



Open-source Innovation

A book of ideas

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Introduction

Netwealth, in partnership with Swinburne University and MASS, conducted a 'design sprint' in an effort to inspire more Australians to think about their financial futures.

The five-day sprint titled 'Make It. Break It.' took place between the 18th and 24th of July at the Swinburne Innovation Precinct. It dealt with a major issue: How to improve (young) Australians' engagement with their superannuation and retirement investments?

Over 40 students from different Swinburne faculties worked with industry professionals to answer this question by combining design, prototyping and market testing.

This book showcases the many ideas that surfaced over the five days. Although the ideas are not entirely developed, they serve as a tool to help the wealth industry innovate.

We hope they are a source of inspiration, stimulation and discussion.

MAKE IT.

"At Netwealth, our vision is to enable people to see wealth differently and discover a brighter future," states Matt Heine, Joint Managing Director of Netwealth."

“Working with university students and MASS on this design challenge resonates with our core purpose, by giving younger Australians the opportunity to connect with the greater issue. It also offers the industry new thoughts, with big and innovative ways to solve the problem.”

**BREAK
IT.**



Netwealth was created with an entrepreneurial spirit to challenge the conventions of Australia's financial services and to offer a different view on wealth.

We are a technology company, a superannuation fund and an administration business. But, above all, we exist to inspire people. We encourage them to think about their financial security and build a brighter future.

Founded in 1999, Netwealth is one of the fastest growing wealth management businesses in Australia. Our customers rate us number one for our high-level approach to business, while analysts put our technology above the rest.



MASS is a digital design studio. Through observation, research, design thinking, branding, prototyping and UX/UI design, we help businesses solve customer experience problems, bring new ideas to market and evolve existing products and experiences. We push ourselves to design better websites, apps and anything else on a screen so that we can improve people's lives offscreen.

Make it, Break it gives us the opportunity to share our experience of adopting new methods and working more collaboratively with our clients. We're excited about helping design students feel better about their work and feel better prepared for their future careers.



Over 100 years ago, Swinburne began with a simple premise: to provide technical education to a sector of society otherwise denied further education.

For over a century, Swinburne has been committed to innovative education, strong industry engagement and social inclusion.

Swinburne has an international reputation for quality research that connects science and technology with business and the community. Our standing on prestigious world academic ranking lists reflects our commitment to high-quality teaching, research and graduate outcomes.



Design Sprint Timeline

A quick paced, five-day problem-solving process by means of design, prototyping and market testing.

Day One — Mapping The Challenge

Participants kicked off the process at the very end and agreed to a long-term goal from the onset. They mapped the challenge and asked experts to have their say. Teams then picked an ambitious, yet manageable problem to solve.

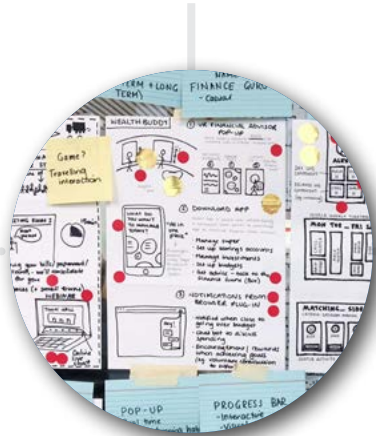


Day Two — Sketching

Participants were inspired as they reviewed existing concepts and solutions in the market. Individually, participants sketched their ideas, emphasising critical thinking over artistry.

Day Three — Storyboarding

Teams analysed their ideas from a critical standpoint to determine which ones answered their problem. Taking these ideas, they identified scenes from their sketches and wove them into a storyboard: a step-by-step overview of their prototype.



Day Five — Customer Testing

Teams interviewed their customers and observed their reactions to their prototypes. Through real-life customer testing, teams quickly found out the value of their solutions. They shared their findings with the wider group.



Day Four — Prototyping

Adopting a “fake it” philosophy, teams turned their storyboards into prototypes. The goal was to create a realistic façade to test with customers. Teams also worked on an interview script to present to their customers.

Curb your (un)conscious spending

This group of students tackled the ever-present savings problem and explored ways to inspire people to curb their spending. Their app ideas are based on the finding that people are more likely to stick to their savings plans when constantly reminded of their goals, visually.



Pinnacle

Pinnacle is a mobile app that provides users with a visual depiction of their savings goals and helps them monitor their progress. It also offers tips to users on how to best reach their goals.

As soon as a user signs into Pinnacle, they are asked to reveal their short and long-term goals, which can include anything from a holiday to buying a house. For each goal, the user is asked to set a target balance, an intended completion date and an aim. The user is then asked to link their relevant bank or super account, so that the app can track the goals completion.

Pinnacle then churns this information and represents it visually in the form of a colourful mountain range. The differing sizes and colours of the mountain range stand for the user's many goals. The large, dark mountains in the background signify long-term goals, while the light-coloured mounds at the front represent short-term priorities.

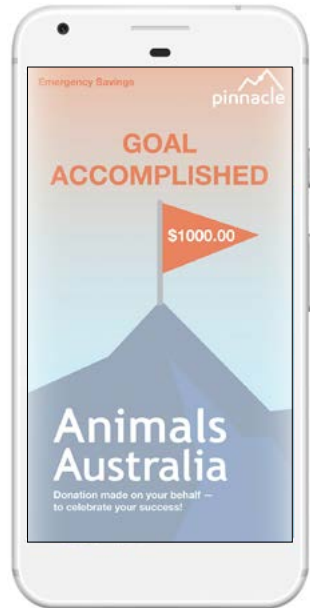
As the bank account balance linked to a specific goal increases, a visual progress trail makes its way to the top of the corresponding mountain. Once the goal has been achieved, a flag appears at the top of that mountain, creating a visual representation of the user's accomplishments. The flag remains there for a week, and then disappears to make way for a new savings priority.

The user can request data on their progress by clicking on an individual mountain. It will tell them how close they are to achieving their goal, in percentages, and offer them additional savings tips.

Moreover, Pinnacle will send the user a weekly text message notifying them of their advancement and warning them if they are veering off course.

Team Leap

Quang Anh Bui, Laura Houghton, Suntaree Wachirawan,
Daniel Li, Maria Clara Rios and Xinwen Foo.



Money Mish

The Money Mish app was built to increase young adults' engagement in money concerns and help them reach their savings goals through visualisation and bite-sized investments.

The user begins by choosing from a range of savings categories, for example, a holiday abroad. After entering the intended target balance and completion date, the app breaks up the goal into weekly instalments called "Mish" (short for missions).

The Mish is a calculated amount that the user must save in order to reach their long-term objective.

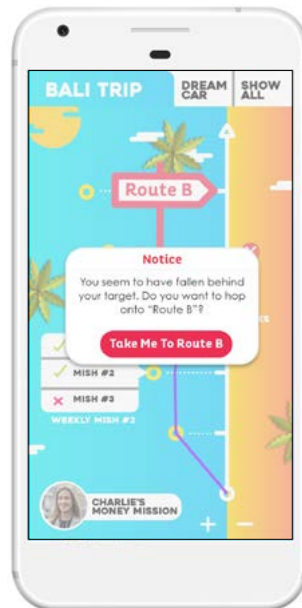
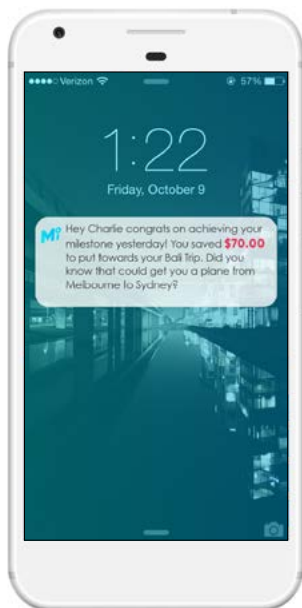
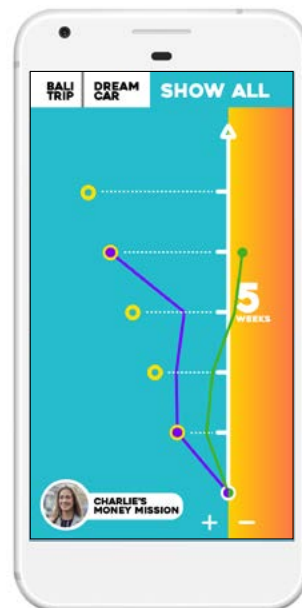
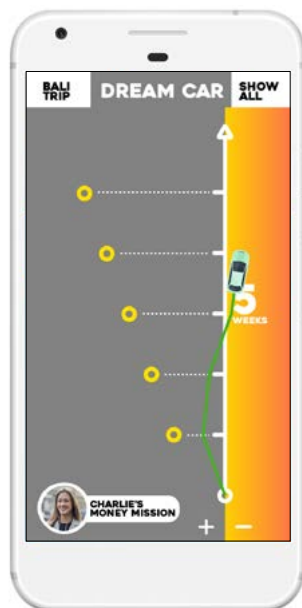
Each goal is represented visually. For example, holidays appear as a map of the place where the desired holiday will take place. As the user completes their weekly Mish, a plane emoji moves closer to the target destination.

