

About the project

Sample provided below - please replace with your own content

Check the assignment rubric for grading criteria

App/site name: Paymare

Project proposal: Subscription plans, student loans, credit card payments, mortgages, insurance, and phone plans are among some of the many bills that a person may have to look out for (René, 2024). Expenses tend to pile up, and people tend to regularly struggle remembering pending payments. A study conducted in 2022 showed that 42% of people who purchased a subscription forgot that they were still paying for it, despite no longer using the service (Tindall, 2025). It can often get overwhelming and be challenging to track in a convenient manner, but with Paymare's user-friendly and practical interface, users will find keeping track of expenses a much more straightforward process. In addition to streamlining expense tracking, Paymare offers real-time push notifications to notify the user of upcoming payments to keep customers on track. Users will also be able to set budgets and set savings goals for themselves. Furthermore, Paymare helps their users become more financially literate through quick tips and context/descriptions to unknown metrics and jargon. Users of Paymare will be able to track/organize expenses, monitor markets, cancel subscriptions, view detailed and curated financial reports, budget, set savings goals, file taxes, and become more financially literate.

Primary behavior and demographic profile of users:

1. Uses a computer when at home but relies on mobile or wearable devices outside of a home environment.
2. Intermediate levels of tech knowledge - knows how to use a smartphone/computer and are comfortable troubleshooting and using most tech features.
3. Has signed up for online banking
4. Familiar with digital wallets such as PayPal, Zelle, Venmo, Cashapp, Apple Wallet, Google Pay, etc.
5. Age range of 18 and up.
6. Has opened up one or more bank accounts/cards

7. Has many things to pay for: house bills, car bills, entertainment and software subscriptions, credit cards, etc.
8. Financially conscious customers (long-term financial goals, frugal, subscription managing, etc) that need to keep an eye on money.
9. Need help filing taxes

User goals:

1. To become more financially literate
2. To cancel unwanted/forgotten subscriptions
3. To organize and track all bills and expenses
4. To monitor markets (view stocks, crypto, etc)
5. View in-depth financial data and reports
6. Set budgets
7. To be informed of upcoming statements and payments
8. Set savings goals
9. Check balance

Sources (Chicago format):

Bennett, René. "Monthly Expenses to Include in Your Budget." Bankrate, June 25, 2024.

<https://www.bankrate.com/banking/monthly-expenses-examples/>

Tindall, Tommy. "Subscriptions Are Hard to Cancel and Easy to Forget - by Design." NerdWallet, January 27, 2025.

<https://www.nerdwallet.com/article/finance/subscriptions-are-hard-to-cancel-and-easy-to-forget-by-design#:~:text=A%202022%20study%20by%20brand,on%20monthly%20subscriptions%20by%20%24133>

Device definitions		
Device	Device rationale	Primary user tasks, written as user stories (3 minimum)
	<i>Provide design rationale on why this device is best suited for the tasks you described.</i>	<i>What are the primary tasks the user will complete using this device? Write it in the following format: "As a [persona], I [want to], [so that]."</i>
Mobile app	<p>A mobile device is a good device for users that want a quick and convenient recap of their expenses and finances. The mobile device being portable makes staying on top of bills much easier through push notifications and in-app alerts. A mobile device will also feature occasional quick tips and fun facts to teach the user terminology and finance over time. A mobile device is preferred for users who need convenient and concise financial reports, statement alerts, and cancel subscriptions that they no longer need. A mobile device is also useful for monitoring any markets like stock or crypto without all the extra complications of tools and things filling up the screen.</p>	<ol style="list-style-type: none"> 1. As a traveler, I want to be able to view all of my past, current, and future expenses in a concise and convenient format so I can efficiently and easily keep track of any payments while on the go. 2. As a traveler, I want to be alerted and notified prior to any upcoming expenses so I am able to finance my payments on time and not have to stress about approaching payments while traveling. 3. As a traveler, I want a convenient way to be able to observe market activity and news so I am aware of what's happening and what to expect while away from home.

