



## User stories / JTBD

### Objective

To help people save money quickly in preparation for a big purchase or expenditure.

### The 5 Ws

#### Who

This tool is for **people who want to save money, quickly, for a particular reason.** For example, a wedding, big trip, or new car. The users are not new to technology but do not like working with their finances. So, they require that the information they receive via the tool is accessible, and **clearly tells them what they can do to better save.**

#### What

A responsive website, web app, and/or mobile app allowing **all data on income and expenses to be recorded easily,** on the go, and from a variety of devices. The tool **displays data on the user's finances (how much money they spend and on what)** and tells them what they can do to cut costs and save money in a certain amount of time.

#### When

Users will utilise the tool in the period before a planned expense. During this period, they will input data when spending and receiving money so they can view accurate information on their finances and dynamic information on what they can do to save more money.

#### Where

The tool can be used from anywhere and using any device to ensure income and outgoings are easily recorded.

#### Why

Saving money can be really hard, especially when you don't have a long time to do so. By **providing personalised information on how a user can save** based on their actual finances, the tool itself can provide financial advice during these finite periods of saving.

## JTBD

User story	Feature requirements
<i>Gathering input</i>	
<b>As a new user, I need to</b> be able to create a profile, <b>so that</b> the financial advice I receive is personalised to me, my spending habits, and tailored to my goals.	<ul style="list-style-type: none"><li>• Add and edit personal details</li><li>• Add and edit bank accounts, linked through open banking</li></ul>
<b>As a</b> money-saver, <b>I need to</b> be able to input information on the money I am receiving and spending (and on what), <b>so that</b> I can see an overview of my finances.	<ul style="list-style-type: none"><li>• Open banking API – allows users to link their bank accounts so financial activity is automatically recorded in Quest (<i>allowing all data on income and expenses to be recorded easily, on the go, and from a variety of devices</i>)</li><li>• Option to add and change categories</li></ul>
<b>As a</b> user, <b>I need to</b> be able to tell the tool what my savings goal is and how long I have to reach it, <b>so that I can</b> save accordingly.	<ul style="list-style-type: none"><li>• Feature to '+ Start new quest': Name of quest: What are you saving for? Goal of quest: How much money are you aiming to save? Length of quest: When do you want to have saved by?</li></ul>
<i>Data management</i>	
<b>As a</b> user, <b>I want to</b> see a dashboard of my finances clearly and visually, <b>so I can</b> see how much I am spending on what at a glance.	<ul style="list-style-type: none"><li>• Charts showing breakdown of what user is spending</li><li>• Breakdown is categorised into Eating out, Groceries, Shopping etc</li></ul>