

CS 419/519 Project #1 Installment

❖ The software we picked, (*name + Description, ~ 1 paragraph*)

➤ Name: Gringotts Muggle Bank

➤ Description: An all in one financial mobile phone application. Functionality as follows,

- Check Credit Scores.
- View current debt (what is owed and to who).
- Track spending by linking accounts.
- Cap spending by category (\$200/month on gas, food, etc),
 - Overall or for specific cards.
- Do a total Max Allowance, capping overall spending to not bury themselves in debt, or to grow their financial assets (when applicable).
- Text messaging notifies users when they are spending too quickly/ getting too close to their maximum allowance.
- Cards are rejected when caps are hit,
 - Not applicable to areas such as medical, towing (general emergency situations).
- Enter monthly bills (individual bills, both specific and ranged)
- Link Checking/Savings accounts,
 - Helps users know what money will be left over after typical deductions are made.
- Suggestions are given to help pay off debt based on current balances and typical deductions.
- Suggestions regarding how to lower bills if they are too high,
 - Suggestions regarding how to get bills paid if current budget can't afford it.
- Suggestions on how to grow savings/financial assets.
- Give projections to on their debt/savings based on following through suggestions.
- Help users get the best loan/credit card for them.
- Set up reminders for when payments/bills are due.
- Set up reminders for when bills will be late,
 - Just because it's due doesn't mean that the user can actually pay it yet. So when it is late is also important.
- Set up automatic bill pay.
- Alert users when new credit cards/loans are being opened in their name (so when a hard credit check is occurring),
 - Can request the card/loan request be stopped when not them.

Awesome but WAY too much for a one-term project. For now, leave it as is, but work your way down the list knowing that you'll never get all the way to the bottom of it.

➤ It's the perfect pocket accountant, or goblin, for today's muggles.

- ❖ Our underrepresented population,
 - Users diagnosed with Attention Deficit Hyperactivity Disorder (ADHD)
 - ❖ Use case our underrepresented population is in (why they'll use our software),
 - Users have a single application for the following: budgeting, bill payment, investment information, credit information, and bank account management.
 - ❖ What are the issues in our software which makes it a poor fit for our underrepresented population (*1 to several sentences*)
 - All of the features of this application are currently available as separate applications which cover only a part of each aspect of money management. This forces users to manage multiple apps, with multiple passwords, and for different purposes. This causes problems with our underrepresented population as their shorter attention span makes it difficult for them to actually want to use multiple apps.
 - Our current application doesn't cater to users who have issues focusing for long periods of time, and we would like to focus on helping users complete certain tasks within the app that take longer than their average attention span, i.e. creating a budget.
 - ❖ A situation/use case your mainstreamer is in that makes clear why they would be using your software, (*about 1 sentence*)
 - The user of the software is able to view credit monitoring, create budgets,, implement spending caps, schedule bill payments, and manage bank accounts all within one application.
 - ❖ Why this is a good project from the standpoint of there being a reasonable amount of *usability* work to think about,
 - The primary usability issue is managing the distractibility of the user. This presents unique usability challenges.
 - How do we ensure that users don't leave our app because they were distracted by another app?
 - How do we ensure our users don't get bored while using the app?
 - How do we keep users' attention when completing time consuming tasks?
 - How do we balance simplicity and usability?
 - How do we reduce graphic and audio distractions within the application?
 - How do we reduce distractibility of ads without removing them altogether?
 - There is also the aspect of merging multiple products into one, allowing for everything to be managed from one centralized application, versus multiple applications. Which then streamlines the productivity and usefulness of the app.
 - "How do we ensure smooth transitions between application segments."
- Very nice

- “How do we cohesively merge multiple applications and their functionality into one.”

❖ Our team,

Team Member 1
Team Member 2
Team Member 3
Team Member 4

Very nice. I'll look forward to seeing it progress.