Tablet app	<p>A tablet device is preferred by users that still want an elaborate and comprehensive financial report but from the comfort of a mobile device. A tablet device would be much more convenient for users who work at desks or in bed but still want a larger and higher-quality screen. It isn't ideal for extensive market research, market mapping, and elaborate organization like a desktop, but still provides basic features and information.</p>	<ol style="list-style-type: none">1. As a remote worker, I want to be able to work in online meetings while having a separate and detailed report/chart of my finances so I can work and view my expenses simultaneously and conveniently.2. As a remote worker, I want to be able to have the stock market open on a separate, higher-quality screen so I can work while studying market patterns.3. As a remote worker, I want to be able to file for and keep track of payments on a portable, higher-quality screen so I can do it on the couch or in my bed.
Desktop website	<p>A desktop device is preferred by users who are looking for more detailed and in-depth personal expense audits and financial reports. Using a desktop device makes monitoring stock/crypto markets more convenient and provides extensive tools to help with market charting and visualization. A desktop device is also a good tool for viewing all active subscriptions and provides a convenient pipeline to monitor and/or cancel the subscriptions. A desktop makes</p>	<ol style="list-style-type: none">1. As an investor, I want to view in-depth financial reports about my expenses so I can be properly informed and plan for the future.2. As an investor, I want to be able to easily customize the interface for optimal and convenient use according to my own preferences so I can utilize the app in the best way for me.3. As an investor, I want to be able to easily chart and map out markets so I can predict how the market will behave.

	organizing and planning out budgets and goals more practical. A desktop provides extensive contextual information and resources for confusing terminology and features. Desktop also allows for higher customization, allowing you to change and move things around your interface to improve workflow and optimize efficiency.	
Watch app	A watch app is preferred for users who have a lot on their plate and could use an extra reminder for payments and balance checks. A watch app is also a good tool for users who want to make sure they're properly budgeting and not going past their savings goals. The primary use of the watch is to save time and streamline convenience for the user, giving helpful insights and cutting corners for ease of access.	<ol style="list-style-type: none">1. As a parent, I want to be able to check my balance at a glance without opening my phone so I can conveniently see how much money I have whenever I am shopping.2. As a parent, I want to be aware of my budgeting and savings so I can save up for a trip with my family.3. As a parent, I want to be able to see my spending insights for the day so I can see how much I spent overall over the course of a day.

Feature table						
	Mobile	Tablet	Desktop	Watch	Automated?	Monetized?
Balance Check	✓	✓	✓	✓	✓	x
Observe Markets	✓	✓	✓	✓	✓	x
Market Tools and Charting	x	✓	✓	x	x	✓
Subscription tracking	✓	✓	✓	✓	✓	x
Plan Budgeting and savings goals	✓	✓	✓	x	x	✓
Tax Filing Assistance	x	✓	✓	x	✓	✓
Financial Push Notifications and Reminders	✓	✓	x	✓	✓	x
Information Icons Assistance	✓	✓	✓	x	✓	x
Concise Financial Reports	✓	✓	x	x	✓	x
Quick Tips	✓	✓	✓	✓	✓	x

Daily Financial Insights	✓	✓	✓	✓	✓	✗
Detailed Financial Reports/Audits	✗	✓	✓	✗	✓	✗
<p>Ways to automate:</p> <ol style="list-style-type: none"> 1. Financial Reports, Alerts, Balance Checks, and Insights are automatically done when the user connects their online banking wallets, cards, banking API's, or input their own data. 2. Subscription tracking is automated when the user connects the card paying for the subscriptions to Paymare. 3. Market activity and overview is automated through the in-app integration of online market softwares/services (crypto, stock, etc). 4. Tax filing assistance is automated through questions that will help guide the user through the process and will automatically compile a digital return. 5. Fun facts and tips will automatically appear occasionally whenever the user budgets, sets savings goals, and views financial reports. The user will also have the choice to have occasional push notifications. 						
<p>Ways to monetize:</p> <ol style="list-style-type: none"> 1. Certain tools and software can be locked behind a paywall. 2. There are opportunities for monetization for tax assistance through filing for forms other than 1040 tax returns. 3. Automatic savings deposits into a selected account. 4. Personal financial advisors/professionals. 						

