

Tutoring young adults in budgeting & saving money

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Project overview



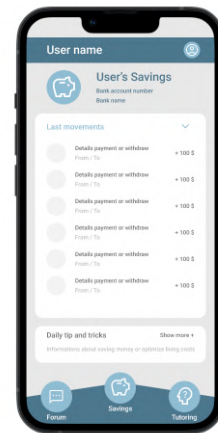
The product:

Helping Hand is a no-profit association located in North America. Their mission is to help young adults save and manage money by providing mentoring figures, tips and a safe place to improve their current situation. Their brand targets a wide range of users, from teen parents, to ex-addicts, to low-income families with grown ups.



Project duration:

November 2022 to December 2022



Project overview



The problem:

How to tutor young adults on budgeting and empower them to take real action about their present in order to preserve their future?



The goal:

Creating a coesive ecosystem made by a responsive website (for desktop, tablet and mobile) to give information about the association explaining how to help the next generation and a mobile app designed to guide the user to save money, have the guidance from a mentoring figure and learn about adults' problems.

Project overview



My role:

UX designer designing a website for Helping Hand from conception to delivery.



Responsibilities:

Conducting interviews, paper and digital wireframing, low and high-fidelity prototyping, conducting usability studies, accounting for accessibility, and iterating on designs.

Understanding the user

- User research
- Personas
- Problem statements
- User journey maps

User research: summary



I conducted interviews and created empathy maps to better understand a wide range of potential users of the website and the mobile app. Considering the broadness of the audience considered, the research study focused on Boomers, Gen X, millennials and Gen Z.

Younger and older potential users proved to be interested in the mentoring dynamic proposed by the app and the volunteer path suggested by the website.

User research: pain points

1

Security

Establishing a link between the mobile app and the users's bank account needs to be followed by a confirmation pop-up and an email.

2

Privacy

The interaction in the mobile app is protected by a fictional identity (a username given to the user during the registration procedure)

3

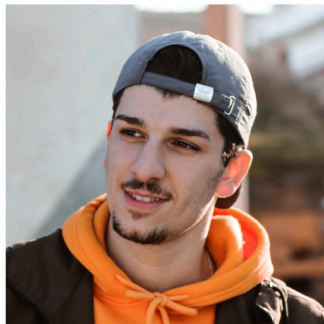
Choosing tutor

Both the applying form in the website and the "choose a mentor" option in the mobile app are meant to match compatible situations and dynamics.

Persona: Mike Spencer

Problem statement:

Mike is an overwhelmed young adult who needs someone to teach him how to act and behave like a responsible man because he wants to take care of his dad and cover all their expenses.



Mike Spencer

Age: 21
Education: High-school
Hometown: Chicago, IL
Family: Philip (his father)
Occupation: Mechanic

“Running away is not a solution.”

Goals

1. Pay rent for him and his father every month
2. Keep track of the medical expenses
3. Buying a new minivan
4. Containing daily costs

Frustration

1. Lacking of a present paternal figure
2. Being often forced to ask for help to friends
3. Dealing with always more responsibilities

Character's story

Mike used to spend a lot of time with his dad during his high-school years, they were more than father and son, they were best friends. A couple of month after his graduation, Mike received a call from the local hospital, his dad have been in an car accident. Since that day, Philip, have spent all his days on a wheel chair, paralyzed from from the neck down. Mike gave up on his dreams and stayed at home caring for his father. They have pretty expensive bills from the hospital and Mike needs to manage his job, the house, rent and medicine. He's exhausted.

Persona: Clare Mitchell

Problem statement:

Clare is a young mom who needs to save as much money as possible to pay rent and to move in a more suitable location soon, because she wants to take care of her baby and be independent from her family.



Clare Mitchell

Age: 20
Education: High-school
Hometown: Detroit, MI
Family: Kyle (her son), Patricia (her mom)
Occupation: Waitress

“Be a clean and happy young mom.”

