JEFF KIRSCH

UX IXD

JEFFKIRSCH.COM

JEFF@JEFFKIRSCH.COM
@JEFFKIRSCH
201 618 7149

CASE STUDY: LEARNVEST PROGRESS BOARD

For various historical reasons, the LearnVest offering had been split between two essentially disconnected but related products: a Mint-like personal financial management software product (available in identical form to free and paying users) and personalized financial advice in the form of conversations with a personal financial planner and culminating in a PDF deliverable with advice and action items. The plan wasn't reflected in the software, and the information in the software wasn't reflected in the plan.

The "Progress Board" project was a first step toward closing that gap, incorporating information previously available only in the PDF plan while also helping to fork a "premium" level of software to encourage upsell and retain premium clients by making that software provide real value toward achieving against that plan.

Requirements

Initial requirements from the executive level of product were that the ultimate solution be a replacement for the existing login dashboard (a mix of a list of accounts, statuses and spending trends,) that it surface and encourage client "progress" against their plan in some way, and that be ready to launch in approximately two two-week development sprints. Additionally. the solution needed to improve upon, but fit within, the existing visual language of the product.

Initial Research and Definition

During the short research phase, I assisted the Product Owner in the creation and running of an internal stakeholder workshop, focused on the topic and culminating in a group brainstorm with attendees voting on their favorite concepts. We then worked to group and classify the root ideas, creating stubs for potential user stories.

I next worked with the UX Researcher to plan and execute a user working session to better inform our thinking on both what did and did not work in the existing dashboard and what opportunities seemed most compelling in a new product approach. In order to ensure that the session wasn't stuck in the existing product, we started by talking generally about attitudes toward money, the notion of "progress," and the broader service offering. Only then did we move to a more focused exploration of a premium dashboard experience, getting responses to the leading ideas from the stakeholder workshop and ultimately leading into a group sketching session.

The report of findings I produced from the workshop is attached.

I next helped write and field a short survey to the company's financial planners in an effort to get the flip side of the user picture, asking "what it looked like" when a client was or wasn't making progress against their financial plan, and determining what data planners would ideally like to have access to in order to make those determinations in the future. This was able to inform out parallel effort to bake in "progress" analyitics in addition to traditional web analytics.

Armed with these inputs, I worked with the lead Visual Designer on the project to start sketching out possible approaches and ideate feature sets. These sketches seeded multiple conversations with the PO where we collectively created a backlog of specific potential features and their user stories.

A number of major realizations surfaced in this phase that would shape the end product and its roll-out. We recognized that "actionability" of information should be the gold standard for inclusion in what we built. We also recognized that much of the actionable information was "trapped" within an offline system, and that the launch would have to be phased in such a way as to initially exclude this information until an additional integration project could be completed two sprints later. This, in addition to the fact that some pieces of information were not possible to surface for legacy premium accounts and the reasearch-led finding that users recognize and track progress against different metrics, informed the "modular" design of the dashboard - allowing us to systematically include or exclude portions, and eventually for users to make their own determinations about inclusion and priority.

Design and Development

With a strategy and a set of user stories in hand, I went about creating annotated wireframes to document each of the features as well as the various versions. During this process, I dove into the details of how each kind of information should be represented and went through multiple variations of element hierarchy, informed by both our user research, the logical relationships between elements, and our desire to design an interface where optional modules could be sensibly replaced by their expanded neighbors. This exploration was done concurrently with the Visual Designer beginning to develop a visual style for the feature and with the developers beginning to build the overall scaffolding.

An export of my early wires and the visual designs developed from them (produced by my colleague), as well as my annotated wires, are attached.

At this point, I shifted into something of a more consultative role, working with the visual designer to identify solutions to additional edge cases that emerged as the product was being developed, leaving feedback in InVision and often working directly with her as she designed. I also worked directly with the developers (primarily through sketches and conversations) to assess and develop animations and states, and to further clarify the logic around visualizations. Some of this feedback was incorporated immediately, while other more complicated items were added to the backlog.

Outcomes

The Progress Board feature was launched on schedule, with a phased release to premium users over the course of two sprints. While it represented a large departure from the existing dashboard (including the removal of an "accounts overview" element which stakeholders had assumed to be important but research suggested might not be,) it was immediately welcomed by premium clients. We found that the overwhelming weight of feedback came not in the form of complaints about changes, but in requests to push the new functionality further. As Progress Board was designed as a base for iteration, that feedback has been folded into the backlog - and in fact, Progress Board is forming the base of a much larger re-envisioning of premium software. Perhaps most importantly, with few other changes in the ecosystem, retention increased markedly shortly after the release of the feature.

A screenshot of the live feature is attached.

Progress Board Participatory Design Session Report

Prepared by Jeff Kirsch on Nov 4th, 2013

Introduction

This report details the results of a participatory design session held by Polly and Jeff K in the NYC office from 5:30pm - 7:00pm on Friday, Nov 1st. For this exercise we brought in three users, one at each level of service. Users are local (to NYC) members of the "LV Ambassadors" program and received no specific compensation for participating.

While a variety of useful insights arose from this session and will likely inform product decisions, due to the small sample size and structure of the activity, any findings should not be considered definitive or statistically significant in relation to the larger user base.

Purpose

To gather and understand requirements to build a place the user can reference on a daily basis to see if they are making progress in their LV Program. This effort is in service of a business goal of further increasing engagement with our products, and completion of challenges, to extend lifetime value of a plan.

Participants

Amanda is in her mid-20s and a "Budget Starter". She had previously used Mint.com, but came to LV looking for a more guided experience. She has a sense of her goals (specifically getting to net-zero on her budget, which she anticipates later in November), but needs help figuring out how to achieve them. Her planner is Nancy Anderson, with whom she feels personally connected.

Johanna is also in her mid-20s, and a "5-Year Planner" user. A single mom and self-professed "fitness junky," she was impressed by LV's editorial content which influenced her to step up from the Budget Starter to the 5-Year Planner. Her main goal is paying down her college loans, but she has recently been working with planner Natalie to cut down on credit cards after fall and back-to-school shopping made CC use more of an issue for her. This desire is balanced by her need to use credit cards to rebuild her credit after a divorce and related bankruptcy.

Michelle is in her late-20s and a "Portfolio Builder". Michelle started as a 5-Year Planner, but as her budget (aside from student loans) was in pretty good shape to start with, she quickly got bored with the lack of relevant challenges. Planner suggested upgrading to get more out of the plan. She recently rolled a 401k over into an IRA, which she described as "a big challenge" made

easier with assistance from planner Lori Minor, who "taught rather than told" when it came to understanding the options. Is now working to understand which investments are best for her, and to learn more about building equity.

Methodology

Session began with each participant quickly introducing themselves, their objectives in the LV program, and what they think is and isn't working. The exercise was introduced by asking them to think about the "ultimate place you can go to on your phone or computer to see how you are doing, so that you can always be making progress in the program."

Before beginning the first part of the exercise, participants were asked to consider "other things out there that you use on a regular basis that show progress" on goals in any area of their life. Next, they were asked to think about "what's important to you to know you're making progress in the program." Participants recorded these items on individual post-it notes, and shared with the group while briefly explaining why each was important.

Participants were then presented with ideas from Jon's email (one at a time), and discussed whether they would find them to be useful in assessing progress (and why). With these ideas and those generated by the group in mind, the participants were asked to draw their ideal on-login "first screen". Finally, each participant shared their sketches with the group, walking through each element, and being asked to identify which was "most important" and why.

Takeaways

Net worth over time is a hugely important metric.
This was true across the group, regardless of specific goals or level of plan.

A sense of what remains to be spent in a month is an immediately practical metric.
This factored strongly into the discussion and in the participants sketches of their ideal dashboard.

Tangible details and specific projections paint an important picture.
Discrete examples of how present behavior will impact future situation and goal attainment. Highlight the specific things the user is doing right at present, and the concrete value of continuing that behavior.

There is a desire for constant motivation (but it shouldn't be too intrusive).
Consider optional messaging on login.

Rewards, badges and social comparisons provide a feeling of achievement and a sense of "where you stand".
These also provide a way of marking and encouraging progress along the way to larger, less frequently-accomplished goals.

Challenges were not seen as directly relevant to an overall sense of progress in the program and towards one's financial goals.
In their present form, they were largely described as interesting and valuable but not clearly connected to a measure of progress. Applying a dollar value to challenges, however, could change that.

Extended Findings

Other things used to track progress.

- My Fitness Pal (iPhone App)
  - Tracks exercise and food intake.
  - At the end of the day, user taps "finished", and app surfaces a message about the concrete consequences of the user's decisions that day, e.g. "If you keep going like today, you'll be 200 pounds in 6 months."
  - (Mint has something similar, but suggestions are unrealistic).
  - **Takeaway: Concrete examples of the consequences of behaviors related to goals are very helpful in motivation and assessing progress.**
  - **Takeaway 2: Can be dangerous and dispiriting if you're NOT on track.**
- Nike Fitness Tracker (iPhone App)
  - Allows you to set various fitness goals.
  - When the user meets a goal, they're "rewarded" with a relevant prize, e.g. a healthy smoothie recipe.
  - **Takeaway: The promise of a reward can be motivating, particularly when its related to the goal.**

What would be important for you to know in the dashboard to let you know that you're making progress?