Design planning

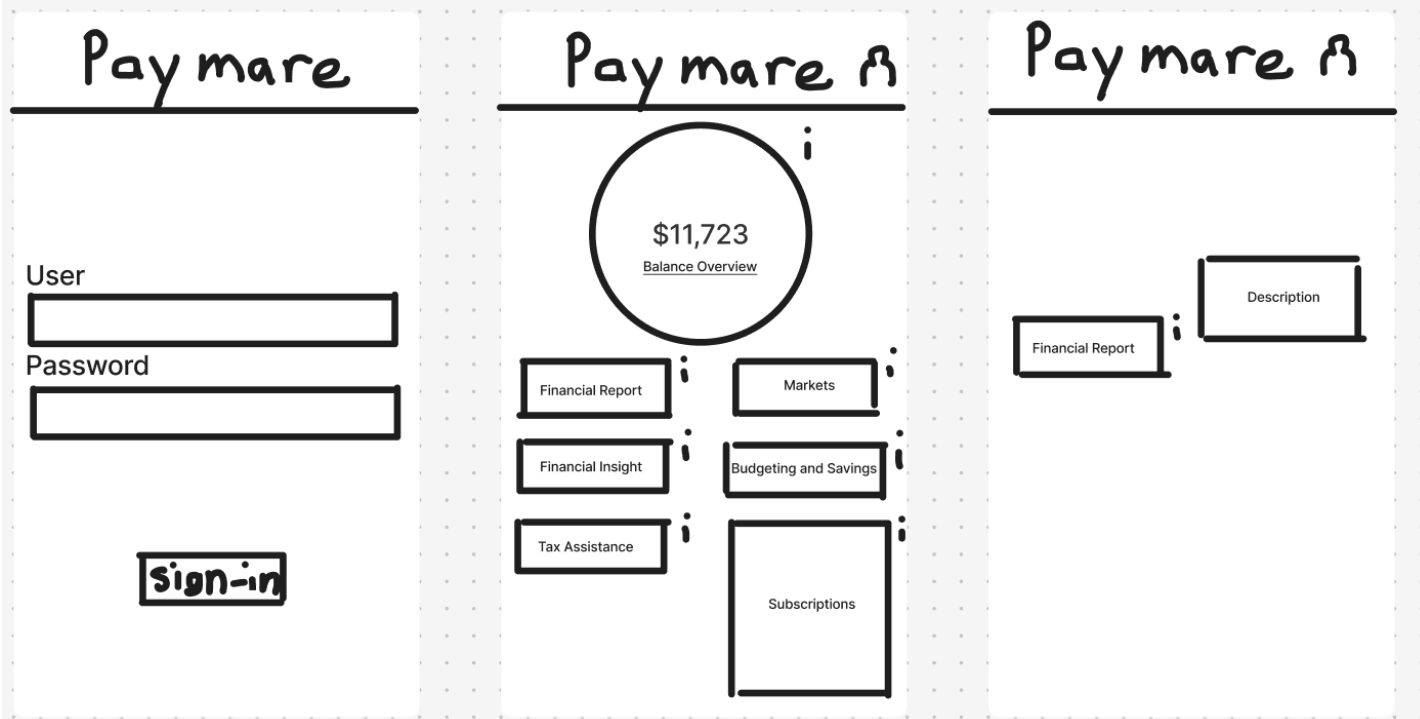
Link to Figma flowchart:


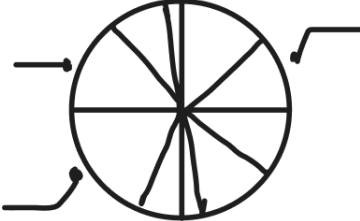

<https://www.figma.com/board/zcgQAD6nXy8HG83DHwqCgH/Paymare?node-id=0-1&t=403TJLL7Eu9MQbFW-1>

Update your settings so that it is publicly available

Mobile sketches

Include at least 3



<p>Tablet sketches <i>Include at least 3</i></p>	<div data-bbox="485 233 926 634"><p>Paymare</p><p>User</p><input data-bbox="548 391 842 431" type="text"/><p>Password</p><input data-bbox="548 464 842 505" type="password"/><p>Sign-in</p></div> <div data-bbox="953 233 1394 634"><p>Vacation (Savings Goal)</p><p>\$2500</p><div data-bbox="989 350 1356 383"></div><p>input amount saved 11/16 - 12/25</p><p>M T W T F S S</p><table border="1" data-bbox="999 464 1367 634"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table></div> <div data-bbox="1436 233 1877 634"><p>Paymare</p><p>← Stock Portfolio Pie Overview</p></div>																					
<p>Watch sketches <i>Include at least 3</i></p>	<div data-bbox="485 764 884 1154"><p>Paymare</p><p>Balance:</p><p>\$598.24</p></div> <div data-bbox="947 764 1346 1154"><p>Paymare</p><p>Spent Today:</p><p>\$52.30</p></div> <div data-bbox="1398 764 1797 1154"><p>Paymare</p><p>Savings Goal: \$100</p><div data-bbox="1440 927 1766 1000"></div><p>\$25 Saved</p></div>																					

