



BUDGETS **TO** BLUEPRINTS

PROJECT BRIEF

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PART 1: PROJECT PITCH

With so much to learn about money and financial planning, Budgets to Blueprints is here to teach a range of financial literacy topics to a student near you! Budgets to Blueprints is an interactive website that educates young people about financial topics that matter most to them. It takes learning to a new level by featuring a storyline where students build a house (and their knowledge) through gaming and trivia.

Budgets to Blueprints isn't your typical finance lesson; it's an immersive journey designed for young minds. This website merges financial literacy and gameplay to make learning fun and engaging for high school and college students. Did you know that 3 in 4 teenagers do not feel confident in their knowledge about finances? This resource is here to make learning about it more exciting.

Exploring the content-heavy field of finance through a website game, students dive headfirst into concepts like budgeting and loans, crafting their digital dream homes along the way. What sets this website apart from other educational resources is its dynamic approach through gamification and interactivity, breaking away from the traditional style of lengthy articles and video lectures. With Budgets to Blueprints, financial literacy evolves into an enjoyable journey, transforming education into an interactive and memorable experience for students.

PART 2: DEFINITION, JUSTIFICATION + EXPLORATORY RESEARCH

Part 1: Product Definition

Purpose Statement

Budgets to Blueprints is an online interactive website dedicated to helping students familiarize themselves with essential financial life skills, empowering them to make informed and responsible financial decisions.

Product Overview

While there are many websites that teach financial literacy to students, what makes Budgets to Blueprints stand out is that it focuses on multiple different topics whereas the other websites cover only one. This unique feature makes learning more accessible, efficient, and engaging without the students having to search the internet for various sites to cover each topic they are trying to learn about.

Part 2: Problem And Solution Overview

Problem Statement

Many high schoolers and college students are not financially prepared for life with over 55% of them not feeling confident in their financial knowledge and capability (Kantar Profiles/[Mintel](#), November 2021). With things such as mortgages, loans, budgeting, what to invest in, etc. Budgets to Blueprints will help users learn the necessary skills to make informed financial decisions, address any financial issues that may come up, and promote financial readiness.

Solution

Budgets to Blueprints is an interactive and engaging way to grasp these financial topics. This approach creates an innovative and enjoyable learning process and by consolidating multiple financial topics into one place, it will allow users to have easy access to all the topics they want to learn about.

Part 3: Comprehensive Research Report

[Duolingo](#) is a very popular and innovative language-learning platform and mobile app. Its emphasis on “free, fun, and effective” learning has made it one of the most popular language learning apps globally. It uses game-like features like points, levels, challenges, and rewards to keep users engaged and motivated to continue learning. It is also very accessible everywhere through a website and mobile app, so even if you only have five minutes, you can get a lesson in. Lastly, it is a great platform if you are interested in the basics of learning a language.

While Duolingo isn’t a direct competitor for Budgets to Blueprints, its success in utilizing gamification for learning helped us come up with the idea for our website. While financial literacy differs from language learning, the ideas of engagement and motivation are features we hope you incorporate into Budgets to Blueprints.

[The Uber Game](#) is an online simulation game where the user plays the role of an Uber driver, requiring them to make real-life budgeting, finance, and time management decisions. We like that The Uber Game offers realistic scenario-based learning allowing players to make choices and see the immediate consequences of their actions, and succeeds in making financial issues engaging and motivating users to participate more. The game did a good job of emphasizing the importance of meeting financial obligations such as paying bills, maintaining a car, and handling the unexpected, but after doing it just the second time it very quickly got repetitive and isn’t something that can easily be done many times.

[Payback](#) is similar to The Uber Game, but it focuses on the cost of a college education and student loan debt through a “choose your own adventure” game. The one thing we didn’t like about Time for Payback was that the visuals were lacking and repetitive in certain areas. We want to incorporate a range of illustrations and graphics to represent the different scenarios which will enhance engagement and also help users grasp important financial concepts in a more visually appealing way.

Part 4: Product Technology and Justification

Budgets to Blueprints will be a website primarily created using JavaScript, HTML/CSS, and Bootstrap. We chose to focus only on a website rather than expanding to a mobile app because we want this tool to be easily accessible as a learning tool in the classroom.