- Badges or "certifications" that indicate achievement of certain milestones
  - Independent of Challenges.
  - Badges could accompany an anonymized ranking system.
  - Could be based on things like article reading or savings, e.g. "Validated LearnVest Learner".
  - "Awards" for reaching sub-milestones on the way to priority goals.
- Information about how you stack up against other "similar" users re: goal achievement.
  - e.g. "You're in the top 10% of people like you in your progress toward saving for a

downpayment."
- A virtual "money group", where you can (with some level of anonymity) compare yourself against and provide / receive support from other users.
  - Important that the groups be normalized for goals / situation, otherwise could be discouraging.
  - User quote: "Different people can help you see different things."
- Knowledge tests to see what you've learned (in Portfolio Builder).
  - But you shouldn't have to take tests all the time.
- Highlighting specific positive stats since last month or last login.
  - e.g. "Welcome back! Since last time you were here, you've gotten $100 closer to your savings goal."
  - Also, information about change in change, e.g. "You're saving money 3x faster this month than last"
- Priority goal reminder - to transfer excess cash from one account to a priority goal account.
  - Or suggestions for what to do with "leftover" money at the end of the month.
- Feedback about where you are in the lifecycle of the plan and what sort of related accomplishments you've achieved that might not be encompassed fully in goals or challenges.
  - e.g. "You've set up Renter's Insurance, which could save you x if y."
  - Felt it was easy for these important things to be missed.
- Tracking amount of change over time.

"Lightning Round" - Quick take on ideas from Jon's Email

Participants found the following potentially helpful:
- **"My net worth over time."**
  - "Huge."
  - Regardless of plan level or goals, all saw this as a central metric.
- **"Amount of time on budget vs. amount of time off budget."**
  - Spawned a lot of conversation.
  - Could spawn messaging about patterns, e.g. "You've gone over your entertainment budget every month. Maybe you should try this…"
  - Problematic that unfoldered transactions don't get included.
  - Helpful to be granular enough that user can tell if this was an anticipated overage or not.
- **"How much the balance will be worth when I retire vs. my goals."**
  - Sense is that it exists somewhere in the planning PDF, but would be very useful to see "live."
  - User quote: "I want to read everything about that all the time."
- **"How much money I can still spend this month."**
  - Think it's already somewhere, but would like it to be more prominent.
- "My individual goals over time."

- "Time until I achieve goals."
- "How I did against my safe-to-spend over time"
  - Could be interesting, but not essential.
  - "Maybe on a summary page"

Participants did not find the following helpful:
- "Amount of challenges that I completed vs. given."
  - User quote: "If I don't want to complete a challenge, I just don't."
  - Did not see challenges in and of themselves as an indicator of progress.
- "Average amount spent (put toward) goals over time."
- "What important documents I have vs. what I still need."
  - Could be interesting as a challenge.
  - Could be compared to other users.
  - Progress against it might not be super important, but it's a nice suggestion of what you should be thinking about.
    - "How to protect your goals".

Drawing what progress looks like.

Amanda
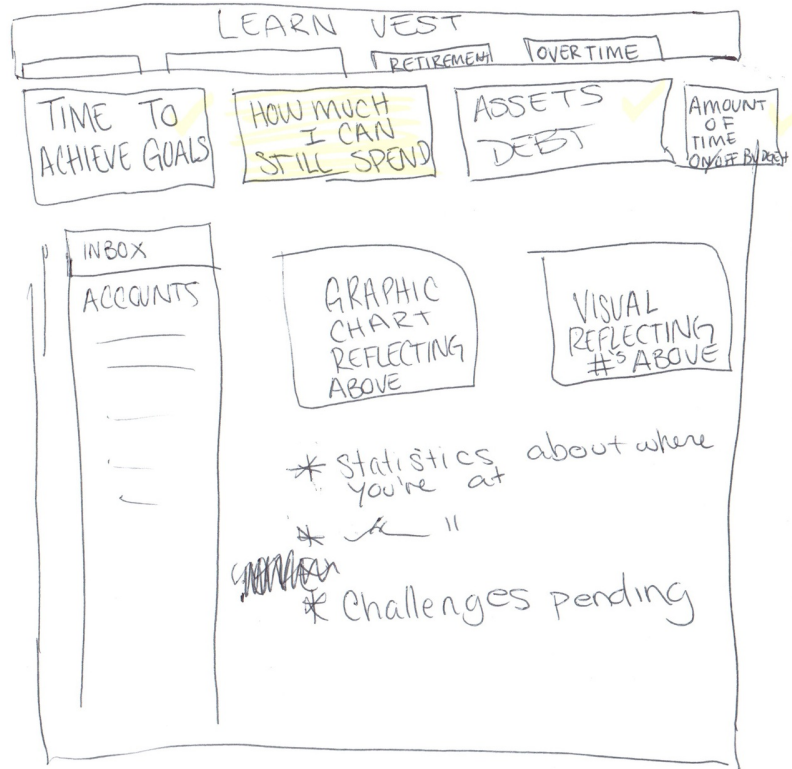
- Top line overview is all numbers.
- Visualizations of the details behind those numbers appear below.
- **Most important item is "How much I can still spend" number.**
  - User quote: "Gives me a picture of where I am and how I'm moving forward."

Michelle

MICHELLE Z.

LV. com

Reminders | Challenges
Where do I stand?
- Short term budget goals | $
- How are my investments growing?
- Budget items coming up in the future

Best Practices
See YTD goals

Budget + Accounts

Spent

Inbox
Last Week's items   +more

Accounts

See how this acct has grown.

More About your invest
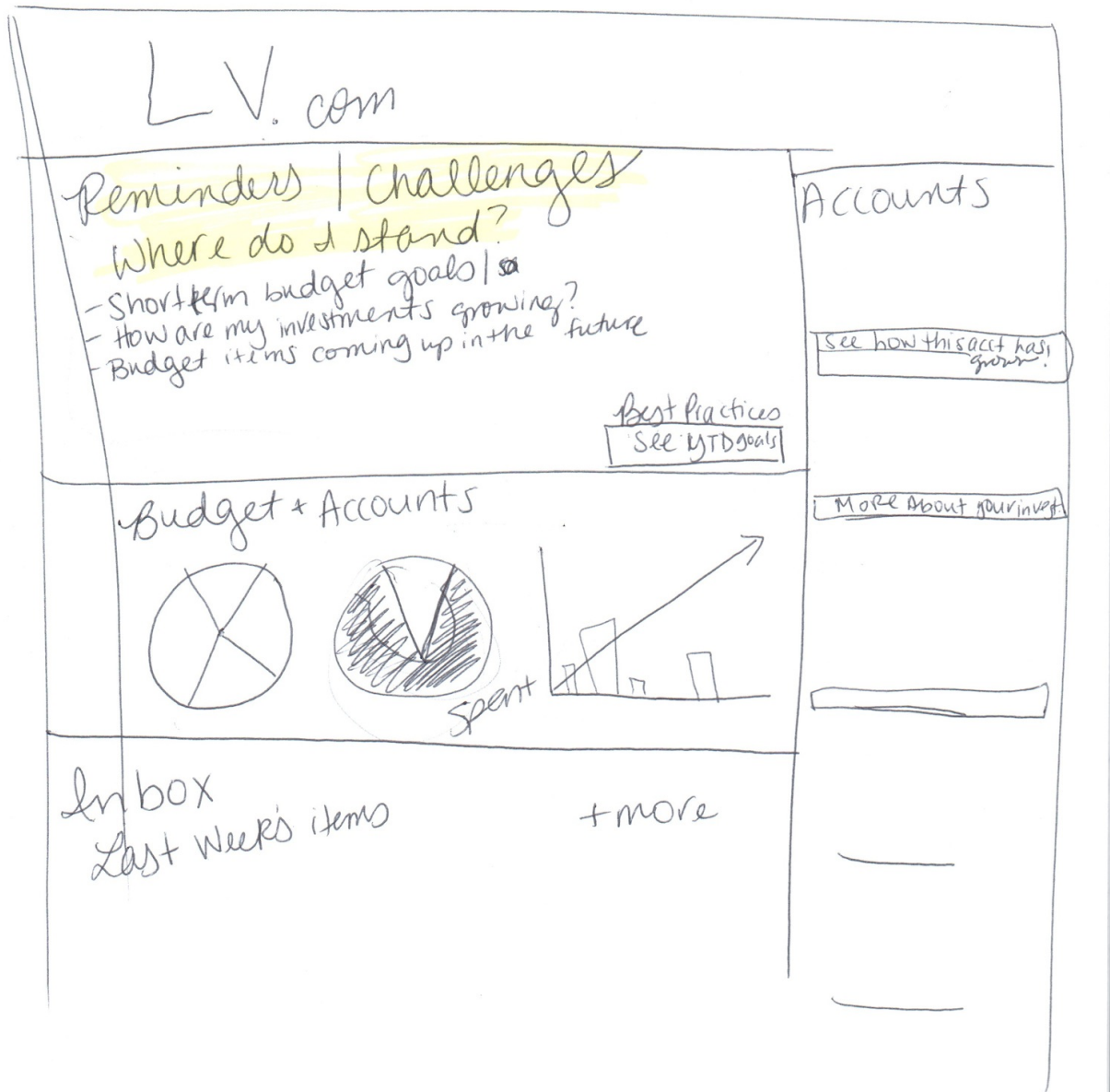
- Top area provides a "tangible reminder of challenges and realtime comparison to progress" - in addition to an area to "remind people of best practices."
- Below, Budget and Inbox overviews are displayed "because they're always changing."
  - Would like to see budget charts rendered according to her custom colors.
- Accounts appear on the right side with call-to-action "See how this account has grown" leads to details.
- Includes an aggregate feed of info that may have played a part in her overall progress,

e.g. investment accounts that have taken off or performed very badly.
- **Most important item is Reminders and Challenges.**
    - Because it's "most specific".