Goals

1. Keeping a good record for social services
2. Saving money for renting a better apartment
3. Learning to be a better mom and an overall better person
4. Containing daily costs

Frustration

1. Not being able to mediate between personal and working obligations
2. Being often forced to ask for help to parents
3. Always being late with due payment to the landlord

Character's story

Clare is a young mom who faced a period of six months in jail for abuse of illegal substances. During this harsh phase of her life she decided to get clean and being a good mom for Kyle, her baby son. Right now, she lives in a small apartment covered in cold, not a suitable condition for a child to raise. She got a job as waitress, but money management is a continuous issues she can't resolve by herself. She's tired to ask for help to her mother Patricia.

Mike's journey map

Mapping Mike's journey revealed how important it would be for users to have a personal contact **with the tutor chosen by the user.**

Persona: Mike

Goal: Have a mentorship and learn how to manage all his responsibilities

ACTION	Register in the web site	Link his bank account balance	Search for the community page	Subscribe to a feed	Daily or weekly coaching
TASK LIST	A. Access the website B. Create a profile C. Confirm the profile through email	A. Reach the profile page B. Search for financial guidance C. Add his bank account details (saved money, balance)	A. Reach the community page B. Filter the topics for other people in a similar situation C. Click on one of the result	A. Searching for money management for rent and medicine B. Click on subscribe to this feed D. Know his mentor	A. Sharing details from daily, weekly or monthly expenses B. Receive tips and tricks to save money and optimise costs D. Set goals for the future
FEELING ADJECTIVE	- Being suspicious on doing this without talking to his bank first	- Not sure if he should give this informations on the web	- Excited to making progress and finding other people that can actually help him	- Excitement for having someone to learn from	- Happy to start make progress
IMPROVEMENT OPPORTUNITIES	- Having a direct contact with the bank and reassurance from their weekly newsletter about the tutorage service provided	- Make clear the website has no access to his money and the bank established a collaboration with them	- Privacy is a key factor, every user has a mandatory fictional name	- The tutor should be a person checked by the no-profit organization who start this tutorship service	- Provide a direct communication between the young adult and the tutor (like on-line session with a webcam)

Clare's journey map

Mapping Clare's journey revealed how vital it is to have a **safety protocol to protect the users' sensitive information** during the interaction with the bank account.

