

Finabler

UI/Interaction Specification

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Executive Summary

Finabler, a new tool for tracking and keeping your money, is a web application for easy financial management. It is meant to help users track their finances categorically rather than chronologically and also make and stick to budgets, set financial goals, and see how future changes in income or expenses will affect their overall budget.

Some key features:

- Import financial account statements directly into program
- Track finances categorically
- Create and stick to budgets
- Set financial goals and plans for achievement

Goals of the Project

The **single purpose** of the site is to make money management easy and fun - users will have a sense of control over their finances without feeling that managing them is a burden.

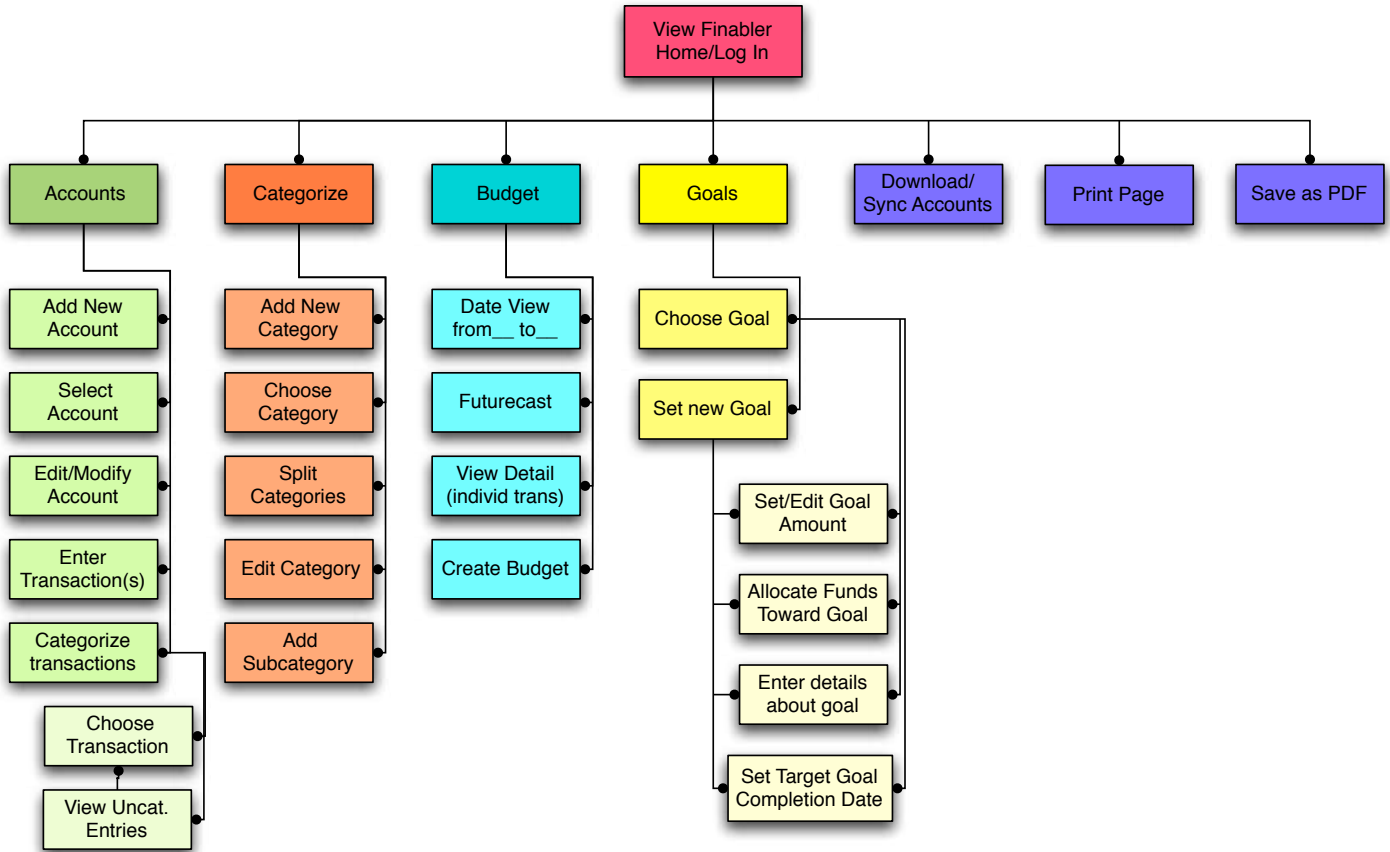
The **secondary goals** are to help users in goal setting (and steps toward meeting goals), budgeting, and tracking expenses and income categorically.

The **long-term goals** are lofty, but realistic – users will credit Finabler with helping them save more money and giving them a solid understanding of where their money goes, and how they can cut back on expenses to save more.

User Types and Description

Finabler's target market consists of young professionals, full time students, and students with part time jobs, aged 18-35. Most of our user group banks online but does not use any formal method to track finances. Users are internet savvy and often check their bank accounts several times a week online. They are college educated and probably pursuing advanced degrees. They are beginning to think about buying a condo or 1st home, if they live in an affordable metropolitan area. Their financial responsibilities are fairly small, but they enjoy splurging on gadgets, games, drinks, and dinner out with friends. They need help tracking where all their money goes and need help figuring out how to save more.