Johanna

JOHANNA 5 YR.

homepage.

Acct Setting.
Contact
Advisor

Net worth overtime
Current Challenges

Community
Forum.

Section Tabs

Transaction List

folders

badges +
milestones

how much
left in budget
for month

At a glance
overview
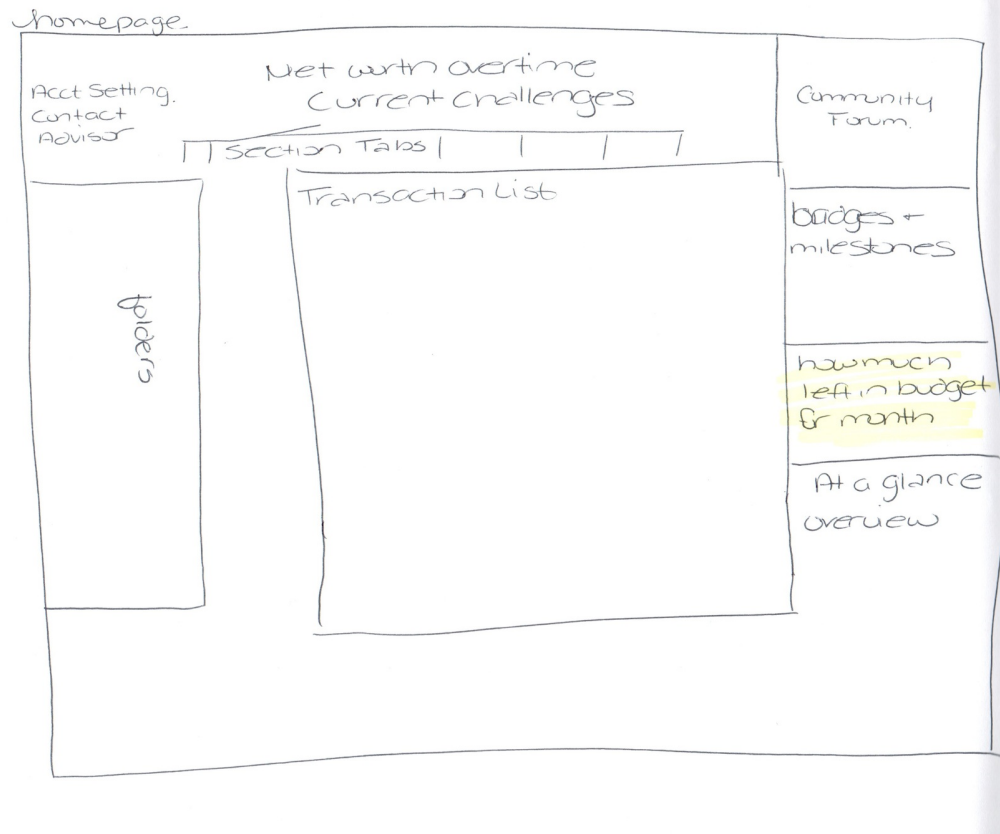
- Concentrated important elements in the right bar...
    - But would like ability to customize page.
- Would push information about "Goals" to a second page.
- **Most important item is "How much I can still spend" number.**

Asides

- Would love to see sub-account goal tracking for smaller goals.
- Budgets should support expected variations over time.
  - e.g. Knowing that you have a wedding coming up over the summer, you don't spend any of your "gift" budget for three months, but spend the saved amount in the fourth.
  - Currently, system wouldn't recognize this "good" behavior.
- Plan includes a lot of interesting insights and details that essentially no longer relevant as soon as the plan is produced.
- One user's favorite challenge was thinking about what they could accomplish if they *didn't* spend money on something in the money.
  - "Felt like a simulation."
- Tie in customized emails with specific status or difficulties
  - e.g. " You went over budget in restaurants. Try these top at-home recipes."
- Love ability to customize folders.

Web Page Title

http://learnvest.com/dashboard/

Invite Your Friends   premiumuser@gmail.com ▼   Help

lv Dashboard   ✉ Inbox   🕑 Budget   ⊙ Priority Goals   🏛 Accounts   ✓ Program   📄 Must Reads

Budget Overview

JUN   JUL   AUG   SEP   OCT   NOV

$5000

$2500

0

■ Essentials ■ Priority Goals ■ Lifestyle ⬚ Monthly Budget

Spent so far	Budget this month
$3,673	**$4,735**

Net Worth

20k

10k

0

-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Change this month	Assets	Debts	Net Worth
↑ **$1,500**	$22,245	$2,000	**$20,245**

Action Items

0 ✓

Unfoldered Transactions

3

New Challenges

Folders

Watched Nearing Budget Overbudget

100%

Shopping $365 of $245

Entertainment $480 of $500

Eating Out $250 of $300

Animal Care $250 of $300

Goals

This Month Overall

Total contributed **$485**

Pay off CC
expected May 2014

⊙ $75 of $100

Dream Vacay
expected Jun 2016

⊙ $210 of $400

⊕

Create more goals

Challenges

Active Recent

✎ **Complete your profile** Due in 5 days

OK, down to business. We know you need another income source to pay down your debt faster. This article offers some good jumping off points, from TaskRabbit to focus groups. Keep me updated!

▭ **Put Credit Cards on Ice**
Due Dec 15th

📄 **Get Life Insurance**
Due Jan 20th

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Dashboard 📨 Inbox Budget ⊙ Priority Goals 🏛 Accounts ✓ Program 📄 Must Reads   🔔

Budget Overview

JUN	JUL	AUG	SEP	OCT	NOV

$5000

$2500

0

■ Essentials ■ Priority Goals ▨ Lifestyle ⬚ Monthly Budget

Spent in October	Budget in October
$5,359	**$5,000**

Net Worth

20k

10k

0

-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Change this month	Assets	Debts	Net Worth
↑ **$1,500**	$22,245	$2,000	**$20,245**

Action Items

0 ✓

Unfoldered Transactions

3

New Challenges

Folders

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Budget Starter   Upgrade   Invite Your Friends   premiumuser@gmail.com ▼   Help

ⓛ Dashboard   ✉ Inbox   ◔ Budget   ◎ Priority Goals   🏛 Accounts   ⦿ Program   📄 Must Reads   🔔

Budget Overview

| JUN | JUL | AUG | SEP | OCT | NOV |

$6000
$5500
$5000
$2500
0

■ Essentials ▨ Priority Goals ▧ Lifestyle ⬝ Monthly Budget

Spent in July	Budget in July
$5,958	**$5,250**

Net Worth

20k
10k
0
-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Change this month	Assets	Debts	Net Worth
↑ **$1,500**	$22,245	$2,000	**$20,245**

Action Items

0	✔

Unfoldered Transactions

3

New Challenges

📁 Folders

Watched   Nearing Budget   Overbudget

100%

📁 Shopping $365 of $245

📁 Entertainment $480 of $500

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🧭 Goals

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Dashboard   Inbox   Budget   Priority Goals   Accounts   Program   Must Reads

Budget Overview

JUN   JUL   AUG   SEP   OCT   NOV

$5000

$2500

0

■ Essentials   ■ Priority Goals   ■ Lifestyle   ⬚ Monthly Budget

Spent so far	Budget this month
$3,673	**$4,735**

Net Worth

20k

10k

0

-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Change from 8/13-9/13	Assets	Debts	Net Worth as of 9/13
↓ **$678**	$20,784	$4,696	**$16,088**

Action Items

0

Unfoldered Transactions

3

New Challenges

Folders

Watched   Nearing Budget   Overbudget

100%

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Entertainment $480 of $500

Eating Out $250 of $300

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Goals

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➕
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Challenges

Active   Recent

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lv Dashboard ✉ Inbox 🕐 Budget ◎ Priority Goals 🏛 Accounts ✓ Program 📄 Must Reads   🔔

🚀 **Since your last visit…**   ✕
(25) You've passed 25% of the way to your goal "Dream Vacay". Pat yourself on the back, you deserve it!