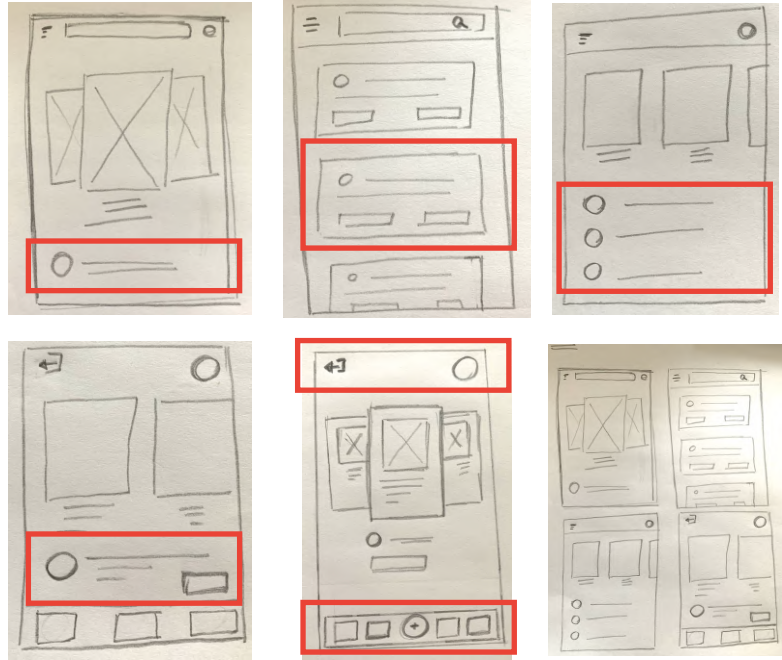
Persona: Clare

Goal: Being able to save money for his baby's future

ACTION	Register in the web site	Link his bank account balance	Search for saving settings	Set an amount to save each month	Set a monthly budget and a percentage to save
TASK LIST	A. Access the website B. Create a profile C. Confirm the profile through email	A. Reach the profile page B. Adjust personal information C. Add interests and passions	A. Look for saving settings B. Double verification with the bank account	A. Open the bank account trough the app B. Set an amount to save (percentage) D. Confirm the import for a period of time	A. Abillitate suggestions for monthly savings B. Click on the saving C. Click on the account balance to check periodically
FEELING ADJECTIVE	- Unsure on how to procede	- Worried about giving her personal information to the website	- Scared of loosing all her savings	- Satisfaction for having something that can manage her finances	- Excited to show to her family what she was capable to save for later
IMPROVEMENT OPPORTUNITIES	- Having a fix header with a clear suggestion where to sign-in	- Asking for consent to register personal informations	- Make clear the website has no access to his money and the bank established a collaboration with them	- Provide a daily notification (push or email) with the percentage saved	- Provide the edit function to adjust the final goal

Paper wireframes

Taking the time to draft iterations of each screen of the app on paper ensured that the elements that made it to digital wireframes would be well-suited to address the users' needs.

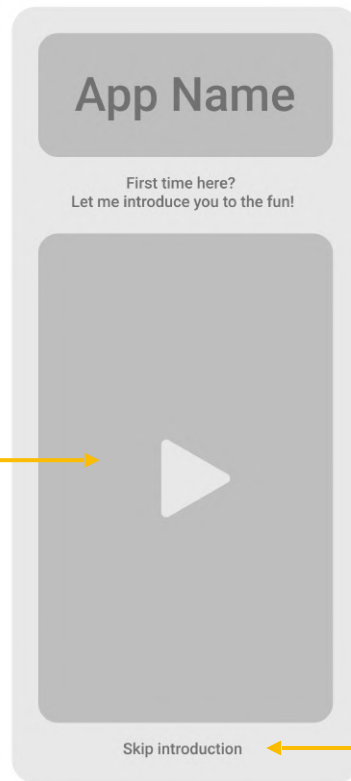


The highlighted elements will be used in the initial digital wireframes.

Digital wireframes

As the project developed more depth, I made sure to include a welcoming **video tutorial** in order to engage with and inform the potential user.

Providing a video tutorial at the start of the experience would illustrate how to proceed in the mobile app



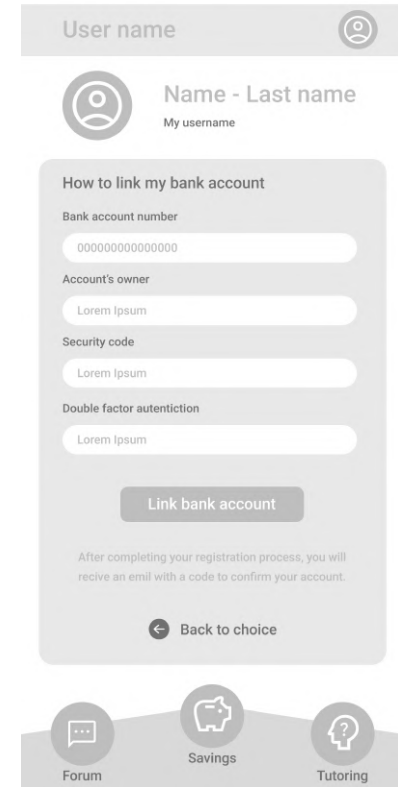
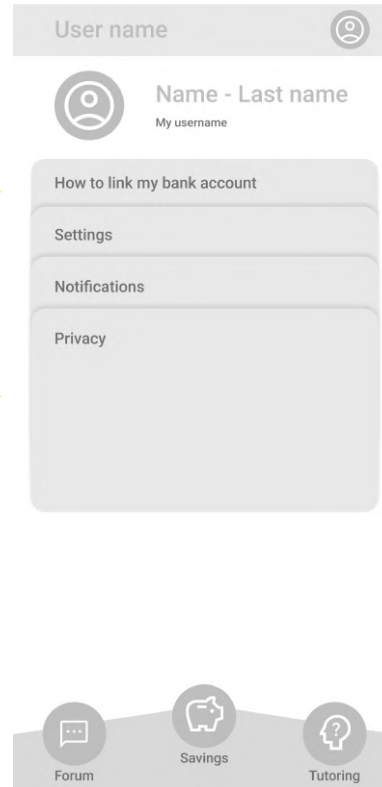
The video tutorial can be skipped if not needed

Digital wireframes

The **user's saving page** provides a more refined experience with all the security measures disposed by the bank and national standards.