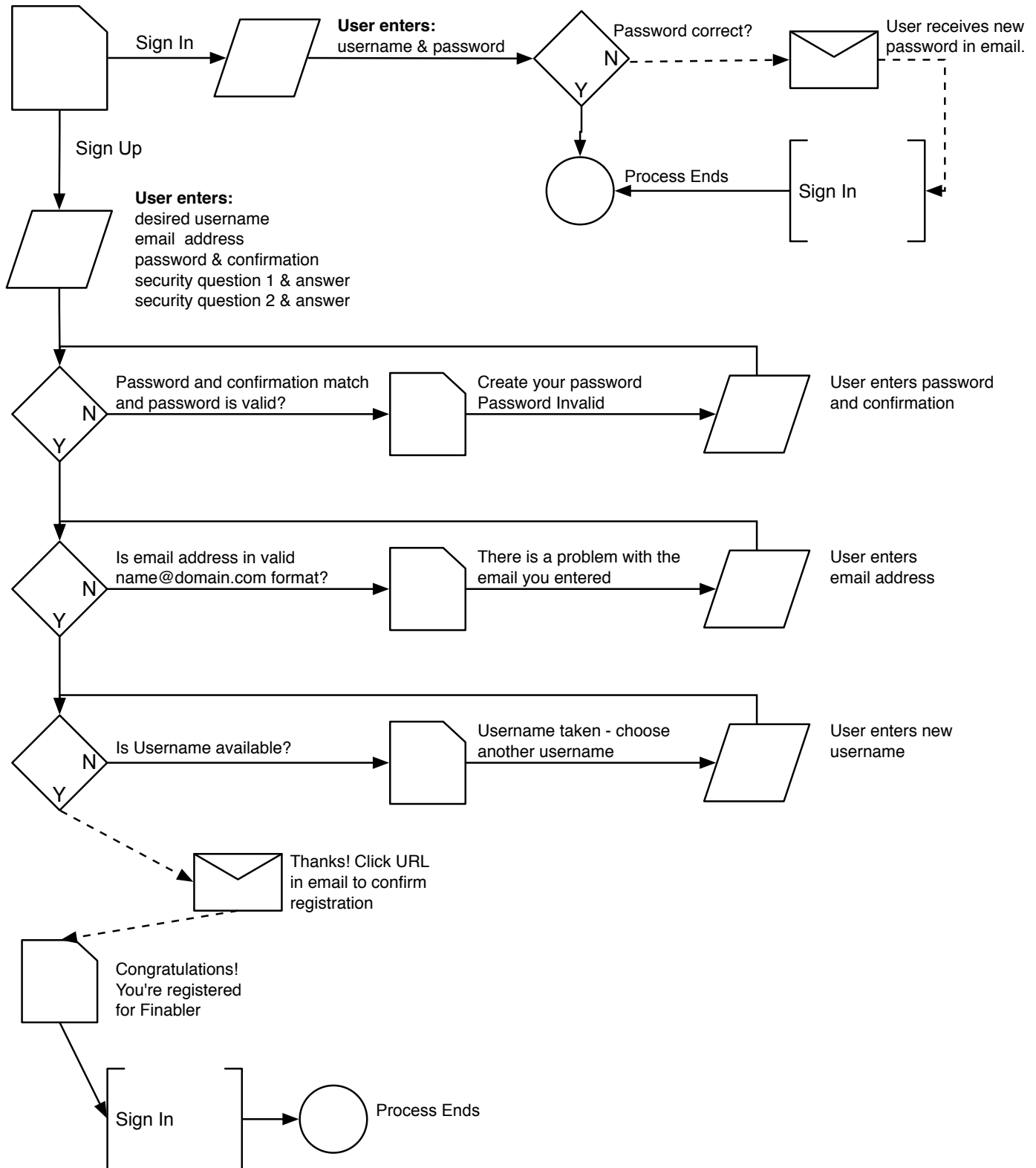
Site Diagram



User Flows : 1/7 : Sign-in Process

Start:

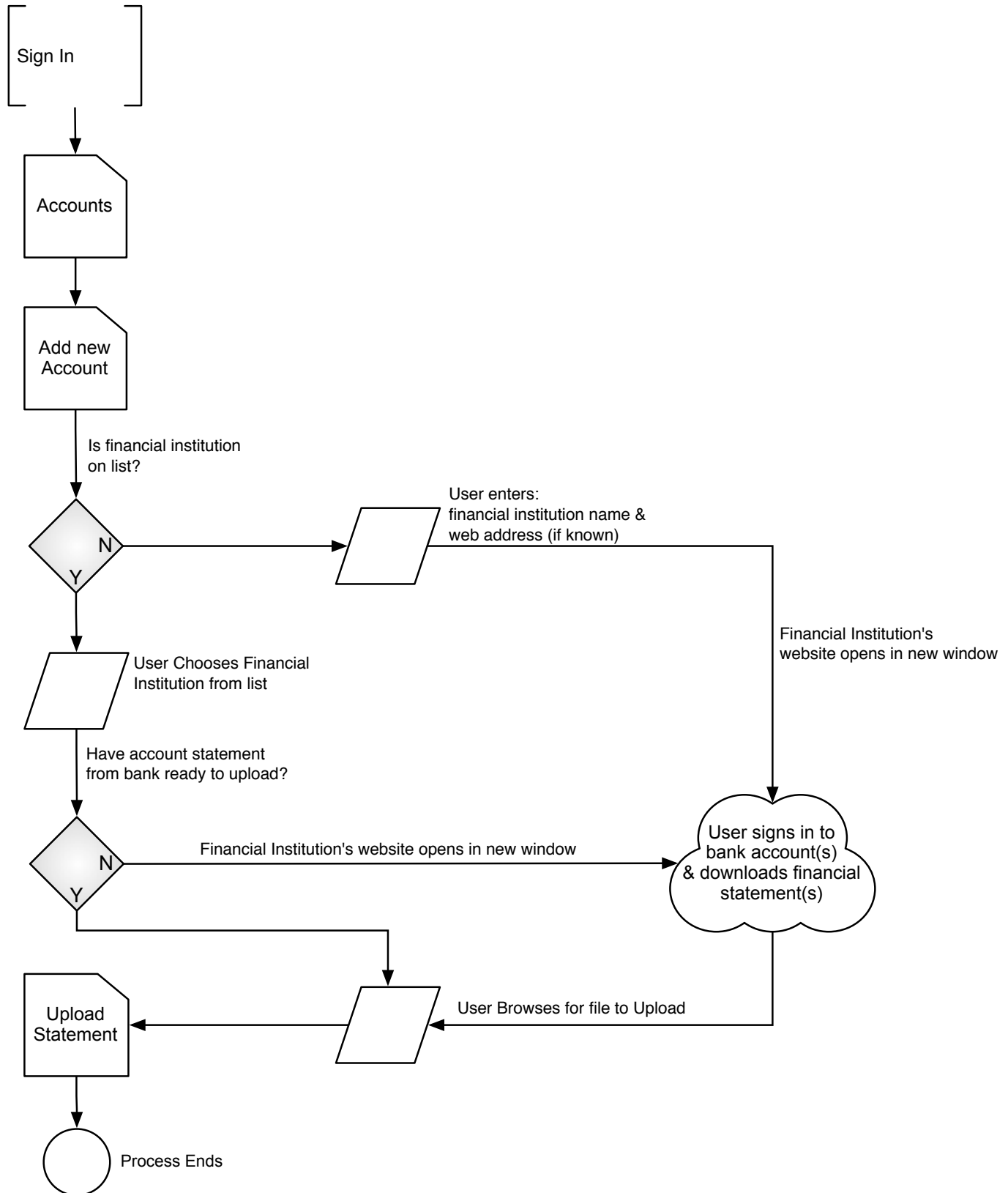
User goes to finabler.com



User Flows : 2/7 : Add New Account

Start:

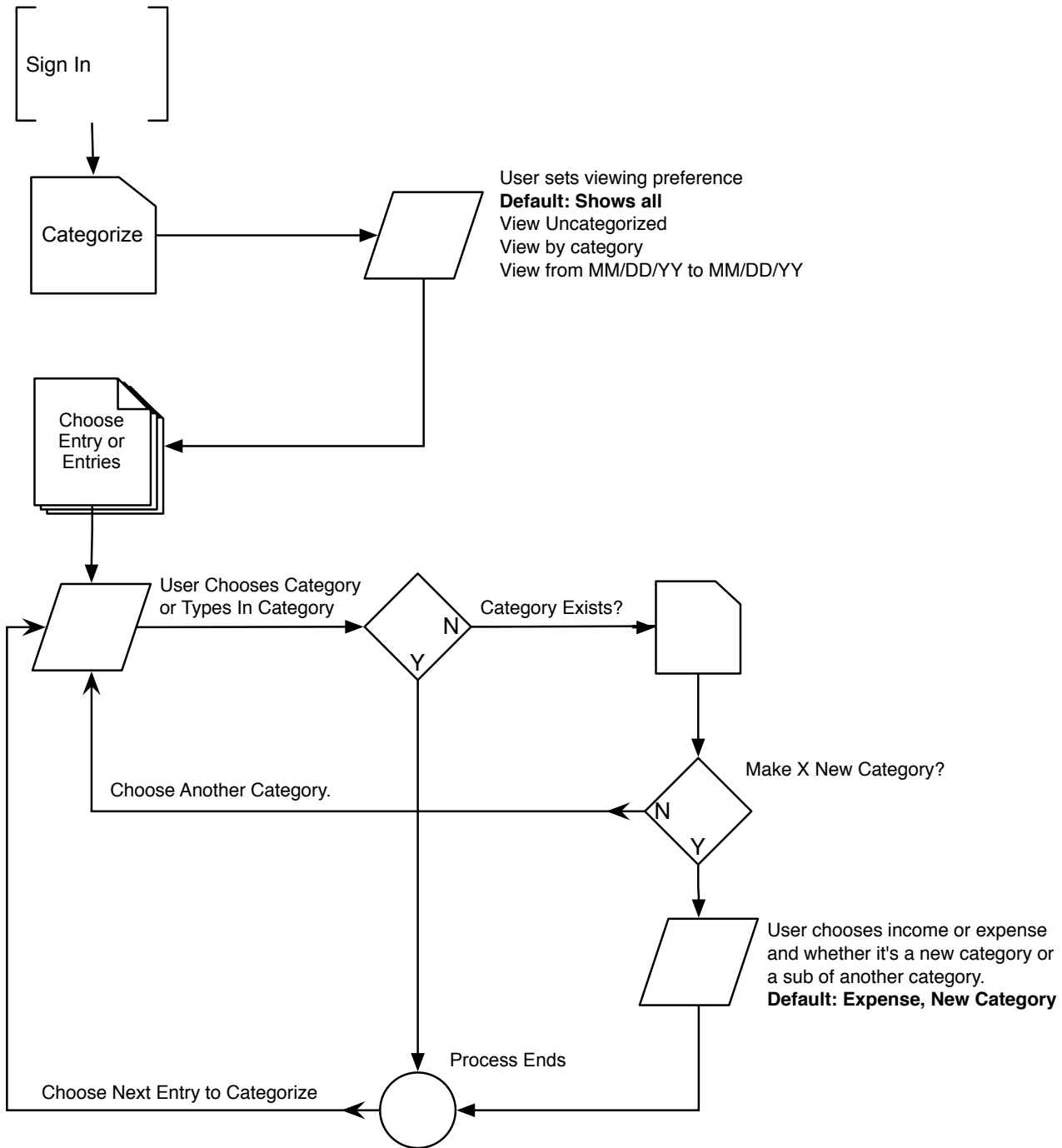
User goes to finabler.com



User Flows : 3/7 : Categorize Entries

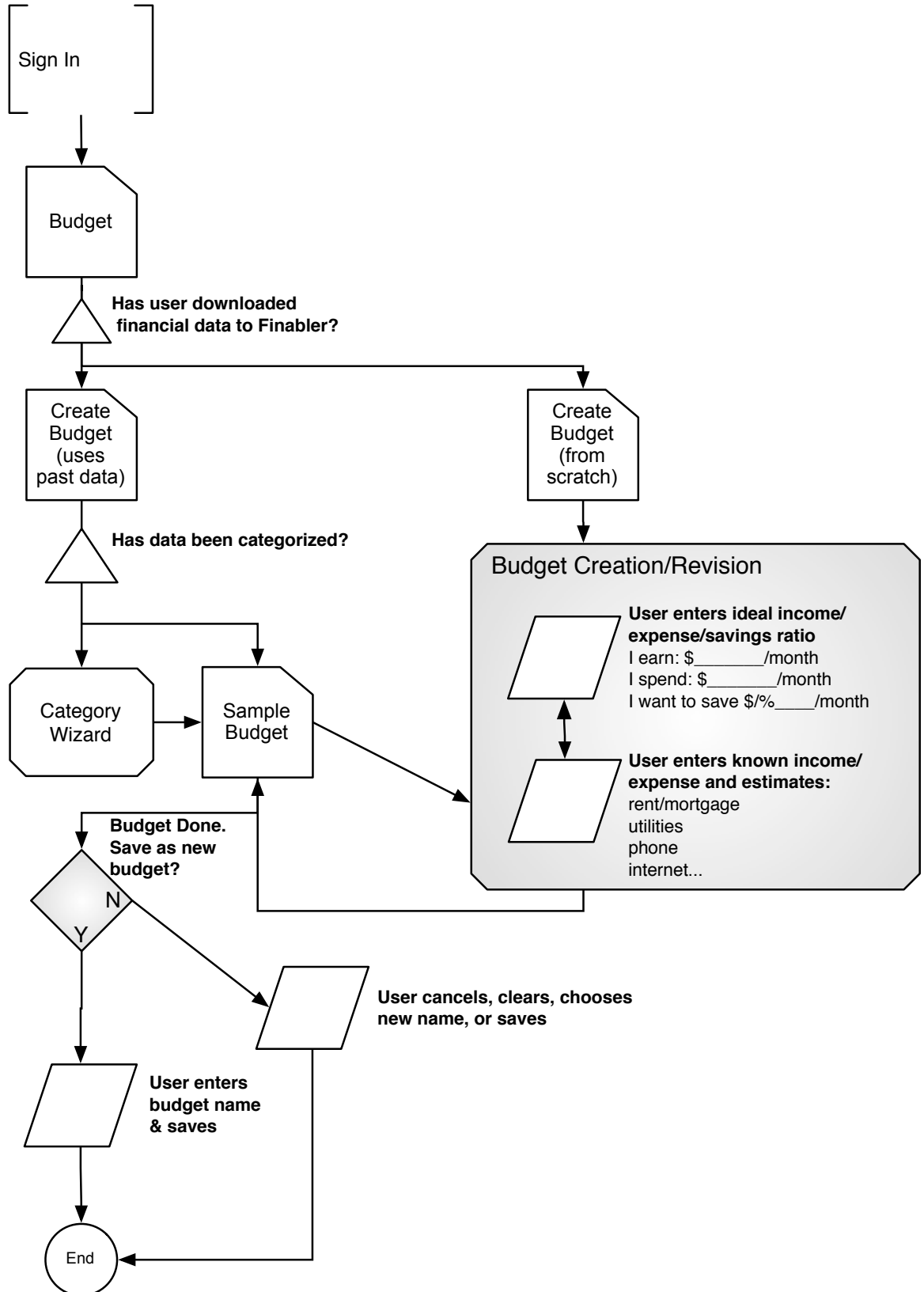
Start:

User goes to finabler.com



User Flows : 4/7 : Create Budget

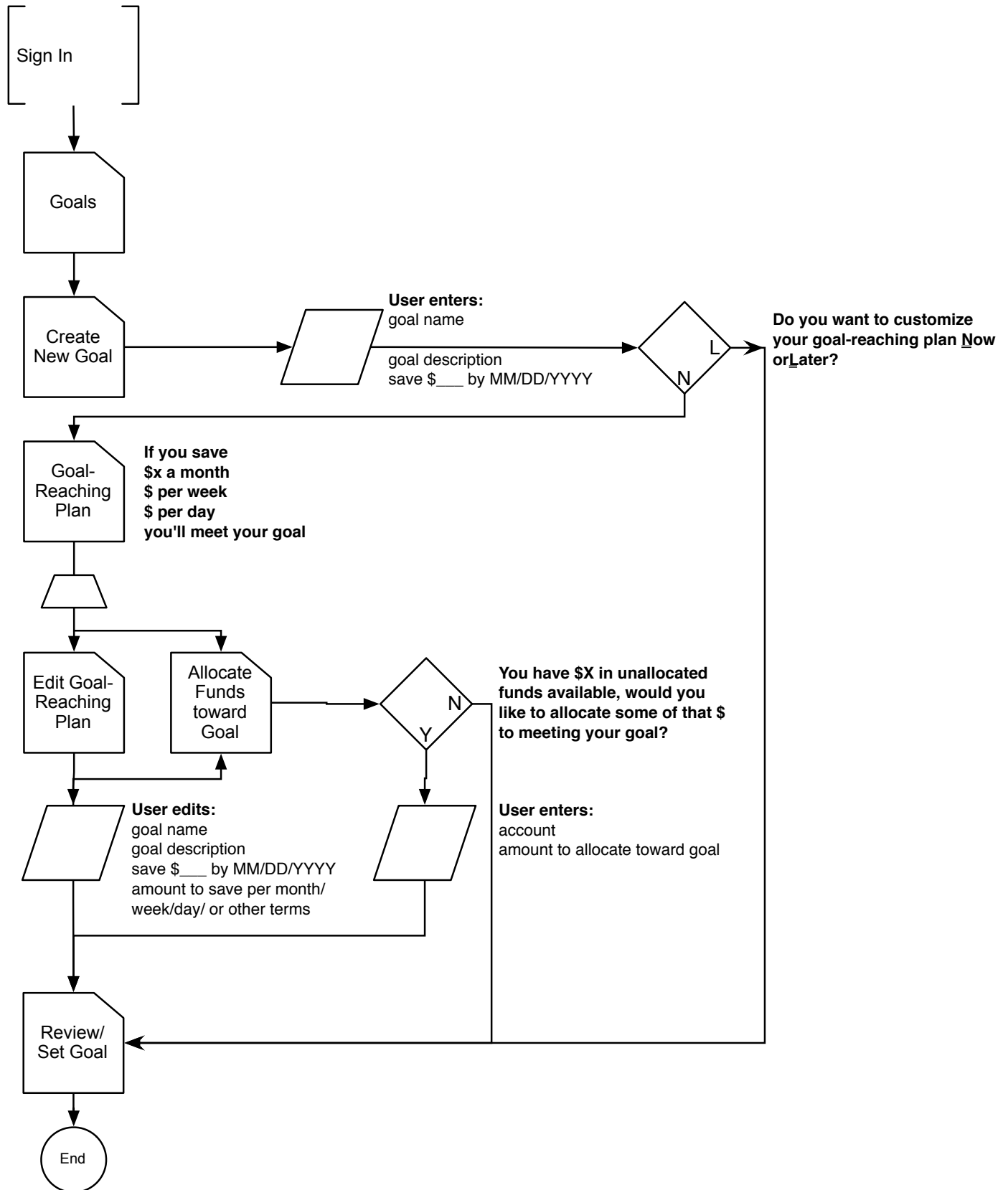
Start:
User goes to finabler.com



User Flows : 5/7 : Set New Goal

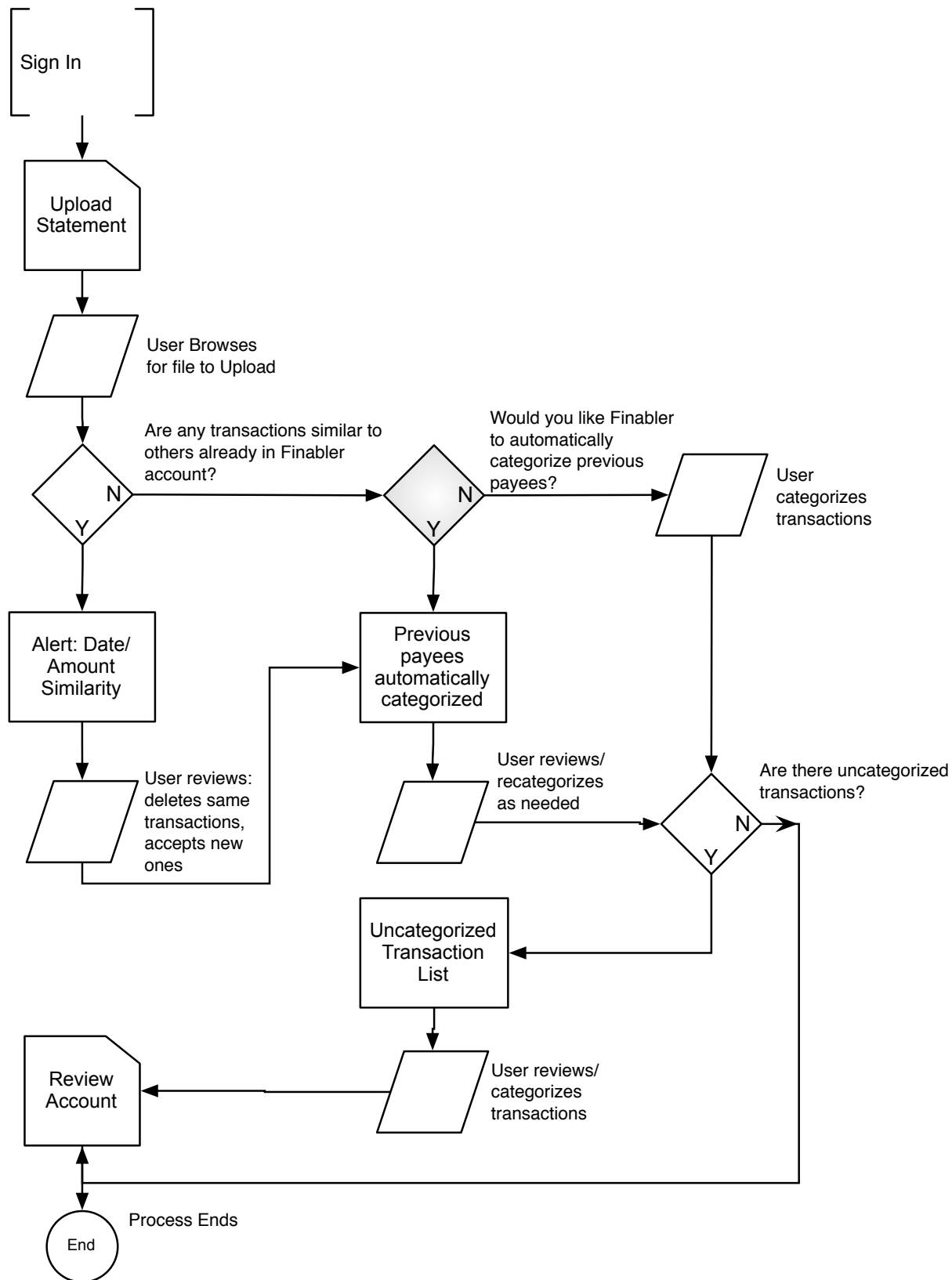
Start:

User goes to finabler.com



User Flows : 6/7 : Upload Account Statement

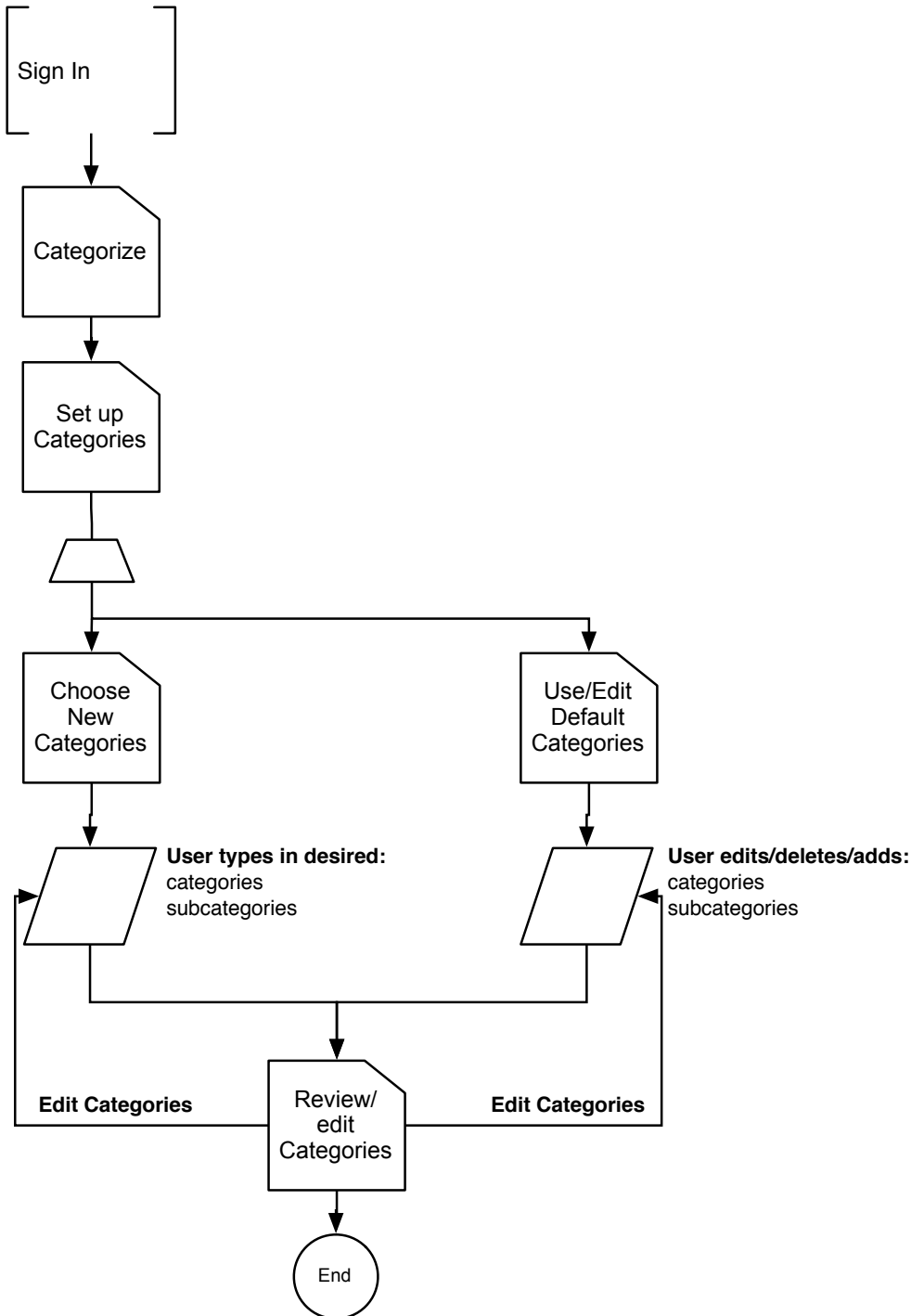
Start:
User goes to finabler.com



User Flows : 7/7 : Create Category List

Start:

User goes to finabler.com



Wireframes : 1/11 : Accounts Home Page

Finabler

Accounts Categorize Budget Goals Upload Statement Print Page Save as PDF

Accounts: VIEW: All Year-to-Date from: MM/DD/YY to: MM/DD/YY

View All
Checking
Savings
Add Account

MM/DD/YY	Dominick's	\$25.64
Food: Groceries	Memo	
MM/DD/YY	Target	\$76.45
Household	Memo	
MM/DD/YY	Work Corp.	\$1672.88
Salary	Memo	

