Case Study (Conceptual Work):

"Fin: A Finance App and Website" – Designing a Fun Educational Beginner Finance App

Project Overview

Project: Fin – Financial education and planning made easy for beginners

Roles: UX Designer & Research Lead

Timeline: 8 Weeks

Tools: Figma, Pen & Paper, Tablet

Summary: Many people new to personal finance felt overwhelmed and stuck between not knowing where to start and trying to make confident financial decisions. I led the UX design of *Fin*, a cross-platform experience designed to gently guide users through the early stages of financial education and planning. This case study explores how a foundation of curiosity and empathy helped reveal the deeper needs beneath the frustration—ultimately leading to a solution that values clarity, trust, and meaningful learning over complexity.

Problem Statement

User Pain Points:

- Busy
- Stressed
- Diverse Learning Needs

Users struggle to balance time between their obligations, learning, and personal life. To support them, the mobile app and website have to be fast, intuitive, and flexible that makes financial planning feel simple, stress-free, and worthwhile.

Why Fin Was Necessary:

Users who are new to personal finance often feel overwhelmed, uncertain, and disconnected from the tools meant to help them. They need a learning experience that helps to make financial concepts easy to understand and empowers them to take confident, self-guided steps toward personal financial management. How might we design an approachable and flexible product that turns financial learning into a meaningful and engaging part of their everyday lives?

Goals:

1. Respect Users' Time

2. Make Learning Personal
3. Simplify
4. Empower

My Roles

Roles: UX Designer & Researcher

Contributions:

- Led user research through interviews and usability testing to uncover pain points
- Facilitated empathy mapping and user journey planning sessions to better understand users' experiences
- Sketched early concepts and translated them into digital wireframes to explore layouts and flows
- Designed interactive prototypes to test ideas quickly and gather feedback
- Embraced an iterative design process, continuously refining the product based on insights and user feedback
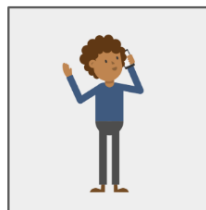
Process and Methods

Empathize

Sample User Persona:

Persona: **Joseph**

Problem statement:

Joseph is a college student and recent immigrant to the U.S. who needs to balance his studies, help out at home, and have fun because he wants to explore all the U.S. has to offer.

"I really like learning, but sometimes it can be difficult if things go too fast."

Goals
- Complete studies in college and learn English
- Explore the outdoors and his neighborhood
- Help out with his sibling at home

Frustrations
- Understanding English is challenging when business owners speak quickly
- His busy schedule is hard to balance with fun

Joseph
Age: 20
Education: Enrolled in online college classes
Hometown: Nairobi, Kenya
Family: Lives with mother, father, and one sibling
Occupation: Full time student

Joseph is a recent immigrant to the United States who is enrolled in online college classes while also taking night classes to learn English. He is passionate about sports and the outdoors. He prioritizes his studies, having fun, and looking after his younger sibling while his parents are working.

I conducted user research with four participants, aged 20 to 50, and used their insights to develop empathy maps and personas that reflected the issues that mattered to them in their daily lives. I made sure to not just listen to what people said, but also their body language and their tones

when they said things. Initially, I assumed that personal finance, being something everyone eventually faces, would be a major focus—particularly when it came to managing spending habits. However, I soon realized that for many users, personal finance wasn't as high as a priority compared to other aspects of people's lives as I had originally thought.

Key Insight: Users prioritized living their life, using money as a tool to do the things in life they loved to do.

From there, I created user journey maps for the different personas to illustrate how the users interact with and feel about interacting with financial education tools.

Sample User Journey:

User journey map: Joseph

This is a more overarching view of the main user flow, which is to determine baseline literacy, learn about finance concepts, and then learn to plan out finances.

Define

To define the problem, I used the things I learned in the empathize phase from users to define the main problem statement.

Main Problem: Many individuals, whether students, professionals, or caregivers, struggle to balance their responsibilities, personal well-being, and future aspirations. They need tools or support systems that help them manage their time, finances, and goals efficiently, so they can live fulfilling lives while maintaining the relationships and careers that matter most to them.

Ideate

I prioritized consistency, neutral language, and accessibility in the design.

Key areas:

- **Color:** A simple, cohesive palette of green, black, and white were chosen to ensure consistency with Fin's branding across all screens.
- **Mobile and Website Similarity:** The mobile and website interfaces of Fin were designed to be as similar as possible to reduce confusion and maintain brand consistency.
- **Language Choices:** The wording used for explanations and buttons was carefully selected to remain neutral, aiming to appeal to a broad user base and avoid evoking unnecessary emotions, especially given the sensitive nature of personal finance.
- **Accessibility:** Fin offers customizable settings, including dark mode, larger text, and enlarged buttons, allowing users to tailor their experience. Additionally, screen reader annotations are provided on key screens to support accessibility for users with visual impairments.