Connection to the users' bank account can provide details about recent movements and settings

The menu provided in the profile page can give the user access to the main setting features



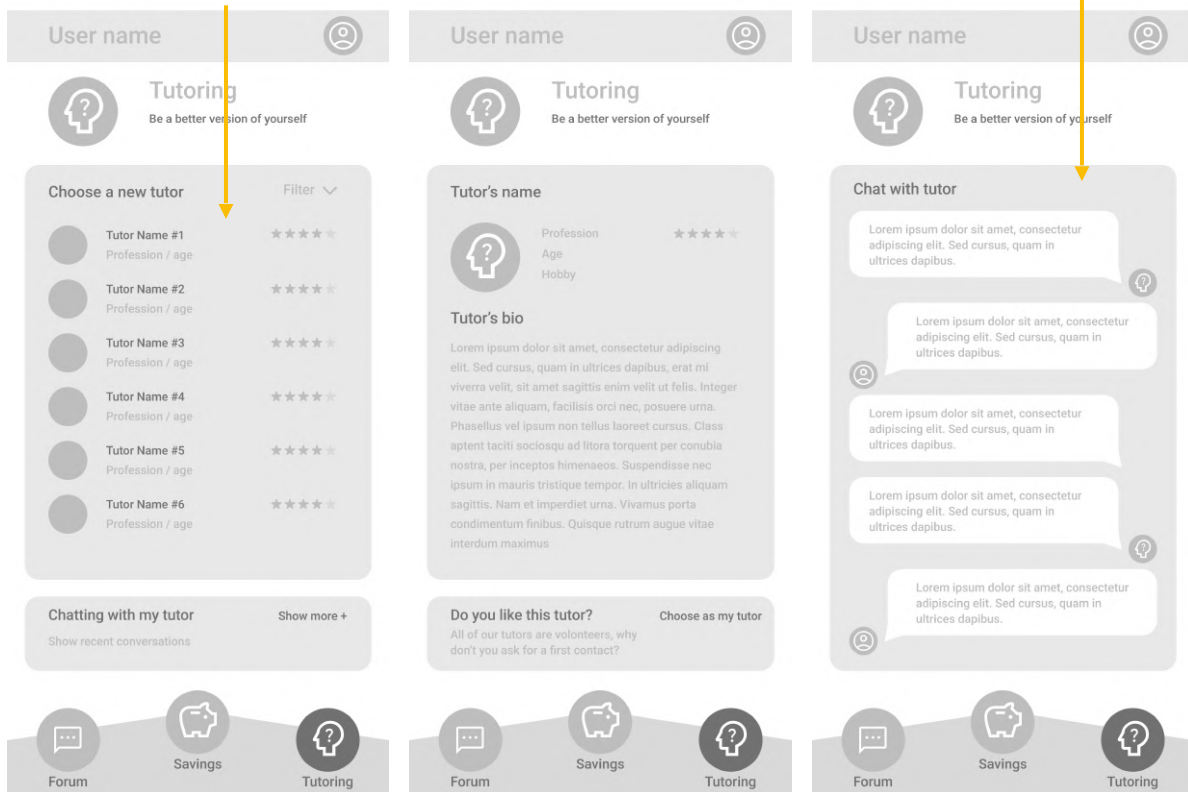
A quick menu can provide access to the main functions of the app

Digital wireframes

Tutoring provides a real human support to any user that needs it. Tutors can be chosen through personal informations and if compatibility is proven a **private chat** will be disclosed.

A selection of available tutors is shown as the first shown element

The private chat can be used without time limit or boundaries, fake identities hide the true identity of the users

