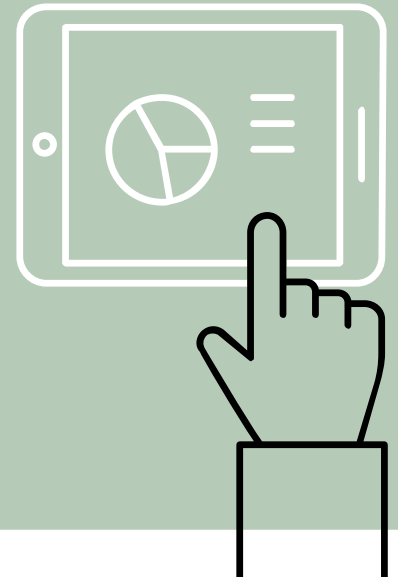
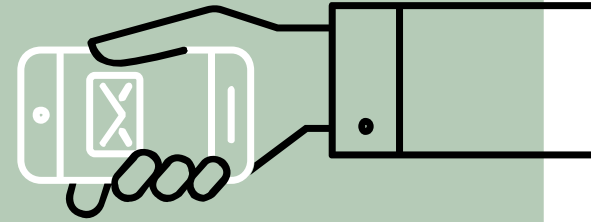
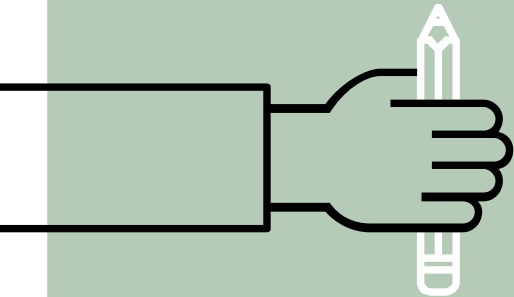
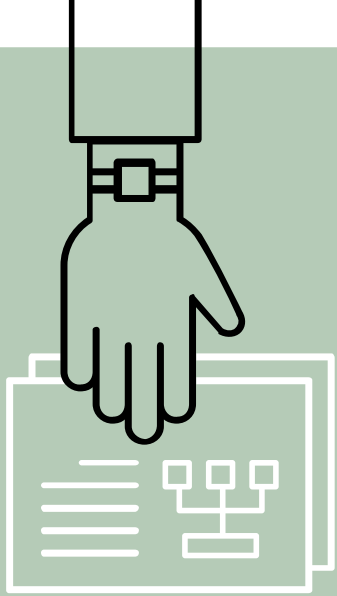


# LIFE AFTER LOCKDOWN



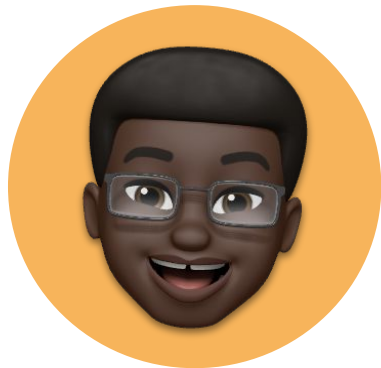
# THE TEAM



**RAAGAVI**

Junior - CS

Has had hair catch on  
fire twice



**HABEEB**

Junior - BMC

Never been in the  
ocean



**JACOB**

Junior - CS

Is a knight of Sealand



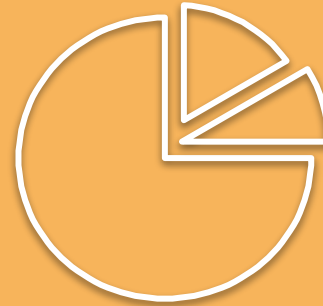
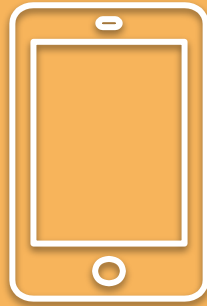
**MELVIN**

Masters - MS&E

Just tired

# LAST FRIDAY...

**Social  
Interactions**



**Financial  
Habits**

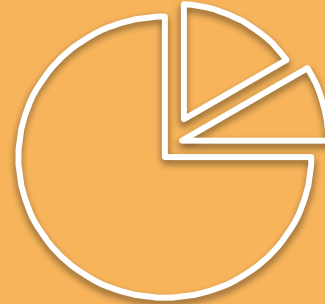
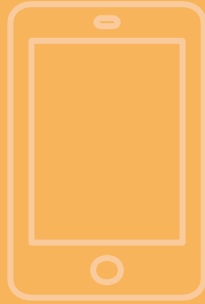
**Motivation  
to Work**