If the user is unable to achieve their weekly Mish, the application suggests a 'Mish B', an alternative savings path towards their original goal.



Super Stars

Lia Villani, Clara Wijaya, Sarah Drummond,
Tiffany Reasbeck, Eugene Hawkins and Steph Hindson.



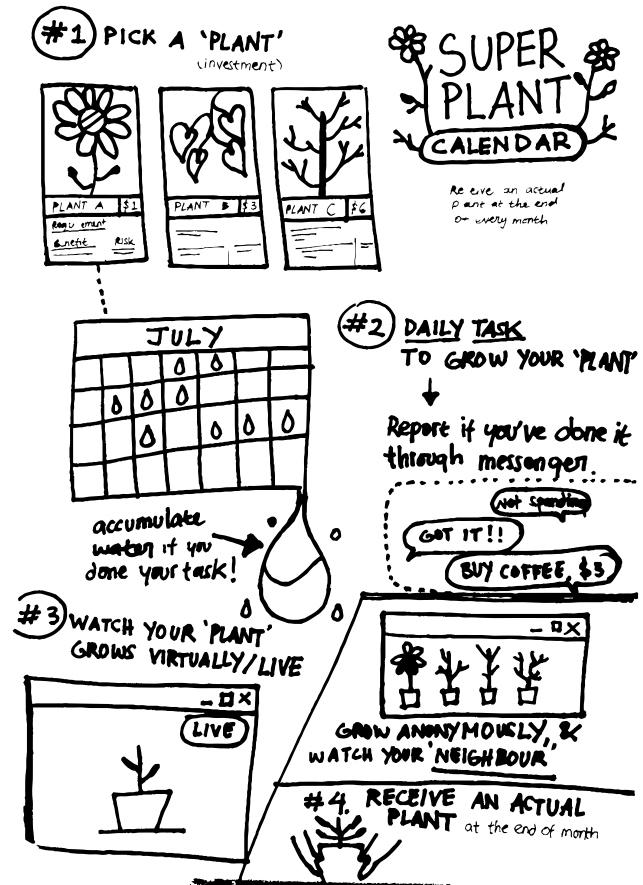
Super Plant

Super Plant is an application that integrates into any smart phone's calendar.

The app kicks off by asking the user to input a savings goal and the intended completion date. The goal shows up as a virtual seed, which the user must nurture and help grow by placing pre-set sums in the app throughout the course of the month. The calendar serves to remind the user when a payment is due. With each deposit, the Super Plant app produces a water droplet, which helps the seed grow into a plant. The quicker the user invests in their goal, the quicker the virtual plant grows.

Once users have met their goals, they receive a real-life plant as an added incentive.

Super Plant offers a fun and encouraging visual, inspiring users to stick to their savings goals.



Clara

Digital Media Design

Data Builds

People tend to spend their money without considering possible future impacts. Credit cards, debit cards, apps like Uber Eats and 'tap and go' payment options facilitate unconscious spending.

Data Builds was created to help people recognise that daily cash outlays can turn into large monthly sums. Just before users of the app make a purchase, they receive a message prompting them to re-assess their buy. The message asks them to justify their purchase and illustrates how the expenditure could impact their long-term savings goals.

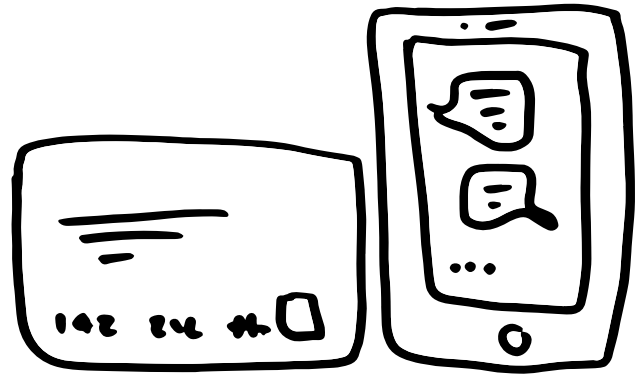
By responding to the question, Data Builds forces consumers to truly consider their purchase. It provides them with a greater understanding of the impact each purchase has on their goal, directly teaching cause and effect.



Sarah

Communication Design

Do you really need that new dress, you just purchased one a month ago?



Do you need another cocktail, you just purchased three more than you did last month?

Percenter

The Percenter app was built with the aim to push users to frequently reflect on their savings goals. It asks users to set a goal, or multiple goals, with an intended completion date. Percenter takes care of everything else.

It calculates the weekly savings target the user must meet in order to reach their goal. To keep the user thinking of their savings, the goal appears as an icon on their phone or any other device they want to pair with the app.

Visually, the icon changes colour as the user moves closer to meeting their goal. For example, if 50 per cent of the weekly goal is completed, then half of the goal icon will be coloured.



Laura

Bachelor of Design
(Communication Design) (Honours)



Flag Your Savings

Flag Your Savings is an app offering a visual representation of saving goals. The app instructs the user to add a range of goals, which it transforms into a visual of a colourful mountain range.

The towering, dark mountains in the background signify long-term goals, such as retirement, while the light-coloured hills at the front highlight the user's short-term priorities, like a holiday.

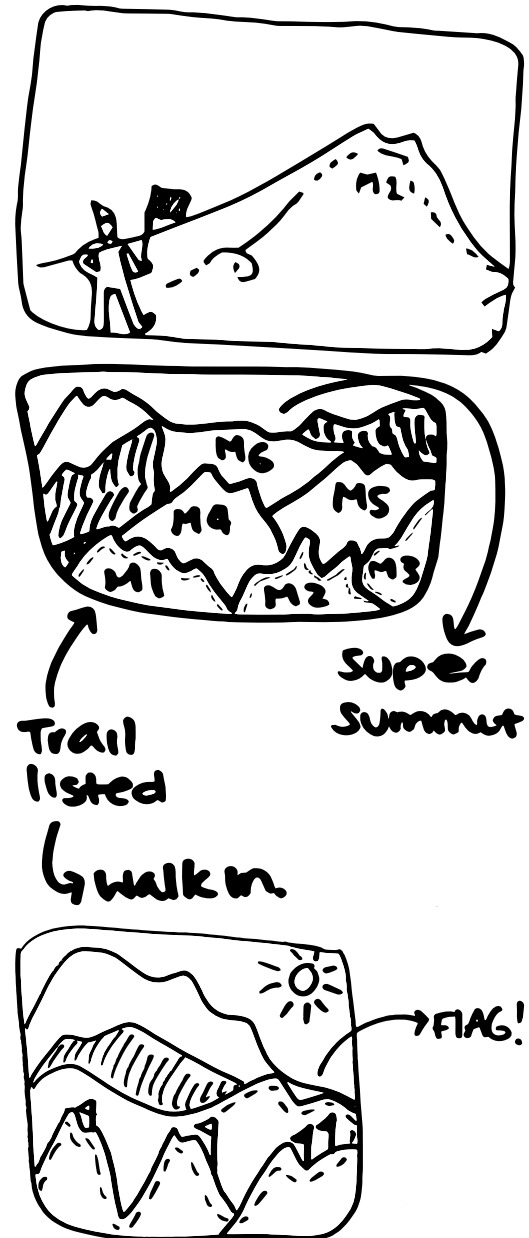
As the user deposits money towards a certain goal, the app shows a progression trail making its way to the top of the mountain. Once a goal has been achieved, the user will see a flag at the top of the corresponding mountain, creating a visual representation of their hard work.

The app offers a unique way for users to track their success and to feel a sense of accomplishment once they have met their goals.



Suntaree

Master of Design



One Brick

One Brick primarily serves to push young people to make plans for the future. In exchange for a \$20 deposit, the app gifts the user a brick. The more bricks the user earns, the closer they come to completing their goal.

For example, if the user goal is to buy a house, the bricks will come together to resemble that house. If the user wishes to save for a holiday, the bricks will join together to make a plane. Every brick is intended to stir positive emotions and spark feelings of accomplishment, encouraging young people to continuously contribute to their long-term goals.



Daniel

Bachelor of Media and Communications
(Majoring in Advertising)



DuoInvest

DuoInvest encourages people to invest in long-and short-term savings goals.

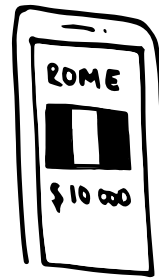
Firstly, the user is asked to enter a long-term financial goal with an intended completion date. They are then instructed to add a short-term goal, following which the app puts together a weekly savings plan.

This app enables simultaneous savings for the present and future, encouraging users to track their money and exercise vigilant spending.



Mwansa

Graduate of Bachelor of Design
(Communication Design)



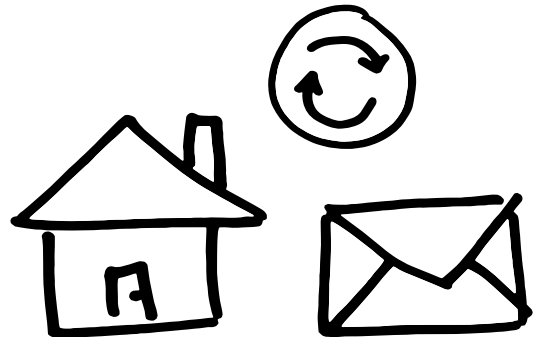
1. SET A GOAL ! DATE

2019 + 2059



DuoInvest will
give ya an
amount to put
away!