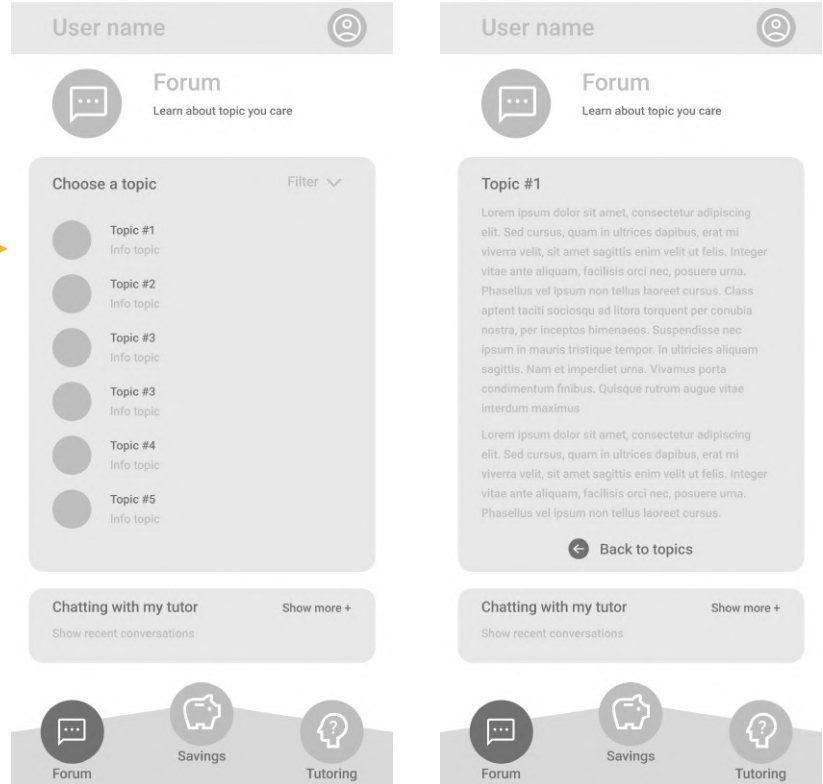


Digital wireframes

Forum insights can be consulted anytime. Each topic is constantly updated to ensure that the best quality of the informations is displayed.

Forum topics provide tips and tricks to save money and budgeting

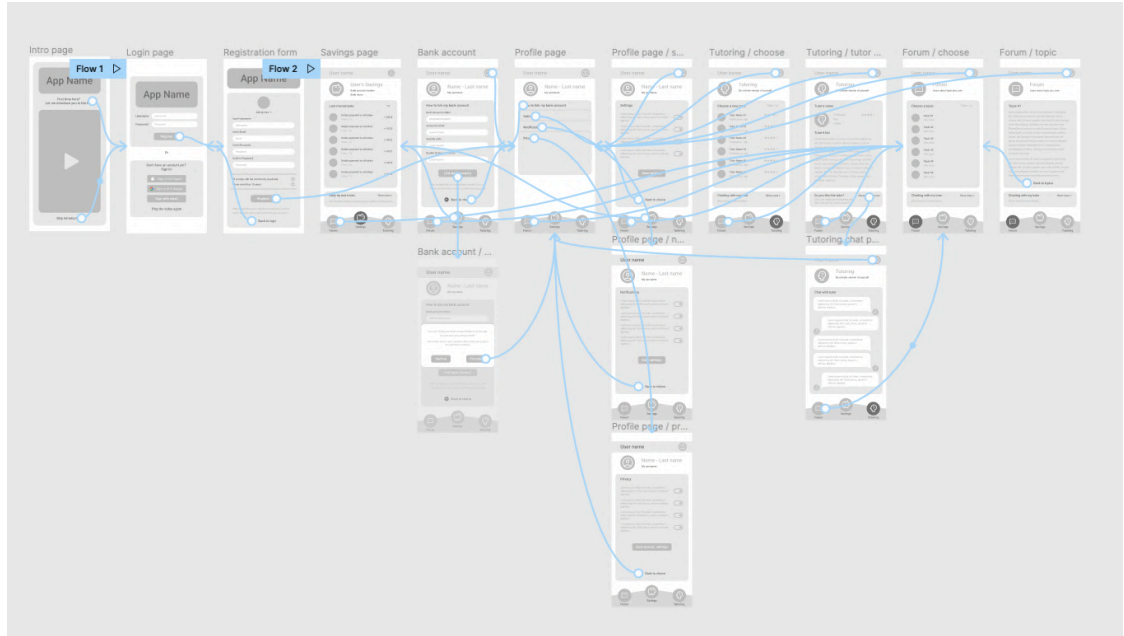
The forum section can be consulted anytime by clicking on the menu on the footer



Low-fidelity prototype

The low-fidelity prototype connected the primary user flow from logging in to customizing their experience and interacting with both other users or content.

