

MARCH 17, 2026

**UX RESEARCH CASE STUDY  
PASSION PROJECT**

**E.L.S.G.**

*EVERYDAY LIFE SAVINGS GOALS*

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The E.L.S.G. is a discovery research application founded by UX design team who invented an app that helps users build their own economic strategies to enhance their everyday expenses. The E.L.S.G. stands for “Everyday Life Savings Goals,” we wanted to engage a financial resource that benefits people in today’s society.

# EXECUTIVE SUMMARY

## Introduction

E.L.S.G. is a discovery research initiative aimed at developing an app that empowers consumers to manage their finances and boost savings. Unlike other personal finance tools, E.L.S.G. delivers personalized coaching to help users recognize and prevent bad habits and increase awareness of daily expenses. The app supports fund building through tailored, actionable solutions for each participant.

## Problem Statement

Many adults and minors struggle to budget due to a combination of poor spending habits, limited financial literacy, insufficient resources, low income, high living costs, and rising educational debt. These factors make it challenging to manage expenses effectively and consistently save money.

## Research Goals

- Identify key economic, psychological, and behavioral barriers in personal finance management.
- Understand common financial mistakes people are making and collect feedback on how individuals would like to solve their current money-related problems.
- Determine which E.L.S.G. app features best support users' financial goals.

## Research Methodologies

We conducted qualitative interviews to gather participant insights.

The moderator interviewed participants via Google Meet, with consent for audio recording and note-taking.

Remote participants discussed financial challenges, motivations, and spending habits to inform the study.

## Our Participants

The study involved six participants, equally split by gender and aged 20 to 40. Each shared financial pain points and described their strategies for managing money in today's environment.

## Key Finding

- 4 out of 6 participants think people run into money problems because they lack a budget.
- 3 out of 6 participants think people who run into financial problems find it hard to save money because of the high cost of living. Rising bills and stagnant pensions hinder saving for some participants.
- 3 out of 6 think participants think it has to do with people's bad spending habits or their lack of accountability.
- 3 out of 6 participants think that to avoid unnecessary spending, people should cut back on splurges and avoid frivolous spending.

- 2 out of 6 participants think that people can increase their savings by finding helpful ways, as this offers a great opportunity to access wealth management, long-term discipline, and mental strategies.
- 6 out of 6 participants think that the E.L.S.G. app is very helpful for awareness of bad habits, coaching methods, and building to save and grow.
- 4 out of 6 participants think new insights of E.L.S.G. have improved their ability to budget, prevent bad habits, and save money.

Overall, participants find that app to be a great user support system for managing money in a positive way.

## **Recommendations**

Each participant expresses their opinion and concerns about how the E.L.S.G. app will guide users toward the desired outcome and track their day-to-day activities. This particular budgeting application should require:

### **Define The Financial Situations**

Create categories or start with five questionnaires for users to choose from, each covering the areas they would like assistance with resolving their relationship problems with money.

### **Guide Tools**

Ensure the financial and budgeting app is user-friendly, with universal, accessible features that meet the financial needs of all users. E.L.S.G will provide a guided tour of

how the app functions, or an intelligent personal AI assistant to guide the user through the app. Live chat with an agent is available if needed, or you can call to speak with a consultant.

### **Build Wealth Management**

Monitor users' expense habits and prompt them to pay an upcoming bill. Watching users' moves and how they track their daily money activities.

Organize bill due dates, prioritize responsibility for received income, manage how much a user can spend, and determine where to allocate income into separate categories: bills and necessities, miscellaneous wants for the week, and savings.

The app will alert when a user is in low-cash mode or warn users if they're falling into old patterns or growing into new ones.

## **Conclusion**

Based on our feedback, we developed a concept that will be a valuable resource for financial applications that help users solve problems related to people's relationships with money in today's society. Our service is for the E.L.S.G. app, which is not just a digital wallet or payment service with financial institutions. It's an app that can be updated to teach users the value of money and how to manage it throughout their everyday lives.

