

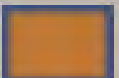











# MentaMorph



# Money

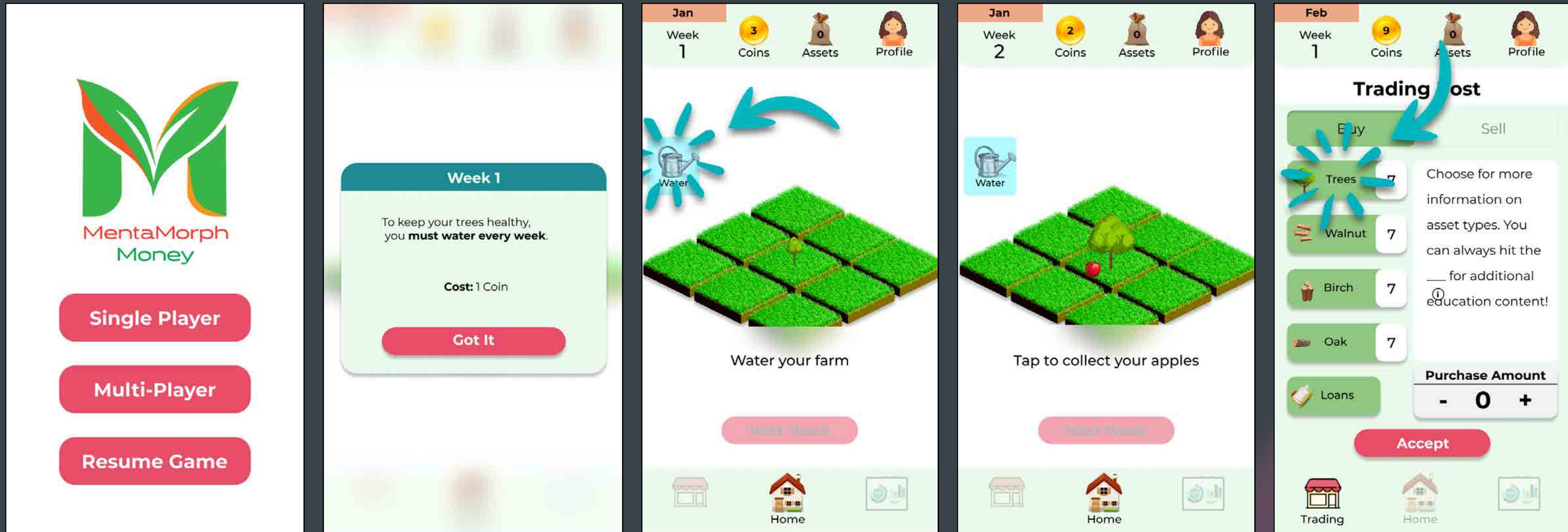
Coin Movement this Round				
Outflow		Assets		
				
-	-	-	-	-
6	Coins  Available for Use		6	
Outflow		Assets		
				
15		7	6	5
		0	0	0
(s) Owned		0	0	0
			0	0
Unit			0	0
Redemption of Unit(s)			0	0
	Assets			

INTRODUCTION

# MentaMorph Money

Based on a hand programmed Excel game, MentaMorph Money is an immersive simulation that is both engaging and educational.

The ultimate goal is to have the highest net worth in game, while taking away valuable life lessons that can be applied to your financial decision making.



## Current Tutorial Mode

The current onboarding for MentaMorph Money is an annotated version of the full 20 round game. It is setup as a mobile app that would be used during an educational workshop, where students could compare scores.

This version of the app was created as the first attempt to translate the Excel spreadsheet game. While the future the game would have different scenarios, the current setup is an apple farm.

