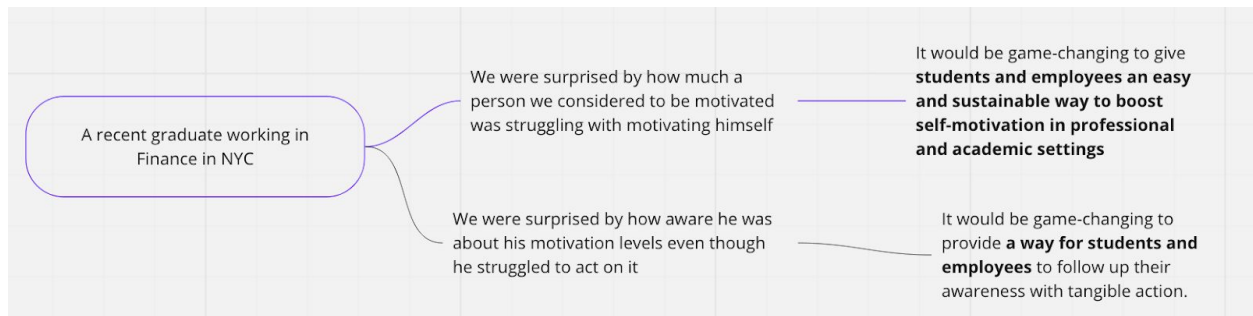


# POVs.....

## POV 1 + 2:

**We met** a recent graduate working in finance in NYC,  
**We were surprised by** how much a person we had always considered to be motivated was struggling with motivating himself during the pandemic,  
**It would be game-changing to** give students and employees an easy and sustainable way to boost self-motivation in professional and academic settings now and after the pandemic.

**We met** a recent graduate working in finance in NYC,  
**We were surprised by** how aware he was about his motivation levels even though he struggled to act on it,  
**It would be game-changing to** provide a way for students and employees to follow up on their awareness with tangible actions.



## POV 3 + 4:

**We met** a small business owner of a SaaS platform,

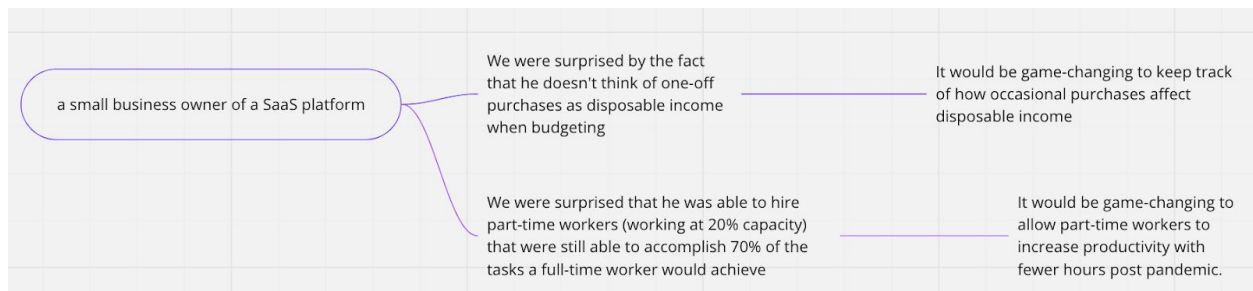
**We were surprised by** the fact that he doesn't think of one-off purchases as coming out of his disposable income when budgeting,

**It would be game-changing to** it would be game-changing to keep track of how occasional purchases affect disposable income.

**We met** a small business owner of a SaaS platform,

**We were surprised that** he was able to hire part-time workers (working at 20% capacity) that were still able to accomplish 70% of the tasks a full-time worker would have achieved,

**It would be game-changing to** allow part-time workers to continue increased productivity with fewer hours post pandemic.



