

# Mint.com

## Usability Study Kit

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# Screening Questionnaire

Required questions are marked with an asterisk (\*) and the bolded answers are the ones that will lead participants to be selected for the survey.

Link to survey: <https://goo.gl/XrUcBF>

## Intro

We are a team of University of Washington students in the Human Centered Design and Engineering Masters program seeking participants for a usability study. We are testing Mint.com's budgeting feature as part of a class project, and are looking for participants. We really appreciate your feedback and will compensate you for your time with delicious snacks and gratitude!

This questionnaire is a preliminary screening for interested study participants and will take no longer than 1-3 minutes to complete. If you qualify, we will schedule an hour-long session with you sometime between February 16th – 25th.

\*We will be using a dummy account for the test, you do not need to have your own account. We will not see your personal financial information.\*

All responses will be kept confidential and your personal information will not be shared with anyone outside of our team.

## Survey

1. Email address\* \_\_\_\_\_

2. How old are you?\*

- ☐ <18
- ☐ **18 – 25**
- ☐ **26 – 35**
- ☐ **36 – 45**
- ☐ 46 – 55
- ☐ 56 – 65
- ☐ 65+

2. Do you have an online banking account?\*

- ☐ **Yes, I have only 1 online bank account**
- ☐ **Yes, I have multiple online bank accounts**
- ☐ No, I do not have any online bank accounts

3. Do you use Mint.com or another similar tool (such as Personal Capital, YNAB, etc.)?<sup>\*</sup>
- ☐ Yes
  - ☐ No
4. When was the last time you used Mint.com (or a similar tool: Personal Capital, etc.)?<sup>\*</sup>
- ☐ 0 – 6 months ago
  - ☐ **7 – 12 months ago**
  - ☐ **13 – 18 months ago**
  - ☐ **18+ months ago**
  - ☐ **Never used**
5. How often do you use Mint.com (or a similar tool: Personal Capital, etc.)?<sup>\*</sup>
- ☐ **Never**
  - ☐ **Once a year**
  - ☐ **A few times a year**
  - ☐ Once a month
  - ☐ A few times a month
  - ☐ Once a week
  - ☐ A few times a week
  - ☐ Every day
6. How do you usually access Mint.com?
- ☐ Desktop website
  - ☐ Mobile/tablet website
  - ☐ Mobile/tablet app
  - ☐ I don't use Mint.com
7. Have you ever created, or tried to create a budget in the past?<sup>\*</sup>
- ☐ **Yes**
  - ☐ No
8. Have you ever worked for Intuit, or another company that makes personal finance management software?<sup>\*</sup>
- ☐ Yes
  - ☐ **No**
9. Have you ever worked in the user experience or usability fields?<sup>\*</sup>
- ☐ Yes
  - ☐ **No**
10. Would you be interested in participating in an in-person usability study? The study will take place between February 16th – 25th, 2018 and will take no more than one hour.<sup>\*</sup>
- ☐ **Yes**
  - ☐ No

11. Thank you for volunteering to participate in our usability study! Please sign up at the link below for a time that is convenient for you. We will contact you to finalize the location, which will be in Downtown or North Seattle.

Session sign up link: <https://calendly.com/mint-com/study>

Don't forget to hit submit below!

## Outro

Thank you for taking the time to complete our survey!

## Setup Checklist

### Reset study

- ☐ Reset browser to clear out history
- ☐ Clear out [www.mint.com](http://www.mint.com) budget categories (mint.bysk@gmail.com, Hcde517!)
- ☐ New study kit

### Equipment

- ☐ Windows laptop and power cord
- ☐ Mac laptop and power cord
- ☐ Audio/video recorder and two extra sets of batteries for the day

### Setup Laptops:

- ☐ Open Morae
- ☐ Login to [www.mint.com](http://www.mint.com) (mint.bysk@gmail.com, Hcde517!)