Budget Overview

JUN	JUL	AUG	SEP	OCT	NOV

$5000

$2500

0

■ Essentials ■ Priority Goals ■ Lifestyle ⌐ Monthly Budget

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$3,673	**$4,735**

Net Worth

20k

10k

0

-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Change this month	Assets	Debts	Net Worth
↑ **$1,500**	$22,245	$2,000	**$20,245**

Action Items

✓

0

Unfoldered Transactions

3

New Challenges

📁
Folders
Watched Nearing Budget Overbudget

100%

📁 Shopping $365 of $245

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🧭
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Challenges
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Where You're Going

20k

10k

0

-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Progress this month	Progress this year	Progress since plan start	Assets	Debts	Net Worth
↑ **$1,500**	↑ **$16,256**	↑ **$20,758**	**$22,245**	**$2,000**	**$20,245**

Where You Stand

	✔
0	
Unfoldered Transactions	
3	
Expired Challenges	

Last Login	Last Planner Call
5 hrs ago	**3 wks ago**

How You're Spending

DEC   JAN   FEB   MAR   APR   MAY   JUN   JUL   AUG   SEP   OCT   **NOV**

$5000

$2500

0

■ Essentials   ■ Priority Goals   ▨ Lifestyle   ⬚ Monthly Budget

Spent so far ⓘ	Budget this month	Months over budget	Average overage
$3,673	**$4,735**	**5**	**$367**

📁 Folders

	100%
Shopping	$365 of $245
Entertainment	$480 of $500
Eating Out	$250 of $300
Animal Care	$250 of $300

🧭 Goals

This Month   Overall

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➕

Create more goals

👤 Challenges

Active   Achieved

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Net Worth

Change this month	Change this year	Change since plan start	Assets	Debts	Net Worth
⬆ **$1,500**	⬆ **$16,256**	⬆ **$20,758**	**$22,245**	**$2,000**	**$20,245**

Action Items

0 ✓
Unfoldered Transactions
5
Challenges Achieved

Budget Overview

■ Essentials   ■ Priority Goals   ▨ Lifestyle   ⬚ Monthly Budget

Spent so far	Budget this month	Months over budget	Average overage
$3,673	**$4,735**	3	**$367**

📁 Folders

Watched   Nearing Budget   Overbudget

               100%

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📁 Entertainment $480 of $500

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Active   Recent

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Due Jan 20th

Web Page Title

http://learnvest.com/dashboard/

ⓘ Dashboard   📥 Inbox   🎨 Budget   ◎ Priority Goals   🏛 Accounts   ✅ Program   📄 Must Reads   🔔

Welcome, Jeff

Last login	3 days ago
Unfoldered transactions	15
Active challenges	5
Your planner	**Stephany Kirkpatrick**

How You're Spending

DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV

$5000

$2500

0

■ Essentials   ■ Priority Goals   ■ Lifestyle   ⋯ Monthly Budget

Spent so far ⓘ	Budget this month	Months over budget	Average overage
$3,673	**$4,735**	**5**	**$367**

Where You're Going

20k

10k

0

-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Progress this month	Progress this year	Progress since plan start	Assets	Debts	Net Worth
↑ **$1,500**	↑ **$16,256**	↑ **$20,758**	$22,245	$2,000	$20,245

Folders

100%

Shopping	$50 over
Entertainment	$20 remaining
Eating Out	$50 remaining
Animal Care	$50 remaining

Goals

This Month Overall

Total contributed **$485**

Pay off CC
expected May 2014
◎ $75 of $100

Dream Vacay
expected Jun 2016
◎ $210 of $400

➕
Create more goals

Challenges

Active Achieved

✏ **Complete your profile** Due in 5 days

OK, down to business. We know you need another income source to pay down your debt faster. This article offers some good jumping off points, from TaskRabbit to focus groups. Keep me updated!

💳 **Put Credit Cards on Ice**
Due Dec 15th

📄 **Get Life Insurance**
Due Jan 20th

Web Page Title

http://learnvest.com/dashboard/

Invite Your Friends   premiumuser@gmail.com ▼   Help

Dashboard   Inbox   Budget   Priority Goals   Accounts   Program   Must Reads

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Active challenges	5
Your planner	**Stephany Kirkpatrick**

How You're Spending

DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV

$5000
$2500
0

☐ Essentials   ☐ Priority Goals   ☐ Lifestyle   ☐ Monthly Budget

Spent so far ⓘ	Budget this month	Months over budget	Average overage
$3,673	**$4,735**	5	**$367**

Where You're Going

20k
10k
0
-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Progress this month	Progress this year	Progress since plan start	Assets	Debts	Net Worth
↑ **$1,500**	↑ **$16,256**	↑ **$20,758**	$22,245	$2,000	$20,245

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100%

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Eating Out — $50 remaining

Animal Care — $50 remaining

Goals

This Month Overall

Total contributed **$485**

Pay off CC
expected May 2014

◎ $75 of $100

Dream Vacay
expected Jun 2016

◎ $210 of $400

⊕
Create more goals

Challenges

Active Achieved

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▤ **Put Credit Cards on Ice**
Due Dec 15th

▧ **Get Life Insurance**
Due Jan 20th

Invite Your Friends   finovate@learnvest.com ▼   Help

Ly Dashboard | Inbox | Budget | Priority Goals | Accounts | Program | Must Reads

Welcome back, Michelle

Last Log In	3 days ago
Unfoldered Transactions	15
Active Challenges	5
Your Planner	Stephany Kirkpatrick, CFP®

How You're Spending

☐ Monthly Budget ■ Essentials ■ Goals ■ Lifestyle

Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov

$5,000
$3,750
$2,500
$1,250
$0

Months over budget	Average overage	Budget this month	Spent so far ⓘ
5	$367	$4,735	$3,673

Where You're Going

$20k
$10k
$0k
-$10k
-$20k

Aug 19 Aug 27 Sep 5 Sep 14 Sep 22 Sep 30 Oct 7 Oct 15 Oct 22 Nov 1 Nov 7 Nov 15 **Nov 20**

Progress this month	Progress this year	Progress since plan start	Assets	Debts	Net Worth
↑ $1,500	↑ $16,256	↑ $20,758	$22,245	$2,000	$20,245

Folders
This Month

📁 Shopping	$150 Overbudget	
📁 Entertainment	$20 Until limit	
📁 Restaurants	$100 Until limit	
📁 Pet Care	$150 Until limit	

View all folders ›

Goals

This Month   Overall

Total Contributed $380

Pay off Credit Card
Expected May 2014
$75 / $100

Trip to Galapagos Islands
Expected June 2016
$305 / $400

+ Create new goal

Challenges From Stephany

Active   Achieved

Complete your profile
Due in 5 days

OK, down to business. We know you need another income source to pay down your debt faster. This article offers some good jumping off points, from TaskRabbit to focus groups. Keep me updated!

Put credit cards in ice
Due December 15

View all challenges ›

Web Page Title

http://learnvest.com/dashboard/

Budget Starter Upgrade   Invite Your Friends   premiumuser@gmail.com ▼   Help

iv Dashboard   ✉ Inbox   🍰 Budget   ◎ Priority Goals   🏛 Accounts   ✅ Program   📄 Must Reads   🔔

Welcome, Jeff

Last login	First time here!
Unfoldered transactions	15
Active challenges	0
Your planner	Complete profile first!

How You're Spending

SEP   OCT   NOV

$5000

$2500

0

■ Essentials ■ Priority Goals ▪ Lifestyle ⬚ Monthly Budget

╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌╌
✛ Set budgets to track your spending more accurately

Spent so far ⓘ
$3,673

Where You're Going

20k

10k

0

-5k

6/12   9/12   1/13   3/13   6/13   9/13   11/13

Progress this month	Progress since plan start	Assets	Debts	Net Worth
↑ $1,500	↑ $20,758	$22,245	$2,000	$20,245