[View the Helping Hand mobile app here.](#)



Usability study: findings

I conducted two rounds of usability studies. Findings from the first study helped guide the designs from wireframes to mockups. The second study used a high-fidelity prototype and revealed what aspects of the mockups needed refining.

Round 1 findings

- 1 Adding a video introduction to the mobile experience
- 2 Providing a confirmation prompt after the disclosure of sensitive information
- 3 The user can choose their tutor

Round 2 findings

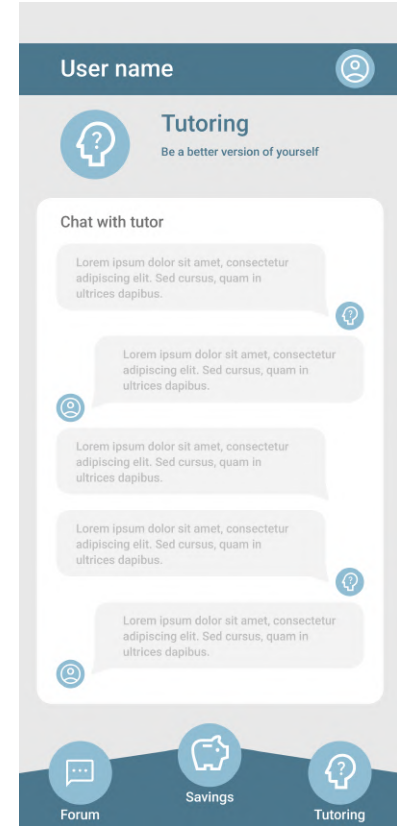
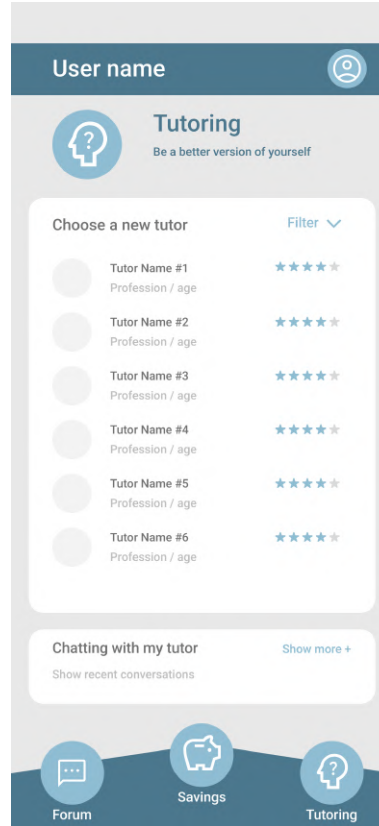
- 1 Providing customizable settings
- 2 A report of progress can be sent after a set checkpoint

Refining the design

- Mockups
- High-fidelity prototype
- Accessibility

Mobile app Mockups

Early designs allowed for some customization, but after the usability studies, I added a refined **tutor selection process** driven by the user preferences.



Responsive Website Mockups

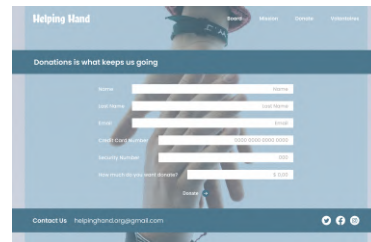
After the **first round of usability tests and iterations** of the mobile app, the responsive website has been developed as an informative one-page site. **Applications for volunteers and donations** are supported in this version of the experience.

View the Helping Hand desktop website [here](#).

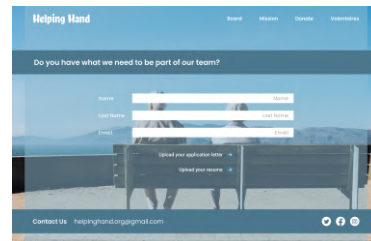


Homepage

Volunteers applications page



Donation page



Responsive Website Mockups

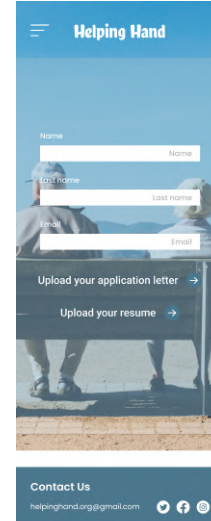
Mobile version of the website and the **tablet version** were also developed in order to adapt to different screen sizes.

