My Budget Planner

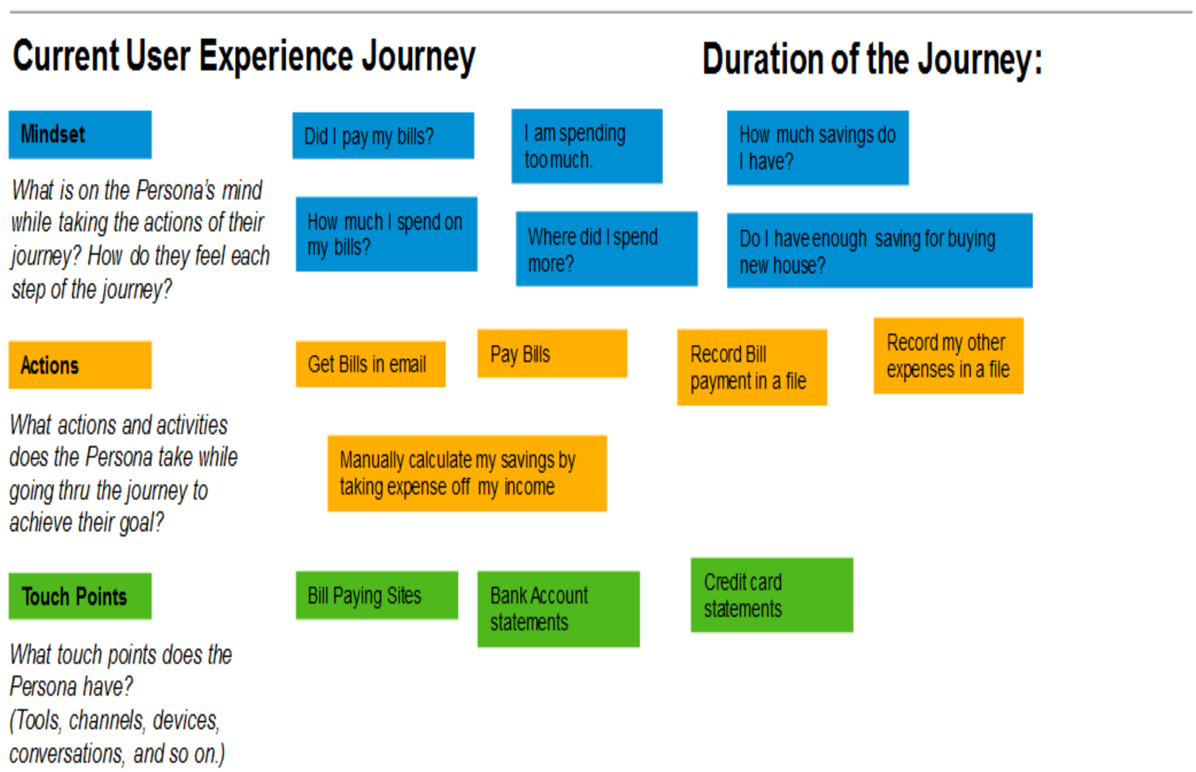
Story line:

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

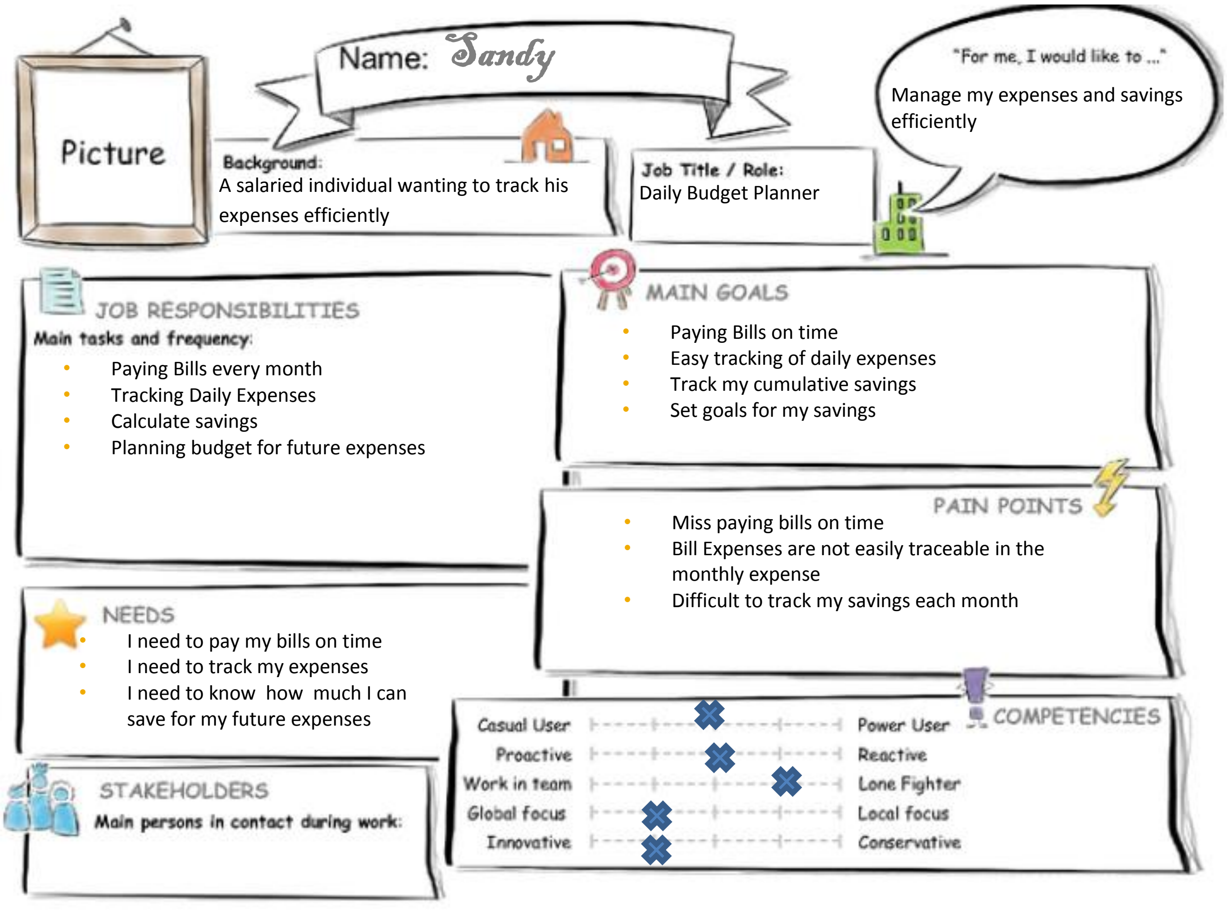
While I am designing this app, I have taken facts from my experience while managing my day-to-day expenses. Some of the key aspects are given as below:

- 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:

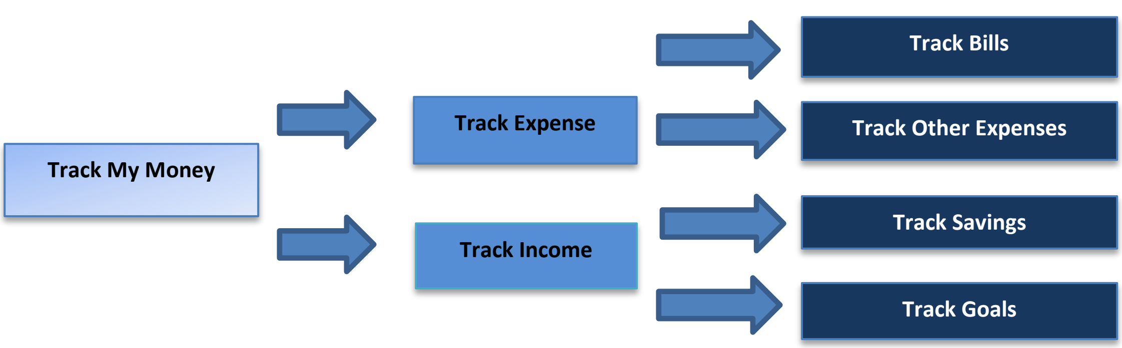


Persona:

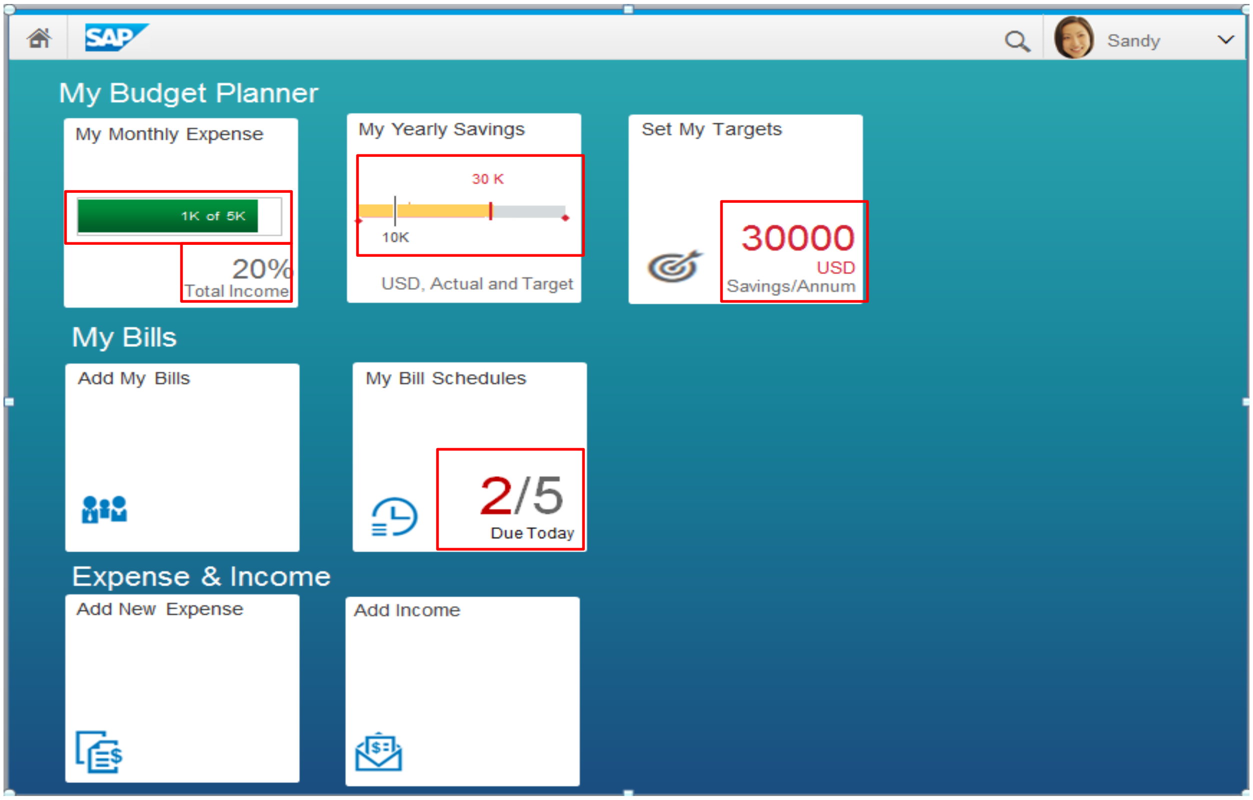


Based on the user experience the application has been designed into following components:

- 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:

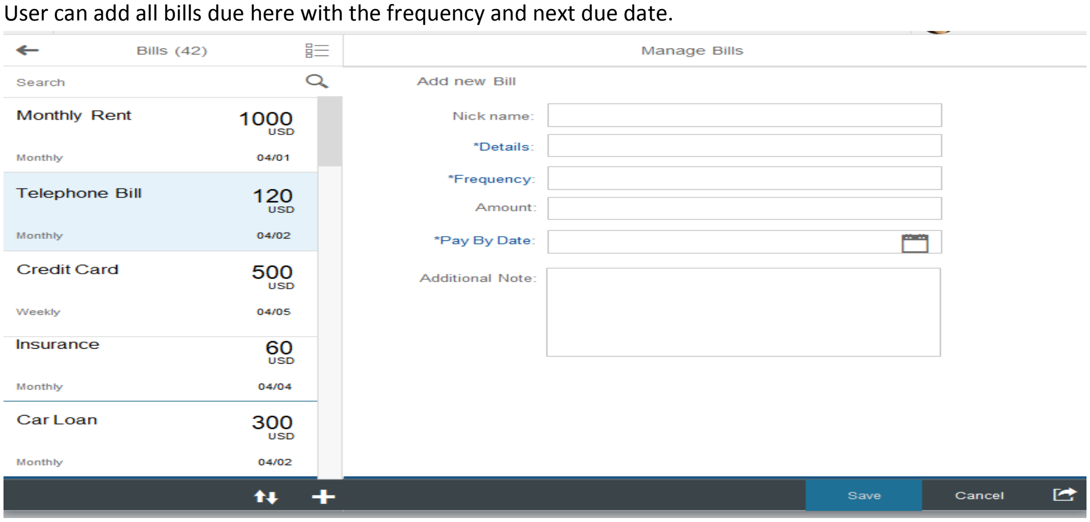


As highlighted in the snapshot Launchpad provides all important details required for managing daily expenses.

- 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.

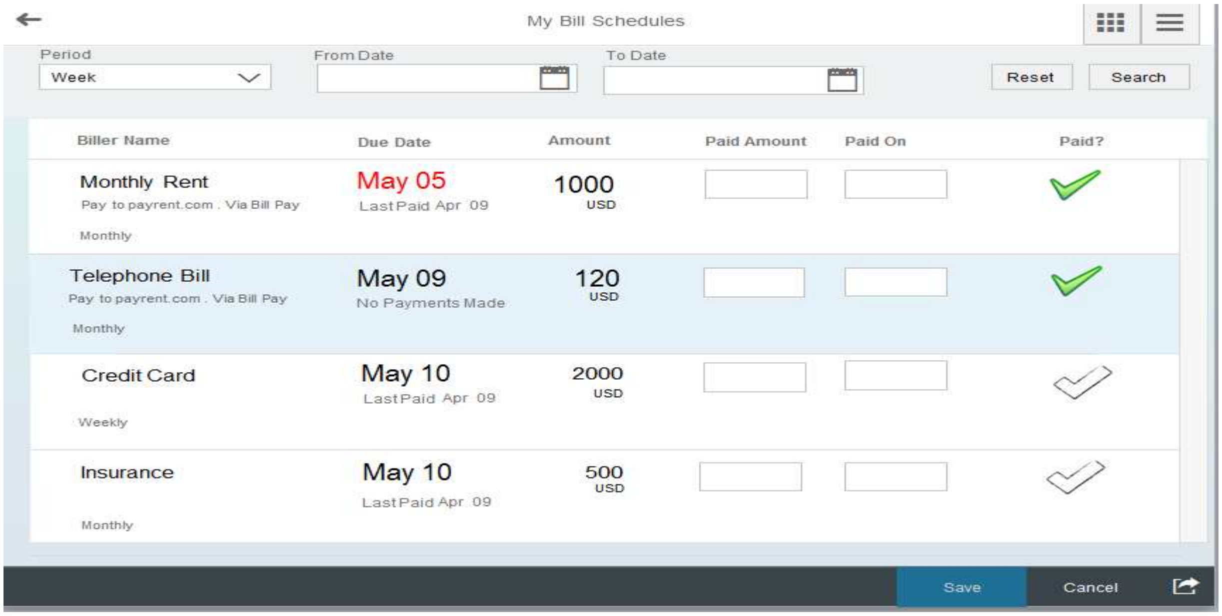
Add My Bill:

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

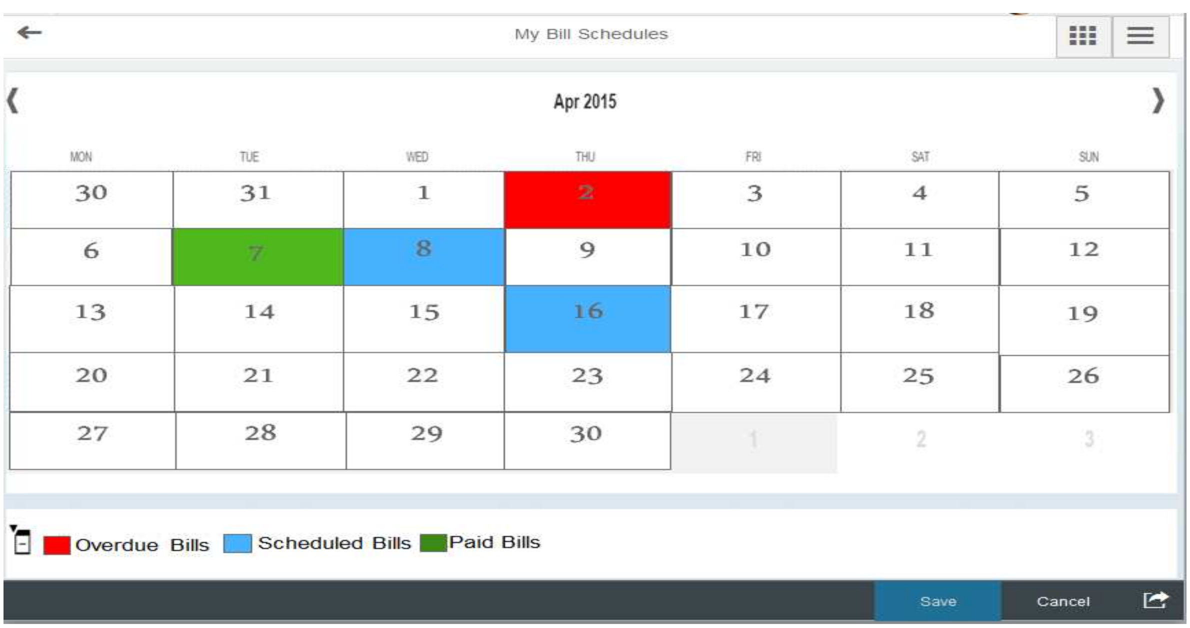


My Bill Schedules:

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.

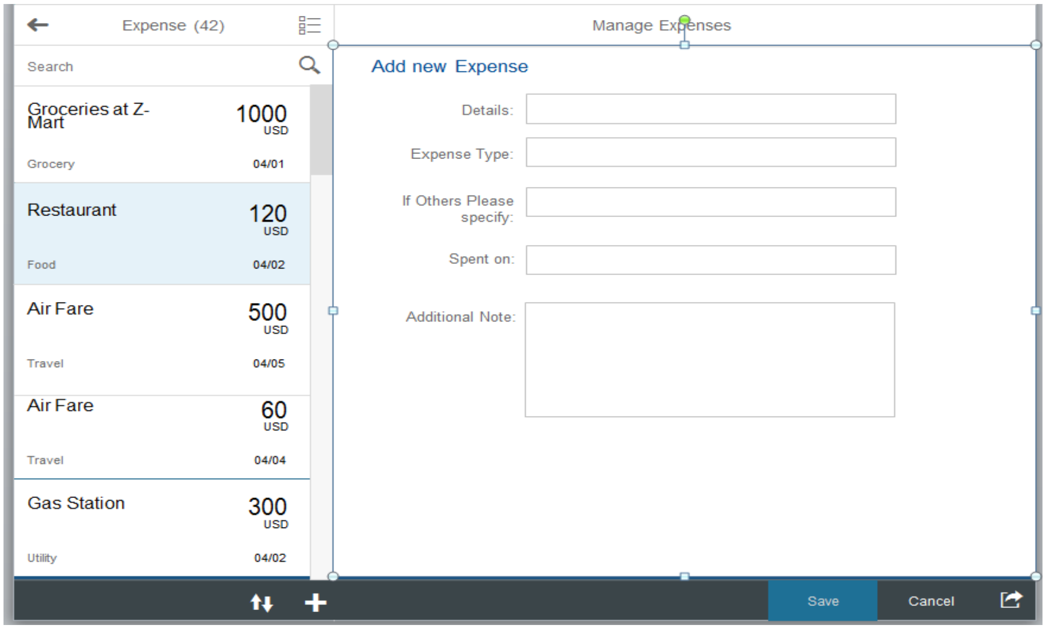


In the calendar view user can see bills for a month in the calendar (so at a single glance user can see all bills due in respective month). The calendar days are highlighted in blue to indicate there are bills due for that date, red if they are overdue and green if paid. By clicking on any of the day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