### Room

- ☐ Water
- ☐ Treats
- ☐ Tissue
- ☐ Pen and paper

# Moderator Script (10 min)

## Overview (5 min)

Hi, my name is <insert name> and I'm going to be walking you through this session. This is <insert name> who will be taking notes. This is <insert name> and <insert name>, they are the other members of our team, and they are here to simply observe the session. I'm going to read an introduction from a script to ensure that all participants get the same information.

You probably already know, but let me explain what we'll do today. We are testing Mint.com's website to see how people use the budgeting feature. I'll show you the website and ask you to complete some tasks. Just let me know when you've finished a task. After each task, I will ask you to rate the ease of the task and maybe some follow up questions.

I want to make it clear right away that we're testing the site, not you. You can't do anything wrong here. There are no right or wrong answers to any tasks or questions I'll ask you today. If you can't figure out what to do, spend the same amount of time you'd normally spend on your own and move on.

If you have questions, just ask. I may not be able to answer them right away, since we're interested in how people do when they don't have someone sitting next to them, but I will try to answer any questions you still have when we're done.

I'll be asking you to think out loud to tell me what's going through your mind. This will help us understand your thought process as you are going through tasks. Just give us a running commentary of your thoughts and opinions as you are going through tasks. When you read something on the screen, read it out loud. When you click on a link, say what you're clicking on so I can follow along. I'll be here to remind you to keep talking and I might ask you some questions.

Please tell us exactly what you think. We want your sincere impressions. You can't hurt our feelings, we are not associated with Mint.com. We're here to find out what is working and what is not working.

## Consent (1 to 5 min)

With your permission, we're going to record the computer screen and what you have to say. The video will be used only to help us figure out how to improve the site, and it won't be seen by anyone except the members of our team, whom you have met. If you would, I'm going to ask you to sign something for us. It simply says that we have your permission to record you and your screen. The recordings will only be used to improve the web site and share the results of the study. Let me know if you have any questions.

**<<Provide consent form>>**

# Consent Form

## Understanding Your Participation

We are a team of University of Washington students in the Human Centered Design and Engineering Master's program. We are testing the usability of Mint.com's budgeting feature as part of a class project. We really appreciate your participation and feedback!

During this study you will be asked to:

- Work with the website to do a set of tasks
- Think out loud while doing these tasks
- Answer interview and survey questions

We will also be making video and audio recordings of the session, including the screen. We are independent researchers and are in no way affiliated with Mint.com or Intuit. The results from this session will be used to analyze the overall experience and usability of Mint.com.

By signing this form, you give our team permission to use your statements, recordings and any notes taken for the purposes of evaluating and suggesting improvements to the website. Your personal information will not be shared outside of this team.

You may request a break at any time during the study. You are also allowed to withdraw from the study if you feel the need to do so. Do not hesitate to ask us any questions you may have. You may also contact us at [mint.bysk@gmail.com](mailto:mint.bysk@gmail.com) if you have any concerns after the study.

If you agree with these terms, please indicate your agreement by signing here:

- ☐ I agree to participate in the session
- ☐ I agree to have the session video recorded, which includes my voice and image

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Participant Signature

Print Name

Date

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Researcher Signature

Print Name

Date

Do you have any questions before we begin?

I will start the recording and ask you a few quick questions before we look at the site.

<<Start the Morae recording>>

<<Administer pre-test survey>>

## Pre-Study Questionnaire (10 min)

*Moderator will administer this questionnaire before beginning the test. (Print 1 copy per participant.)*

**Participant:**

**Path A | B**

**Q1:** Can you describe your experience with budgeting? How do you usually approach budgeting?

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**Q2:** What motivates you to create and follow a budget?

- ☐ Save for: retirement | vacation
- ☐ Buy a house
- ☐ Pay off a: credit card | student loan
- ☐ Spend less on certain categories
- ☐ Other

**Q3:** What do you expect a budgeting app to be able to do?

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**Q4:** How tech-savvy would you say you are?