## POV 5:

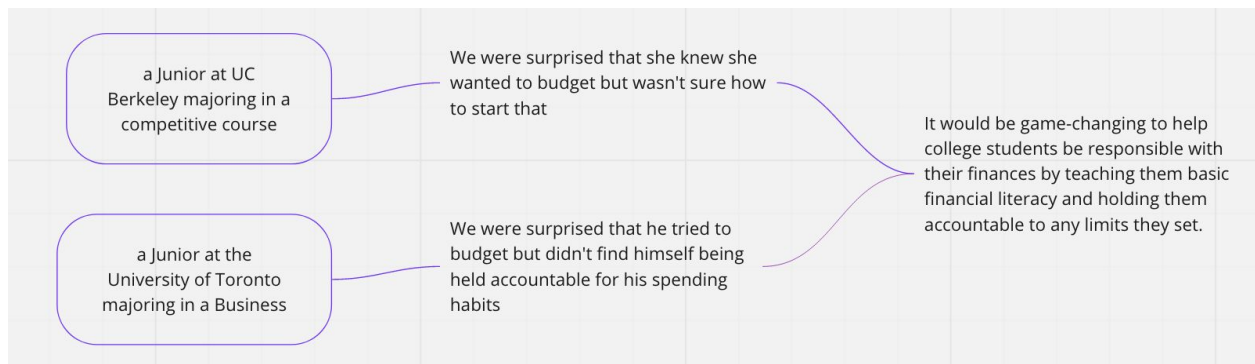
**We met** a junior at UC Berkeley majoring in a competitive course,

**We were surprised that** she knew she wanted to budget but wasn't sure how to start budgeting,

**We also met** a junior at the University of Toronto majoring in business,

**We were surprised that** he tried to budget but didn't find himself being held accountable for his spending habits,

**It would be game-changing to** help college students be responsible with their finances by teaching them basic financial literacy and holding them accountable to any limits they set.



# How Might We.....

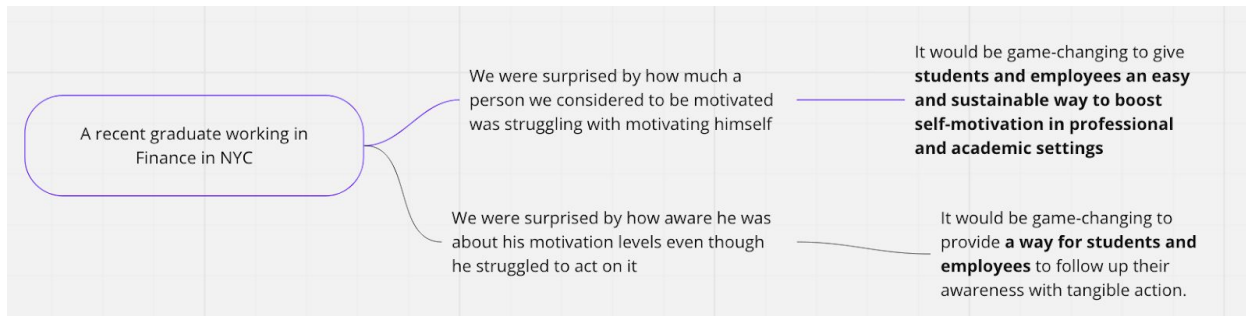
## OUR 3 HMWS:

1. HMW encourage people to tackle small wins first to build momentum for the rest of the day
  - a. Consider combining: HMW make it easy to feel productive and use that as a way to kickstart productivity on a larger scale
2. HMW clearly demonstrate the positive and negative effects every purchase can have on a user's financial situation, especially in the long-term.
  - a. Consider: people don't know what "a lot" is
3. HMW leverage social interaction to teach college students how to budget

Note on selection process: **Heat Map Voting**

- Everyone starts with unlimited number of votes
- Discuss HMWs that have three or more votes
- Everyone votes again for their final selection