[View the Helping Hand tablet website here.](#)

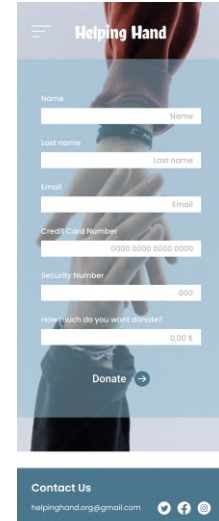
[View the Helping Hand mobile website here.](#)



Tablet
Homepage



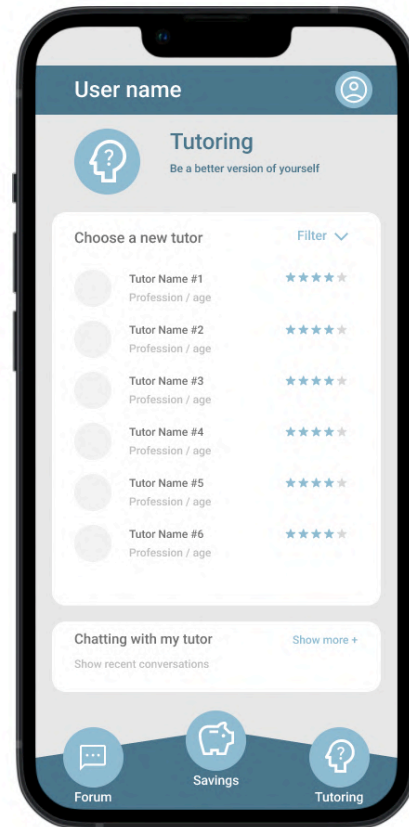
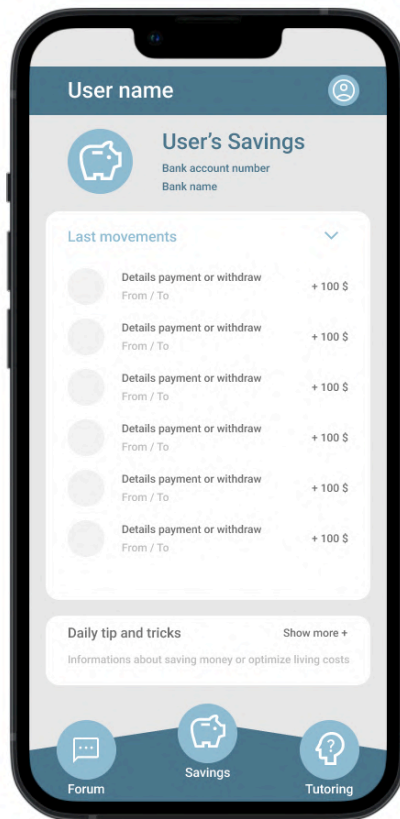
Mobile
Volunteers applications page