- ☐ Extremely tech-savvy
- ☐ Fairly tech-savvy
- ☐ Slightly tech-savvy
- ☐ Not at all tech-savvy

Great, thank you! Now I'm going to open Mint.com and we can begin the test.

## Scenarios (30 min)

Depending on the participant's answers regarding budgeting method during the pre-test survey, select the appropriate path. (Expenses-first Method: **A** / Savings-first Method: **B** / Scenario #: **S**)

	<b>Expenses-first Method (A)</b>	<b>Savings-first Method (B)</b>
<b>S0. Exploration</b>	<i>You just got a Mint.com account that pulls information from all your bank accounts. Take a few moments to explore and become familiar with Mint.com.</i>	<i>You just got a Mint.com account that pulls information from all your bank accounts. Take a few moments to explore and become familiar with Mint.com.</i>
<b>S1. Goal</b>		<i>Set aside \$200 every month to save for retirement.</i>
<b>S2. Create a budget</b>	<i>To help you stay within your budget, you decide to limit your grocery spending to \$500 a month and reduce your clothing expenses to \$200 every three months.</i>	<i>To help you stay within your budget, you decide to limit your grocery spending to \$500 a month and reduce your clothing expenses to \$200 every three months.</i>
<b>S3. Review your budget</b>	<i>After using Mint.com for a few months, it is time to go back and review your budgets and see what works. You find that you are going over-budget in some categories. Tweak your budget to better reflect your spending.</i>	<i>After using Mint.com for a few months, it is time to go back and review your budgets and see what works. You find that you are going over-budget in some categories. Tweak your budget to better reflect your spending.</i>
<b>S4. Notifications</b>	<i>Set up notifications that you think will help you stick to your budget.</i>	<i>Set up notifications that you think will help you stick to your budget.</i>
<b>S5. Rollover</b>	<i>You notice you haven't been using your Auto-Insurance budget for the last few months. Figure out how much money you haven't used and then delete the budget.</i>	<i>You notice you haven't been using your Auto-Insurance budget for the last few months. Figure out how much money you haven't used and then delete the budget.</i>
<b>S6. Goal</b>	<i>You found that you have \$200 to spare since you stopped using your Auto-Insurance budget. Now is the perfect time to start saving for retirement. Set aside \$200 every month for retirement.</i>	



<b>S7. Overview</b>	<i>After putting aside \$200 a month for retirement, you want to see if you have any disposable income left, if you stick to your budget.</i>	<i>After putting aside \$200 a month for your retirement, you want to see if you have any disposable income left, if you stick to your budget.</i>
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*You just got a Mint.com account that pulls information from all your bank accounts. Take a few moments to explore and become familiar with Mint.com.*

*To help you stay within your budget, you decide to limit your grocery spending to \$500 a month and reduce your clothing expenses to \$200 every three months.*

*After using Mint.com for a few months, it is time to go back and review your budgets and see what works. You find that you are going over-budget in some categories. Tweak your budget to better reflect your spending.*

*You like to be informed about your account. How would you go about setting up automated emails to be emailed by the system to you.*

*You notice you haven't been using your Auto-Insurance budget for the last few months. Figure out how much money you haven't used and then delete the budget.*

*You found that you have \$200 to spare since you stopped using your Auto-Insurance budget. Now is the perfect time to start saving for retirement. Set aside \$200 every month for retirement.*

*After putting aside \$200 a month for retirement, you want to see if you have any disposable income left, if you stick to your budget.*

*You just got a Mint.com account that pulls information from all your bank accounts. Take a few moments to explore and become familiar with Mint.com.*

*You found that you have \$200 to spare since you stopped using your Auto-Insurance budget. Now is the perfect time to start saving for retirement. Set aside \$200 every month for retirement.*

*To help you stay within your budget, you decide to limit your grocery spending to \$500 a month and reduce your clothing expenses to \$200 every three months.*