Invest \$200



keep track
of your
savings

My Inner child

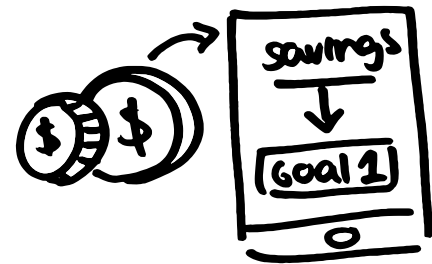
My Inner Child asks users to enter all their financial goals, short and long, and dates of planned completion. Goals can include holiday wishes, house and retirement plans. The app then projects the user's spending allowance, for each day of their life, and calculates a savings target for each of their goals. Most importantly, if the user oversteps their daily spending allowance, the app illustrates how this has affected their goals.

The app teaches cause and effect, and is a helpful tool for strict long-term saving.



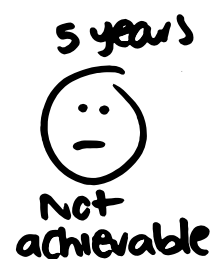
Maria

Master of Design



Setting up your
life is a journey

calculate
your journey



Credit Karma

Credit Karma was created to give users insight into their credit score and provide incentives for achieving financial targets. Once a user sets up their profile, adding information about their employment status and income, the app asks them to name their long-term goal. Karma then calculates the credit score the user must have in order to achieve this goal. For many, the result is daunting, so the app offers incentives by rewarding users with prizes at specific savings milestones.

The overall aim of the app is to increase Aussies' financial security and knowledge of credit ratings.

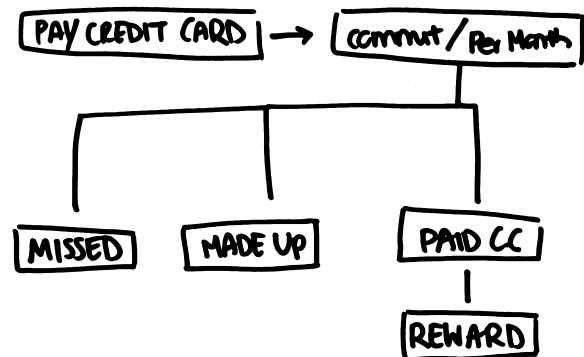
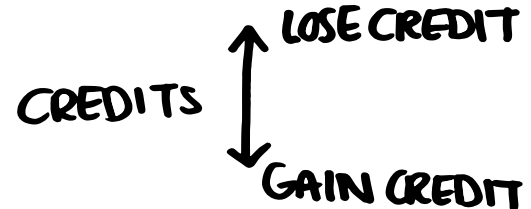
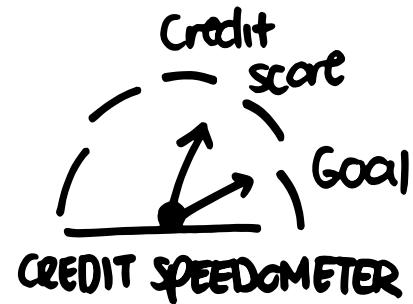


Roed

Business Analysis at Netwealth

GOAL TRACKING:

<u>Credit</u>	<u>Savings</u>
\$xxxxx	\$xxxxx



Health and Wealth

Health and Wealth blends long-term fitness goals with financial savings targets.

Australians are mostly disciplined when it comes to their physical fitness, but tend to disregard their financial aptitude. Health and Wealth aims to right this wrong and enable users to look after their health, while also taking care of their wealth.

The app asks a user to add their fitness and financial goals, side by side, and offers a daily guide to help them achieve their targets. The software is designed to both track the user's fitness level and keep an eye on their finances. This means that the user will receive a 'steps taken and calories burnt' report each day, while also getting a 'dollars spent and interest earned' overview.

This will encourage simultaneous daily engagement with a person's financial health and fitness wellbeing.



Angus

Bachelor of Design
(Communication Design) (Honours)



Should I Buy It?

Many people spend money on impulse. The items they purchase are very often not what they need or want. The Should I Buy It? committee is an advice group, run off Facebook and Twitter, where people can seek guidance when considering a purchase. Within seconds, the user receives feedback on their decision to purchase a certain item. The response can include recommendations of cheaper options, or advice discouraging them from making the buy.

The app aims to create a community that ultimately helps people save money. The community is designed to be a helpful, non-judgmental space that people can access for empowerment and to illicit feedback on their financial decisions.



Jeannie

Master of Design



Spare your change

This group of students found that young people are much more likely to think about their finances when presented with a fun and tech savvy platform. Recognising that savings must be fun and easy for youngsters to participate, they created the following apps.



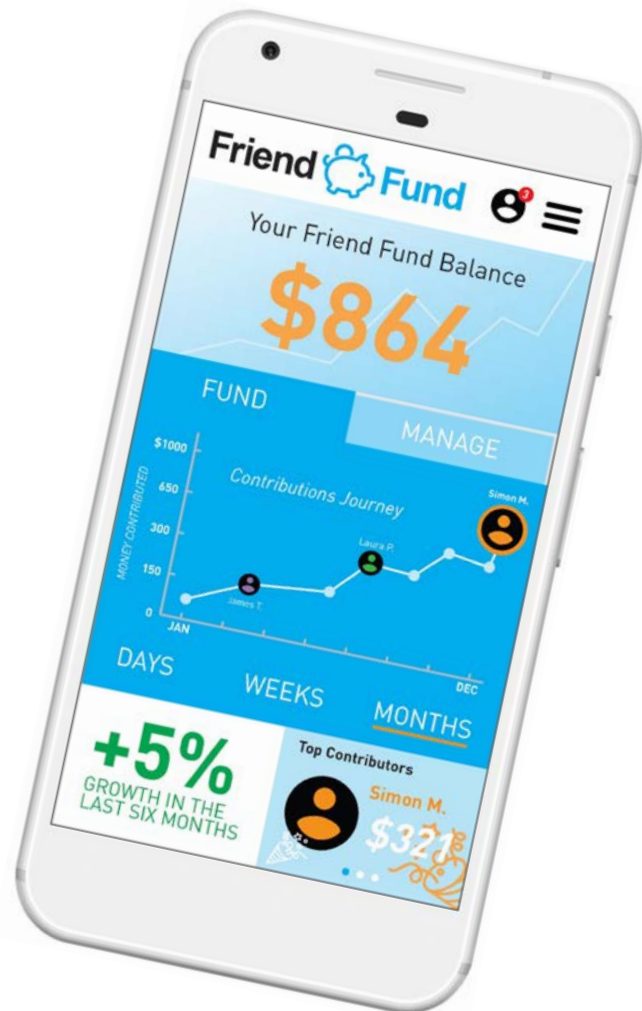
Friend Fund

The Friend Fund is an app that attempts to encourage young Australians to think and discuss their finances beyond their immediate future. It is based on research which reveals that young adults are likely to try new things when supported by a group and is built around the concept that the “wisdom of a crowd” will lead to smarter choices.

The app works by encouraging a group of friends or family members to band together and place a certain sum of money into an investment pool. Group members can contribute different amounts, with the knowledge that the profit will be split depending on their contribution. Once everyone has given their share, the group decides where to invest the combined sum. The app suggests a range of low risk funds and predicts the success of the investment.

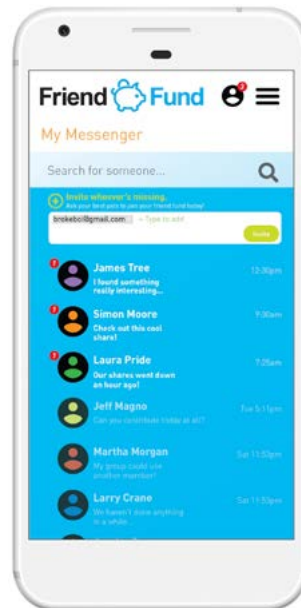
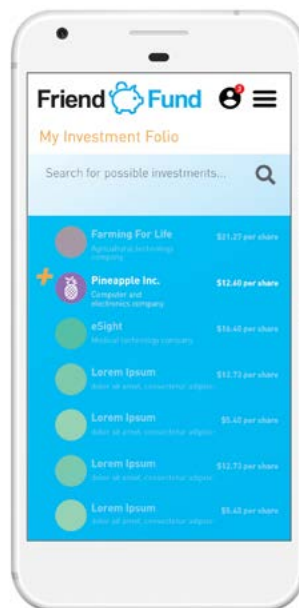
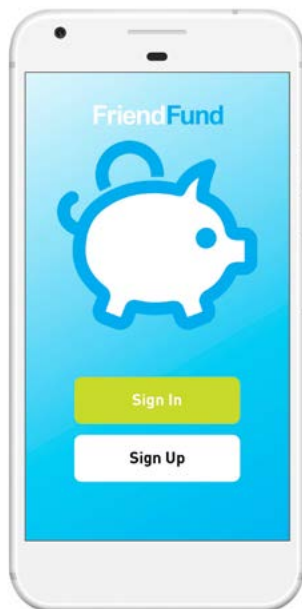
Friend Fund also offers a chat section, enabling group members to keep in touch and agree on potential investment ideas. To ensure fairness, the app safeguards the money so that a single person cannot withdraw their cash without consent from the group.