INTRODUCTION

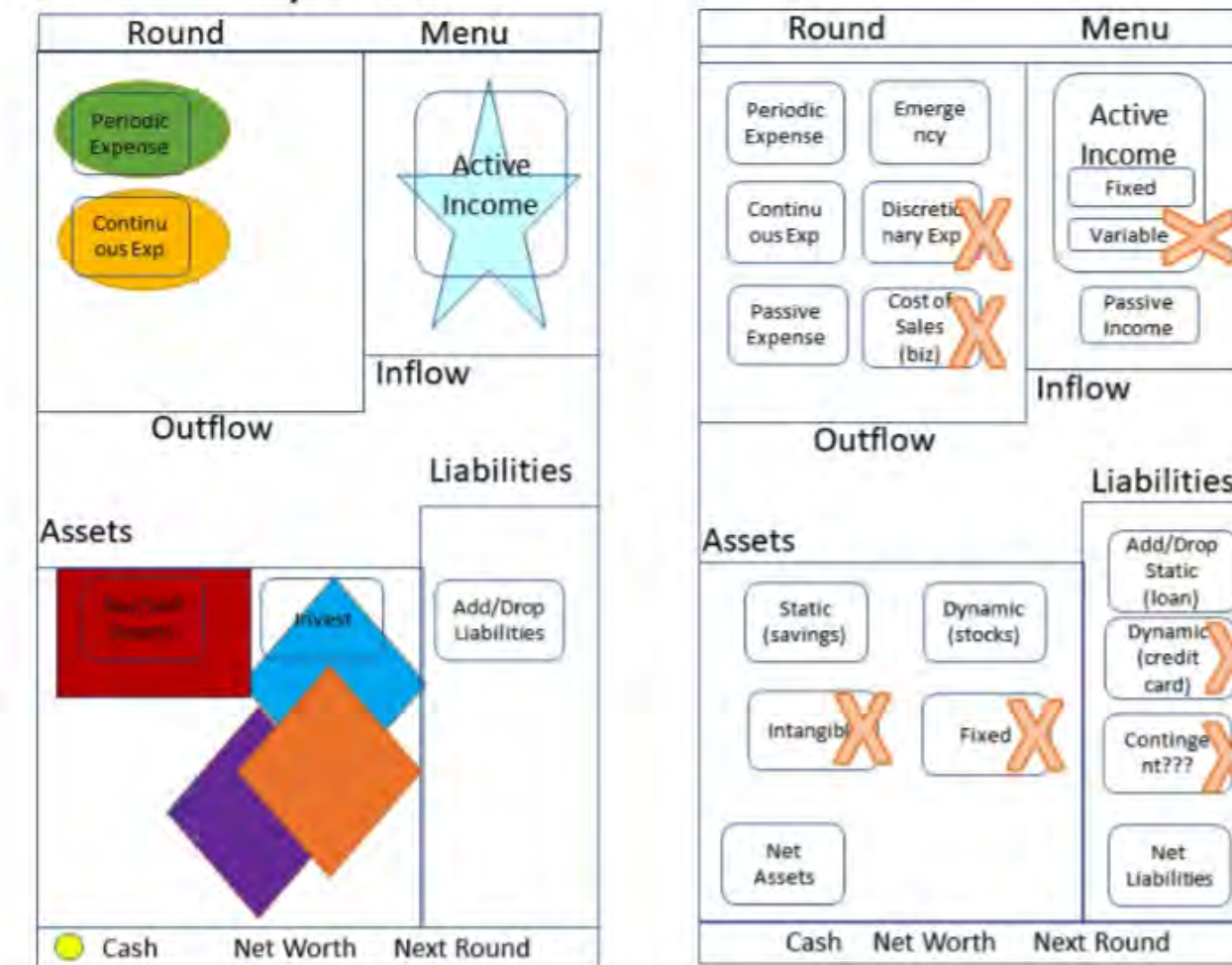
# The Brief

Our team was tasked with expanding the already existing game tutorial.

The three areas where our attention would be most helpful were:

- The overall usability and UI of the app
- Development of the onboarding & tutorial
- The incorporation of Education Modules within the app

## Screen Layout



## Two Personal Finance Scenarios

### PARENTS (TEACHERS)

Inflow  
Salary  
Side Job

### Outflow

Rent, Utilities, etc.  
Classroom Expenses,  
Professional Devel, Continuing Ed \$250/yr

### Assets

Stocks, Savings, etc.  
Higher Ed (\$500+ extra per yr)  
Education, Relationships, Experience,  
Knowledge, Skills

### Liabilities

Student Loans, Car Loans, etc. Credit Card,  
Bad Relationships, Anger

### Emergencies

Car Breakdown, Health issue



### STUDENTS

Inflow  
Part Time Job

### Outflow

Time in School  
Time at Work  
Snacks, Clothes,  
Entertainment (games, makeup)  
Interest survey,

### Assets

Stocks, Savings, 529 Plan, Bike, Collectibles,  
Education, Relationships, Experience, Knowledge,  
Skills