Mobile App Designs:

I started by designing for the mobile interface, followed by the desktop version, as I anticipated that optimizing for a smaller screen would present a more constrained design challenge, allowing for a smoother transition to the larger, more complex website layout.

Sample Mobile Design Wireframes:

1. *Home page paper wireframe samples and final*

Paper wireframes

Ideas:
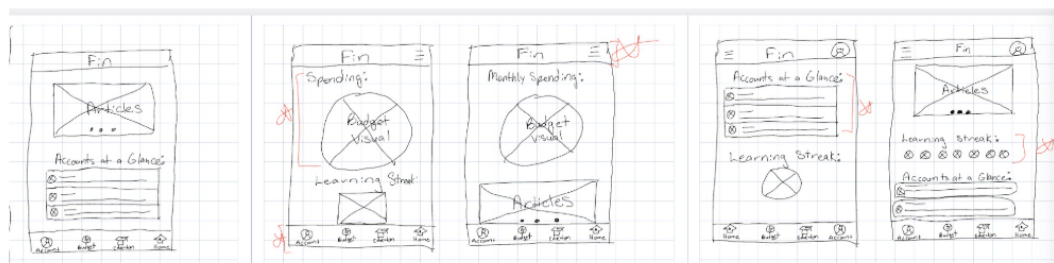
This is the home screen design. For a lot of the screens, drawing 5 ideas was very tedious, but in the end it helped provide a good sample of ideas to choose from when designing screens.

Final:

2. *Spending page digital wireframe*

Digital wireframes

- Icons were standardized and taken from a free standard library (Google)
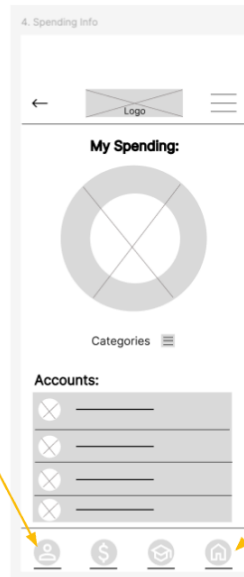
- The goal was to improve icons' readability and standardization for users.

My Spending:

The profile icon is also from the Google library and is standardized for ease of use

Categories ☰

Accounts:

The house icon is from a standard google library of icons to increase readability

While designing the website interface, the goal was to maintain simplicity and consistency with the mobile version while still upholding Fin's branding. Having done the mobile research and wireframes previously really provided a solid foundation to give the website design a clear direction to start off at before diving into further user research.

Sample Website Design Wireframes:

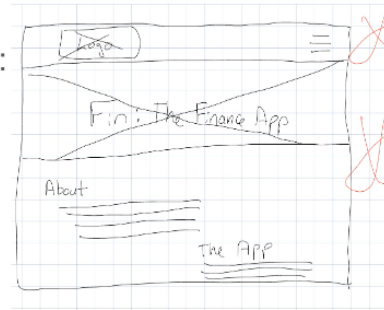1. *Home page paper wireframe samples and final*

Paper wireframes

This is the home page design. For a lot of the pages, drawing 5 (3 shown here) ideas was very tedious, but in the end it helped provide a good sample of ideas to choose from when designing screens.
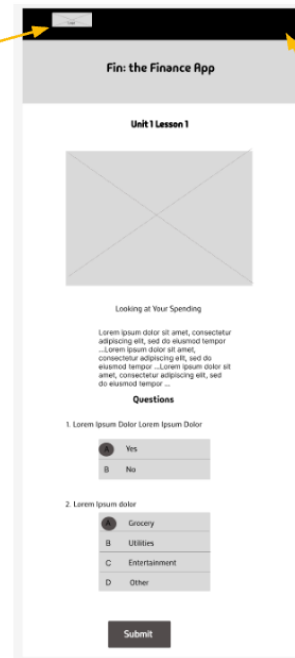
Final:

2. *Game/Quiz page digital wireframe*

Digital wireframes

- The menu was removed from the game section to keep users focused on completing the task they started. There is still an option to go to the dashboard by clicking the logo.

- The goal was to help users focus on their game task they started with minimal distractions.

A user can get to the home screen by clicking the logo if need be.

Fin: the Finance App

Unit 1 Lesson 1

Looking at Your Spending

Lorem Ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor ...Lorem Ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor ...Lorem Ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor ...

Questions

1. Lorem Ipsum Dolor Lorem Ipsum Dolor

A Yes

B No

2. Lorem Ipsum dolor

A Grocery

B Utilities

C Entertainment

D Other

Submit

The lack of a menu option in the game screens helps to aid users in staying on task for their lesson and questions.