The aim of the app is to bring young people together and give them a taste of the stock market in a safe and low risk environment.



Mötley Crüe

Robert Ghitoaica, Ana Diaz, Chiao Joe Huang,
Fiona Chandler, Justin Mcphee and Lauren Chia.



Treasure Chest

Treasure Chest is an investment app encouraging young people to invest their spare change using a system called "round-ups". Every time a user makes a purchase, the app rounds up the spent amount to the nearest dollar and automatically invests the additional value. For example, if a person purchases a coffee for \$3.60, Treasure Chest rounds it up to \$4.00 and instantly deposits the 40-cent difference into their savings.

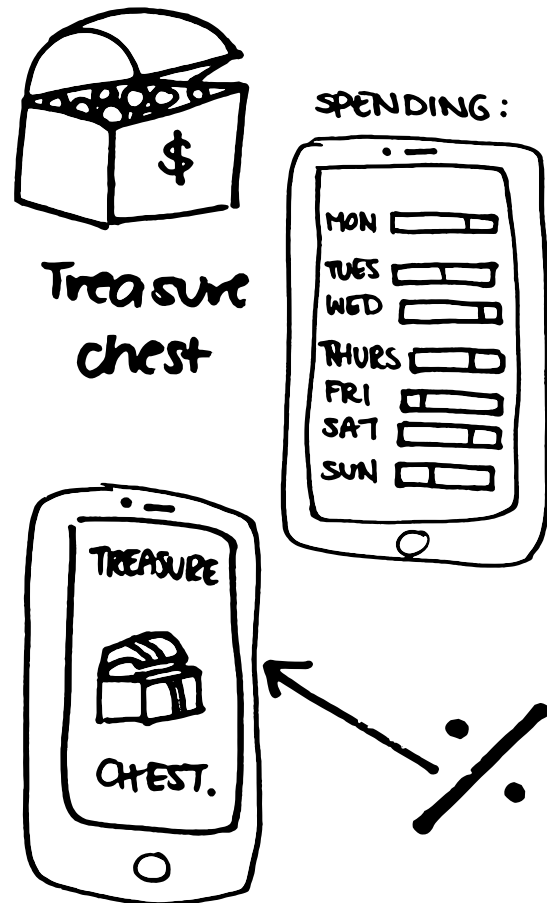
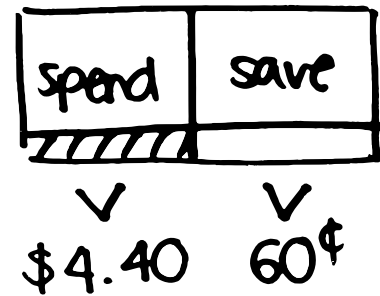
The key difference between this app and existing ones is that the income from these investments is locked in a treasure chest, which the user can only access by visiting a bank branch. The act of physically walking into a bank makes it harder to withdraw funds, thus encouraging users to keep saving and investing.

The app simplifies the investing process and encourages people to save their spare change.



Quang

Bachelor of Design (Communication Design)



Link Grow

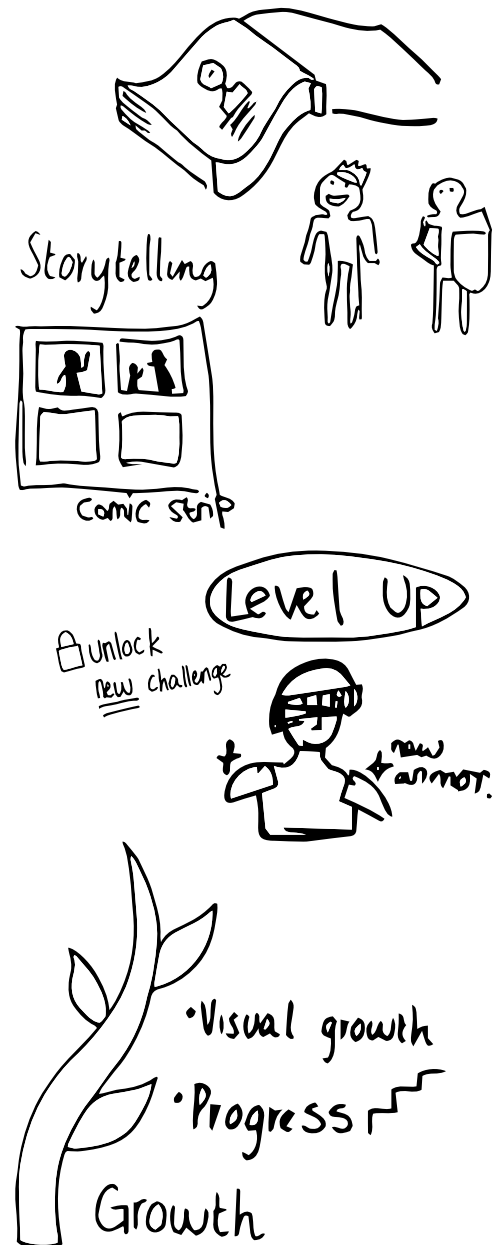
Link Grow is a fun and interactive platform encouraging people to save and invest while sharing their experiences. The app is essentially a virtual world, where users are asked to create an avatar that personifies them by entering details related to their job status, income and age.

The game rewards every dollar a player invests or places into their personal savings account with a virtual dollar. These virtual dollars can then be used to purchase goods within the game. This ultimately leads to the creation of a large virtual world. Users are also able to chat and trade goods with other avatars who are at similar income levels.



Eugene

Master of Design Strategy and Innovation

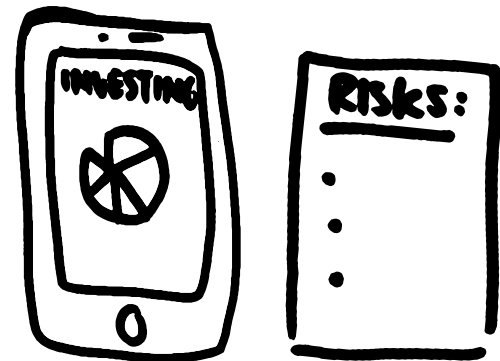
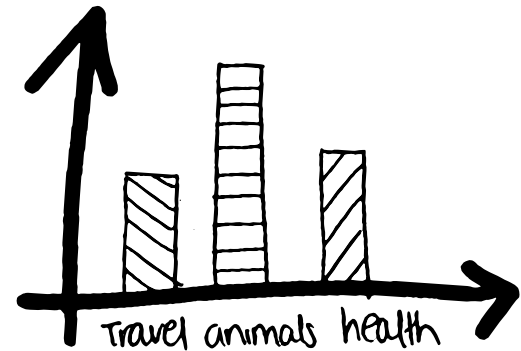


Clip

Clip is a mobile app designed for people aged between 15 and 25 who wish to invest ethically.

Clip takes a small amount of the user's wealth and gives them insight into how and where they can ethically invest it. The app has a range of categories, from nature, animals, welfare and health, which the user can choose from.

Before investing, Clip will visualise the past and potential future risk and rewards associated with each investment. This enables the user to understand, through charts and tips, what they are investing in. Due to the small size of the investment, downside risk is minimised.



Fiona

Masters of Design Strategy and Innovation

14% of
market use
FP.
86% don't
only 4%
of NW
clients are
non FP
gap NW.
?
limit
100%
of 33%

Lightening Demos.

Recruit for subjects
(people) test on Tuesday

EDUCATION/
AWARENESS

- HMW add financial literacy to 12th & junior curriculum?
- HMW make people more aware of importance of savings?
- HMW (early parents) we get people to have a positive investment experience
- HMW get people involved in small investments?
- HMW educate people and enable them to control their superannuation investment model
- HMW advocate people about the available vehicles (retailers)
- HMW GIVE PROGRESS TO FINANCIAL SUPER GOALS AND ENCOURAGE CONTRIBUTIONS/REGULAR
- HMW teach savings?
- HMW CONNECT PEOPLE TO FINANCIAL INSTITUTIONS AND HELP PEOPLE KEEP THEM IN MIND?
- HMW help people understand how to best make their money work for them?
- HMW help people prioritise the sequence of their investments/use of their money?
- HMW audit/analyse our behavior?
- HMW SIMPLIFY FINANCE

• \$UPERFUN 2070
MOTLEY CRUE

YOUTH

- HMW CREATE FINANCIAL EXPERIENCES/EXPOSURE, ESP. IN YOUNGER AUDIENCES
- HMW help young people start investing - understand options?
- HMW ENGAGE YOUNGER PEOPLE IN SUPER INVESTMENTS?
- HOW MIGHT WE GET MORE SUPER/RETIREMENT COMPLIANCE TO LAND ABOUT YOUNG PEOPLE?
- HMW CONVEY GOOD FINANCIAL HABITS, ESP. TO CHILDREN?
- HMW have children understand value of compound interest?

