Get Your Shit Together

Somya Jampala, Neo Zhe Han, Loretta Neal, Priscilla Mok

Graduate Studio II / Spring 2012
Wednesday, May 2, 2012
Information in My World

Birth certificate
Social Security No.
Vaccinations
Family medical history
Baby’s test results
Ancestry
Pregnancy keepsakes

Mortgage
Marriage certificate
Finances

Children’s information
Life insurance
Last Will and Testament
Shared bank accounts
Home inspections
Hospitalizations
Work History
Performance evaluations
Contracts

Parents information
Ongoing illness
Auto insurance
Auto information
Keep sakes
Renters insurance
Proof of possessions
Bank account
Pet information

Taxes
Work history
Credit card agreements
Logins and Passwords
Bills
Loans
Leases/Rental agreements
Emergency contacts
Driver’s licence
Travel itineraries
Warranties
Birth certificate
Social Security No.
Vaccinations
Family medical history
Baby’s test results
Ancestry
Pregnancy keepsakes

I.D. / passport
School records
**Problem:** People are unmotivated, confused and overwhelmed when dealing with their important documents.

**Opportunity:** To design something that provides motivation, coaching and direction to solve this problem.
Current State of Organization

Exploratory Research | Contextual Interviews, Touchstone Tours
Ideal State of Organization

Don’t Know

Act

Don’t Act

SHEEP

SAVVY

SLEEPERS

SHOULDHS

Exploratory Research | Contextual Interviews, Touchstone Tours
Motivation & Coaching

“I want a personal assistant who can do all this stuff for me.”

Generative Research | Collages, Card Sorting, Activity Book, Game of Life
Digitization

“When will the rest of the world catch up with the digital?”
Me and my husband need 100% access to each other’s documents...and in my mind they are not even separate.
Step-by-step guidance for achieving goals.

Digitize, organize & store in the cloud.

Easy access and sharing.
User Feedback

Users wanted to see more ways to help them stay on top of their action plans.
Videosketch

papercake

Learn. Organize. Share.
Welcome back.
Last Visit: Apr 7, 2014, 12:03 PM CST

Make papercake work better for you by answering the following:
Who is your emergency contact?

Name  Phone Number  submit

Activity Feed
See All >>

Apr 4, 6:22 pm

You uploaded via Mobile "State Farm Vehicle Insurance Policy.pdf" into Vehicles.
Apr 3, 5:14 pm

Rob Chandler shared via Email "Rocco's Vaccination Results Round2.pdf" with you. Categorized under Pets.
Apr 3, 9:01 am

Rob Chandler shared via Email "Rocco's Vaccination Results Round1.pdf" with you. Categorized under Pets.
Apr 1, 7:56 am

My Action Plans
See All >>
View By: Action Plan  new action plan

- Register for a Pet License for Taking Care of Pet - Step 3  Due: Today
- Set Up Meeting with Loan Officer for Buying a Home - Step 2  Due: Apr 18
- Renew Passport for Going on Vacation - Step 2  Due: Apr 18
- Purchase tax preparation software for Tax Returns 2011 - Step 3  Due: Apr 10

Rewards
See All >>

- Happy Pooch for completing Taking Care of Pet - Stage 2
- 10% off Backblaze for completing Backing Up Data - Stage 3
- 5% off Turbotax Deluxe for completing Tax Returns 2011 - Stage 1
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See Recent Uploads
Organize

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See All >>

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Step-by-step Action Plans

Learn

My Action Plans

See All >>

View By: Action Plan [ ]

new action plan

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Rewards

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An Action Plan for:
Buying a Home

Process Overview

Step 2: Qualify for a Loan
In this stage we'll calculate how much you can afford for a mortgage payment based on your prior earnings and credit score. Don't be tempted to look for a home that is more than you can afford. Since the sub-prime mortgage crisis, the banks are much more strict on who they will lend to and how much they are willing to give.

You might be wondering: is it harder for first time home-buyers to get a loan?

The bank wants to be sure you won't default on your loan, which means that you don't pay back what the bank lend you borrow. If your credit score and income are in good order, the bank will see your loan as a good investment.

Q: Are you planning to apply for a mortgage where more than one person will be signing it (e.g. spouse or partner)?