**Work-Life  
Balance**

# CURRENT SUBTHEMES

**Social  
Interactions**



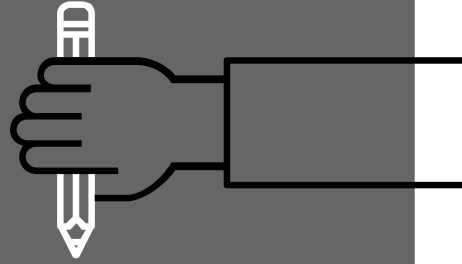
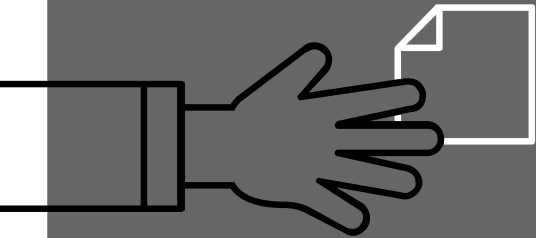
**Financial  
Habits**

**Motivation  
to Work**



**Work-Life  
Balance**

# POV's





We interviewed...



...Dhruv, a recent graduate working in Finance in New York City.

We were surprised by...

...how much a person we considered to be motivated was struggling with motivating himself to work.



It would be game-changing to...

...to give students and employees a **sustainable** and easy way to boost **self-motivation** in **professional** and **academic** settings.



We interviewed...



...a small business owner of a SaaS platform.

We were surprised by...

...the fact that he doesn't think of one-off purchases as disposable income when budgeting.



It would be game-changing to...

...to keep track of how both **frequent** and **occasional purchases** affect **disposable income** for people who aren't financially conscious.





We interviewed...



...Shreya, a Junior at UC Berkeley living off-campus with friends.

We were surprised that...

...she tried to budget but didn't find herself being held accountable for her spending habits.

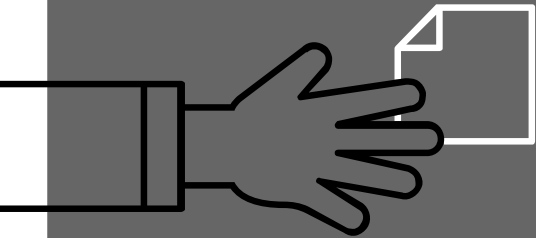
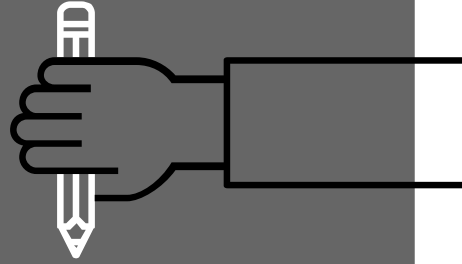


It would be game-changing to...

...help **college students** be responsible with their finances by **holding them accountable** to any financial limits they set for **themselves**.



HOW MIGHT WE...



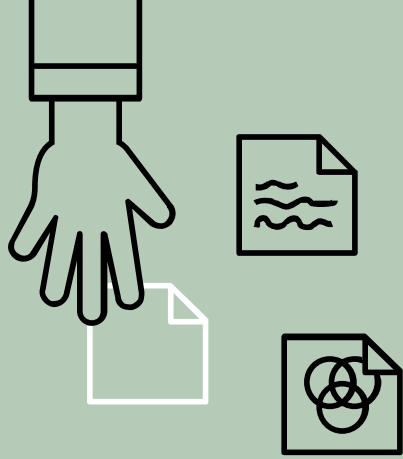
The game changer:

..**sustainable, easy**  
way to boost  
**self-motivation** in  
**professional**  
settings



## HOW MIGHT WE....

...encourage people to tackle  
**small wins** first to feel  
productive and then **build**  
**momentum** to **kickstart**  
**productivity** in their daily  
professional/academic lives.



The game changer:

...track how **various purchases** affect **disposable income** for people who **aren't** financially conscious.

## HOW MIGHT WE....

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

The game changer:

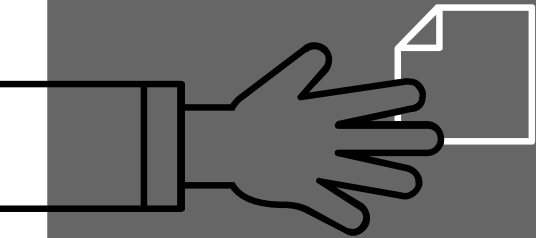
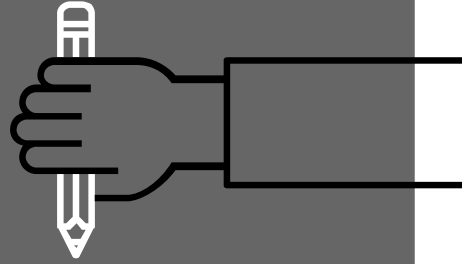
...help **students** be responsible by **holding them accountable** to their financial **limits**.