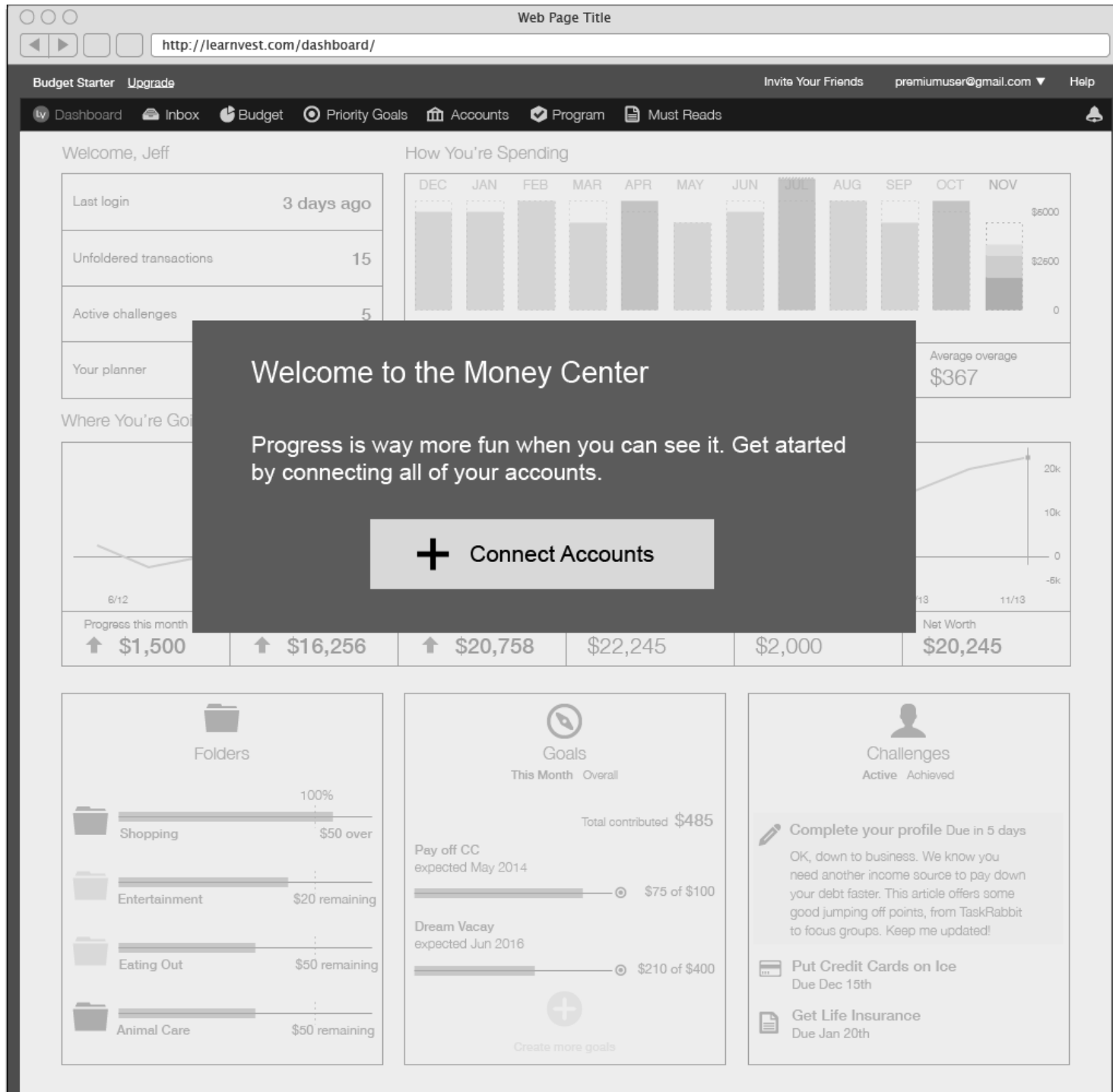| 📁 **Folders** This Month	🧭 **Goals** This Month Overall	👤 **Challenges** **Active** Achieved
You don't have any budgets set yet. Your planner will create a spending plan with you, but you can always ballpark the numbers for now and adjust them later.	You haven't created any goals yet. You'll work on these together with your planner, but feel free to set some up now if you already have corresponding accounts, like a 401(k) or student loan.	Your planner will assign you actionable to-dos once you've discussed your goals. Fill out your profile so we can match you with the perfect planner!
✛ Set some budgets	✛ Create a Priority Goal	✛ Complete your Profile

Web Page Title

http://learnvest.com/dashboard/

Budget Starter   Upgrade   Invite Your Friends   premiumuser@gmail.com ▼   Help

tv Dashboard   📥 Inbox   🥧 Budget   ◎ Priority Goals   🏦 Accounts   ✅ Program   📄 Must Reads   🔔

Welcome, Jeff

Last login	3 days ago
Unfoldered transactions	15
Active challenges	5
Your planner	

How You're Spending

DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV

$5000

$2500

0

Average overage
$367

Where You're Goi...

Welcome to the Money Center

Progress is way more fun when you can see it. Get atarted by connecting all of your accounts.

| ➕ Connect Accounts |

20k

10k

0

-6k

6/12   /13   11/13

Progress this month   Net Worth

| ⬆ $1,500 | ⬆ $16,256 | ⬆ $20,758 | $22,245 | $2,000 | $20,245 |

📁

Folders

100%

📁 Shopping $50 over

📁 Entertainment $20 remaining

📁 Eating Out $50 remaining

📁 Animal Care $50 remaining

🧭

Goals

This Month   Overall

Total contributed $485

Pay off CC
expected May 2014

◎ $75 of $100

Dream Vacay
expected Jun 2016

◎ $210 of $400

➕

Create more goals

👤

Challenges

Active   Achieved

✏️ Complete your profile Due in 5 days

OK, down to business. We know you need another income source to pay down your debt faster. This article offers some good jumping off points, from TaskRabbit to focus groups. Keep me updated!

💳 Put Credit Cards on Ice
Due Dec 15th

📄 Get Life Insurance
Due Jan 20th

Invite Your Friends   finovate@learnvest.com ▼   Help

Dashboard | Inbox | Budget | Priority Goals | Accounts | Program | Must Reads

Welcome Back, Michelle
Need help? Email support@learnvest.com.

Last Log In	3 days ago
Unfoldered Transactions	15
Active Challenges	5
Your Planner	Stephany Kirkpatrick, CFP®

How You're Spending

■ Your Budget ■ Essentials ■ Goals ■ Lifestyle

You Today

$5,000
$3,750
$2,500
$1,250
$0

Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov

Months over budget	Average overage	Budget this month	Spent so far ⓘ
5	$367	$4,735	$3,673

Where You're Going

You Today

$20,000
$10,000
$0
$10,000

Aug 19 Aug 27 Sep 5 Sep 14 Sep 22 Sep 30 Oct 7 Oct 15 Oct 22 Nov 1 Nov 7 Nov 15 Nov 20

Progress this month	Progress since plan start	Assets	Debts	Net Worth
↗ $1,500	↗ $20,758	$22,245	$2,000	$20,245

Folders
This Month

Shopping	$150 Over	
Entertainment	$20 Until limit	
Restaurants	$50 Until limit	
Pet Care	$150 Until limit	

View all folders ›

Goals
This Month   Overall

Total Contributed $380

Pay off Credit Card
Expected May 2014
$75 / $100

Trip to Galapagos Islands
Expected June 2016
$305 / $400

Buy a House

+ Create new goal

Challenges From Stephany
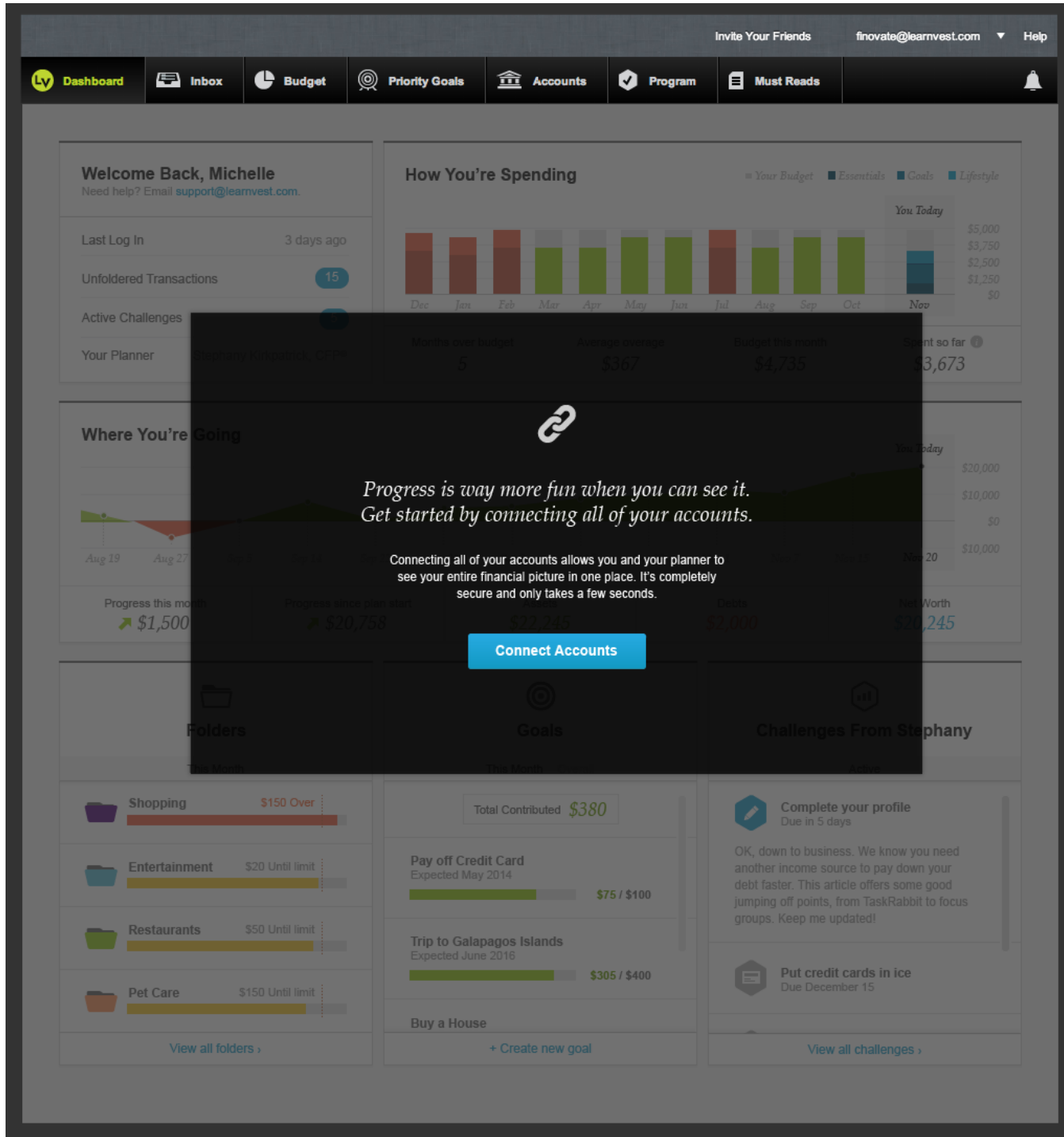Active

Complete your profile
Due in 5 days

OK, down to business. We know you need another income source to pay down your debt faster. This article offers some good jumping off points, from TaskRabbit to focus groups. Keep me updated!