*After using Mint.com for a few months, it is time to go back and review your budgets and see what works. You find that you are going over-budget in some categories. Tweak your budget to better reflect your spending.*

*You like to be informed about your account. How would you go about setting up automated emails to be emailed by the system to you.*

*You notice you haven't been using your Auto-Insurance budget for the last few months. Figure out how much money you haven't used and then delete the budget.*

*After putting aside \$200 a month for retirement, you want to see if you have any disposable income left, if you stick to your budget.*

<b>S0. Exploration</b>	<i>You just got a Mint.com account that pulls information from all your bank accounts. Take a few moments to explore and become familiar with Mint.com.</i>	<i>You just got a Mint.com account that pulls information from all your bank accounts. Take a few moments to explore and become familiar with Mint.com.</i>
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<b>S7. Overview</b>	<i>After putting aside \$200 a month for retirement, you want to see if you have any disposable income left, if you stick to your budget.</i>	<i>After putting aside \$200 a month for your retirement, you want to see if you have any disposable income left, if you stick to your budget.</i>



# Post-Scenario Questionnaire (<2 min per scenario)

*Moderator will administer this questionnaire after each scenario. (Print 7 copies per participant.)*

**Participant:**

**Path A | B**

**Scenario: 1 | 2 | 3 | 4 | 5 | 6**

**Q1:** Rate the ease of the task you just completed.

Very easy	Somewhat easy	Neither easy nor difficult	Somewhat difficult	Very difficult
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Q2:** Why did you choose this rating?

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**Q3: [OPTIONAL]** Did anything happen during the task that you did not expect? Did you encounter any problems during the task?

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# Data-Logging Form

Participant:

Path A | B

Scenario 1. Goal [Skip if Path A]

***Set aside \$200 every month to save for retirement and let me know your thoughts as you go.***

*[Reference for data grid: Task 10: Create a goal]*

☐ Path:

- ☐ home > scroll down > goals
- ☐ budget > scroll down > goals
- ☐ goals > add new goal

Think aloud (connection between budget and goal)

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**Post-task Q:** Did you have any difficulty finding the goals on the budget page?

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<<Post-task questionnaire>>

## Scenario 2. Create budget

***To help you stay within your budget, you decide to limit your grocery spending to \$500 a month and reduce your clothing expenses to \$200 every three months.***

*[Reference for data grid: Task 1: Create a monthly budget for groceries]*

- ☐ Path: > > > > >
- ☐ # of categories explored before finding correct one
- ☐ Typed "Grocery"
- ☐ Participant couldn't find category from dropdown
- ☐ Checked "Every Month"
- ☐ Checked the roll-over checkbox
- ☐ Clicked the hint button

Think aloud (uncertainty, confusion, problems experienced):

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*[Reference for data grid: Task 2: Create a quarterly budget for clothing and shoes]*

- ☐ Path: > > > > >
- ☐ # of categories explored before finding correct one
- ☐ Typed "Clothing"
- ☐ Participant couldn't find category from dropdown
- ☐ Checked "Every Few Month"
- ☐ Checked the roll-over checkbox
- ☐ Clicked the hint button

Think aloud (uncertainty, confusion, problems experienced):

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**<<Post-task questionnaire>>**



### Scenario 3. Review your budget

***After using Mint.com for a few months, it is time to go back and review your budgets and see what works. You find that you are going over-budget in some categories. Tweak your budget to better reflect your spending.***

*[Reference for data grid: Task 4: Review your budget and adjust your amount to be more in line with your spending]*

Success: Move the cursor to category participant wants to change and click "edit details."

**Prompt:** Can you adjust the amount allocated to category X?

- ☐ Used shortcut or used "edit details" button
- ☐ Failed to adjust amount

Think aloud (uncertainty, confusion, problems experienced):

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**Post-task Q:** Did you have enough information to make the decision?

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**Prompt:** Can you delete a budget category that you're not using?