JavaScript, HTML/CSS, and Bootstrap are well-suited for web development because of their compatibility across different devices and browsers. HTML forms the web page structure, CSS is used to define the visual style, Bootstrap allows for a responsive and visually appealing design framework, and JavaScript enables interactive and dynamic features. Together, they establish a solid foundation for developing an engaging and user-friendly learning platform.

Part 5: Product Features and Purposes

Budgets to Blueprints will be a choose-your-own-path design game where users build their dream home. Throughout the website, users are presented with home building options such as location, architectural style and landscaping.

Along their journey, they will be prompted with financial questions related to the topic they are currently learning through a Jeopardy-like game and if answered correctly will earn some type of reward (ex. Money towards designing your dream house).

After each round, users will see their dream house come to life.

PART 3: COMPETITIVE ADVANTAGE REPORT (CAR)

Part 1: Market Justification

Budgets to Blueprints fills a need within the market by addressing the issue of financial illiteracy among young adults. While they've personally felt the impact of major economic events like the 2008 recession and COVID-19, it doesn't necessarily mean their financial knowledge has increased along with their exposure to financial issues. For instance, personal finance resources remain heavily desired by 55% of college students based on this 2021 study by [Mintel](#). Budgets to Blueprints acts as a guide to get students comfortable engaging with financial topics and helps build their confidence as they begin their financial independence.

Our product's competitive advantage is its entertaining and innovative approach to financial education. While there are numerous financial literacy resources available, our website stands out by incorporating a choose-your-own-path game—a dynamic and engaging learning method that makes complex financial topics accessible and enjoyable for young adults. Budgets to Blueprints also has the strength of including multiple topics within finance, while most competitors tend to cover one subject throughout. Our success in this market will be driven by our ability to make financial literacy fun and interactive, encouraging active learning and retention. This unique approach sets us apart from traditional resources and positions us as a leading solution to the pressing issue of financial illiteracy among young adults.

Part 2: Consumer Research

Our target audience is high school and college students, and the general young adult population. They may have taken a personal finance course or unit in their high school or undergraduate curriculum.

- **Age:** 15–24
- **Gender:** 51% Female, 49% Male
- **Race:** White, Black, Asian, Hispanic, Two or More Races

- **Education:** Some high school, High school diploma, Some college, Bachelor's degree
- **Income:** Ranging from no income and financially dependent on parents, to working full-time and gaining financial independence
- **Location:** Focusing primarily on young adults in the United States
- **Wants:** A fun learning experience, To feel confident in making financial decisions, User-friendly digital tools
- **Needs:** Education about the most relevant financial topics like budgeting, credit, and loans; To learn about finance in an effective way that they can implement in their lives

Part 3: User Personas

Persona #1: High School Student



Ryan Marshall

17 years old

Junior in High School

Buford, Georgia

Ryan Marshall is a 17-year-old junior at Buford High School. He lives with his parents and younger sister in an upper middle-class neighborhood. Ryan has a B- average in his classes, and hopes to improve his grades before applying to college. He especially enjoys math and science, and enjoys using technology both for education and leisure. He aspires to study engineering in college, and his goal is to work as a mechanical engineer in the future.

Ryan also enjoys being outdoors hiking and playing basketball with friends. He loves computers and video games like *The Last of Us*, and often participates in online gaming communities on Twitch and Discord. He is knowledgeable about various technologies and often helps his friends and family troubleshoot issues. For school, he uses digital resources like ChatGPT and Quizlet to help study. Ryan is always looking for tech news and latest trends, and he loves trying out new platforms and learning different topics.

Persona #2: College Student



Maya Gomez

21 years old

Third Year in
College

Athens, Georgia

Maya Gomez is a 21-year-old full-time student currently in her third year at the University of Georgia. She lives in an off-campus apartment with a group of friends. Maya is known among her peers for her strong work ethic and her involvement in various extracurricular activities. She is a journalism major and plans to work as an editor at the local news station back home after graduation. She strives to become more independent, and values leadership and networking to ensure a successful career.