Put credit cards in ice
Due December 15

View all challenges ›

Invite Your Friends　　finovate@learnvest.com ▼　Help

Lv Dashboard　📠 Inbox　◓ Budget　◎ Priority Goals　🏦 Accounts　✓ Program　📋 Must Reads　🔔

Welcome Back, Michelle
Need help? Email support@learnvest.com.

Last Log In　　　　　　3 days ago

Unfoldered Transactions　　　15

Active Challenges

Your Planner

How You're Spending　　　☞ Your Budget　■ Essentials　■ Goals　■ Lifestyle

You Today

$5,000
$3,750
$2,500
$1,250
$0

Dec　Jan　Feb　Mar　Apr　May　Jun　Jul　Aug　Sep　Oct　Nov

Months over budget　Average overage　Budget this month　Spent so far ⓘ
5　　　　　　$367　　　　　$4,735　　　　$3,673

Where You're Going

You Today

$20,000
$10,000
$0
$10,000

Aug 19　Aug 27　　　　　　　　Nov 20

Progress this month　Progress since plan start
↗ $1,500　　　　↗ $20,758

🔗

Progress is way more fun when you can see it.
Get started by connecting all of your accounts.

Connecting all of your accounts allows you and your planner to
see your entire financial picture in one place. It's completely
secure and only takes a few seconds.

Connect Accounts

📁 **Folders**　　　◎ **Goals**　　　📊 **Challenges From Stephany**

This Month　　　This Month　　　Active

📁 Shopping　$150 Over　　Total Contributed $380

📁 Entertainment　$20 Until limit

📁 Restaurants　$50 Until limit

📁 Pet Care　$150 Until limit

View all folders ›

Pay off Credit Card
Expected May 2014
$75 / $100

Trip to Galapagos Islands
Expected June 2016
$305 / $400

Buy a House

+ Create new goal

✏️ **Complete your profile**
Due in 5 days

OK, down to business. We know you need
another income source to pay down your
debt faster. This article offers some good
jumping off points, from TaskRabbit to focus
groups. Keep me updated!

⬡ **Put credit cards in ice**
Due December 15

View all challenges ›

Invite Your Friends   finovate@learnvest.com ▼   Help

Lv Dashboard   Inbox   Budget   Priority Goals   Accounts   Program   Must Reads

+ Connect an Account

ASSETS **$958,220**   —   LIABILITIES **$5,447**   =   NET WORTH **$952,774**

🏛 Overview

▸ Bank Accounts

▸ Investments

▸ Other Assets

▸ Credit Cards

CONNECT YOUR ACCOUNTS

Find Your Account

🔍

| 🏛 All | Credit Cards | Banks | Investments | Loans | Mortgages |

or Choose From These Popular Accounts

Bank of America   CHASE○ Bank Account   Capital One   CHASE○ Credit Card   WELLS FARGO Bank Account

AMERICAN EXPRESS   Bank of America Credit Card   citibank Credit Card   DISCOVER   ING DIRECT

+ Manually Add Account

‹   ›

▲ Connected Accounts ▲

Oct   Nov   Dec

47%	Property Value		2%	Ayden NY 529
9%	Brokerage		2%	Liam - NY 529
8%	Freedom Fund		2%	Liam Ed-IRA
8%	Mark IRA		1%	Natalie Ed-IRA
8%	Old 401(k)		1%	Retirement
4%	My Account		0%	Vacation Fund

Invite Your Friends   finovate@learnvest.com ▼   Help

Ly Dashboard | Inbox | Budget | Priority Goals | Accounts | Program | Must Reads

Welcome Back, Michelle
Need help? Email support@learnvest.com.

Last Log In	3 days ago
Unfoldered Transactions	15
Active Challenges	5
Your Planner	Stephany Kirkpatrick, CFP®

How You're Spending

■ Your Budget ■ Essentials ■ Goals ■ Lifestyle

You Today

$5,000
$3,750
$2,500
$1,250
$0

Dec Jan Feb Mar Apr May

Months over budget
5

Average overage
$367

Don't let this number trick you– it won't be accurate unless you've categorized your spending. Take care of your 6 unfoldered transactions now.

Where You're Going

You Today

$20,000
$10,000
$0
$10,000

Aug 19 Aug 27 Sep 5 Sep 14 Sep 22 Sep 30 Oct 7 Oct 15 Oct 22 Nov 1 Nov 7 Nov 15 Nov 20

Progress this month	Progress since plan start	Assets	Debts	Net Worth
↘ $1,500	↘ $20,758	$22,245	$2,000	$20,245

📁 Folders

This Month

Shopping	$150 Over
Entertainment	$20 Until limit
Restaurants	$50 Until limit
Pet Care	$150 Until limit

View all folders ›

◎ Goals

This Month   Overall

Total Contributed **$380**

Pay off Credit Card
Expected May 2014

$75 / $100

Trip to Galapagos Islands
Expected June 2016

$305 / $400

Buy a House

+ Create new goal

📊 Challenges From Stephany

Active

Complete your profile
Due in 5 days

OK, down to business. We know you need another income source to pay down your debt faster. This article offers some good jumping off points, from TaskRabbit to focus groups. Keep me updated!

Put credit cards in ice
Due December 15

View all challenges ›

Invite Your Friends   finovate@learnvest.com ▼   Help

Dashboard | Inbox | Budget | Priority Goals | Accounts | Program | Must Reads

Hello, progress! Take a look at where you stand today. (And make sure you check back tomorrow.)   ✕

Welcome, Michelle!
Need help? Send us an email.

Last Log In	First time here
Unfoldered Transactions	15
Active Challenges	5
Your Planner	Stephany Kirkpatrick, CFP®

How You're Spending   ▪ Your Budget ▪ Essentials ▪ Goals ▪ Lifestyle

Past Month

$5,000
$3,750
$2,500
$1,250
$0

Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov

| Months over budget | Average overage | Budget for July | Spent during July |
| 5 | $367 | $4,735 | $5,000 |

Where You're Going

Past Month

$20,000
$10,000
$0
$10,000

Aug 19 Aug 27 Sep 5 Sep 14 Sep 22 Sep 30 Oct 7 Oct 15 Oct 22 Nov 1 Nov 7 Nov 15 Nov 20

| Progress this month | Progress since plan start | Assets | Debts | Net Worth |
| ↗ $1,500 | ↗ $20,758 | $22,245 | $2,000 | $20,245 |

Folders
This Month

Shopping	$150 Over
Entertainment	$20 Until limit
Restaurants	$50 Until limit
Pet Care	$150 Until limit

View all folders ›

Goals
This Month Overall

Pay off Credit Card
$4,000 / $16,000 Contributed
0%   50%   100%

Trip to Galapagos Islands
$4,000 / $16,000 Contributed
0%   50%   100%

Buy a House
$4,000 / $16,000 Contributed

+ Create new goal

Challenges From Stephany
Active

Complete your profile
Due in 5 days

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Put credit cards in ice
Due December 15

View all challenges ›

Invite Your Friends   finovate@learnvest.com ▼   He

LV Dashboard | 📥 Inbox | 🥧 Budget | 🎯 Priority Goals | 🏛 Accounts | ✓ Program | ☰ Must Reads

Welcome, Michelle!
Need help? Email support@learnvest.com.

Last Log In	First time here
Unfoldered Transactions	**0**
Active Challenges	**0**
Your Planner	Completed your profile first

⚠ How You're Spending
◼ Past Spending ◼ Essentials ◼ Goals ◼ Lifestyle

You Today

$5,000
$2,500
$0

Sep   Oct   Nov

Months over budget	Average overage	Budget this month	Spent so far
● —	● —	● —	**$3,673**

⚠ Where You're Going

You Today

$20,000
$10,000
$0
$10,000

Aug 19 Aug 27 Sep 5 Sep 14 Sep 22 Sep 30 Oct 7 Oct 15 Oct 22 Nov 1 Nov 7 Nov 15 Nov 20

Progress this month	Progress since plan start	Assets	Debts	Net Worth
● —	● —	**$22,245**	**$2,000**	**$20,245**

📁	🎯	📊
Folders	**Goals**	**Challenges From Stephany**
This Month	This Month Overall	Active
You don't have any budgets set yet.	*You haven't created any goals yet.*	*Fill out your profile to recieve challenges.*
Your planner will create a spending plan with you, but you can always ballpark the numbers for now and adjust them later.	You'll work on these together with your planner, but feel free to set some up now if you already have corresponding accounts, like a 401(k) or student loan.	Your planner will assign you actionable to-dos once you've discussed your goals. Fill out your profile so we can match you with the perfect planner!
Set Your Budget	**Create a Priority Goal**	**Complete your Profile**

Invite Your Friends   finovate@learnvest.com   ▼   Help

Ly Dashboard   📠 Inbox   ◐ Budget   ◎ Priority Goals   🏛 Accounts   ✓ Program   ▤ Must Reads   🔔

Welcome, Michelle!
Need help? Email support@learnvest.com.

