

My Budget Planner

Story line:

My Budget Planner is a personal app and targeted to individuals/families who want to manage their daily spending efficiently.

While I am designing this app, I have taken facts from my experience while managing my day-to-day expenses. Some of the key aspects are given as below:

- My daily expenses include a fixed set of expenses (i.e. my bills) and variable expenses (e.g. on travel, food, grocery etc.).
- While paying bills, It's difficult to remember the bill dates and pay them on time and also simultaneously track them in my day-to-day expense list.
- I would also like to track my other daily expenses and wish to know where I am spending the most, so I can plan for my future expenses.
- I have my fixed income coming from my salary and some variable income.
I would also like to see how much savings I am making after every month to make some financial goals.

User Experience Journey:

Current User Experience Journey

Duration of the Journey:

Mindset

What is on the Persona's mind while taking the actions of their journey? How do they feel each step of the journey?

Did I pay my bills?

I am spending too much.

How much savings do I have?

How much I spend on my bills?

Where did I spend more?

Do I have enough saving for buying new house?

Actions

What actions and activities does the Persona take while going thru the journey to achieve their goal?

Get Bills in email

Pay Bills

Record Bill payment in a file

Record my other expenses in a file

Manually calculate my savings by taking expense off my income

Touch Points

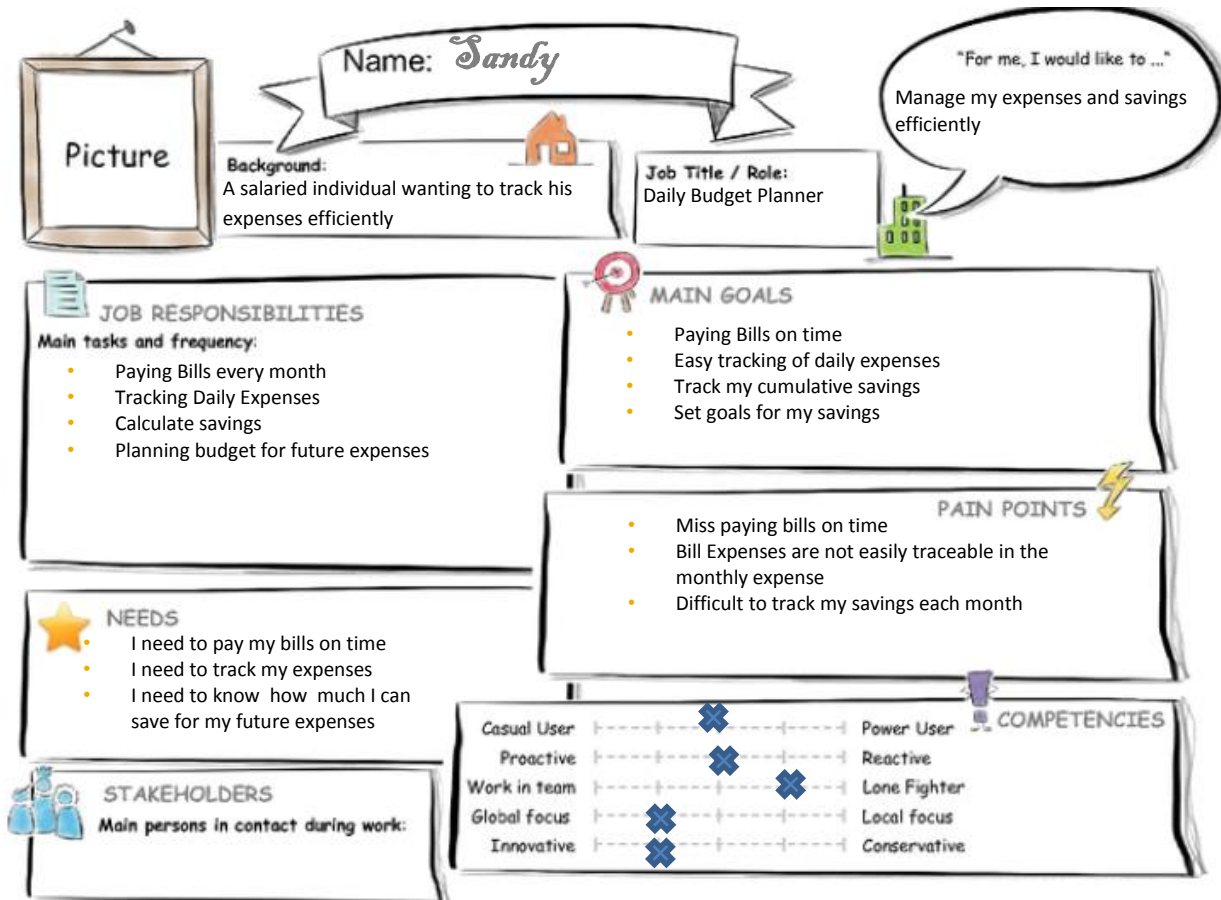
*What touch points does the Persona have?
(Tools, channels, devices, conversations, and so on.)*