Prototype

A link to the low-fidelity mobile prototype can be found here: **Mobile**

A link to the low-fidelity website prototype can be found here: **Website**

The prototypes were iteratively refined between usability testing sessions, with feedback focused on enhancing accessibility and reducing friction around common user pain points. Adjustments were implemented promptly to address key issues identified during each session.

Common Issues and How They Were Addressed:

- **Icons for Menu Links:** Icons were incorporated to visually indicate the destinations of the menu links. To ensure consistency and align with user expectations, mostly universal icons from Google's Material Design library were used.
- **Lack of Clarity in Game Content:** The language used in the game was reworded for clarity, using more precise language to help guide users seamlessly through the flow of the game.
- **Excessive Content Causing Frustration:** To improve the user experience and reduce scrolling frustration, header images were removed from most pages, retaining them only on select pages to make it easier for users to find the information they need.

Test

I ran unmoderated usability tests with 5 people each time to gain user feedback and insight into the designs to iterate through the design process to improve upon the current designs.

Big Takeaways From Testing:

- Users were generally satisfied with the functionality and usability of both the app and website.
- While it's unlikely that every user will be fully satisfied with the design, it's essential to prioritize common feedback to guide future improvements to the products.

Final Solution

A link to the full high-fidelity mobile prototype can be found here: Mobile

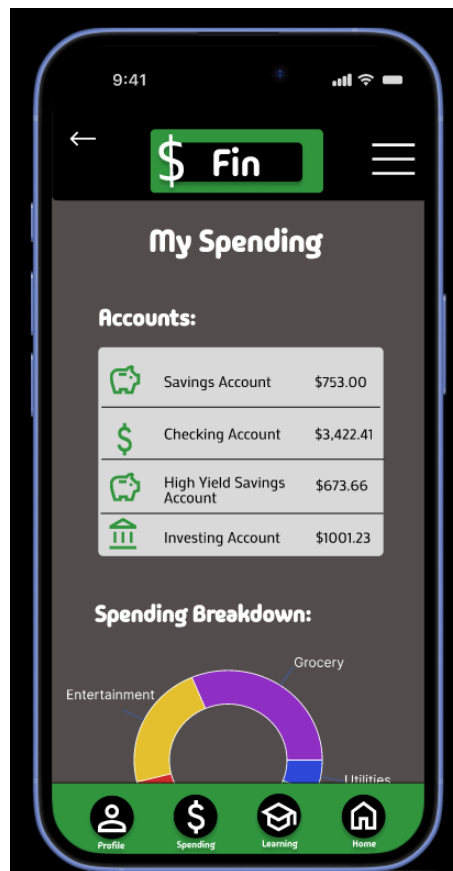**A link to the full high-fidelity website prototype can be found here: Website**