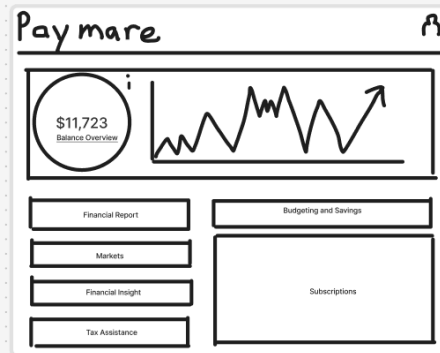
Desktop sketches
Include at least 3

Paymare

User

Password

sign-in




Paymare

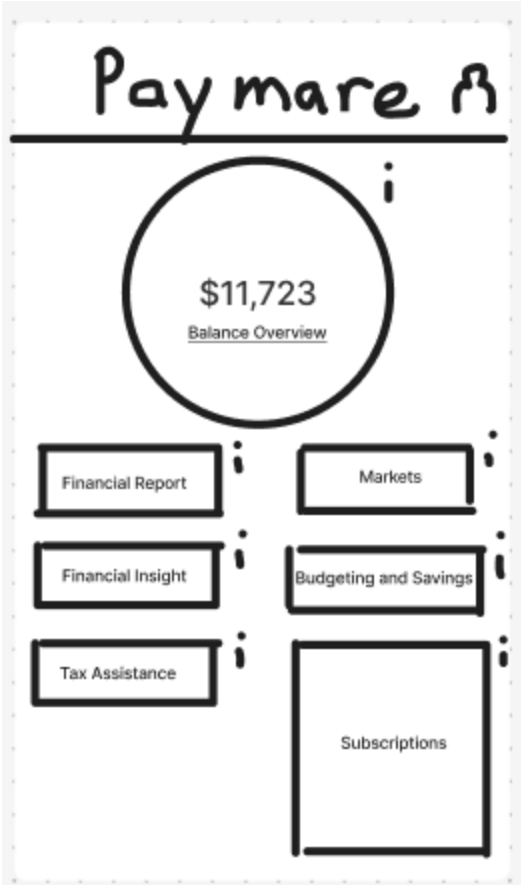
☐ subscription 1 →


☐ subscription 2 →

☐ subscription 3 →

☐ subscription 4 →


Mobile screen sketches		
Screen 1 name	Login	 <p>Paymare</p> <p>User</p> <p>Password</p> <p>sign-in</p>

Screen 2 name	Home	 <p>The wireframe depicts a mobile application interface. At the top, the title 'Paymare A' is written in a casual, handwritten font. Below the title is a horizontal line. Underneath the line is a large circle containing the text '\$11,723' and the label 'Balance Overview' below it. To the right of the circle is a small vertical ellipsis icon. Below the circle, there are five rectangular buttons arranged in two columns. The left column contains three buttons: 'Financial Report', 'Financial Insight', and 'Tax Assistance'. The right column contains two buttons: 'Markets' and 'Subscriptions'. Each button has a small vertical ellipsis icon to its right. The entire wireframe is enclosed in a dashed rectangular border.</p>
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Screen 3 name	Information	
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Tablet screen sketches		
Screen 1 name	Login	
Screen 2 name	Home	
Screen 3 name	Subscription Overview	

Desktop screen sketches		
Screen 1 name	Login	 A hand-drawn sketch of a login screen. At the top, the word "Paymare" is written in a large, cursive font. Below it, the word "User" is written above a rectangular input field. Below that, the word "Password" is written above another rectangular input field. At the bottom, there is a rectangular button with the text "sign-in" inside it. The entire sketch is enclosed in a light gray border with small 'x' marks at the corners, suggesting a wireframe or a digital canvas.

Screen 2 name	Home	 <p>The wireframe depicts a mobile application interface for 'Paymare'. At the top, the app's name 'Paymare' is written in a casual, handwritten font, accompanied by a small profile icon in the upper right corner. Below the header, a large rectangular area is divided into two parts: on the left, a circular gauge displays a balance of '\$11,723' with a link to 'Balance Overview'; on the right, a line graph shows an upward trend with an arrow at the end. The bottom section of the screen is organized into two columns. The left column contains four stacked rectangular buttons labeled 'Financial Report', 'Markets', 'Financial Insight', and 'Tax Assistance'. The right column features a single, larger rectangular button labeled 'Budgeting and Savings' positioned above a larger, empty rectangular box labeled 'Subscriptions'.</p>
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Screen 3 name	Subscriptions	<div><div>Paymare</div><div><div><div><div></div></div><div>subscription 1</div><div>→</div></div><div><div><div></div></div><div>subscription 2</div><div>→</div></div><div><div><div></div></div><div>subscription 3</div><div>→</div></div><div><div><div></div></div><div>subscription 4</div><div>→</div></div></div></div>
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Watch screen sketches		
Screen 1 name	Description	Insert image here
Screen 2 name	Description	Insert image here
Screen 3 name	Description	Insert image here