Bill Paying Sites

Bank Account statements

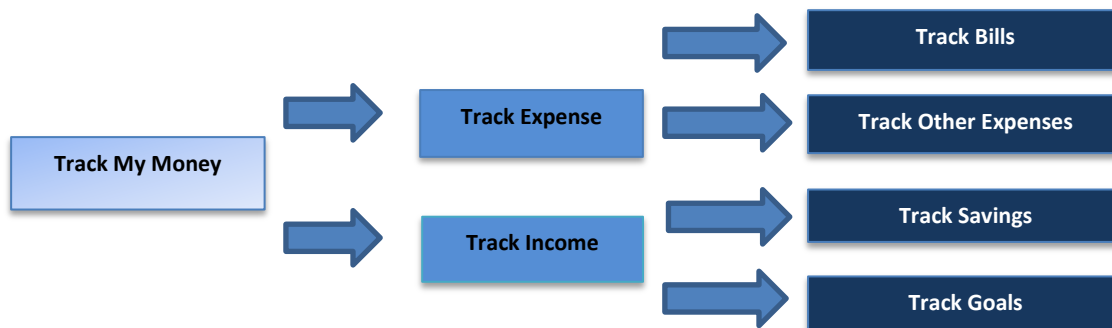
Credit card statements

Persona:

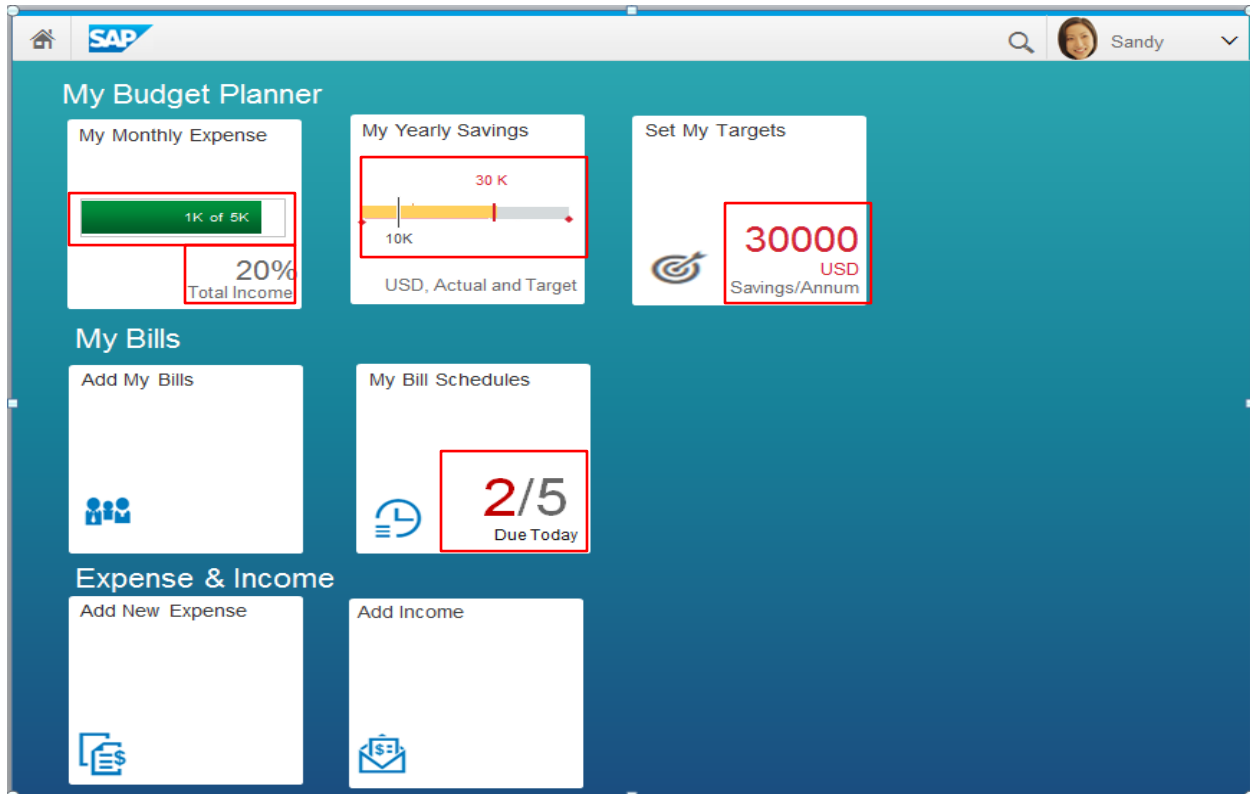


Based on the user experience the application has been designed into following components:

- Launch pad shows all key information required while tracking daily expense and allows navigations to different pages.
- My Bills with following pages
 - Add My Bills : Users can add bill details(amount, frequency of bill, etc) on this page
 - My Bill Schedules: Users can view and update bill status
- Expense: Users can add expenses along with expense categories (e.g. food, travel, grocery etc.)
- Income : Users can add all their income with the categories
- Reports :
 - My Monthly Expense : Shows expense vs income for current month and expenses per each category
 - My Targets : Users can set annual and monthly saving targets and track savings vs the targets
 - My Yearly Savings: The report gives cumulative totals of my savings till today.



Launchpad:



As highlighted in the snapshot Launchpad provides all important details required for managing daily expenses.

- In Monthly expense user can see his expense total till date and the color coding shows if he is spending more or not(based on the targets set by the user). Here I have set 2500 as my monthly savings target. So it shows green until my expenses are within that limit. Also it shows how much % of my monthly income I have spent so far.
- My yearly savings shows my savings target for the year and where I am based on my cumulative savings. The color coding also shows how I am doing in my savings.
- In my bill schedules I can see my pending bills for this month and how many are scheduled for today highlighted in red.

Add My Bill:

User can add all bills due here with the frequency and next due date.

The screenshot shows the "Manage Bills" form in SAP. The form is titled "Manage Bills" and shows a list of existing bills on the left and a form to "Add new Bill" on the right.

Existing Bills:

Bill Name	Amount (USD)	Frequency	Due Date
Monthly Rent	1000	Monthly	04/01
Telephone Bill	120	Monthly	04/02
Credit Card	500	Weekly	04/05
Insurance	60	Monthly	04/04
Car Loan	300	Monthly	04/02

Add new Bill Form:

- Nick name:
- *Details:
- *Frequency:
- Amount:
- *Pay By Date:
- Additional Note:

Buttons: Save, Cancel

My Bill Schedules:

Based on the due date and frequency of the bills system shows the bills due this month. There are two layouts by which users can see their bills. In the list view, it shows bills sorted based on due date and the bills with due date as today or past due show in **red**. Also it shows last payment date to indicate whether any payments made for that bill. User can update the status of bill here, with the amount and paid on date. Once it is updated, the amount gets added to the user's expense list.

The screenshot shows the 'My Bill Schedules' list view. At the top, there is a navigation bar with a back arrow, the title 'My Bill Schedules', and icons for grid and list views. Below this is a filter section with a 'Period' dropdown set to 'Week', 'From Date' and 'To Date' input fields, and 'Reset' and 'Search' buttons. The main content is a table with the following columns: 'Bill Name', 'Due Date', 'Amount', 'Paid Amount', 'Paid On', and 'Paid?'. The table contains four rows of bills:

Bill Name	Due Date	Amount	Paid Amount	Paid On	Paid?
Monthly Rent <small>Pay to payrent.com . Via Bill Pay Monthly</small>	May 05 <small>Last Paid Apr '09</small>	1000 USD	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>
Telephone Bill <small>Pay to payrent.com . Via Bill Pay Monthly</small>	May 09 <small>No Payments Made</small>	120 USD	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>
Credit Card <small>Weekly</small>	May 10 <small>Last Paid Apr '09</small>	2000 USD	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>
Insurance <small>Monthly</small>	May 10 <small>Last Paid Apr '09</small>	500 USD	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>

At the bottom of the screen, there are 'Save' and 'Cancel' buttons.