DIS-ENGAGED
(FEAR, ANXIETY)

- HMW get peoples head out of the sand?
- HMW provide security for disengaged audiences who have worked in different industries?
- HMW Increase confidence for a disengaged audience in Super?
- HMW visualise milestones for a disengaged audience to reduce a gap in their super?

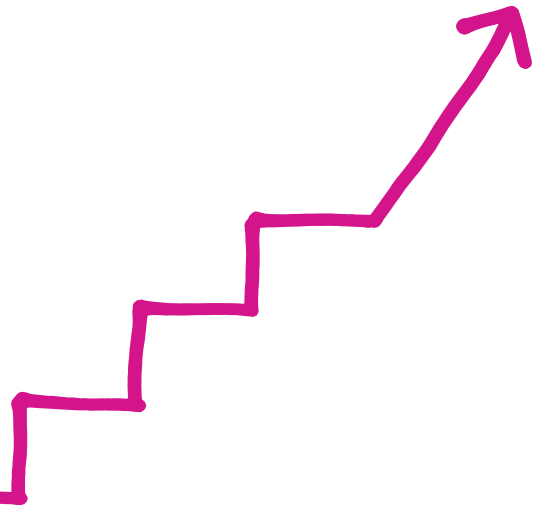
FIOMA CHANDLER
ANITA ISABELLA RUIDO DIAZ
JUSTIN MCPHEE
LAUREN CHIA
CHIAO HUANG
ROBERT
S...

CONTROL

- HMW MORE EASILY CONTROL THEIR FINANCES?
- HMW use their life no. to consolidate to super proachret
- HMW automate to improve our decision making?
- HMW employ a no registration consolidation

Get to know your super fun(d)

Superannuation is a grey area for tweens. Landing a first job is exciting, but being hit with a tonne of financial terms all at once can be frightening. This group of students explored ways to make superannuation fun and approachable for tweens.

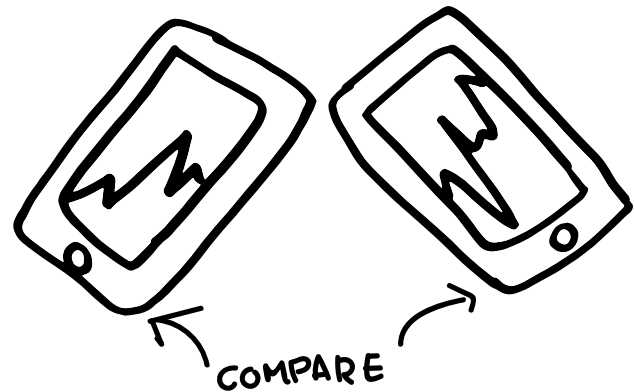
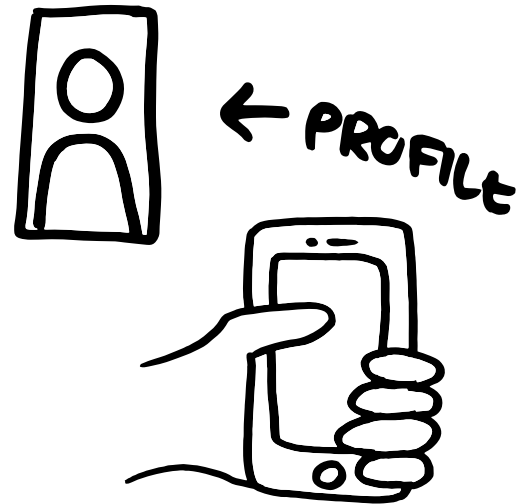


Fund Finder

Young Australians mostly don't know how to manage their superannuation. Moreover, a majority don't know where their money is being invested.

The Fund Finder pledges to reverse this. It is a mobile app that allows people to effortlessly compare how different superannuation funds are investing their money.

The app provides a detailed report on each fund's investment portfolios and makes suggestions on where to invest based on the user's listed preferences and priorities. This increases the user's ownership and accountability, helping them feel more involved in their future finances.



Jeannie

Master of Design Strategy Innovation

Always Super

Partnering with all of the major Australian superannuation funds, Always Super is a loyalty program that sends people tangible gifts for brand loyalty.

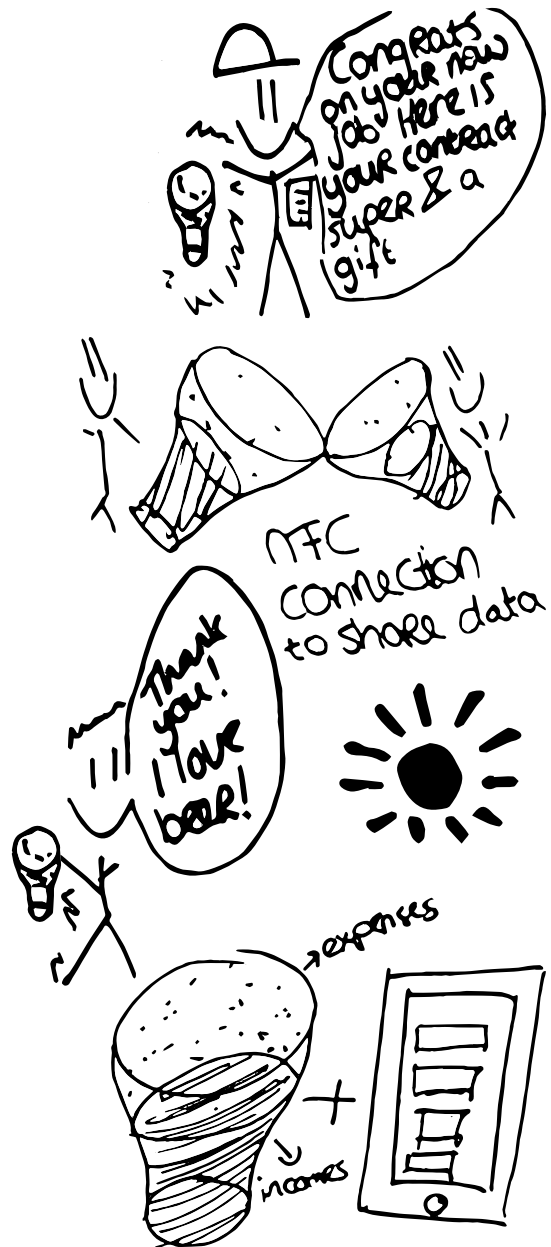
For example, a teenager who first signs up to a fund may receive a movie ticket, a young adult who has been with a company for a few years may receive a beer voucher, and a pensioner may be gifted a board game.

This to highlight that superannuation companies care about their customers and to motivate people to stay with the same fund.



Anna-Louise

Master of Design Strategy and Innovation



1st Job

1st Job recognises the importance of first-time employees receiving adequate information about the super system. The idea behind the project is to send an educational interactive document, via email, to everyone who starts work for the first time.

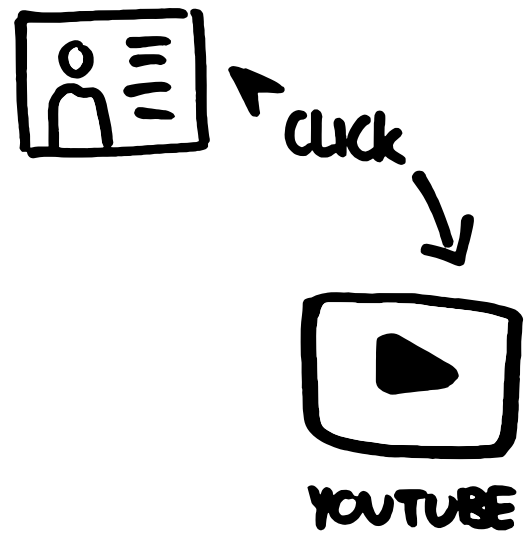
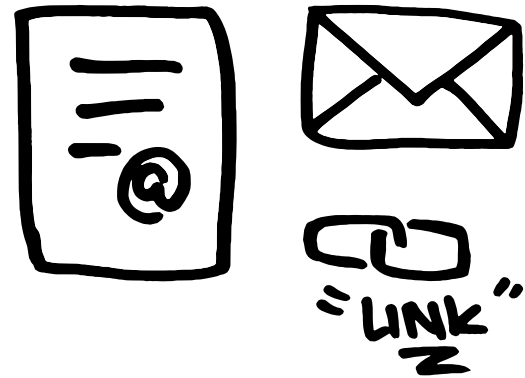
The first page of the emailed document shows an animated infographic explaining how the super system works, while the second page highlights, using an array of imagery and captions, where the user's super funds are invested. The images in the second document are linked to YouTube tutorials, providing the first-time employee with additional information on their chosen super fund.

1st Job will establish itself as a crucial and easy-to-understand document that encourages awareness and engagement.