***“If you grew up saying money comes and goes. You don't really trust it enough to deal with it. That's deeper. It's a behavioral economics.” Participant 5***



## Persona

Delia Evans

Delia is a graphic designer who works full-time at a small local agency, earning 42k a year, which barely covers the cost of living. She tends to struggle with necessities because the economy is skyrocketing. Delia has many responsibilities, including paying for vital things that tend to fall through the cracks when it comes to splurging on priorities. She wants to find a way to manage her finances and build a safety net of money to bounce off of and save to go on a Cancun trip in the summer.

Delia gets paid every two weeks. She uses her paychecks to cover her daily expenses, which include rent, car note, electricity, car insurance, food, gas, phone bills, internet bills, school tuition, and credit card bills, including interest. Delia's daily finances have cost her mental anguish and stress over time, as she tends to fall into a cycle of bad habits, causing her to engage in retail therapy.

## Demographics

Age:35

Gender: Female

Status: Single

Career: Graphic Designer

Location: Houston, Texas

## Goals

- Strategize a game plan to get back on track when managing money.
- Being notified when bills are due or being alerted when upcoming bills are about to be due
- Prioritizing boundaries means setting aside excess funds to establish a safety net.
- Gaining growth to become efficient, understanding the value of budgeting.
- Challenging to save up for things that users want to accomplish.

## Pain Points

- Struggles with maintaining bills and falling behind in time management to pay all at once
- Not having enough money left over after paying her bills.
- Using credit cards to cope with retail therapy
- Using other credit card methods to pay bills puts users more in debt.
- Not acknowledging downfalls

## Needs

- Having options, such as categories of questions about what users need assistance with, helps them get back on track with organizing and budgeting their finances.
- Needs a calendar to remind users when finances are due or which funds need to be saved on certain days and times.
- Monitor and track funds for users' daily activities and their actions.
- Having universal, accessible navigation features in the app.

## Motivators

- To define growth in this experience as wanting to create better habits for users when using the E.L.S.G.
- Building character in wealth management involves learning better ways to invest.
- Organizing and prioritizing to pay bills on time, or strategizing a plan to pay upcoming bills.
- Acting on saving up enough money is essential.

## Preferred Features

- Having live chat and help support resources for users
- Notifying users when they are budgeting well to help them achieve growth milestones for their positive behavior.
- Warning alerts when users are falling back into old patterns.
- Security and Privacy Protection, making sure all finances are secure, with secure login, secure data protection, and straightforward settings that are not complex.

# Analysis

## Introduction

Today, people encounter financial situations. Most people who struggle with money tend to get stuck in a financial cycle they cannot overcome.

Our statistics show that many people tend to run into financial problems before necessities, due to bad habits, lack of education, lack of responsibility, low pay rates, or struggles to build a safety net. Often, adults in these situations don't have the proper assistance or resources to find a solution to their financial difficulties.

As our team conducted research, we aimed to define the root of participants' problem of understanding their feedback on how people face challenges with money.

Overall, we had the privilege of interviewing six participants about their perspectives on the economic challenges people face in today's society. Also mention the difficulties people face daily with money.

## **What Users Want To Gain From Financial Management Outcomes**

During the interview process, participants mentioned that the E.L.S.G. app can help increase financial awareness and track spending habits. Budget their necessities, increase savings, reduce their debt, and achieve their goals.

Based on the feedback, our participants expressed that they would like the app to show users how maintaining funds grows and how it expands their life experiences in a positive way.

***“ Sometimes it's not discipline for people to save money. It's instant gratification, which is powerful.”***

*Participant 5*

## **Economic Impact Issues**

Participants feel frustrated because they struggle to get out of a financial hole, not knowing where to start when they're broke or deep in debt. Not being able to balance out their funds causes major stress and mental anguish, which affects their health.

### **For example:**

- Users are worried that the app will be a good outcome for them and not lead them into old patterns.
- Concerned about whether the app can help users out of their debt situations.
- Users are worried that the E.L.S.G. app will not be user-friendly.
- Does the E.L.S.G. app provide users with skills and basic knowledge that will be useful for their learning.
- If the E.L.S.G. app will be a good choice to pick as a budgeting finance app over other apps.
- Making sure the app doesn't charge subscription fees when downloaded, or doesn't offer premium options for charging.

## **Safety and Privacy Concerns**

- If the app is secure and does not breach or compromise any confidential information of users' accounts.
- Making sure all data is saved, archived, and not lost.
- Not running into difficulties with logging into the app.