*[Reference for data grid: Task 6: Find a budget category that you're not using and delete it]*

- ☐ Path: > > > > >
- ☐ Clicked on "Edit details"
- ☐ Clicked on "Delete this budget"

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**Prompt:** Are there any categories that can be added?

*[Reference for data grid: Task 7: Review your budget and see if any other categories need to be added]*

- ☐ Path: > > > > >
- ☐ Clicked on the "Everything Else" link or Transactions page
- ☐ "Dead-end" clicks: \_\_\_\_\_
- ☐ Identified categories and created a budget based on that

Think aloud (uncertainty, confusion):

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**<<Post-task questionnaire>>**

## Scenario 4. Notifications

***Set up notifications that you think will help you stick to your budget.***

*[Reference for data grid: Task 5: Set a notification for budget]*

- ☐ Path: Settings > Notifications > Send spending alerts
  - ☐ Other: > > >
- ☐ Looks confused on Settings page
- ☐ Looks confused on Notifications page
- ☐ Looks confused on Send spending alerts
- ☐ Reached "Send spending alerts" page

**Ask:** Level of frustration: 1 | 2 | 3 | 4 | 5 (max)

Think aloud (looking for notification to warn about approaching the budget limit):

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**Post-task Q:** What notifications were helpful? Any additional notifications you would add?

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<<Post-task questionnaire>>

## Scenario 5. Rollover

***You notice you haven't been using your Auto-Insurance budget for the last few months. Figure out how much money you haven't used and then delete the budget.***

*[Reference for data grid: Task 9: Determine if you have any money left in any budgets from previous month and how much]*

- ☐ Path: > > > > >
- ☐ Other tabs explored: \_\_\_\_\_
- ☐ Determined correct amount of roll-over budget: \_\_\_\_\_

Think aloud (uncertainty, confusion, obviousness of finding the negative budget)

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**Post-task Q:** "How clear was it how much you had in your budget including any money left from previous month?"

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<<Post-task questionnaire>>

## Scenario 6. Goal [Skip if Path B]

*[Same as Scenario 1]*

***Set aside \$200 every month to save for retirement and let me know your thoughts as you go.***

*[Reference for data grid: Task 10: Create a goal]*

☐ Path taken:

- ☐ Home > *scroll down* > Goals
- ☐ Budget > *scroll down* > Goals
- ☐ Goals > Add new goal

Think aloud (connection between budget and goal):

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**Post-task Q:** Did you have any difficulty finding the goals on the budget page?

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<<Post-task questionnaire>>

## Scenario 7. Overview

***After putting aside \$200 a month for retirement, you want to see if you have any disposable income left if you stick to your budget.***

*[Reference for data grid: Task 8: Determine how much you can set aside every month in your savings account]*

Q: Review your budget and see if any other categories need to be added?

- ☐ Path: > > > > >
- ☐ Saw leftover amount on budget page (right side)
- ☐ Did math to figure out leftover amount

Think aloud (uncertainty, confusion):

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<<Post-task questionnaire>>

# Post-Study Questionnaire (10 min)

*Moderator will administer this questionnaire after all scenarios are completed. (Print 1 copy per participant.)*

**Participant:**

**Path A | B**

**Q1:** How did Mint.com's budgeting process match or not match your expectations of a budgeting app?

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**Q2:** Did Mint.com provide enough guidance to create and track your budget as expected?

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**Q2:** Come up with **three words** that describe your experience with Mint.com today.

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**Q3:** What was your favorite part about the budgeting feature? Mint.com?

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**Q4:** What was your least favorite part about the budgeting feature? Mint.com?

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**Q5:** Would you use Mint.com in the future?

- If not, what would prevent you from using this app?

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- If yes, what about it would encourage you to use it?

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**Q6: [OPTIONAL]** Which other budgeting/financial management apps have you used in the past, if any? What was your experience with it? Do you still use the app? If not, why did you stop?

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