Maya enjoys covering events on campus for the Red & Black and frequently participates in community service in the Athens area. She maintains an active lifestyle and often plans trips with friends to explore new cities and cultures. She relies on her laptop and iPhone for research, writing, and taking photos of her adventures. Her go-to games to play are *Monopoly* and *Sims*. Maya frequents Twitter, LinkedIn, and Instagram to stay updated on current events and share her work.

Persona #3: Working Young Adult



Simone Starks

23 years old

Childcare Worker

Tifton, Georgia

Simone Starks is a 23-year-old childcare worker at a daycare center in Tifton, Georgia. She lives in a rented apartment and has a close circle of friends and family. She has a high school diploma, and has been working at the center for four years. Simone is currently saving to pursue certifications and training to become a childcare center director. She is passionate about providing a safe, nurturing, and enriching environment for children. Simone aims to achieve financial stability and independence, allowing her to live comfortably and pursue her educational and career goals.

Simone enjoys creating educational activities for the kids and paints in her free time. She likes going for walks in the park and has a small garden on her balcony. Although she is comfortable with technology, she prefers face-to-face interaction and mainly uses an iPhone to communicate with parents or play mobile games like *Episode*. She occasionally uses YouTube to share resources with the children at daycare, and often uses Facebook and Instagram to stay in touch with friends and family.

Part 4: Product Comparison

While researching for our project, we did discover that there are online games that use a similar idea as ours, such as the two we already mentioned, Payback and The Uber Game. There are also other games geared towards other ages besides young adults that exist on the internet, however, these games only focus on a specific area of financial literacy. For example, Payback is centered around the debt associated with going to college, and The Uber Game is specifically focused on the financial plight of trying to earn a living from a gig job/economy. These games both function well and work without bugs or errors, but are not necessarily popular games in mainstream culture.

Budgets to Blueprints differs from these games in that it is not a simulation of attending college or working a certain job, but a simple game that takes users through a variety of financial topics, rather than just one. Whereas competing games act as simulations for a single topic, Budgets to Blueprints seeks to augment a general knowledge of practical financial topics in its users.

In addition, Invesco QQQ has a game more similar to ours called [How Not to Suck at Money](#) that, although not a progression-style game, allows learners to move through a virtual world and gather stamps as they answer questions and learn about essential financial topics that are most relevant to recent college graduates and adults. This game is probably the most similar to the one we would propose making.

Part 5: Competitor Research

How Not to Suck at Money



[How Not to Suck at Money](#) was developed by Invesco QQQ in partnership with the NCAA in order to better educate college students, and particularly college athletes, about how to make wise decisions with their money in college and beyond. The website involves choice-based game play, offering players an interactive learning experience based on real-world financial situations. Their competitive advantage is that users learn about budgeting, building credit, investing, moving out and more as they encounter and solve various money dilemmas while navigating through a 3D semi-surreal college town.

They offer players who complete the game a LinkedIn certificate of completion that can be posted to the player's account for connections and employers to see. It is distributed by Invesco Distributors Inc., however, there are no public statistics on how many plays the game has or how many people have created accounts on the game.

It is free to play and was developed without a direct financial return; rather the hope seems to be that financially empowered students will turn to Invesco as a trusted entity and choose to invest with them over other groups. When searching for financial literacy games for adults, it is the first promoted result to appear on Google and has

been on the market for just over two years, with its original launch date being November 8, 2021. The game has been well received by the learning community and has won praise as well as awards for its success. With a focus on Gen Z, the design is bright and features a surreal college town with bold graphics, bright colors, and narrative personas that hold the attention of the Gen Z players.

Payback



Payback was developed by the ad agency McKinney in partnership with the nonprofit Next Gen Personal Finance in order to provide high school students with better access to learn about how to make wise

financial decisions about going to college. Payback is an immersive online game designed to give teens a nuanced look into the long term implications of student loan debt. Launched on October 3, 2017, the game has been on the market for over six years and has been used mostly by teachers across the United States to enhance education on college finances in the classroom.

There is no specific data about the number of times the game has been played, but its name does make an appearance on several lists of financial literacy games for young adults and students. Stylistically, the game features only words with some iconography and keeps a very minimal design that walks players through their four years of college by making different choices about decisions related to their money. It is easy to understand and only takes about 15-20 minutes to work through the entirety of the game.