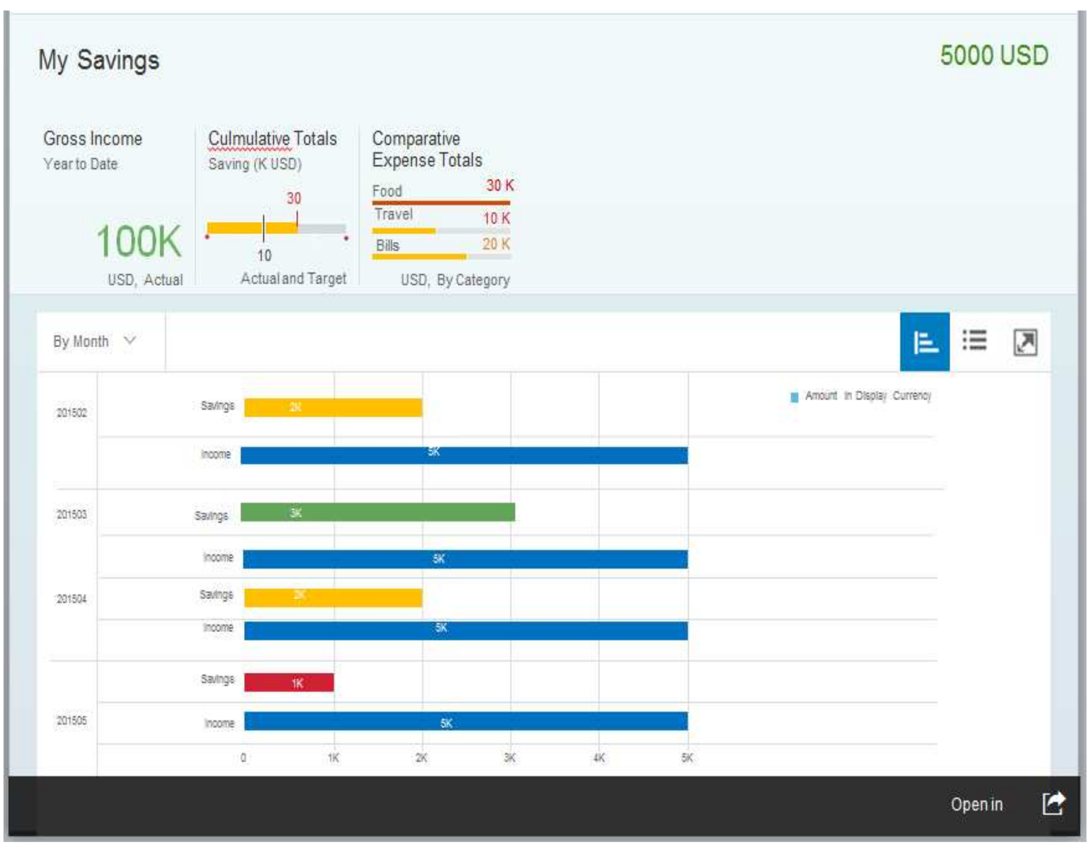
Add Expense:

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



My Savings:

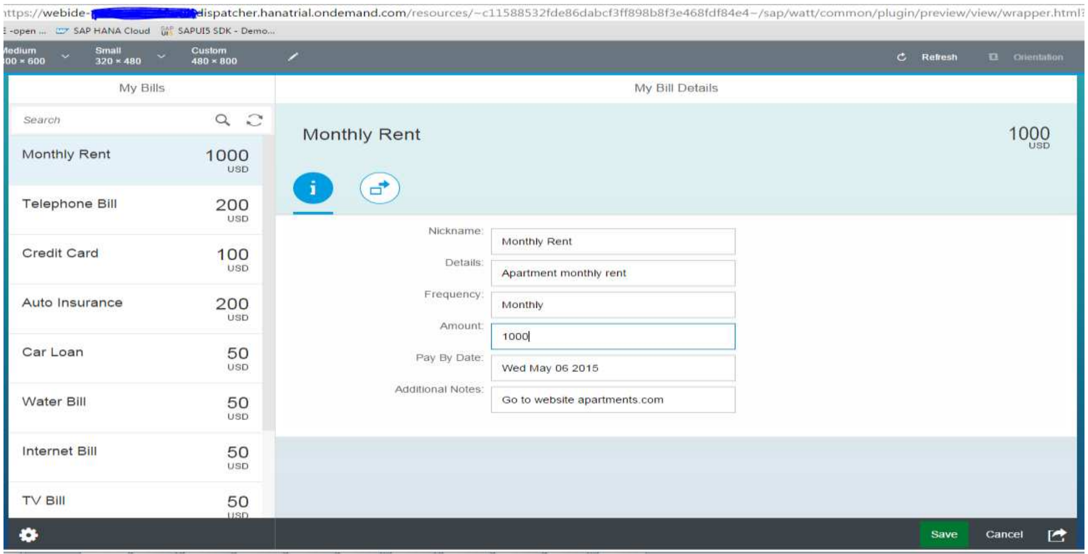
In my savings user can see monthly savings vs income. In addition to the savings, user can also see top three expense categories and how much he has spent cumulatively for each of the categories. In My Expenses user will get detailed analysis for each expense category.



Application:

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

Add My Bills

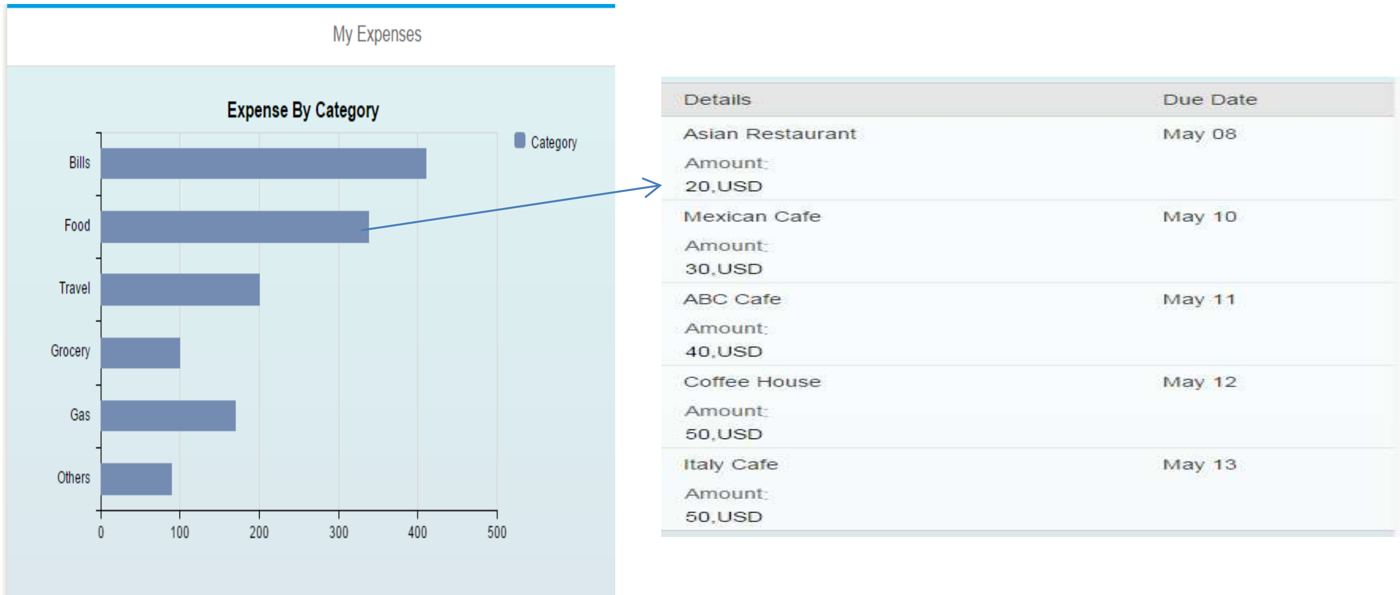


My Bill Schedules

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.