Kathleen

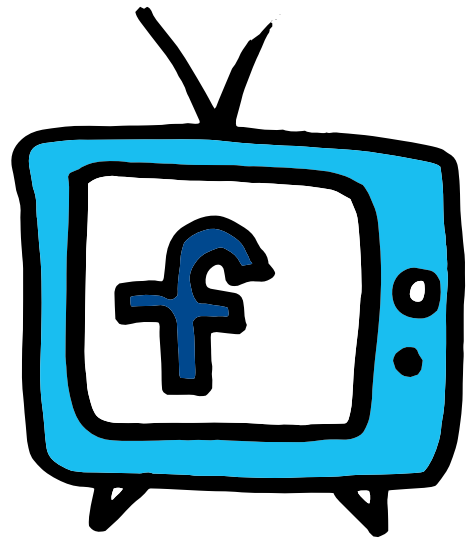
Digital Media Design





Ads for thought

Young people are susceptible to advertising, especially when it features flashing, bright colours and attractive imagery. Having recognised this, students turned to advertising to instruct youths about financial planning and investing.

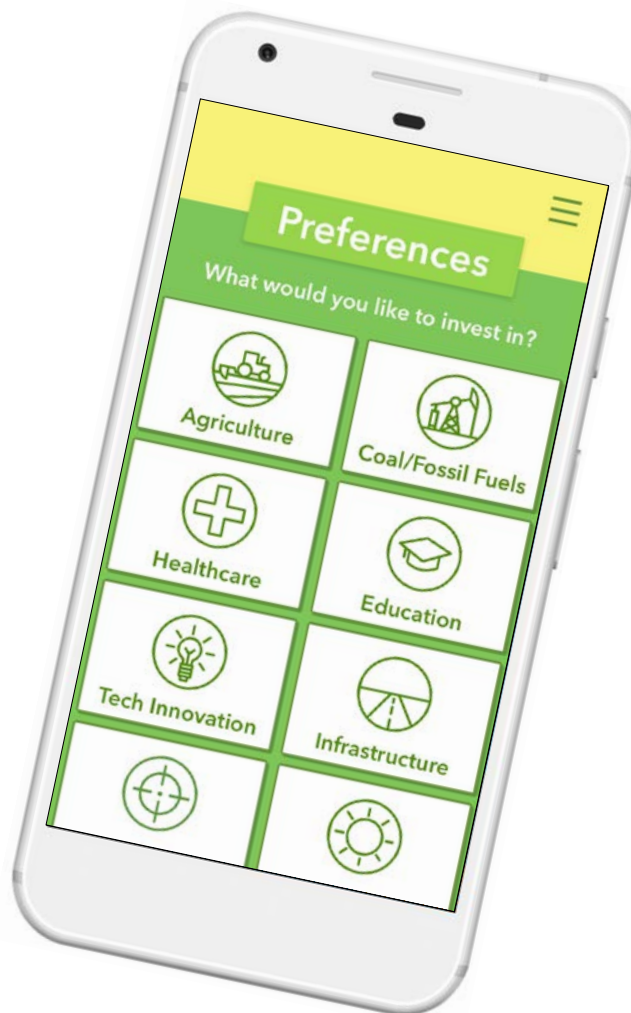


Share

Share is a campaign that makes financial information more accessible, ethical and responsible, thus encouraging young people to make informed fiscal choices. Research behind the Share campaign revealed that a large number of young people lack crucial information about their super funds.

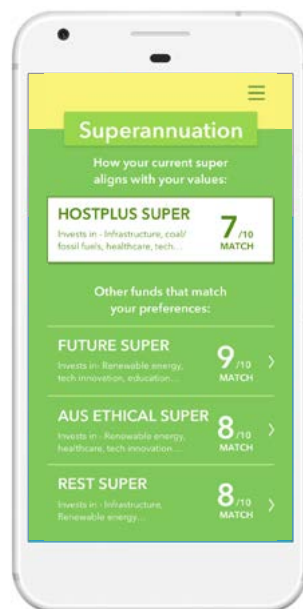
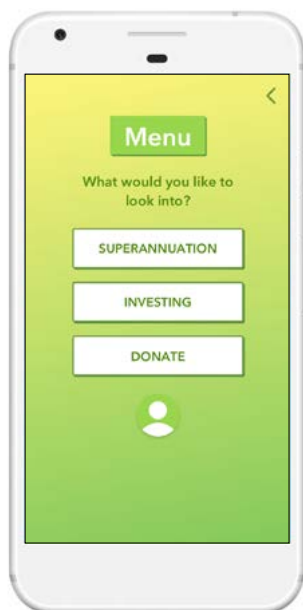
The campaign uses a range of imagery, including thought provoking statements, to highlight the importance of knowing where your funds are going. One such image portrays a blindfolded professional overlaid with the message "Do you know where your money is being invested?" This poster is a call to action, ultimately leading people to the Share mobile app, which offers users detailed reports on each of the leading superannuation funds.

Share also enables users to input key information about their investment priorities and ethical concerns. The app then produces a list of super funds that meet the user's criteria and offers external links so that the user can begin the process of switching funds.



Not Nuts

Angus Lynch, Stephanie Kinnear, Georgia Daniell,
Jeannie Foo, Metaniawati Limanto and Mwansa Mubuyaeta.



62% of super funds invest in carbon intensive industries.

Do you know where your money is being invested?

Download the 'Share' app and learn where your money is going



*Statistics stated in advertising is only for illustrative purposes and are not accurate.

38% of super funds invest in companies that support the tobacco industry

Are you really invested in this?

Download the 'Share' app and learn where your money is going



Why Don't You Check?

Why don't you check? is an advertising campaign that encourages young people to shift their focus onto their savings and superannuation.

It was born out of the recognition that many young Australians are not engaged with their superannuation accounts. Many take memberships in multiple super funds, which often generate very little returns.

The campaign quizzes people about their knowledge of super funds, by posing questions such as "If you visit the vet for your dog's health, why don't you check your super for your financial health?" and "If you visit the mechanic for your car's longevity, why don't you check your savings for your financial health?"

The bottom line, which the campaign strives to emphasise, is that people should value their superannuation as much as their personal health.

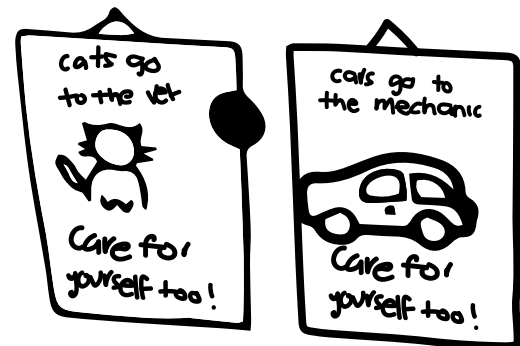


Stephanie

Bachelor of Design
(Communication Design) (Honours)



life can be super!
↓
care for you too!



Super Cup

Promoting financial knowledge and empowerment is the basis of the Super Cup — a reusable coffee cup given away at university open days.

The cup is covered in financial tips and suggestions, with the aim to remind young people to think about their savings when purchasing and drinking coffee. It is ecstatically pleasing, which serves as an added source of encouragement for people to act on its helpful tips.



Metaniawati

Master of Design



Valyou

The Valyou advertising campaign aims to alleviate the large expense of further education, by placing booths next to ATMs and asking students with substantial university loans to enter.

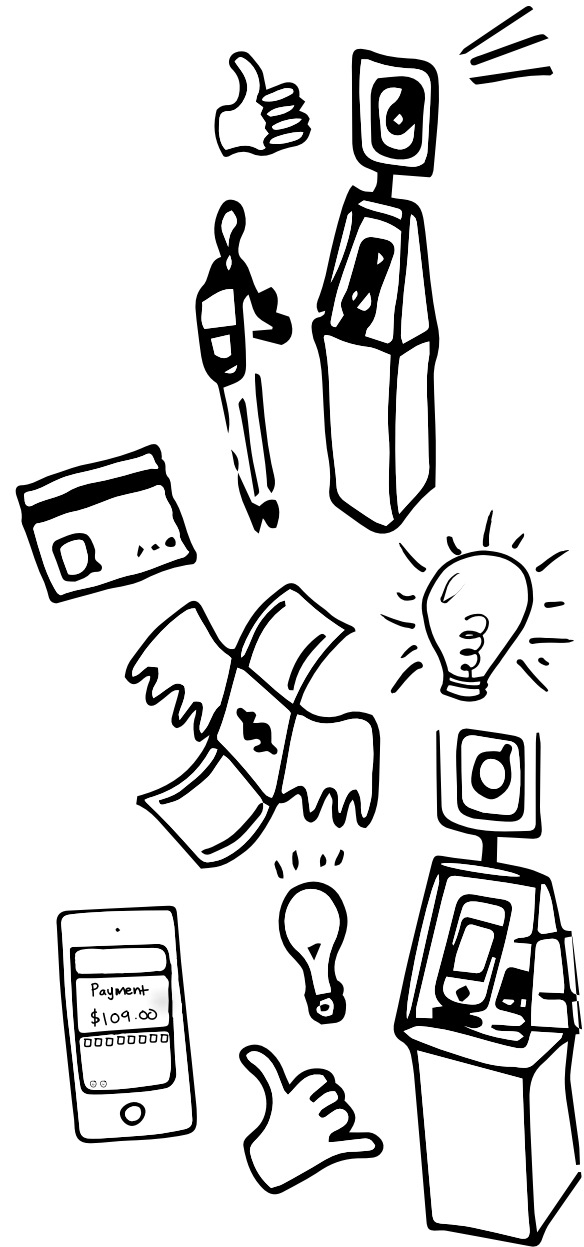
Once inside, the booth will take a photo of the student and ask them to share their current university debt and their repayment plans. These details will be sent to Valyou's Instagram page, where these different repayment techniques will be shared through likes and comments.