- [ ] Yes
- [ ] No
- [ ] Not sure yet

submit

Here's what you'll need:

- Fair-Good Credit Score
  The higher your score, the better credit risk lenders deduce you are.
  Score: 780

- PHA Housing Vouchers
  The process of using your PHA housing voucher (section 8) to buy a home is quite...
  Posted by: martink

- VA Loans - More info!
  Actually, VA loans can be competitive in a multiple offer situation right now due to...
  Posted by: samantha_k198

- Shopping for Mortgages in SF
  Be sure to shop for multiple mortgages especially in a place with lots of banks as...
  Posted by: javiersantos
An Action Plan for:
Buying a Home

Easy instructions
Learn

Step 2: Qualify for a Loan In this stage we'll calculate how much you can afford for a mortgage payment based on your prior earnings and credit score. Don't be tempted to look for a home that is more than you can afford. Since the sub-prime mortgage crisis, the banks are much more strict on who they will lend to and how much they are willing to give.

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Q: Are you planning to apply for a mortgage where more than one person will be signing it (e.g. spouse or partner)? Learn More >>

- Yes
- No
- Not sure yet

submit

Here’s what you’ll need:

- Fair-Good Credit Score
  The higher your score, the better credit risk lenders deduce you are.

Score: 780

1 point
The bank wants to be sure you won’t default on your loan, which means that you don’t pay back what the bank lend you borrow. If your credit score and income are in good order, the bank will see your loan as a good investment.

List of Documents Needed

Here’s what you’ll need:

- **Fair-Good Credit Score**
  - The higher your score, the better credit risk lenders deduce you are.
  - You have: TransUnion_CreditScore_Report_Jan2012.pdf

- **Pay Stubs**
  - You will need copies of your last two pay stubs to apply for a mortgage.
  - You have: UPMC_PayStub_Record_March_2014_Stevens.pdf and UPMC_PayStub_Record_February_2014_Stevens.pdf

- **Proof of Identity (e.g. Driver’s License, Passport)**
  - A government issued photo ID is required.
  - You have: Passport_Stevens_Amy.jpg

- **Proof of Employment (e.g. W-2 form)**
  - Lenders generally want the last two year’s of W2s from you.

- **Tax Returns from Previous Year**
  - Include copies of your tax returns from previous two years.

- **Bank Statements**
  - Lenders want copies of two to three months of bank statements.
  - You have: PNC_Stevens_Amy_March_2014.pdf ... and 5 others. View >>
### Organizational Tools

**Organize**

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<thead>
<tr>
<th>Document Name</th>
<th>View</th>
<th>Update Information</th>
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<tr>
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### Upload a document

#### Document Recognition

Title: **Tax Return Stevens Amy 2013.pdf**

Category: **Financial**

Tags: **taxes, 2013, Amy**

Share with: **Rob Chandler**

Email

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#### Family & Friends

**Share**

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#### Organize

---

Search my documents

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**List of Documents**

- Employment, UPMC Pay Stub
- UPMC Pay Stub
- Employee Handbook
- Employee Benefits
- Employment Forms
- Stevens Amy
- Medical Insurance
- Dental Insurance Stevens Amy.jpg

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Download

Added: Feb 18

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**Duquesne Light**

*Our Energy...Your Power*
Motivation: *Step-by-step Action Plan*

Motivational research based on BJ Fogg’s (www.bjfogg.com) and Chip and Dan Heath’s *Switch: How to change when change is hard*
Motivation: Establish Trigger

Motivational research based on BJ Fogg’s (www.bjfogg.com) and Chip and Dan Heath’s Switch: How to change when change is hard
Motivation: **Provide Rewards**

- **Happy Pooch** for completing Taking Care of Pet - Stage 2
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Business Revenue Streams

- Premium Users
  - 10% Rewards & Coupons
  - Sponsor targeted promotions

- Unlimited Subscription
  - Subscribe unlimited action plans for an yearly fee

- Retailers and Companies (e.g. office depot)
## Competitive Analysis

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<th>Share &amp; access</th>
<th>Guidance &amp; advice</th>
<th>Setting goals</th>
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Thank you