In the calendar view user can see bills for a month in the calendar (so at a single glance user can see all bills due in respective month). The calendar days are highlighted in **blue** to indicate there are bills due for that date, **red** if they are overdue and **green** if paid. By clicking on any of the day in the calendar, user will be taken to list view where he/she can see bills due for that particular day.

The screenshot shows the 'My Bill Schedules' calendar view for April 2015. The calendar grid has columns for days of the week (MON to SUN) and rows for dates. The days are color-coded: red for overdue bills, blue for scheduled bills, and green for paid bills. The legend at the bottom indicates: **Overdue Bills** (red square), **Scheduled Bills** (blue square), and **Paid Bills** (green square).

MON	TUE	WED	THU	FRI	SAT	SUN
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3

At the bottom of the screen, there are 'Save' and 'Cancel' buttons.

Add Expense:

In add expense user can add his/her daily expenses with the type and date for the expense.

Expense (42) Manage Expenses

Search

Add new Expense

Details:

Expense Type:

If Others Please specify:

Spent on:

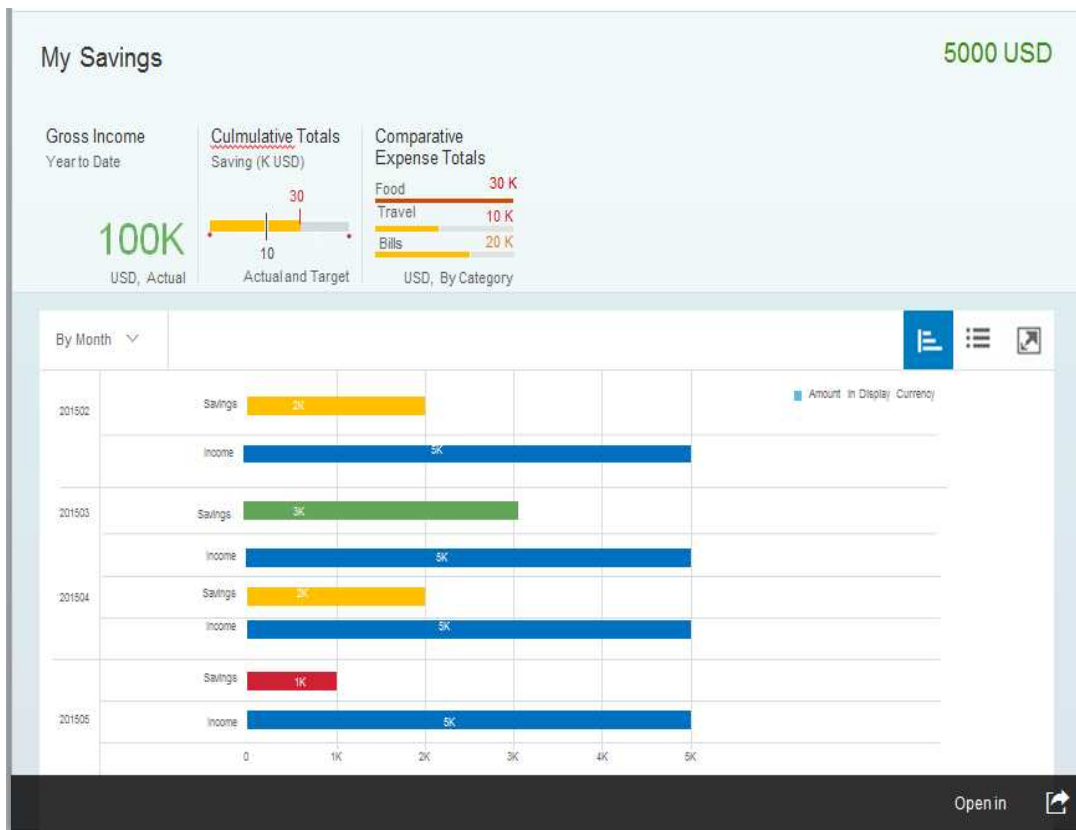
Additional Note:

Save Cancel

Category	Amount (USD)	Date
Groceries at Z-Mart	1000	04/01
Grocery		
Restaurant	120	04/02
Food		
Air Fare	500	04/05
Travel		
Air Fare	60	04/04
Travel		
Gas Station	300	04/02
Utility		

My Savings:

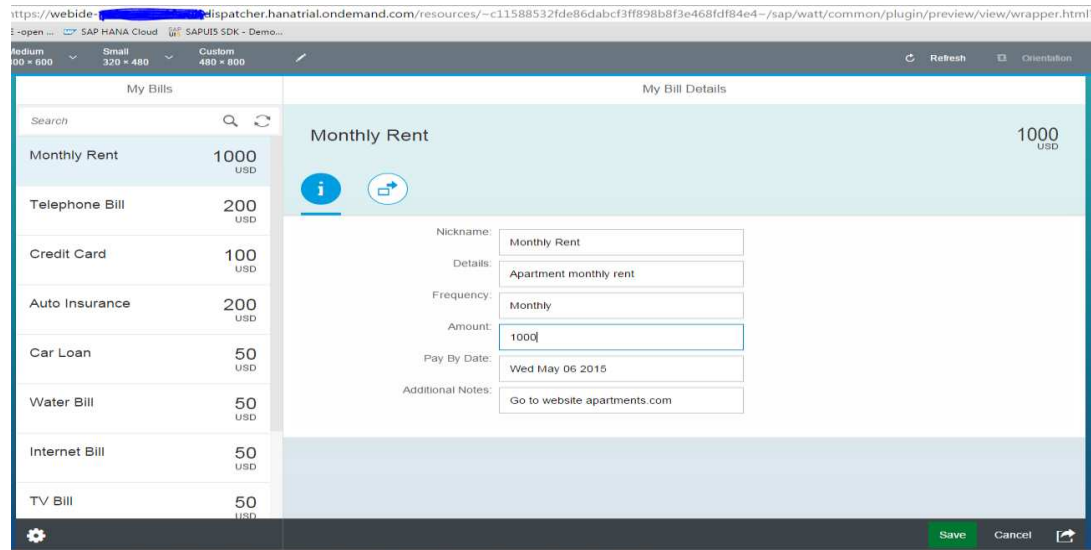
In my savings user can see monthly savings vs income. In addition to the savings, user can also see top three expense categories and how much he has spent cumulatively for each of the categories. In My Expenses user will get detailed analysis for each expense category.



Application:

In the build section, I have developed screens for managing bill schedules and updating bill statuses .