HOW MIGHT WE...

... leverage **social interaction** to teach college students how to **budget** without overwhelming them.

# OUR SOLUTIONS



1.

An app that helps people prioritize doing **smaller tasks** earlier in the day by ranking **priority of goals** for the day and using that **momentum** to encourage them to **want to be productive** with their remaining work.



2.

Find **consistencies** in users' spending habits that can be improved upon and suggest steps to do so by providing **customized tips** and **prompts** to match the user's **daily habits, financial status, location** and other factors.

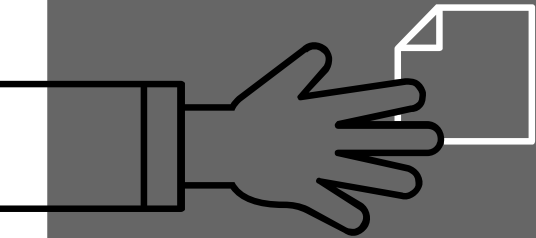
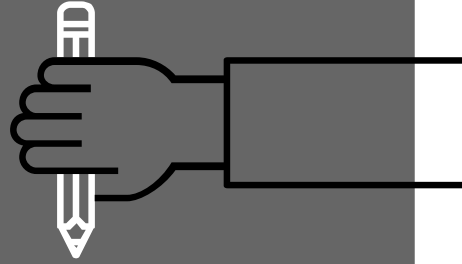


3.

An app for **social groups** to **collectively budget** for periods that involve social activities that require **communal spending**.



# PROTOTYPING



1.

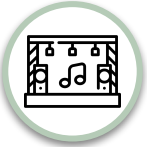
**Assumption:** People feel more motivated after completing several small tasks.

Roles



Participant as potential user  
Researchers as the app.

Scene



Workplace of her 9am - 11pm job

Props



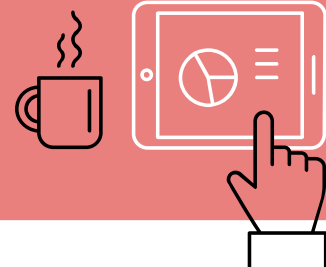
Two Google Forms



**Result:**

“...as the day progressed I felt relatively motivated, achieving what I had initially planned to complete.”

“...due to the unpredictability of the type of work, each day is a surprise of its own with mixed emotions.”



1.



...Manasvini, a short-term employee at Pricewaterhouse Coopers, U.K.

List/Choose from the next section, around 5 small tasks you wanted to get done today but haven't done yet

If you can't think of any, pick from the question below

Your answer \_\_\_\_\_

Here are other options for small tasks you might have wanted to complete.

- Making your bed
- Cooking for yourself
- Getting coffee
- Checking and responding to emails
- Contacting family
- Reading the news
- Updating your to-do list
- Drinking enough water
- Organizing your workspace/computer

How did you feel today?

Your answer \_\_\_\_\_

How would you describe your attitude towards work today?

Your answer \_\_\_\_\_

Is this different from how you typically feel throughout the day?

Your answer \_\_\_\_\_

If there is a difference, can you describe why you think that is?

Your answer \_\_\_\_\_

2.

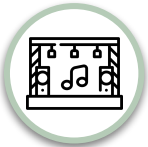
**Assumption:** People are not aware of how much they spend daily and the effects it has.

Roles



Participant as potential user  
Researchers as "guides"

Scene



Avg. day studying / working

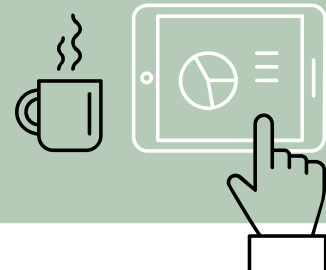
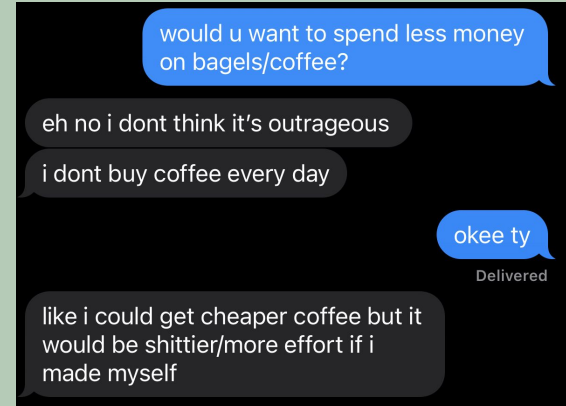
Props



Text Messages



**Result:**



2.



