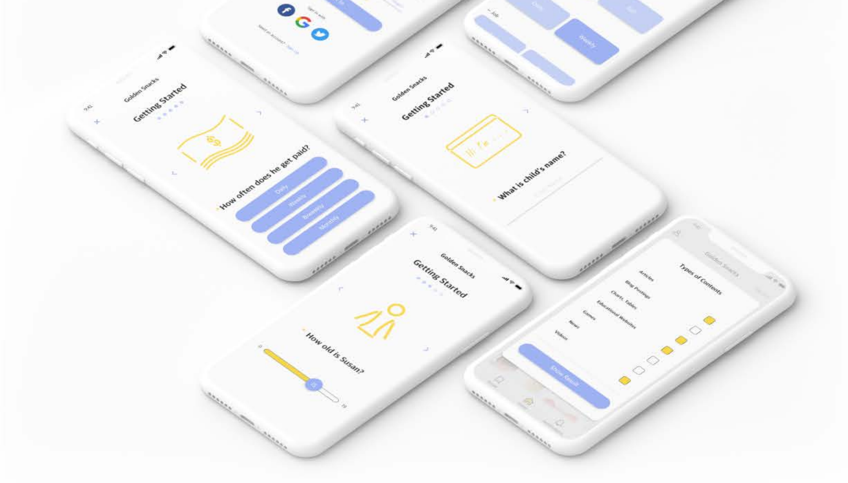
Pass Through

FILL #A2B6F8 100%

STROKE #7A7A7A 100%

1 Inside


Golden Snacks
Add a Child
We will generate finance related contents based on your child's information
Getting Started
Does he get an allowance?
Yes
No
Freddy
Bank Account
Deposit
Introducing the 3 Little Piggy Banks
Does she have a job?
Notifications
Edit
Saved
Home
Notifications


Golden Snacks
Getting Started
How often does he get paid?
Daily
Weekly
Biweekly
Monthly
What is child's name?
How old is Susan?
Types of Contents
Articles
Blog Postings
Charts, Tables
Educational Websites
Games
News
Videos
Show Result

PROTOTYPE

http://bit.ly/goldensnacks

THANK YOU

egorrose.me