We assure our users that using the E.L.S.G. app respects their privacy. It is recommended that users be required to log in with their ID or username, use strong passwords, update their information, and use OTP (One-Time Passcode), a six-digit code sent to the user's phone. enable security questions (KBQ: Knowledge-Based Questions), secure which transactions users have made on the app, and alert if they are using a different device. If a user is logging into their account. The E.L.S.G. encourages users to grow through this, and tracking daily activities or transactions has been one of the essential tactics for showing change and becoming much better at managing their funds wisely!

As for the E.L.S.G. UX team, our goal is to meet users' needs and address their concerns, ensuring the application provides the support they need.

## **Recommend Features for the E.L.S.G. Application**

Based on our interviews, many of our participants have shared their thoughts and feedback on the features or outcomes they would like to see from the E.L.S.G. applications.

### **E.L.S.G Features**

- Video demonstration on how to use the E.L.S.G. app
- Five questionnaires on what the main issues users are having when it comes to money.
- Certain user categories I would like to improve most in their relationship with money.

- Steps for users to start a budgeting, spending, and savings journey, with guidance on what they would like.
- A voice assistant that is similar to SIRI or Google

### **Secure Login, Privacy Terms & Conditions**

- Strong User ID & Password
- Security Questions: Identifying them, the DOB/ DL/ State ID/ Passport / ETC. Last 4-digit SSN.
- Face ID: allows you to securely unlock your phone by looking at it.

### **Monitoring & Tracking Financial Activity**

- Tracking category options when users are depositing or withdrawing funds into the Splurge Category, Finance Category, and Saving Category.
- Notifications received at the end of the week show users how much they spend on financial necessities and miscellaneous expenses each day, and keep track of the total to pay a bill throughout the week and month.
- Monitoring when users spend funds on miscellaneous items that are wants, or when they go out, and when the user reaches their max limit.
- Show results of savings that were gained or lost, and determine if the user is improving to achieve their goals successfully or falling into old patterns of failing from poor habits.

## Desk & Customer Care Services

- Live Chat: A consultant can assist via E.L.S.G. if users are having trouble with the app.
- Customer Care Number: call to speak with a representative for assistance.
- Video Chat: Virtually walk users through what they need assistance with on the app.

## Solution

Overall, the goal of this application is to help users manage funds, develop better budgeting strategies, prevent poor habits, and build savings. Rather than financial institutions' apps accommodating depositing and withdrawing, or other useful activities for users' funds. The E.L.S.G. is a financial application that helps users identify the root of the problem and solve it by managing their money daily. We provide wealth management assistance to help users navigate their experience with the E.L.S.G. app, build in a positive direction, gain valuable skills, and pursue effective strategies for their funds. The E.L.S.G. app requires start-up questions, set categories, demonstration, and learning methods. We prioritize users' safety when it comes to their financial information and offer many features to protect their confidential information. With the tools we required, we provided the options to use identification documents, passwords, secure questions, & received codes. The E.L.S.G. app also meets accessibility needs, assisting users with disabilities.

The E.L.S.G. app is a life-experience method that helps users build funds and learn behavioral actions related to their relationship with money.

## Lessons Gained

Throughout this experience, I have gained many insights from participants on how people in this society struggle economically. It is a challenge for people to survive financially, given necessities, educational expenses, frivolous spending, low pay rates, the cost of living, and so on. Receiving the feedback that participants shared is a big eye-opener for people running into money problems, as it is not just an issue with debt, but it causes behavioral effects that create stress, mental anguish, and health crises when people are struggling with their relationship with money.

Participants expressed not only the downsides of managing funds in the economy but also their opinions on a variety of solutions the app can offer to help users build and grow their finances. Listening to some of the ideas gave great solutions on how the E.L.S.G. app can assist users in the right direction. Based on several suggestions on what the E.L.S.G. can feature with budgeting, spending, savings, notifications, security, and goals, it will align users to create a more stable path with themselves. This application empowers users to build credit effectively while promoting greater awareness and control over their spending behaviors.

***“People subconsciously think that money doesn’t stay away so they spend it quick. It’s psychological.”***

*PARTICIPANT 5*