Add My Bills

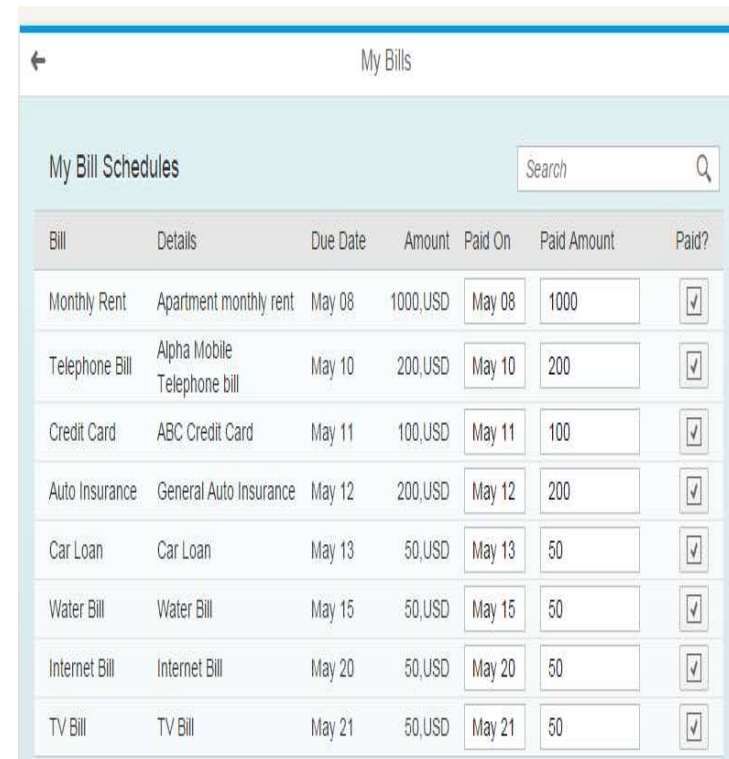


My Bill Schedules

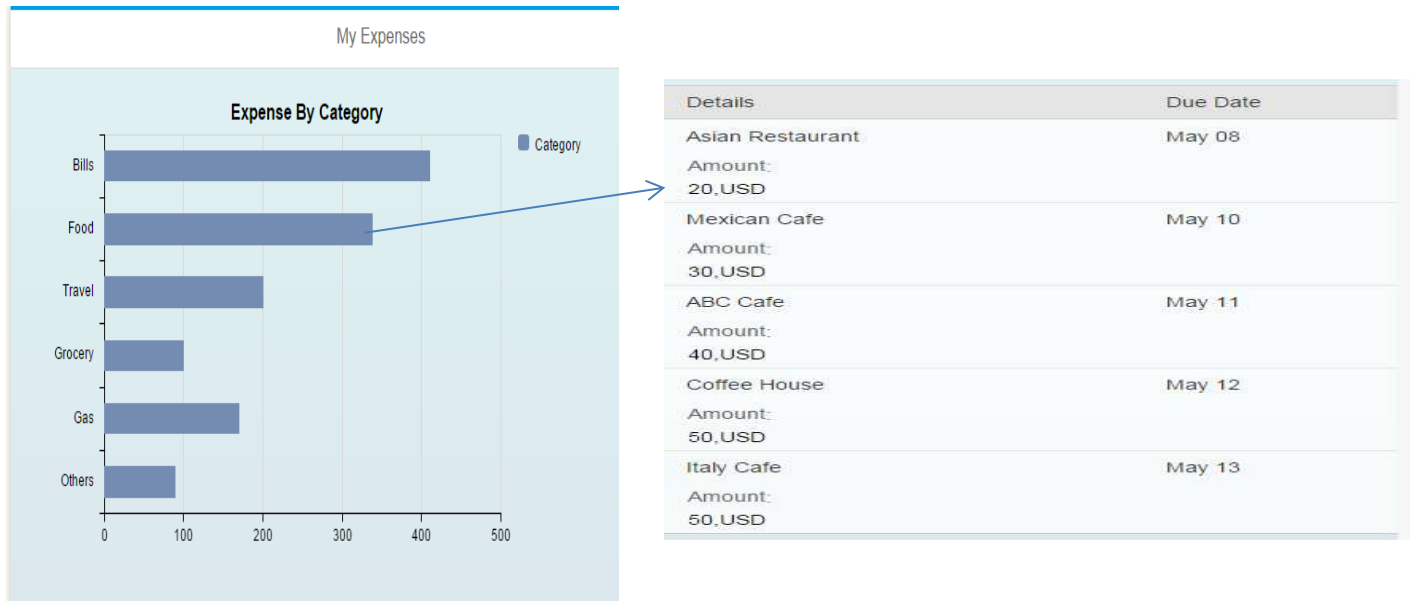
Calendar View



List View



My Expenses:



Conclusion

The design principle of Fiori is so universal, that it can be adapted to any product design. Here are few explanations how the app fit into design principles.

ROLE BASED & SIMPLE:

The application here was distributed into smaller components as per the key functions and usage and they include only the details required for managing their key functions. e.g. Adding of Bill Schedules and Viewing the bill dues are designed in two different components. Tracking of expenses (other than bills are managed in different components. Since the application is mostly meant for one user, role based aspect can't be directly explained. If we think about different key components, we can think of different roles like admin role(who only has access to manage data section), analyst role (who has access to various reports in the app)

COHERENT:

The components have common entry point (i.e. Launchpad) for navigation. They all adhere to same look and feel. e.g Manage Bills/Expense both have master detail layout.

RESPONSIVE:

The usage of fiori based ui components and not overloading screens with more information, will make application work seamlessly on any device.

DELIGHTFUL:

The app builds an emotional connection with users by addressing their pain areas and focusing on key information required for managing their tasks.