### Liabilities

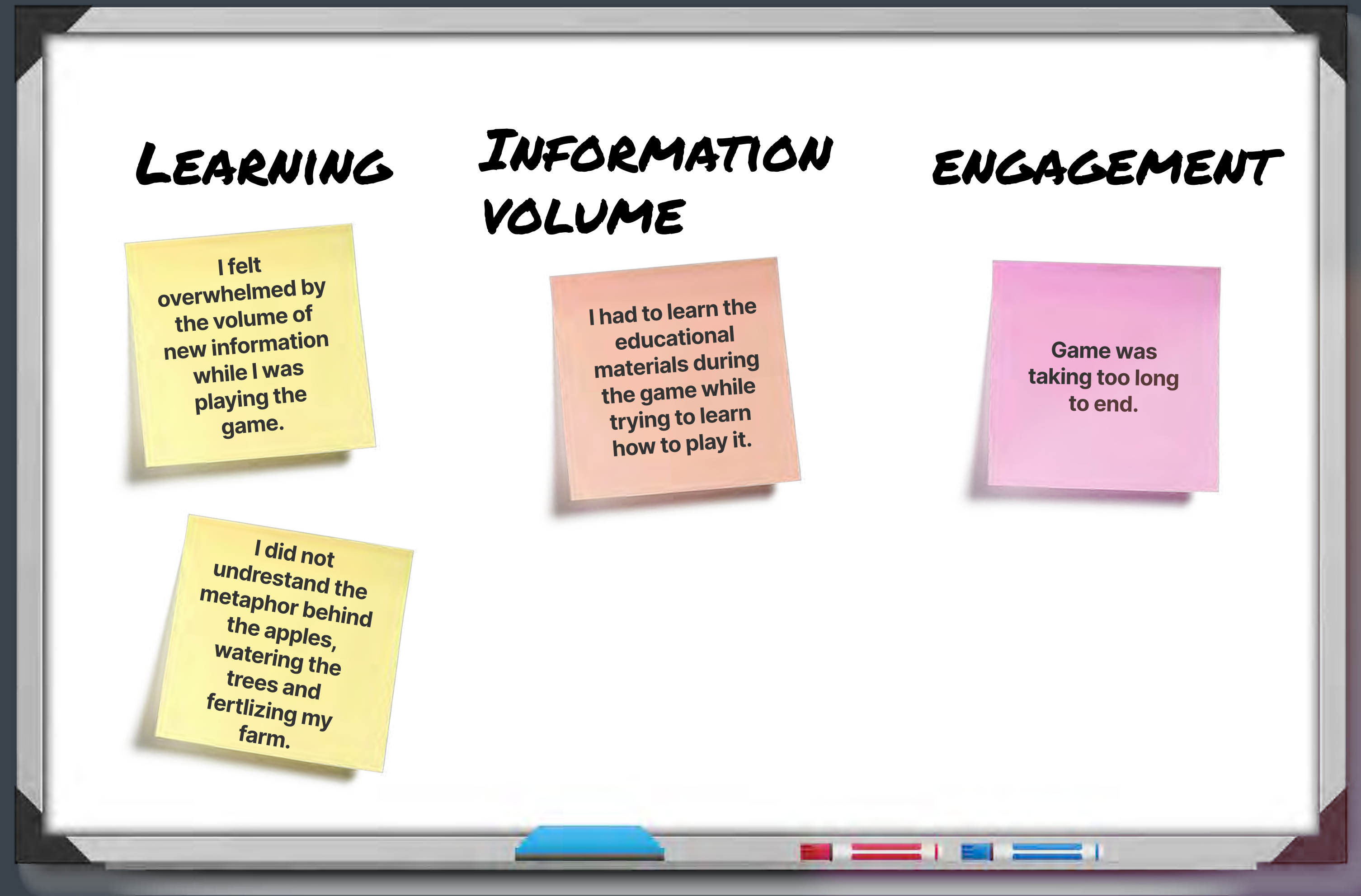
Credit Card, Bad Relationships, Reputation, Anger

### Emergencies

Lost Phone

## Interview Insights

Our users were nearly unanimous in their evaluation that the tutorial experience was too long and didn't adequately explain the relationship between the items collected and the correlated financial concepts.



INTRODUCTION

# The Problem

MentaMorph's users **need** a way to understand financial concepts **so that** they can apply their learnings within the game.

## User Persona

# Naomi Taylor



Occupation  
High School Senior



Location  
Scranton, Pennsylvania



Age  
17



Family  
Youngest Child of 3

### Tech Skills

Traditional Internet



Social Media



Gaming



### Biography

Naomi is a high school senior ready to take on the world. She is going to be an English major at a liberal arts college and is the youngest of her 3 siblings. She has a part-time job with her family business. She is interested in growing her savings little by little but does not know where to start. Naomi loves TikTok and Instagram and is quick to download games on her phone, but also quick to delete them if she can't understand them or they are too complicated.