## POV 1 + 2:



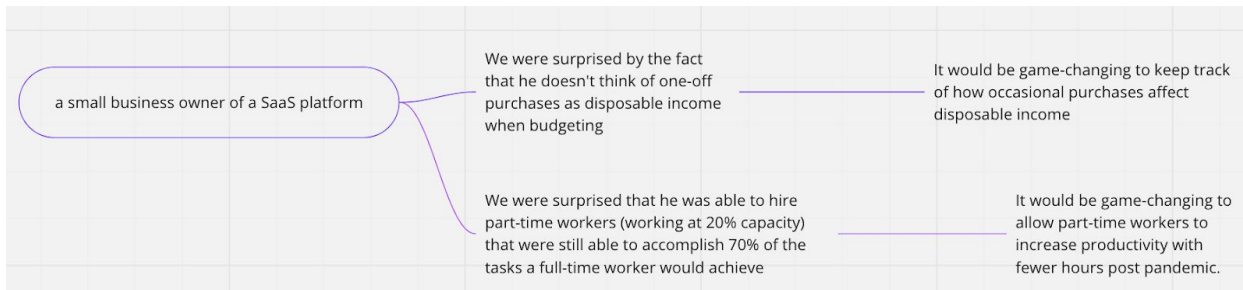
### HMWs related to POV 1

1. HMW use gamification to make people motivated.
2. HMW encourage people to tackle small wins first to build momentum for the rest of the day.
3. HMW make it easy to feel productive and use that as a way to kickstart productivity on a larger scale.
4. HMW record tangible results related to uninteresting work and use them to prompt self-motivation.
5. HMW make tedious tasks more interesting to encourage self-motivation.
6. HMW help people motivate themselves to do tedious work without simply prompting them to do it.
7. HMW get people to refocus after a long break.
8. HMW develop motivation-related habits that make it easier for people to get started.
9. HMW offer additional incentives to kickstart self-motivation.
10. HMW remove friction that people have to overcome when self-motivating themselves in professional and academic settings.

## **HMWs related to POV 2**

1. HMW use the pomodoro technique to minimize distractions / fight procrastination.
2. HMW create awareness of problems with users' work habits and help them actively remedy the problems.
3. HMW use social accountability to get people to do their own work.
4. HMW reduce distractions to facilitate better work ethic.
5. HMW use positive and negative reinforcement to encourage people to act when they know they aren't motivated.
6. HMW change people's ideas of work and motivation in a way that makes work seem easy.
7. HMW eliminate barriers that hinder people from acting.
8. HMW deter people from actively distracting themselves.
9. HMW stop breaks from getting too long.
10. HMW find additional sources of motivation (maybe related to benefiting other people) to get people to do their own work.

## POV 3 + 4:



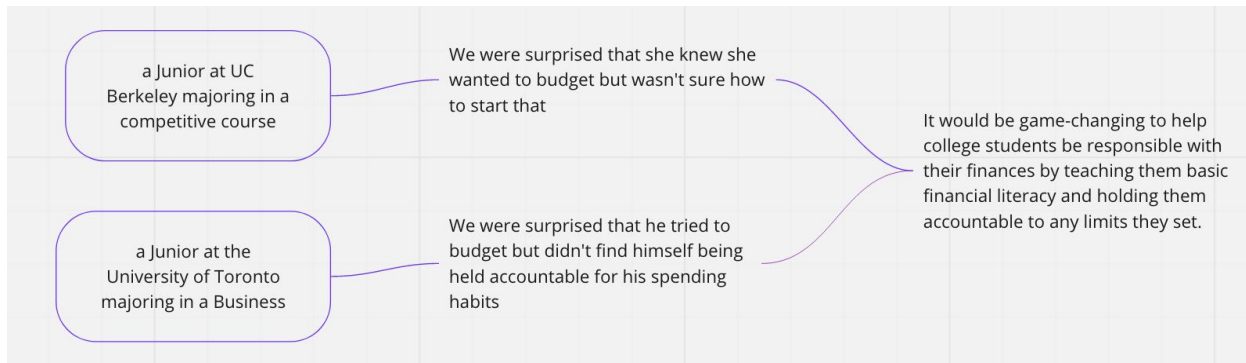
### HMWs related to POV 3

1. HMW clearly demonstrate the positive and negative effects every purchase can have on a user's financial situation, especially in the long-term.
  - a. Consider: people don't know what "a lot" is
2. HMW leverage social interactions to manage people's financial habits.
3. HMW use gamification to manage people's financial habits.
4. HMW create awareness of problems with users' financial habits and help them actively remedy the problems.
5. HMW encourage proper budgeting and distribution of disposable income without being overly restrictive.
6. HMW deter people from overspending in a way that feels natural to them.
7. HMW remind users of opportunity costs as they make a purchasing decision.
8. HMW use positive and negative reinforcement to guide people's spending habits.
9. HMW prolong the decision making process of impulse purchases so that people will think twice.
10. HMW remind people when they're at risk of deviating too far from their financial habit.