Last Log In	First time here
Unfoldered Transactions	0
Active Challenges	0
Your Planner	Complete your profile first

⚠ **How You're Spending**

■ Past Spending   ■ Essentials   ■ Goals   ■ Lifestyle

Get the whole picture.

Set your budgets so we can track your spending habits over time.

Set Your Budget

You Today

$5,000
$2,500
$0

Oct   Nov

Budget this month	Spent so far
● —	$3,673

Where You're Going

You Today

$20,000
$10,000
$0
$10,000

Aug 19   Aug 27   Sep 5   Sep 14   Sep 22   Sep 30   Oct 7   Oct 15   Oct 22   Nov 1   Nov 7   Nov 15   **Nov 20**

Progress this month	Progress since plan start	Assets	Debts	Net Worth
$0	$0	$22,245	$2,000	$20,245

Folders	Goals	Challenges From Stephany
📁	◎	▥
This Month	This Month Overall	Active
You don't have any budgets set yet.	*You haven't created any goals yet.*	*Fill out your profile to recieve challenges.*
Your planner will create a spending plan with you, but you can always ballpark the numbers for now and adjust them later.	You'll work on these together with your planner, but feel free to set some up now if you already have corresponding accounts, like a 401(k) or student loan.	Your planner will assign you actionable to-dos once you've discussed your goals. Fill out your profile so we can match you with the perfect planner!
Set Your Budget	**Create a Priority Goal**	**Complete your Profile**

Progress Board MVP

Live Dashboard

The basic progress board, with accounts connected, budgets and goals set, and challenges issued.

In the "Welcome" box, unfoldered transactions **(1)**, active challenges **(1b)**, and planner name **(1c)** link to the appropriate existing pages on the site.

The "How You're Spending" visualization **(2)** shows spending trends and budget history for up to 12 months. The chart is scaled to a scale appropriate to the current month. By default, the current month **(2a)** is broken down by high-level category, while previous months **(2b)** are shaded red or green to indicate overall overages. Months over budget and average overages **(2c)** are calculated for the visible period. On rollover, a tooltip **(2d)** appears beside "Spent so far" explaining that this number does not include unsoldered transactions.

"Where You're Going" **(3)** is a visualization of net worth over time and always displays the entire history of data we have on the user. It's scale and time increments are calculated accordingly. For change values **(3a)**, the labeling conditionally changes from "Change" (if negative or 0) to "Progress" (if positive).

The "Folders" area **(4)** displays folders closest to and over their budget for the month, organized in descending order of % of budget. This area is flexible, but has a min and maximum height (tbd in design). In future versions this will incorporate "Watchlist" folders as well as introduce a distinction between over and near-budget folders.

The "Goals" area **(5)** provides a listing of progress toward goals and goal commitments. By default, the are displays progress toward budgeted goal amount *this month* **(5a)**. If the user selects the "overall" tab, they'll see overall percentage progress toward the total goal. This selection should persist through navigation and logout, so the user will always return to see the last selected tab. Users can add goals by clicking a link **(5b)** and being brought to the normal goal adding page.

The "Challenges" section surfaces active and achieved challenges. Challenges are listed in most-immediate first order. By default, the top challenge is shown in an expanded state **(6a)**. Other challenges may expand on rollover; but the expanded challenge should shrink as they do, ensuring that the total height of the elements remains fixed.
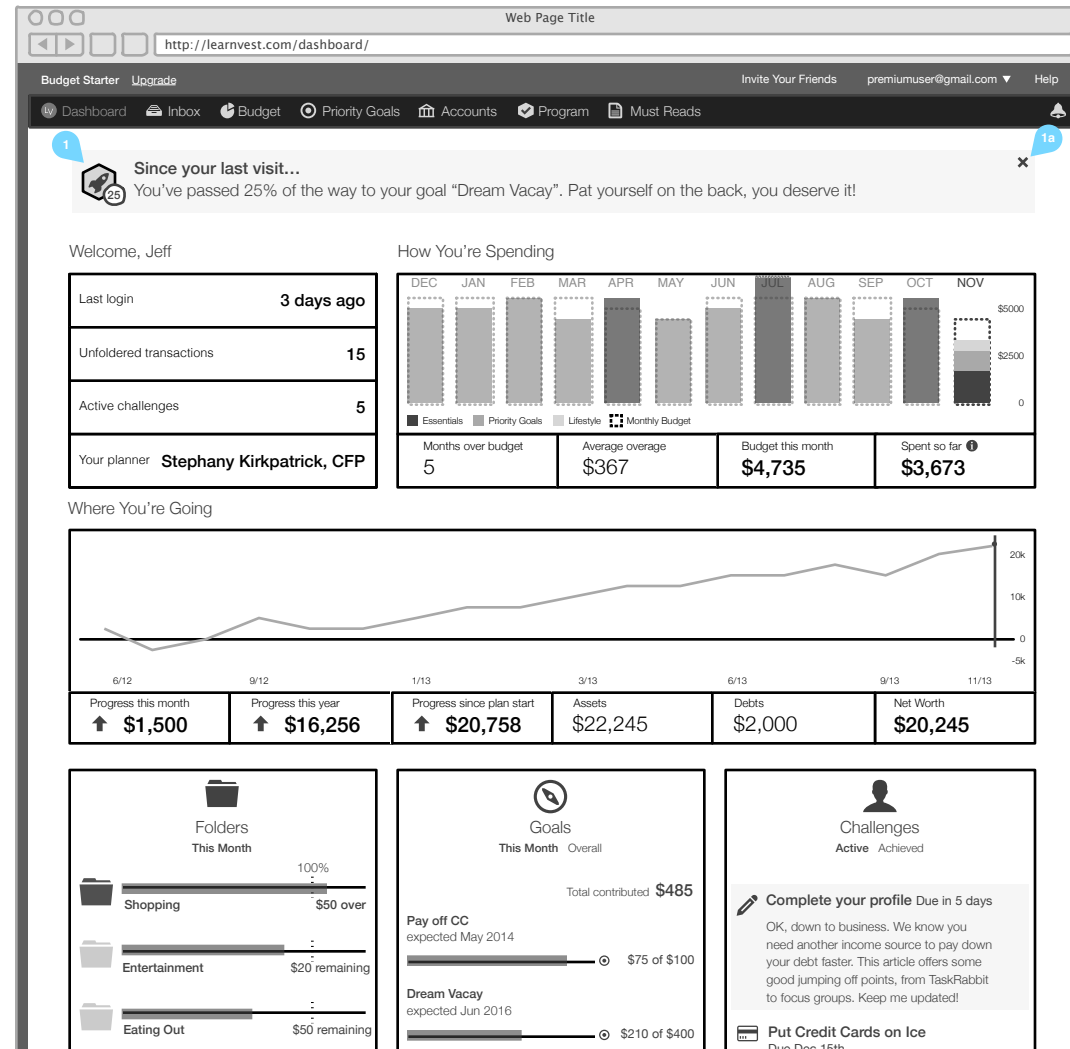
Progress Board MVP

Live Dashboard w/ Notification

A variety of event-based notifications **(1)** can be surfaced on login. Only one is shown per login; it can be closed with the "X" **(1a)**, causing the rest of the page to slide up.

Alternatively, the user can ignore the notification and scroll down the page, which should "snap" to place the notification offscreen once the user scrolls past the middle point of the notification.

If the user goes elsewhere in money center and then returns to the dashboard without closing the notification, it remains open.

Creator: Jeff Kirsch
Filename: progress_board_1v0_JK
Last Mod By: Jeff Kirsch on Fri Nov 22 2013
Version: 1v0

Progress Board MVP

First Run

If a client becomes a premium user without having previously used the Money Center, they will not have any information to surface on the Progress Board.

In this situation, a personalized "example" of a full Progress Board **(1)** is displayed as a desaturated background, while messaging **(2)** pushes the user to connect account.

Note: On first login after signing up for a premium account, the new user would *not* be brought to the dashboard, but instead directly to the profile. This would only be seen if they navigated to "Dashboard".

