# BIG

## The answer to life's most pressing question: How to Adult

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## Outline

The Problem

Solution Proposal

**Wireframes** 

Next Steps

### **The Problem**

'Adulting' is a job- there are deadlines, rules, regulations, and different departments you must collaborate with. Results are required, and core values vary per person.

You're employee, manager, accounts payable, legal and janitorial all rolled into one – with zero training – and then you've got the entire internet to sort through to find the answers.

How do I fill out a FAFSA?

How do I find a mentor?

How was I supposed to know I needed to wash my sheets *that often*?!

Finding a solution is often an hours-long quest — if you even know what you don't know. If no one is guiding you, how do you know what you need?

### What do we know?

Source: Her Campus Media To the Future Survey - 1800+ respondents, July 2023

## AL $\clubsuit$ LET'S TALK ABOUT SOCIAL $\clubsuit$ LET'S TALK

Over half of Gen Z chooses TikTok over Google as their #1 search engine

## Assumptions

- These users do not have an older sibling, close relative or parent to guide them.
- They are not finding the information they need online explained in a way that makes sense to them.
- They would like a community, but in-person communities are scarce, and can be scary. Who wants to show up to a crowd of strangers and admit they don't know the basics? And is it free?
- They assume they are the only ones who don't know the answer, so they don't ask.

## Problem <u>stat</u>ement

A study of young adults 16-25 in late 2023 shows YA are still beseeching anyone who is listening for some help navigating their future.

Source: Ready to Launch Research, 2023

Mira is a high school student who has no idea how to fill out a FAFSA. She doesn't know how to find funding for school. Her parents are too busy working to help- and they don't know either.

Jen is at her first job outside of college. HR is offering retirement options- 401K, or she can have a ROTH, or a traditional. She doesn't know what to choose – and the HR rep is looking at her impatiently.

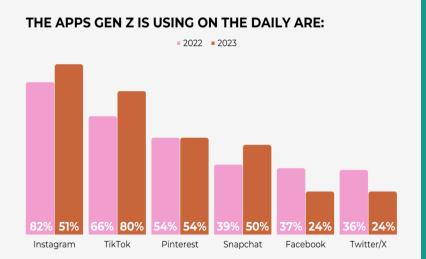
Michael is 18, a freshman in college. He needs to send an email to his professor. He has no idea how to format it so he sends it without his name or his class section from his <u>bigMdog@gmail.com</u> account.



- There are dozens of apps that purport to help you simplify your life; there's a lot of app 'noise' to break through to get noticed.
- I have a small research sample, and no funding to take testing to the next level.
- I will be creating this as a UX team of one.

### What do users do today?

Instagram use continues to grow among Gen Z; though TikTok is big for purchases, Instagram is still what is used daily by 95% of Gen Z.



Sources: Her Campus Media 2023 Social Engagement Survey - 500+ Respondents, April 2023; To the Future Survey - 1800+ respondents, July 2023; January 2022 Audience Survey - 2000+ respondents, January 2022

## Why this group?

#### Mid-years Gen Z (1997-2012) and Gen A (2010-2024) have high digital literacy

Reaching for the internet is second nature, but many sectors (government, for example) are still operating in a low digital manner. Schools don't offer financial literacy or life skills, and are understaffed in what they do offer.

## **829%** Users are constantly searching for a solution

## I've created three personas with overlapping needs. Persona 1

Emma just finished her degree in communications. She wants to know what other people in her major have ended up doing, what their day-to-day looks like. She's ready to move off campus, which means she might need a car if she can't live close enough to her job. She's never bought one before. She doesn't know about deposits, renter's rights, renter's insurance, or car insurance. None of her friends seem to know and going online is overwhelming. She's starting to wonder about financial literacy - what's the best way to save, how do you invest?



**Emma** 22

Just graduated college, looking to expand her independence, choose next steps career-wise (mentorships, meeting people in her chosen field), buying a car, finding an apartment, wants financial literacy help (investing, taxes, credit score, etc).

#### Persona 2

Mira will be the first in her family to go to college. They don't know where or how to apply, or how to find scholarships. She also doesn't know anything about government lending programs. It takes several weeks to get an appointment with her school counselor, and she's just a number to them. The counselor isn't aware of her individual situation- her parents are divorced; she doesn't know how much they make per year. She has an after-school job, 15 hours a week. In college, she will need to know how to socialize without spending much money, (free shows, events). She will need to take advantage of any programs to assist low income students, but she doesn't want to advertise that she needs that, either.



Mira 16

Will be a senior in high school next year. She wants help with college- which colleges to look at, how to get financial help. After that, she needs help setting herself up to be independent while attending college, finding internships and meeting people in the career field she's studying.

#### Persona 3

Zeke is frustrated trying to research small business information online -he's still trying to figure out if he needs a business plan. Podcasts and books disagree, and he's not sure who is right. He hasn't thought about health insurance, or dental, but he definitely needs his eyes checked. He doesn't know his credit score- he's never had a credit card. His car is a beater, so he needs to make it last. He isn't sure what he can take care of himself. He's also trying to date, but dinner out is so expensive. He's not sure what to offer as a date that won't kill his wallet.



Zeke 19

Zeke doesn't want to go to college. He wants to create his own business. He needs financial literacy and online classes to continue growing his skills that are specific to his start-up business.

## Solution

BIG will guide you to the things you should (and want to) know. We'll tell you what you need to do in easy, clear language based on where you tell us you are in life. No learning fifty new definitions just to figure out what what retirement accounts mean for you, and how much will that school loan ultimately cost you in the long run, anyway?

Connect with a community that will cheer you on, and you can drop your own hacks into the mix to help everyone along, too. The BIG team will vet the info before it's public, so no one will get a crowdsourced myth (cough\*cough\*Tiktok). If your tip is the real deal, get some swag on us!

## Why it's better than existing solutions

"There's an app for that" means just that- there's an app for finances, there's an app for cooking, there's an app for meditation, there's an app for coffee.

You have to create a profile and often disclose financial or private health information to ALL OF THEM?! Who has the time!??

Do you want thirty different apps on your phone that record and track all your private information?

## Big sis, Big Bro, Big Know--it-all

## We'll be your BIG: for the paperwork of life