#### **HMWs related to POV 4**

1. HMW allow people to work in high energy bursts of extreme productivity.
2. HMW deter people from slowly working on things.
3. HMW help people work in a way that is productive to the company as well their minds and bodies.
4. HMW show people how to plan their time at their workplace such that they put in less time but the same amount of effort.
5. HMW shift employee focus from the time they put in to the results they output.
6. HMW encourage employees to search for a style of work that is most suitable for them in terms of productivity.
7. HMW adjust incentives to encourage part-time employees to maximize output in a short period of time.
8. HMW get part-time employees to form strong bonds with their team to strengthen accountability.
9. HMW eliminate barriers that prevent part-time employees from consistently performing at a high level of productivity.
10. HMW instill motivation and maintain it for part-time employees whenever they start working.

## POV 5:



### HMWs related to POV 5

1. Hmw leverage social interaction to teach college students how to budget
2. Hmw use gamification to teach college students how to budget
3. HMW introduce young people to the principles of budgeting without overwhelming them.
4. HMW increase financial literacy without heavily affecting everyday needs and necessities.
5. HMW not only assist people in budgeting but also keep them accountable to the budget they create.
6. HMW help college students make the transition from financial dependence to independence by teaching them to make responsible financial decisions
7. Hmw make budgeting seem “hip” or “trendy” to encourage younger people to budget.
8. Hmw deter the behavior of shrugging off purchases
9. Hmw slowly make people change their purchasing habits by making them mentally account.
10. Hmw use positive reinforcement and negative reinforcement to build budgeting habits

11. Hmw get people to remember their budgets before they make a purchasing decision
12. Hmw get third-parties college students often interact with (e.g. restaurants and grocery stores) to help college students budget
13. Hmw get parents to seamlessly teach their children at college how to budget
14. Hmw force college students to adhere to a strict budget
15. Hmw integrate budgeting into general elective college courses

# Solutions

## HMW 1

Hmw encourage people to tackle small wins first to build momentum for the rest of the day

- 1. an app that helps people prioritize doing smaller tasks earlier in the day**
  - a. g[=l]**
  - b. ranking priority of goals for the day and then seeing how they feel after completing those tasks first**
- 2. An app that gives suggestions for small things everyone can do at the beginning of the day**
3. An app that creates a “social network” similar to that of the activity app on apple watches that notifies friends whenever you accomplish something
4. An app that tracks what tasks you need to accomplish and gives greater rewards the quicker they are completed
5. An app that pays people the more productive they are.
6. An app that lets you bet/compare with friends to see who can complete the most small tasks earlier in the day
7. an app that increases spending money in their budget the more productive they are
8. An app that lets you plot your daily tasks on a value vs. effort graph
9. An app that gives you awards for challenges related to small wins
10. An app where friends/family can monitor the completion of small tasks earlier in the day
11. App that allows friends to automatically share how much work they got done in a day (similar to venmo feed)

## HMW 2

HMW clearly demonstrate the positive and negative effects every purchase can have on a user's financial situation, especially in the long-term.

- 1. Find consistencies in their purchases they can improve upon (for example someone buys starbucks every day, maybe suggest other options, like a "what would happen if you bought a coffee that's \$1 less every day... you'd save \$300 a year --- this \$300 can go towards that new laptop you wanna buy")**
2. An app that takes a single purchase (or avg of similar purchases) and maps the results of if it were to become a consistent purchase (like actually showing if it were to become a weekly/monthly/yearly purchase and the long term effects of that)
3. An app that reminds you of your avg (or your friend group's avg) spending on specific categories everytime you're about to make a purchase
4. An app that offers alternatives everytime you're about to make a purchase (helping provide context)
5. An app that monitors your credit card and notifies you every time you make a purchase that is seen as "not smart"
6. An app that tracks purchases and rewards users for making "smarter" purchases
7. An app that displays a dynamic chart visually that proportions intended savings/spendings etc. and updates with every transaction
8. An app that reward any savings by allocating that sum to an otherwise financially irresponsible-ish purchase
9. An app that allows people to search for the cheapest option of item/service X close to them.

10. An app that looks at recurring past transactions and automatically creates a budget based on these numbers, customized for the user.

## HMW 3

Hmw leverage social interaction to teach college students how to budget

1. **An app for social groups to collectively budget for a certain period that involves social activities that require spending.**
2. An app that creates a “social network” showing off to friends when you stick to your budget.  
lots of leeway when it’s yourself, peer pressure
3. An app that monitors when friends spend money at the same places and makes recs on how to maybe spend less if it was a large purchase or there were several purchases on a given day
4. An app that allows people of varying economic capacities to choose anonymously between options that serve the same purpose without going over anyone’s means. (Ex: 5 people with different amounts of money to spend need to pick a restaurant without one person being a buzzkill)
5. An app helps people practice good financial habits on a consistent basis (so weekly, biweekly it helps the user go through how to practice and implement a good financial practice and tracks how well they do it)
6. An app that creates a space for friends to collaborate on budgeting methods
7. An app that creates competition among friends who want to try budgeting.