Progress Board MVP

Accounts connected

With an account connected, the Progress Board can become live. However, depending upon amount of account history available and what other actions the user has taken, special states may apply.
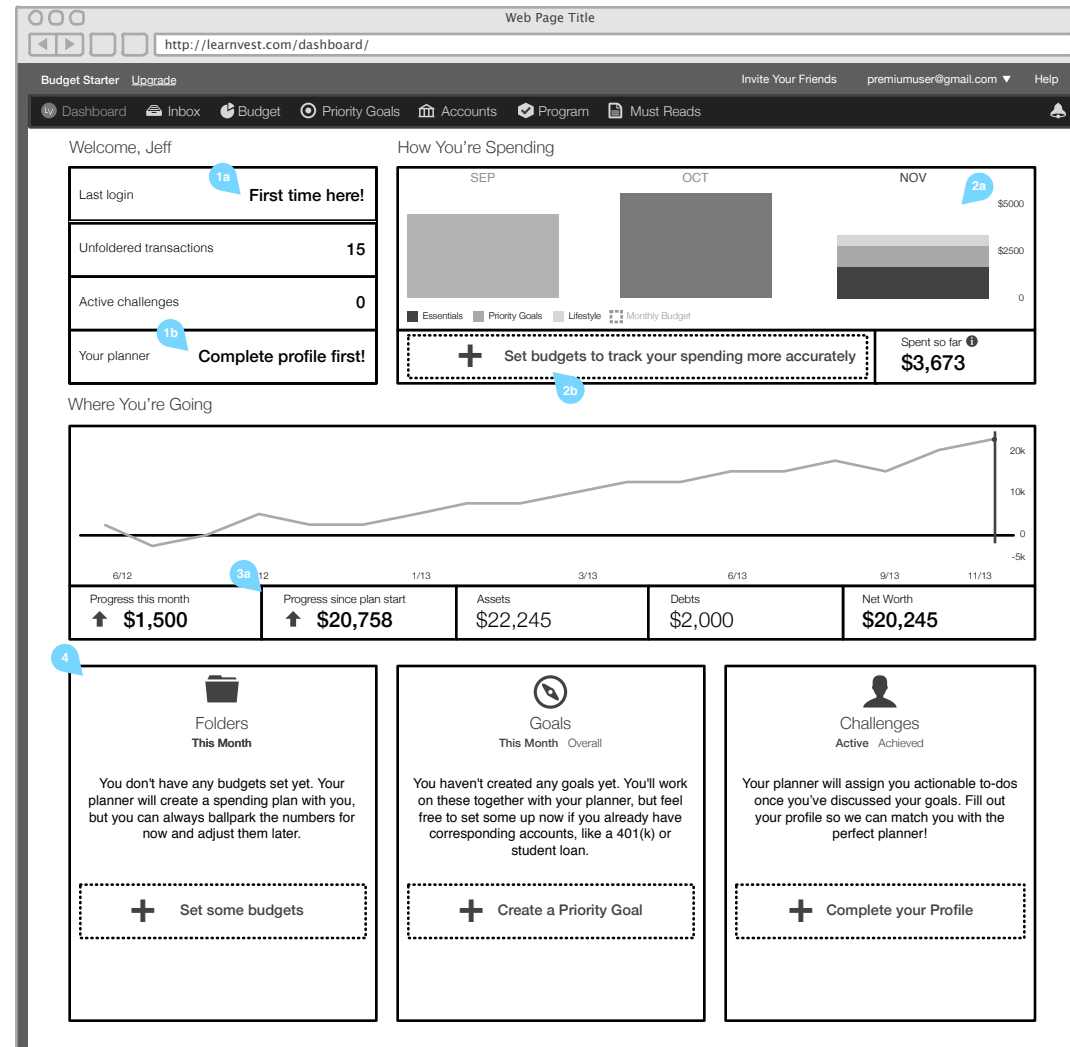
Note: not all messaging states are shown. See Google doc.

Special messaging appears for a first login **(1a)** and before a planner is assigned **(1b)**. In this case, the latter message is for a user who has not yet set up their profile, and links to the profile.

"How You're Spending" can be displayed without a budget **(2a)**. Budget specific stats **(2b)** are replaced with an appropriate CTA.

"Progress/Change this year" is suppressed when less than one year of history is available.

Messaging and CTAs in "Folders", "Goals", and "Challenges" vary based on the user's place in the plan lifecycle.

Invite Your Friends   finovate@learnvest.com ▼   Help

LV Dashboard | 📨 Inbox | ◔ Budget | ◎ Priority Goals | 🏛 Accounts | ✅ Program | 📄 Must Reads | Refreshing | 🔔 ①

New! Get help boosting your money knowledge with LearnVest Classes -- taught by our very own Planners.   [Check it out!]   ✕

Welcome, Jill!

Need help? Get in touch.

Last Login	About 14 Hours Ago

Unfoldered transactions ℹ `129`

Your Next Call
Schedule Your Call Now

Weekly Spending Target ℹ $613

Your Financial Calendar

May 2014	Next Month ▶

This Month's Contributions:
$11,180

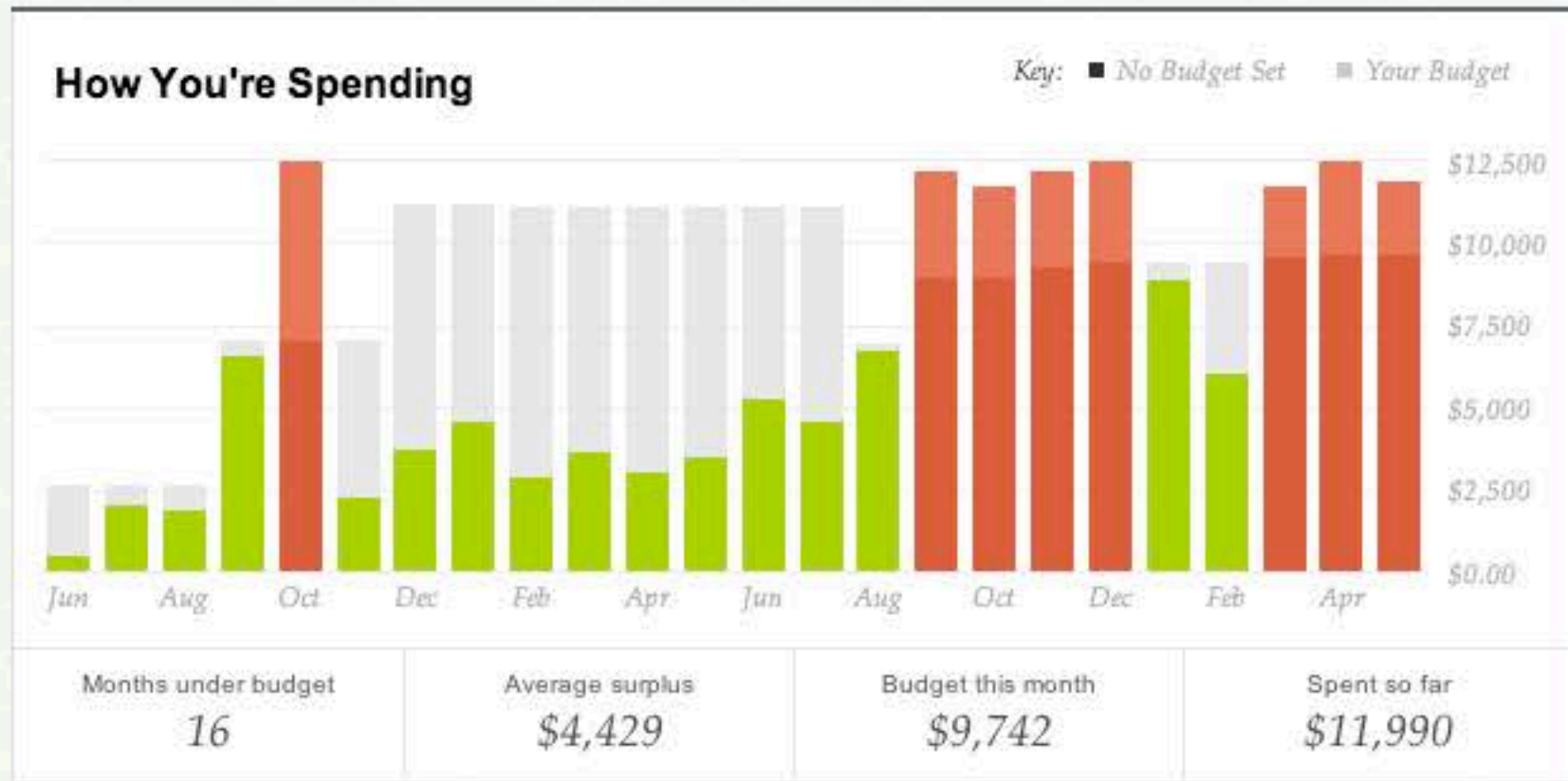|		
◎	**Retirement - Jill**	$1460
✅	~~401(k) - Jill~~	~~$1460~~
◎	**Retirement - John**	$1460

View Your Plan

Challenges

Active   Achieved

Schedule your call now.

Your planner will assign you actionable todos once you've discussed your goals. Schedule your call now?

[Schedule my call]

View all challenges

How You're Spending

Key: ■ No Budget Set   ■ Your Budget

$12,500
$10,000
$7,500
$5,000
$2,500
$0.00

Jun Aug Oct Dec Feb Apr Jun Aug Oct Dec Feb Apr

Months under budget	Average surplus	Budget this month	Spent so far
16	$4,429	$9,742	$11,990

Folders

Most Active

📁 **Atm/Cash** $11940 over

View all folders >