The repayment plan with the most likes will be rewarded with the student debt being paid off and the person offered sessions with a financial planner.



Tiffany

Master of Design



Your Goals

Your Goals is a social media campaign run throughout Snapchat and Instagram. This advertising campaign aims to raise awareness among young people about financial planning and investments.

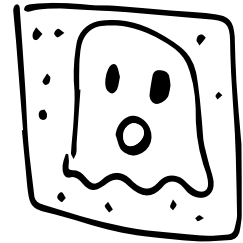
The campaign begins with a quick video showcasing a series of generic goals such as holidays, cars, houses and happy families. Within 10 seconds a new screen pops up with the message "Do something today, to make this a reality". This is quickly replaced with a new message reading "...before your goals disappear forever". The last image is a call to action, "make this a reality", with a direct link to a visually appealing webpage comprising simple information and facts about super and investing.



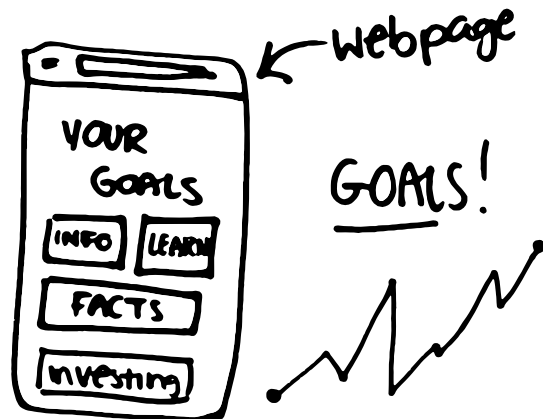
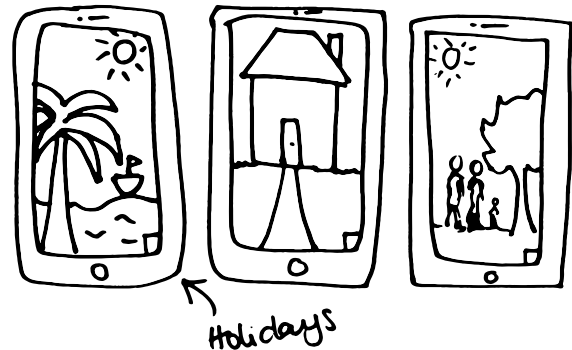
Stephanie

Bachelor of Design
(Communication Design) (Swinburne Online)

SNAPCHAT
idea
will be gone
in 24 hours



your Goals



Road To Wealth

Many young Australians are reluctant to speak to a financial adviser.

Road to Wealth is a travelling pop-up that appears at universities, TAFEs and workplaces. The pop-up is a large shipping container that, once open, becomes a comfortable space where people can chat to a financial adviser. The space is intended to be casual and the conversation light, so that young people feel comfortable to share their information.

The pop-up will be advertised on all major social media platforms. The key message of the campaign is to encourage young people to chat to an adviser about their finances.

The ultimate goal is to encourage the general public to feel comfortable about visiting an adviser and to help Australians understand how to save their money.



Pip

Bachelor of Design/Bachelor of Business



Check your h(w)ealth

Young people tend to steer clear of financial advisers. They are not big on answering questions, especially when someone is trying to delve into their financial h(w)ealth. This group of students attempted to remove the stigma associated with financial aid by familiarising youngsters with financial services.



Popup

Popup is a modern and creative campaign aimed to change the way young people react to financial advisers. It creates a youthful alternative to traditional financial advice by using iPads, emojis and catchy visuals to help young Australians detach from the stigma surrounding financial advice.

Popup is essentially a virtual pop-up that appears in large spaces frequented by young people, such as universities and shopping centres. After being drawn into the pop-up through visual stimulants, such as flashing lights and a range of exciting visuals, users will be given an iPad and asked to answer a number of fun and simple questions.

Questions may range from “what is your ideal get-away location?” to “do you regularly put away money for the future?”

Rather than answering the questions in written form, users will be asked to select an emoji to represent their reaction. The use of emojis to capture a response is a creative, unique and fast way to improve response rates and the quality of the questionnaire.

What’s more, the questions posed to users will be based on those that a financial adviser would usually ask. They, however, will not be aware of this until they reach the last question. Once the survey has been completed, users will be invited to talk to real financial advisers.

The questions are designed to demonstrate to young people that talking about their finances can be extremely easy, beneficial, thought provoking and fun.

Team Bolt

Benjamin Chaves, Philippa Wheaton, Anna-Louise Jansen, Cynthia Zhang, Gemma Lodi, Emily Batten and Seamus Liddy.



How do you feel about your finances?

...



What is your ideal holiday getaway?

...



Who are you most inspired by?

Can you elaborate on who this person is, and why?

...



Do you regularly put money away for the future?

...



How does the idea of investing make you feel?

...



What were the last 3 things you bought?

Write or draw on the sticky notes!

...



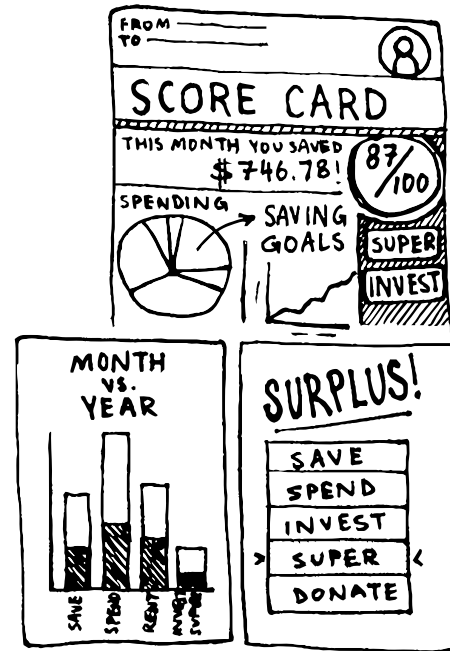
Score Card

Score Card is a system that encourages young people to have regular financial health check-ups.

When a student attends a university open day, they will be encouraged to visit a free financial adviser who will be on campus for the event. During their chat, the adviser will enter details provided by the student into the Score Card app, which the student will be encouraged to use to keep track of their savings.

The application will track daily spending and produce a monthly savings report. Every 12 months, when the financial adviser returns to attend the university open day, the app will suggest a meeting time for a follow-up consultation.

The app will also inspire students to continue to seek financial advice throughout their studies.



Georgia

Bachelor of Design
(Majoring in UX and Marketing)

Virtual Financial Guru

Virtual Financial Guru was thought up to address the animosity young Australians feel towards financial advisers by removing stereotypes and encouraging regular chats on finances.

The first stage of the process begins with a free pop-up installation, where people are able to interact with a virtual financial guru. By asking and answering questions, people will familiarise themselves with a financial expert and begin to feel more at ease.

The data from the interview will be available for download from the pop-up's app, offering people more information about their session and continued access to wealth management tools.

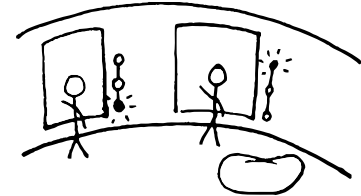
Virtual Financial Guru will also offer a discount, e.g. 30 per cent off a physical session with a financial adviser, which people, having used the app, will be more confident and willing to attend.



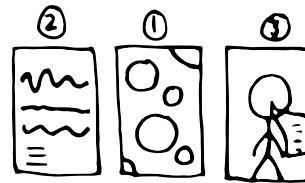
Gemma

Bachelor of Design
(Communication Design) (Honours)

① VR FINANCIAL ADVISOR POP-UP



② DOWNLOAD APP



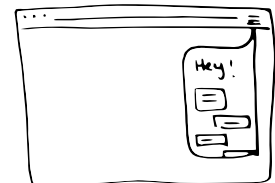
- Notified when close to going over budget
- Chat bot to discuss spending
- Encouragement / rewards when achieving goals (eg. voluntary contribution to super)

③ NOTIFICATIONS FROM BROWSER PLUG-IN



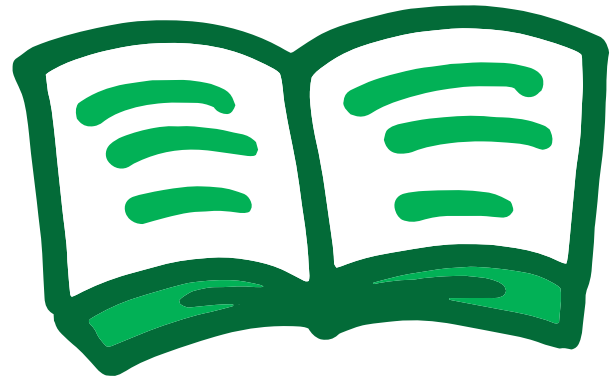
"All in one place"

- Manage super
- Set up savings accounts
- Manage investments
- Set up budgets
- Get advice - talk to the Finance Guru (Bot)



Educate yourself

This group of students recognised that education is key in finances. They explored ways to make learning about money attractive and fun for youngsters by using modern tech to facilitate the process.