MM/DD/YY	Dominick's	\$25.64
Food: Groceries	Memo	
MM/DD/YY	Target	\$76.45
Household	Memo	
MM/DD/YY	Work Corp.	\$1672.88
Salary	Memo	

Current Budget Picture

Wireframes : 2/11 : Accounts: Add New Account

Finabler

Accounts Categorize Budget Goals Upload Statement Print Page Save as PDF

Add a New Account

View All
Checking
Savings
Add Account

Choose Your Financial Institution Below

- ABC Bank
- Bank of America
- California Trustworthy Bank
- Eight Thirteenths Bank
- Harris Bank

**Financial Institution Missing?
Add your own.**

Financial Institution Name

Web Address

Account Type

Checking Account Credit Card Retirement
 Savings Account Mutual Fund Other

Cancel Save

Wireframes : 3/11 : Accounts: Upload Financial Statement

Finabler

Accounts Categorize Budget Goals Upload Statement Print Page Save as PDF

View All

Checking

Savings

Add Account

Upload a Statement to Your Account

Would you like to upload an account statement right now?
(CSV, QFX, QIF, and OFX files are all compatible)

OR

[Launch your Financial Institution's website in a new window to download your account statement.](#)

You will log in using the login information you typically use for that site.

Wireframes : 4/11 : Accounts: New Account Added

Finabler

Accounts
Categorize
Budget
Goals

Upload Statement
Print Page
Save as PDF

Your New Account Has Been Added

View All

Checking

Savings

Credit Card

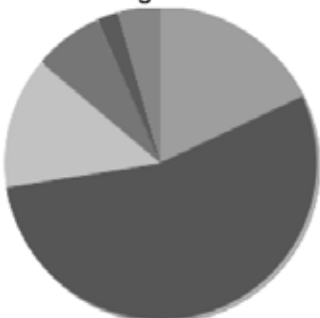
Add Account

Credit Card		Enter New Transaction
MM/DD/YY	Foo's	\$25.64
	Memo	
MM/DD/YY	Friendly's	\$76.45
	Memo	
MM/DD/YY	Ugg Unlimited	\$1672.88
	Memo	

Checking Account		Enter New Transaction
MM/DD/YY	Dominick's	\$25.64
	Food: Groceries	Memo
MM/DD/YY	Target	\$76.45
	Household	Memo
MM/DD/YY	Work Corp.	\$1672.88
	Salary	Memo

Savings Account		Enter New Transaction
MM/DD/YY		\$25.64
	Food: Groceries	Memo
MM/DD/YY	Target	\$76.45
	Household	Memo
MM/DD/YY	Work Corp.	\$1672.88
	Salary	Memo

Current Budget Picture



Wireframes : 5/11 : Categorize Home

Finabler

Accounts Categorize Budget Goals Upload Statement Print Page Save as PDF

Accounts: VIEW: All Year-to-Date from: MM/DD/YY to: MM/DD/YY

Categories:

- View All
- Food
- Rent
- Utilities
- Health
- Clothing
- Household
- Entertainment
- Education
- Uncategorized

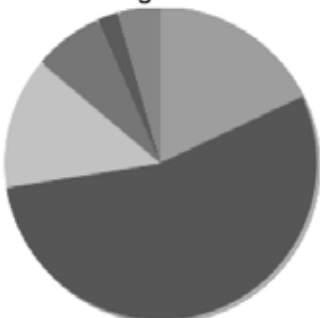
Food		+ New Transaction	
MM/DD/YY	Dominick's	\$25.64	
	Food: Groceries		Memo
MM/DD/YY	Target	\$76.45	
	Household		Memo
MM/DD/YY	Work Corp.	\$1672.88	
	Salary		Memo

Utilities		+ New Transaction	
MM/DD/YY	Dominick's	\$25.64	
	Food: Groceries		Memo
MM/DD/YY	Target	\$76.45	
	Household		Memo
MM/DD/YY	Work Corp.	\$1672.88	
	Salary		Memo

Household		+ New Transaction	
MM/DD/YY	Dominick's	\$25.64	
	Food: Groceries		Memo
MM/DD/YY	Target	\$76.45	
	Household		Memo
MM/DD/YY	Work Corp.	\$1672.88	
	Salary		Memo

Entertainment		+ New Transaction	
MM/DD/YY	Dominick's	\$25.64	
	Food: Groceries		Memo
MM/DD/YY	Target	\$76.45	
	Household		Memo
MM/DD/YY	Work Corp.	\$1672.88	
	Salary		Memo

Current Budget Picture



Wireframes : 6/11 : Categorize Entries : step 1

Finabler

Accounts | **Categorize** | Budget | Goals | Upload Statement | Print Page | Save as PDF

VIEW: All Uncategorized None | Year-to-Date | from: MM/DD/YY | to: MM/DD/YY

Categories:

- View All
- Food
- Rent
- Utilities
- Health
- Clothing
- Household
- Entertainment
- Education
- Uncategorized

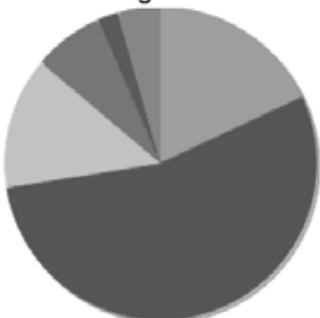
Food		+ New Transaction	
MM/DD/YY	Dominick's	\$25.64	
	Food: Groceries		Memo
MM/DD/YY	Target	\$76.45	
	Household		Memo
MM/DD/YY	Work Corp.	\$1672.88	
	Salary		Memo

Utilities		+ New Transaction	
MM/DD/YY	Dominick's	\$25.64	
	Food: Groceries		Memo
MM/DD/YY	Target	\$76.45	
	Household		Memo
MM/DD/YY	Work Corp.	\$1672.88	
	Salary		Memo

Household		+ New Transaction	
MM/DD/YY	Dominick's	\$25.64	
	Food: Groceries		Memo
MM/DD/YY	Target	\$76.45	
	Household		Memo
MM/DD/YY	Work Corp.	\$1672.88	
	Salary		Memo

Entertainment		+ New Transaction	
MM/DD/YY	Dominick's	\$25.64	
	Food: Groceries		Memo
MM/DD/YY	Target	\$76.45	
	Household		Memo
MM/DD/YY	Work Corp.	\$1672.88	
	Salary		Memo

Current Budget Picture



The pie chart displays the current budget picture, showing a large portion for Salary (Work Corp.) and smaller portions for other categories like Groceries, Target, and Household.