Mobile
Donation page

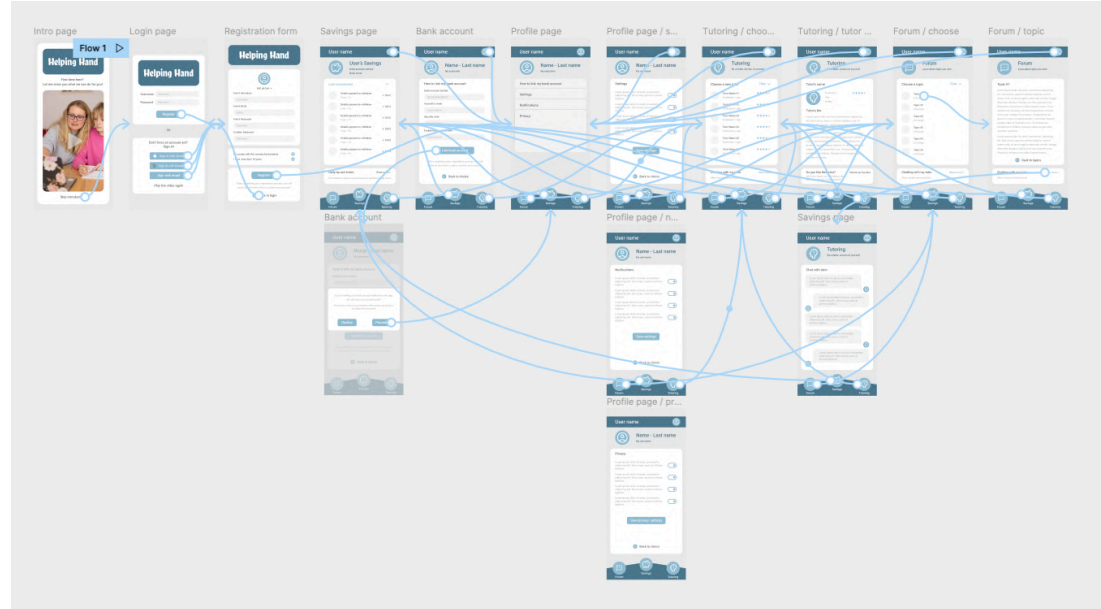


Key Mockups



High-fidelity mobile app prototype

The final high-fidelity prototype presented cleaner user flows to navigate the app and its contents. It also met the user's needs for visual accessibility on mobile.



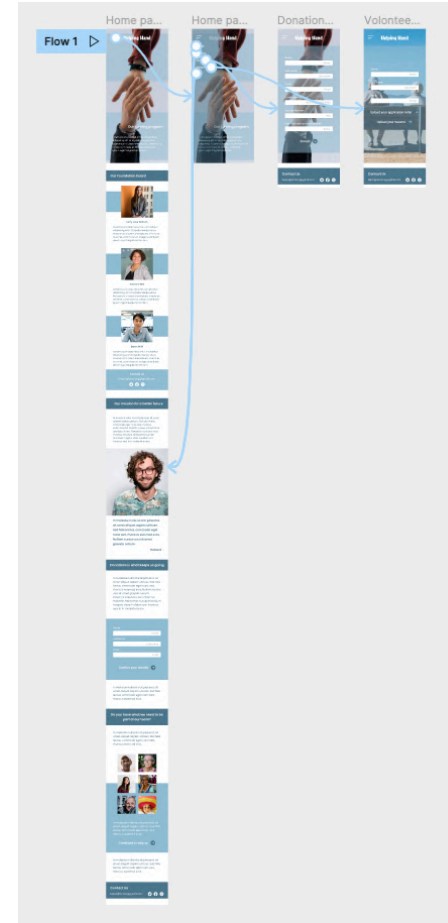
High-fidelity desktop website prototype

The final high-fidelity prototype presented cleaner user flows for navigate the website and its contents. It also met the users' needs for visual accessibility on desktops.



High-fidelity mobile website prototype

The final high-fidelity prototype presented cleaner user flows for navigate the website and its contents. It also met the users' needs for visual accessibility on mobile.



Accessibility considerations

1

Provided access to users who are visually impaired through adding a choice approved contrast ratio.

2

Added a difference between username and real identity of the user.

3

Having different sections of each page labeled in order to make the overall experience more accessible through AT.

Going forward

- Takeaways
- Next steps

Takeaways



Impact:

The overall experience can be adjusted for a wide range of users, from casual viewers of the main page to regular users with a profile. The differentiated interaction between mobile app and responsive website provides inclusivity for different demographics (in need of help or tutoring and wanting to provide support or mentorship).



What I learned:

While designing the Helping Hand website and mobile app, I learned that the first draft of a brand identity is only the beginning of a long process. Usability studies and peer feedback influenced each iteration of the design.

Next steps

1

Conduct another round of usability studies to validate whether the pain points users have experienced have been effectively addressed.

2

Conduct more user research to determine any new areas of need.

Let's connect!



Thank you for your time reviewing my work on the Helping Hand website and mobile App!
If you'd like to see more or get in touch, my contact information is provided below.

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Website: alessandroparretta.com

Thank you!