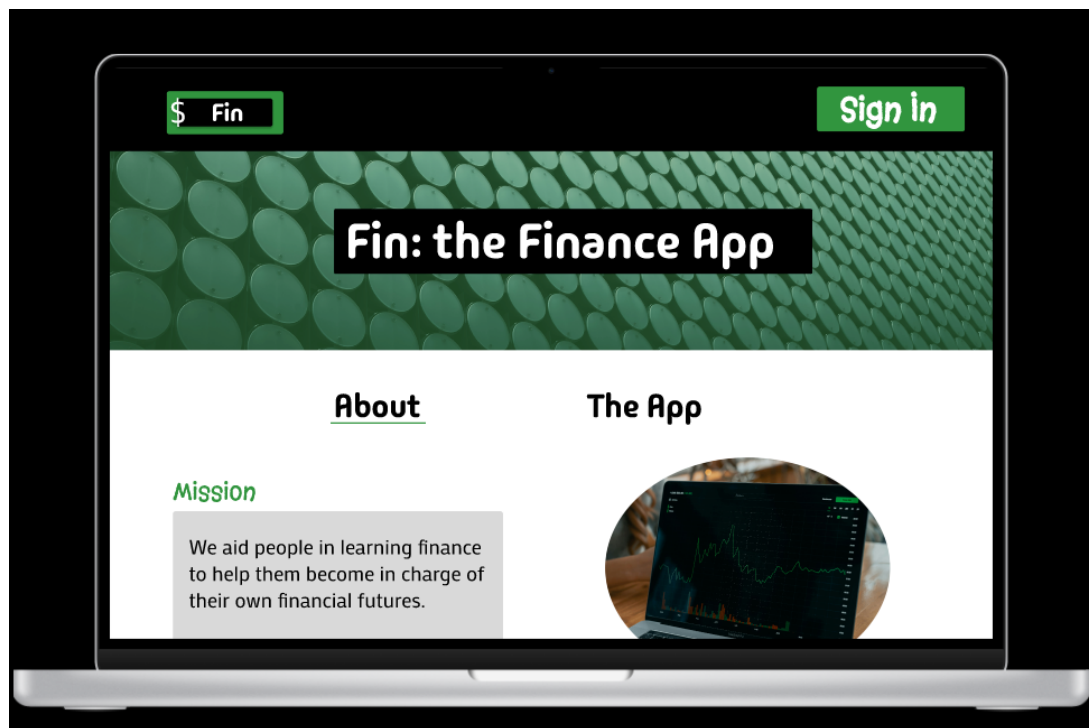*Sample of Mobile Mockups:*

    1. Part of Learning Page   *2. Dark Mode Versiom of Spending Page*

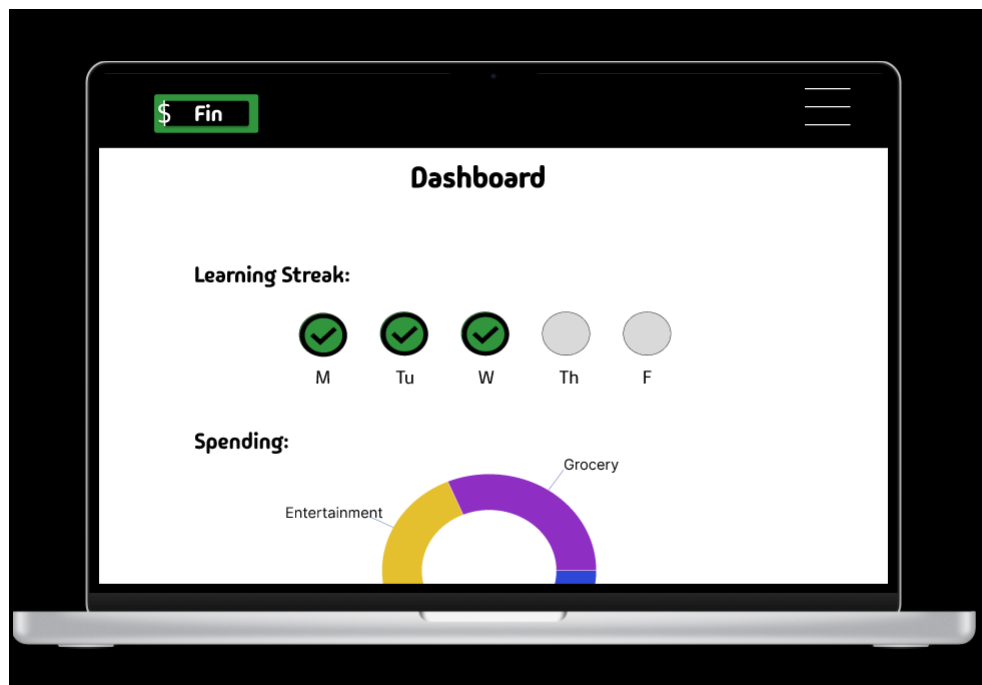## Sample of Website Mockups:

1. *Landing Page for Website*

2. *Dashboard Page Once Logged In*

Each feature was designed to simplify financial tasks, reduce stress, and create a more empowering, efficient experience for users navigating the often-overwhelming world of personal finance.

Important Features:

- **Dashboard:** A centralized hub that allows users to quickly navigate to their learning streak progress, spending overview, or financial account management—providing a clear snapshot of their financial progress at a glance.
- **Spending Tracking:** A visual, user-friendly donut chart that links to detailed spending categories—designed to empower users by making their money management more transparent and actionable.
- **Learning Path:** A guided, gamified experience that supports users in building financial literacy through low-stress, structured learning modules.

Results & Impact

- Users were generally satisfied with functionality and usability of the app and website, with 80% of users selecting 4/5 ratings or higher for these categories.
- *User Quotes:*
  - *The user flow is easy to understand and clear." - Study Participant E (Website)*
  - *"The learning path looks really fun and reminds me of the fun times playing Candy Land" – Study Participant B (Mobile)*

Reflection

This project reminded me that UX is about learning as much as usability. By leading with curiosity and empathy, I was able to design solutions that went beyond just completing a task— they invited a wide range of users to engage with tools that support their personal growth.

Looking back, I would have prioritized involving neurodiverse users earlier in the design process. Their feedback during testing offered valuable insights into accessibility considerations and helped me see the products from a different perspective. Including those voices from the beginning would have led to an even more inclusive and thoughtful design.

Next Steps

1. **Expand accessibility options** within the settings page to allow for deeper customization, ensuring a more inclusive and user-centered experience for a diverse range of needs.
2. **Enhance the interactivity and visual clarity of the spending donut chart** to improve discoverability and help users more intuitively understand their financial habits at a glance.

3. **Ensure a smooth handoff to the development team** by using design components and annotations that align with common development frameworks, making the implementation process more efficient and intuitive for developers.