Wireframes : 7/11 : Categorize Entries : step 2

Finabler

Accounts
Categorize
Budget
Goals

Upload Statement
Print Page
Save as PDF

VIEW: Uncategorized Year-to-Date from: MM/DD/YY to: MM/DD/YY

Categories:

- View All
- Food
- Rent
- Utilities
- Health
- Clothing
- Household
- Entertainment
- Education
- Uncategorized

▼Uncategorized		+ New Transaction
MM/DD/YY	Jean P's Memo	\$25.64
MM/DD/YY	Lula Memo	\$76.45
MM/DD/YY	Dmxish Memo	\$1672.88

▼ Food		+ New Transaction
▶ Utilities		+ New Transaction
▶ Household		+ New Transaction
▼ Entertainment		+ New Transaction
MM/DD/YY	Dominick's Food: Groceries Memo	\$25.64
MM/DD/YY	Target Household Memo	\$76.45
MM/DD/YY	Work Corp. Salary Memo	\$1672.88

Current Budget Picture

Wireframes : 8/11 : Categorize Entries : step 3

Finabler

Accounts
Categorize
Budget
Goals
Upload Statement
Print Page
Save as PDF

VIEW: Uncategorized Year-to-Date from: MM/DD/YY to: MM/DD/YY

Categories:

- View All
- Food
- Rent
- Utilities
- Health
- Clothing
- Household
- Entertainment
- Education
- Uncategorized

▼Uncategorized
+ New Transaction

MM/DD/YY	Jean P's Beauty	\$25.64	Memo
MM/DD/YY	Lula	\$76.45	Memo
MM/DD/YY	Dmxish	\$1672.88	Memo

▼ Food
+ New Transaction

▶ Utilities		+ New Transaction	
▶ Household		+ New Transaction	
▼ Entertainment		+ New Transaction	
MM/DD/YY	Dominick's Food: Groceries	\$25.64	Memo
MM/DD/YY	Target Household	\$76.45	Memo
MM/DD/YY	Work Corp. Salary	\$1672.88	Memo

Current Budget Picture

Kelly Noah

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Wireframes : 9/11 : Categorize Entries : step 4

The screenshot displays the 'Finabler' application interface. At the top, there are navigation tabs for 'Accounts', 'Categorize', 'Budget', and 'Goals'. On the right side, there are buttons for 'Upload Statement', 'Print Page', and 'Save as PDF'. Below the navigation, there are filters for 'VIEW: Uncategorized', 'Year-to-Date', and date range 'from: MM/DD/YY to: MM/DD/YY'. On the left, a 'Categories:' list includes checkboxes for 'View All', 'Food', 'Rent', 'Utilities', 'Health', 'Clothing', 'Household', 'Entertainment', 'Education', and 'Uncategorized'. The main area shows two transaction lists. The first list, under 'Uncategorized', contains entries for 'Jean P's' (\$25.64) and 'Lula' (\$76.45). A modal dialog titled 'Create New Category?' is overlaid on this list, asking 'Do you want to create a new category, "beauty"?' with 'Cancel' and 'OK' buttons. The second list, under 'Food', contains entries for 'Dominick's' (\$25.64), 'Target' (\$76.45), and 'Work Corp.' (\$1672.88). On the right, a 'Current Budget Picture' pie chart is shown.

Wireframes : 10/11 : Budget Home

Finabler

Accounts
Categorize
Budget
Goals

Upload Statement
Print Page
Save as PDF

VIEW: Uncategorized ▼ Year-to-Date ▼ from: MM/DD/YY to: MM/DD/YY

Current Expenses (actuals):

Category	Amount	Percentage
Food	1,680	20%
Rent	4,200	50%
Utilities	840	10%
School	1,680	20%
TOTAL	8,400	100%

Goal Expenses:

Category	Amount	Percent
Food	1,600	20%
Rent	4,000	50%
Utilities	800	10%
School	1,600	20%
TOTAL	8,000	100%

Budget Actuals

Current Income (actuals):

Category	Amount	Percentage
Salary	9,000	90%
Freelance	1,000	50%
TOTAL	8,400	100%

Goal Income:

Category	Amount	Percent
Salary	1,600	20%
Freelance	4,000	50%
TOTAL	8,000	100%

Goal Budget

Wireframes : 11/11 : Goals Home

Finabler

Accounts | Categorize | Budget | Goals | Upload Statement | Print Page | Save as PDF

VIEW: Year-to-Date from: to:

Goal: Save \$4,000 this year.

		\$4,000 Goal	\$2,000 Saved
01/15/07	Savings Goal	\$500	
Savings	Memo		
3/15/07	Savings Goal	\$700	
Savings	Memo		
4/25/07	Savings Goal	\$800	
Checking	(transfer to savings)		

On Track: At this rate, you can save up to \$6,000 this year!

Goal: Trip to Spain, June 2008


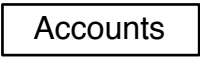
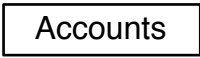
		\$3,000 Goal	\$1,000 Saved
06/15/06	Spain Goal	\$500	
Savings	Memo		
12/28/06	Spain Goal	\$100	
Savings	Memo		
05/01/07	Spain Goal	\$400	
Checking	(transfer to savings)		

Get Regular: \$85/month will get you to your goal.

UI Element Specifications


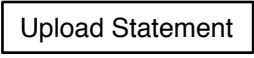
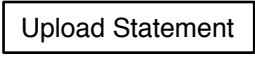
Global Navigation Tab v1.0

Global Navigation Tabs are used to navigate to different areas of the application.

Ready State	Selected State	Mouse-Click State
		
This is the default state of the control.	After the user has clicked on the tab to select it, it maintains this color until a different tab is clicked.	This tab color is achieved during a mouse-click on the tab.

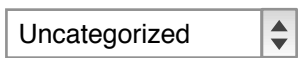
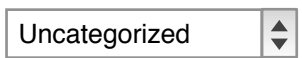
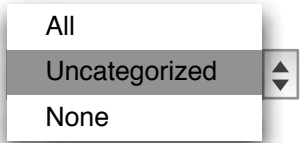
Global Control Panel v1.0

Global Control Panel gives users control over uploading to, printing from, and saving PDFs from the applicaiton.

Ready State	Selected State	Mouse-Click State
		
This is the default state of the control.	After the user has clicked on the tab to select it, it maintains this color until a different tab is clicked.	This tab color is achieved during a mouse-click on the tab.
Please note that icons are in development to be used in conjunction with the text indications for these controls.		

Drop Down Selection Menu v1.0

Drop down selection menus give users a fast way to set their viewing options and filter through large amounts of data.

Ready State	Selected State	Mouse-Click State
		
This is the default state of the control.	After the user has clicked on the control, and chosen from the drop down menu.	Choices pop up as the user clicks on the control, they can select one option from the menu.