Frankie

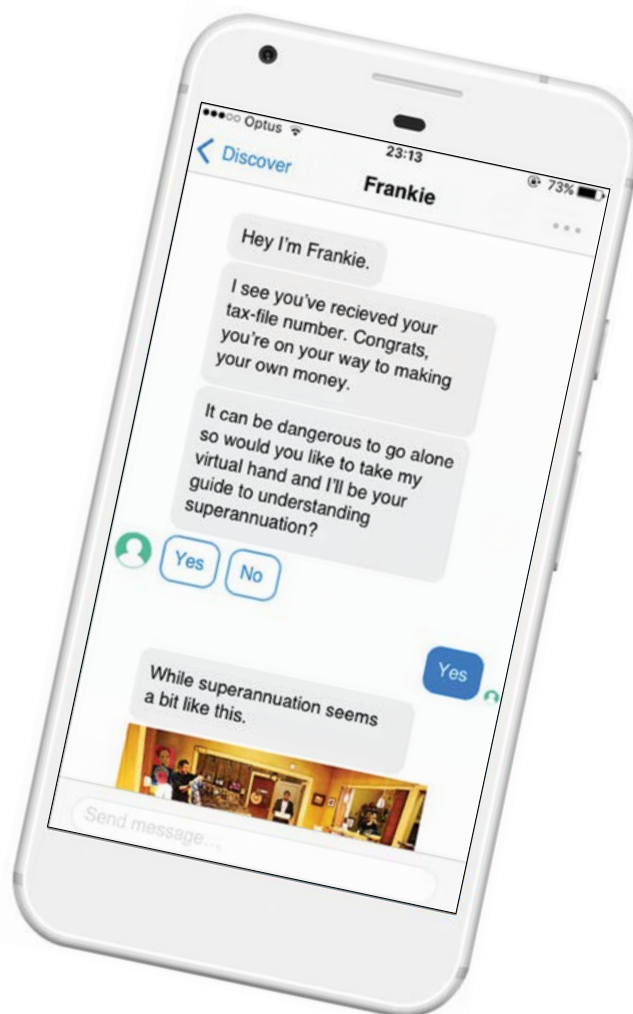
Frankie is a campaign aimed to educate teens on how to manage their super.

Research has shown that young Australians lack knowledge about superannuation and the tools to access information on this topic, which results in apathy towards finances. However, teens have expressed interest in reading this information through a platform they are familiar with, such as Facebook.

Frankie is a friendly chat box that is introduced to young workers via a QR code when they first receive their super letter. It is an education tool integrated into Facebook messenger that works by asking people if they want to learn more about superannuation.

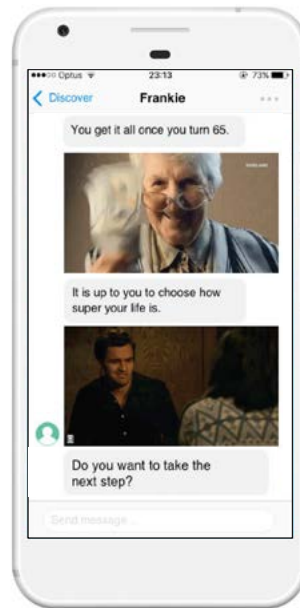
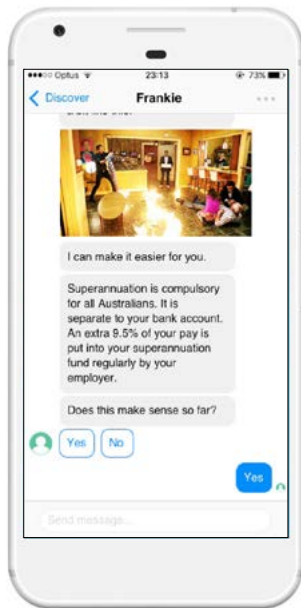
Frankie will begin the conversation with some quick insight into the topic and then offer young people the chance to ask questions. The bot will use friendly and approachable language, including memes, emojis and links to videos, so that the user feels as though they are texting a friend.

Every six months, Frankie will send a friendly reminder to the user to check their super and info on how this can be done. This is to encourage young people to continue to stay alert, informed and active with their savings.

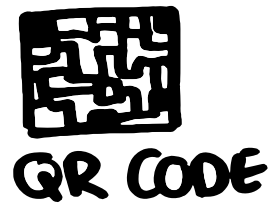
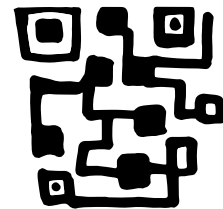
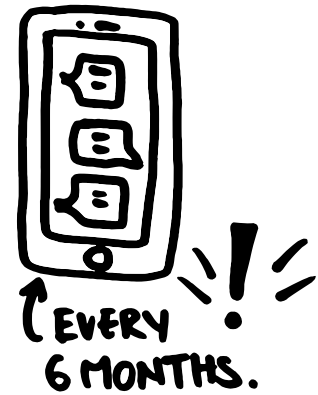
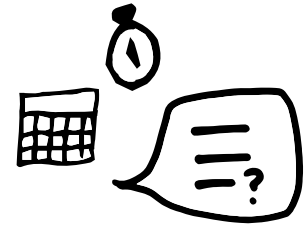


Minus 2

Madeline Ross, Shean Cortes, Kathleen Foster, Diting Wang, Daniel Zoccali and Emma Fisher.



REMINDERS



Bite Size Learning

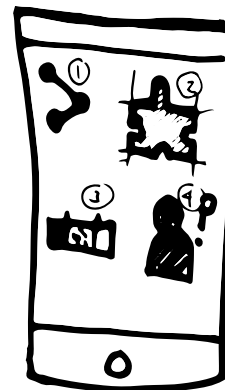
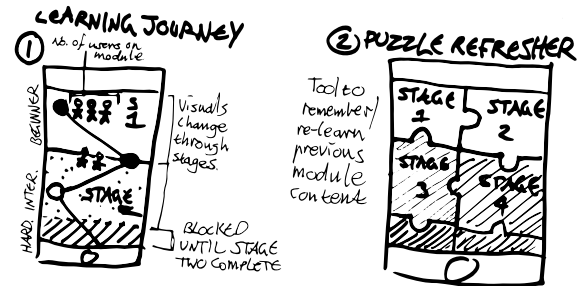
Bite Size Learning is an app aimed to offer education on finances, with a specific focus on people interested in stock investments and the financial world.

The app has a range of different modules, each of which must be completed with a 100 per cent success rate in order to access a new topic. Additionally, it offers budgeting and financial advice, as well as a chat room, so that users feel as though they are continuously learning in an interactive manner.



Robert

Bachelor of Design
(Communication Design) (Honours)



learn 4 finance

- ① learning journey
↳ complete modules to progress
- ② puzzle refresher
↳ info from previously completed modules
- ③ live progress
START → checkpoint → end
↳ live chat with friends and users when milestone is reached
- ④ AI Assistant
↳ help with modules, finances and budget

Free Advice

Free Advice is a design solution in the form of an installation, to be placed in large public spaces. The installation is a life size box, decorated with the words 'Free Advice' pointing in the direction of a large button. Once the button is pressed, a business card, decorated with believable money advice, pops up.

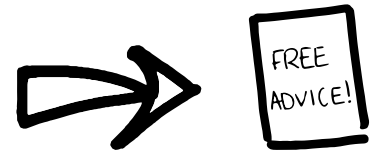
However, small script at the bottom of the card reveals that the advice is in fact misleading. "What you just read is incorrect. Many people believe this, and it can cost them a huge amount of money."

The user is then instructed to walk around the life size box, which offers them trustworthy advice. The box also includes a casual place for people to sit and chat with a financial adviser. This is intended to draw attention to the importance of talking to a professional.



Emily

Bachelor of Design
(Communication Design) (Photomedia)



Hustler

Hustler attempts to change the attitudes of young people, particularly members of lower socio-economic groups, towards financial advice. Its aim is to keep young people alert, interested and engaged with their finances.

Research behind the campaign revealed that many young people view financial advice as a waste of both money and time. To address this, Hustler was thought up as a free mobile app to serve as a young person's financial wingman.

The app is simple to use and provides financial information based on the user's financial status and interests. Additionally, it gives the user access to detailed information on investing, superannuation and money transfers.

Hustler also offers a 'meet up' section, where fellow 'Hustlers' can chat and share financial knowledge.



Benjamin

Bachelor of Digital Media Design