...Kathryn, a college student at Cornell

ok cool cool, how frequent is the bagel run?

between weekly and every other week

depends on how busy i am

i make sure to buy two bags of the bagels if i know im busy and wont be able to make it back to the store soon

and how much does it usually cost?

uhhh im not sure i definitely buy the cheapest, crappiest bagel option because they have the longest shelf life and wont go stale quickly

i think it's like a six-pack for \$1.99 or something like that

what type of bagels do u get? like what brand?

theyre the thomas brand i think? an orange label, always the plain bagels

theyre the most versatile so i can have with cream cheese or with nutella if im craving something sweet

ahh nice, and how much do u think that costs in a year

like \$100 maybe?

ok, do you think that's a lot?

i mean, it's probably more than most people spend on bagels alone

but im a college student and dont have much time to grocery shop or cook

its a cheap food overall so im not upset about how much im so ending i guess

3.

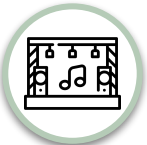
**Assumption:** People want to budget in groups.

Roles



Participants as potential group of users  
Researchers as “guides”

Scene



The house of 4 students

Props



Two Google Forms  
Text Message



**Result:**

“I enjoy the group accountability and simplicity.”

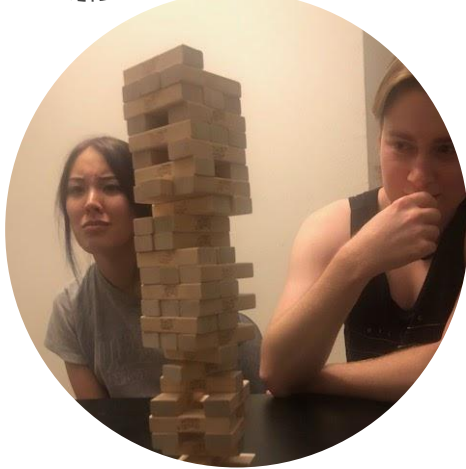
“I like it because we can keep closer track of our spending.”

\$25

\$20

45

3.



...a house of  
Stanford students

What would be your realistic weekly budget on entertainment (going out to eat, renting movies, ordering in food, etc.)?

3 responses

\$25

\$20

45

What would be your realistic weekly miscellaneous purchases or savings?

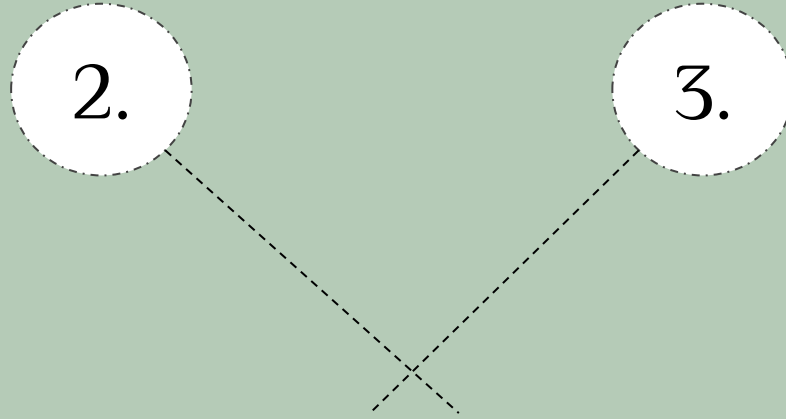
3 responses

\$30

\$10

30

# SOLUTION



An app for **social groups** to **collectively budget** for activities that require communal spending, while simultaneously factoring in **individual financial means**. This means that we can actively suggest ways for an entire group of people to **save** by helping individuals **improve** upon their **spending habits**.

# SUMMARY



## Financial Habits

### Key Learnings:

- A sizeable portion of people's money is spent in groups
- It is appealing to form / stick to a group budget

### Next Steps:

- Concept Video
- Get more feedback

*As we notice a growing number of college students / fresh graduates moving in with friends, the need to budget as a group and account for each individual's constraints should be a point of consideration.*

# Appendix





# POVs (Samples)

A recent graduate working in Finance in NYC

We were surprised by how much a person we considered to be motivated was struggling with motivating himself

It would be game-changing to give **students and employees an easy and sustainable way to boost self-motivation in professional and academic settings**

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 their awareness with tangible action.

a small business owner of a SaaS platform

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

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

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 achieve

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





# How Might We's... (Samples)

## 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.





# Solutions (Samples)

## 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.