UI Element Specifications II

Text Input v1.0

Text inputs are used to allow the user extra flexibility with the application, when the choices provided aren't enough. For example, allowing users to select a range of dates that is outside the norm of monthly, quarterly or yearly viewing.

Ready State	Selected State	Mouse-Click State
<input type="text" value="MM/DD/YY"/>	<input type="text" value=" "/>	<input type="text" value=" "/>
This is the default state of the control.	The blinking cursor will appear to indicate that the control is selected.	When the control is clicked on, the example text disappears and blinking cursor appears.

Checkbox v1.0

Checkboxes will behave in their most common form behavior. Users can select multiple checkboxes at once.

Ready State	Selected State	Mouse-Click State
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
This is the default state of the control.	Once selected, the checkbox remains checked.	When the control is clicked on, it immediately appears checked.

Confirmation Bar v1.0

As has become popular in Rich Internet Applications, this application will have a status bar at the top that indicates successful actions that aren't easily detected. Users don't do anything to interact with this control - it appears for a moment and goes away on its own.

Active State (detail)
Your New Account Has Been Added
This bar will appear across the content area, below the navigation bar after the user has successfully done something that isn't immediately apparent - such as adding a new category. The bar comes on as a highlighted yellow bar, stays on for a moment, and quickly fades away until it's gone.

UI Element Specifications III

Data Widgets v1.0

Data Widgets are used throughout the application to represent tabular data such as goals, accounts, and categories. These widgets can be dragged and dropped within the application so the user is able to customize her information’s layout. Additionally, these widgets can be collapsed and expanded so to help preserve screen space.

Data Widget - Open

Household	+ New Transaction				
MM/DD/YY	Dominick's	\$25.64			
Food: Groceries	Memo				
MM/DD/YY	Target	\$76.45			
Household	Memo				
MM/DD/YY	Work Corp.	\$1672.88			
Salary	Memo				

In this state, the widget can be grabbed & moved around using the menu bar, it can be collapsed using the arrow next to household or the minus icon on the right side, or it can be closed using the X icon. Additional options for the widgets will be located under the leftmost icon on the right side.

Data Widget - Collapsed

Household	+ New Transaction				
------------------	--------------------------	--	--	--	--

After the user has clicked once on the left arrow button or the – icon on the right side, the widget collapses so that only the title bar is visible. The widget can still be dragged and dropped in this state.

Interaction Guide

GENERAL RULES

Selection

clicking a selectable element such as a table cell causes a selection. CTRL-clicking on the cells makes multiple selections. Users may then change the state of one cell and have it applied to the other selected cells. By default, there is no selection within a table until a user makes one. A selection is unselected by selecting something else.

Hover

When useful, extended information about interface elements should be made accessible through a hover tooltip.

This is considered to be a shortcut to accessing information not available on the top-level display.

Stickiness

Stickiness describes how and when a user interface automatically remembers a user's previous positions and settings. Many application functions, including selection, entry, configuration, navigation, preferences, widget settings, can and should be sticky. It is often easier if the system remembers a user's previous settings rather than returning to default settings and having users re-set their preferred settings each time they use the application.

GLOBAL NAVIGATION

Global Navigation

Global navigation appears at the top area of the screen, beneath the Finabler's logo. There four tabs that define the main functions of the application: Accounts, Categories, Budget, and Goals. These tabs will be color-coded to help the user identify which area they are in within the application.

GLOBAL CONTROL PANEL

Global Control Panel

Throughout the application, certain controls will be available to users from every page to give the user control of their finances. This Global Control Panel is located on the right side of the screen on the same level as the Global Navigation. Upload Account Statement, Save as PDF and Print are the main functions. Icons will be developed for fast identification of

these controls (concurrent with text).

Stickiness

Global controls will remember and default to user's preferred settings rather than default settings, in line with the general 'Stickiness' rule.

LAYOUT

Layout

The layout is divided into three main areas. The left-hand area typically consists of viewing options within the application area. For example, within Accounts, the left-hand area has tabs to turn on or off each of the user's accounts, or to view all accounts.

The central section of the layout is devoted to displaying tabular data in individual widgets displaying the user's financial or goal information.

The right hand area is typically reserved for visualizing the user's finances in the form of data visualizations such as pie charts. However, users may also drag these pie chart widgets to the central section, or their tabular widgets to the right-hand section.

Despite this flexibility in layout, the widgets do snap to a grid, maintaining the three-column layout.

WIDGETS

Widgets

Most content is displayed in widget form. These widgets are drag-and-drop, and can also be collapsed or expanded using an arrow that indicates the direction the content will flow. Widgets typically display tabular data and data visualizations. Widgets are magnetic and also snap to a grid - as a widget is dragged to be near another, it will snap to line up with the others, so that a user can have multiple widgets open on screen at a time.

Widget Selection

Global rules to selection apply for Widgets. Clicking within a widget selects that widget or brings it in-focus. Doing anything within that widget brings focus toward it and automatically selects it. A selection highlight appears around the frame to visually show a selected state.

Scroll Bars

A vertical or horizontal scrollbar may appear within each pane only as necessary.

Stickiness

The widget structure maintains configuration, in-focus state, and scale per environment, conforming to the general 'Stickiness' rule.

TABLES

Columns

Column widths differ depending on the type of content it contains. To best take advantage of the available real estate, some columns may be 'frozen' and some may be flexible. Users are not able to manually scale down column widths.

Frozen columns are ideal for content with known numbers in character. Flexible columns are allowed to dynamically expand and contract as the browser real estate increases or decreases. These may have a minimum and maximum width setting, to where it locks or stops expanding or contracting.

Rows

Multiple rows take on alternating background colors. Some tabular data is displayed in groups of two rows, in which case every two rows would have an alternating color. The initial row in a table begins with a lighter row color.

Clicking anywhere within the row causes a selection. The grid line itself is clickable. The grid line above the row is mapped to the row below it; therefore clicking this line selects the row (or cell) beneath it.

Cell content

All cells can be typed directly into. The application will also 'remember' previous terms used so the user can work more efficiently. If users prefer, they can click on an arrow within a cell to launch a list of previous terms used or data associated with the cell (such as the list of categories within a category cell) to click on their data rather than typing it.

Open Issues

Financial Institution -> Finabler synchronization:

Users currently are only able to sync accounts by downloading statements from their financial institutions and uploading those statements to Finabler, or by entering their transactions manually.

We will need to continue to explore how this process can be streamlined so users aren't put off by the work that goes in to syncing their accounts.

Mobile Device <-> Finabler:

Interviewees expressed interest in having access to certain features of Finabler on their mobile devices. Entering new transactions, setting goals, and checking/editing budgets are all possibilities.

Again, the issue of making the process of syncing data between the mobile device and Finabler as seamless as possible will have to be continually explored as technology progresses.