8. An app for highschool seniors and college students to make the transition from financial dependence to independence using budgeting tips and guidance.
9. an app that suggests way for the group to save money
10. an app that helps people judge if the experience is worth the cost, or how to maybe modify the cost while maintaining the same experience
11. An app to help people with debt to be able to budget for their daily lives while simultaneously setting aside money to pay off the debt.

# Prototypes

## HMW 1 Solution

“an app that helps people prioritize doing smaller tasks earlier in the day by ranking priority of goals for the day and then seeing how they feel after completing those tasks first.”

### Assumption:

**People feel more motivated after completing several small tasks.**

**Key Takeaway: “...woke up feeling extremely tired....as the day progressed I felt relatively motivated, achieving what I had initially planned to complete.”**

### Prototype

- google form
- have them fill out up to 5 things they want to do
- **follow up form** to check how they felt the rest of the day
- how did they feel today compared to your average day?
- [30 Things You Can Do In 5 Minutes Or Less - It Starts With ...](#)

### Artifacts:

- Two Google Forms (one to initiate, the other to follow up)

### Roles:

- Participant as a potential user (someone looking to boost motivation)
- Researchers as guides (suggests things to do, encourage participant to reflect on motivation)

### Scenes:

- Just an average day at wherever they currently study or work

## HMW 2 Solution

“Find consistencies in their purchases they can improve upon (for example someone buys starbucks every day, maybe suggest other options, like a “what would happen if you bought a coffee that’s \$1 less every day... you’d save \$300 a year --- this \$300 can go towards that new laptop you wanna buy”)”

### Assumption

**People are not making the most financially sound purchases on a daily basis that add up/ people are not aware of how much they spend daily and the effects it has.**

**Key Takeaway: true, (caveat is that some people don’t care)**

### Prototype

- Someone you know texts you what they bought/how much it was for everything they bought that day. You decide if it was a good/bad purchase and let them know what you think abt it.
- Afterwards, discuss the experience.
- Ask for a common (recurring) purchase. Ask how much they think it costs a year. Actually calculate. Compare. Search for alternatives. See if there are “better” options.

### Artifacts:

- Text messages (to record transactions)

### Roles:

- Participant as a potential user (someone who makes regular purchases of certain items)
- Researchers as guides (suggests things to do, encourage participant to reflect on motivation)

Scenes:

- Just an average day at wherever they currently study or work

Notes on experiment:

eyebrow pencil, menstrual products, shampoo, apple, bagels,

bag of 6 bagels

- target
- plain
- sometimes 2 bags
- once a week or maybe twice a week
- think it's \$1.99 → \$100 a year (actually 3.29 → x 52 weeks in a year = \$171)
- bagel sandwich from ctb (for something special)

hot coffee from a cafe

- waffle place collegetown bagels (ctb)
- campus
- when im tired and want to work at a cafe
- 1.50-3.50 - \$150 year ( $\frac{1}{4}$  of 365 days)
- hot coffee
- i don't have a coffee maker at home
- something ritual of getting coffee and supporting small businesses
- starbucks -> i don't support the brand

tissues, toilet paper

## HMW 3 Solution

“An app for social groups to collectively budget for a certain period that involves social activities that require spending.”

### Assumption

**People want to budget in groups**

**Key Takeaway: “I enjoy the group accountability and simplicity. ”**

**“I like it because we can keep closer track of our spending.”**

### Prototype

- Google form asking for individual budget food/ entertainment/ disposable income.
- Send out group budget to everyone
- Google form afterwards- how do you feel about the budget? Did you like the process? Do you think the budget was realistic for you?

### Artifacts:

- Two google forms (one to initiate, the other to follow up)
- Text message (to send out group budget to everyone)

### Roles:

- Participants as a potential group of users (who do activities together)
- Researchers as guides (guides through google form process, decides on a budget as if software algorithm, and notifies group)

### Scenes:

- Just an average day at wherever they currently study or work