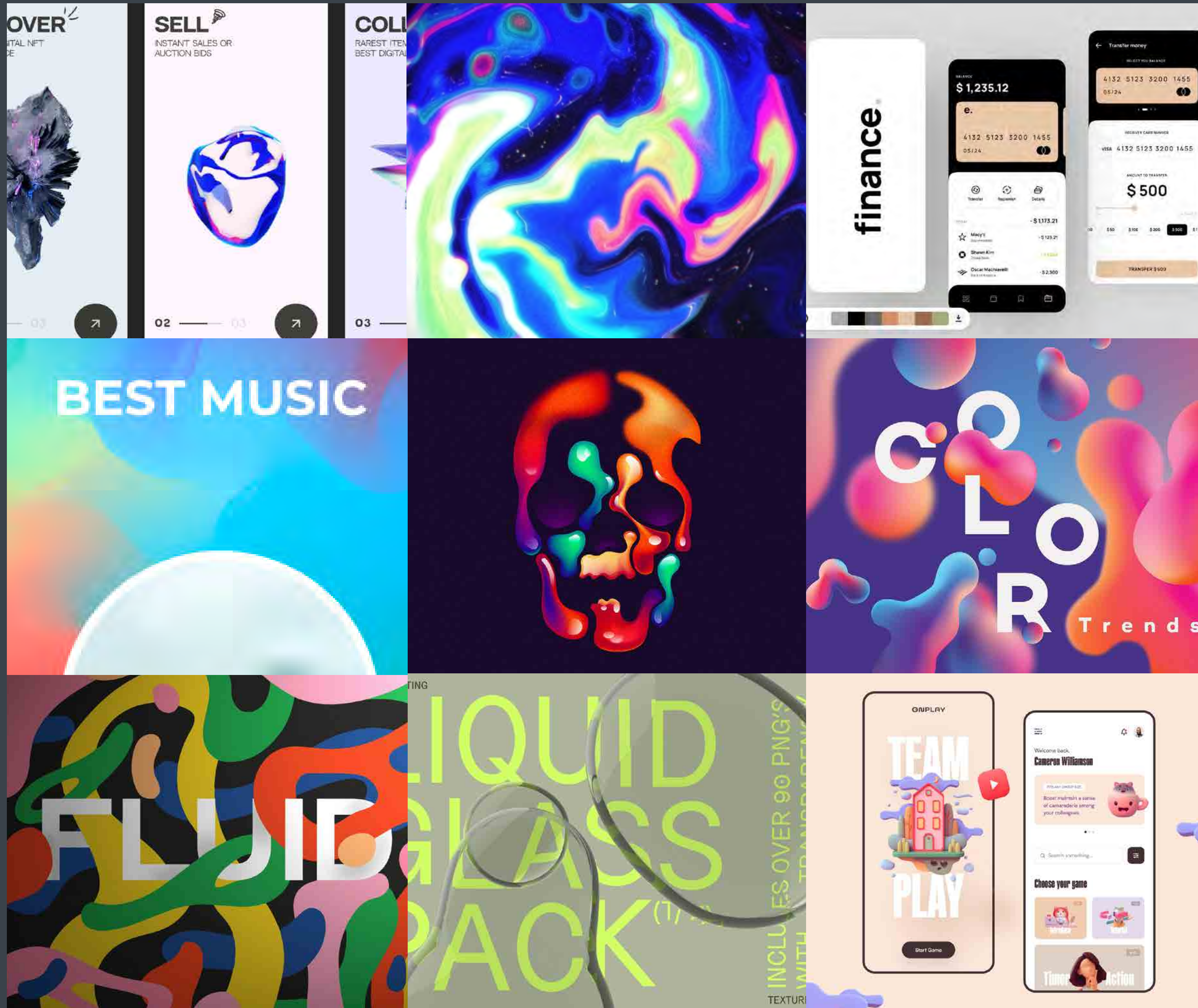
### Needs

- Naomi needs to grow her savings in real life with a very small income on a busy schedule.
- Naomi needs to learn about how to save and invest in a simple way that holds her attention.
- Naomi needs to learn about an app's functionality quickly because she has a lot of competition on her phone.

### Pain points

Naomi has struggled to learn about how to save and invest. She is eager to learn how to get ahead financially so she can graduate college debt-free but doesn't know where to start. Naomi doesn't want to take an accounting class because they are too time intensive. She wants a no-risk way to learn about investing.





## Mood Board

We decided to propose a fresh look based on the feedback we received during user testing. We did an investigation into the look and feel of the apps most frequently used by our target persona.

We wanted to lean into the “morph” in MentaMorph and have a more neutral way to learn game elements because the full game will be a variety of scenarios not just the apple farm.



# Color Study

## GLASSMORPHISM

- Transparency (frosted-glass effect using a Background Blur)
- Multi-layered approach with objects floating in space
- Vivid colors to highlight the blurred transparency

## CYBERPUNK

- Shape – geometrical in particular.
- Colors – vibrant neon lights like yellow, red, and green; dark color palettes may include black and purple.
- Space – dark, underground, but real-world environments.

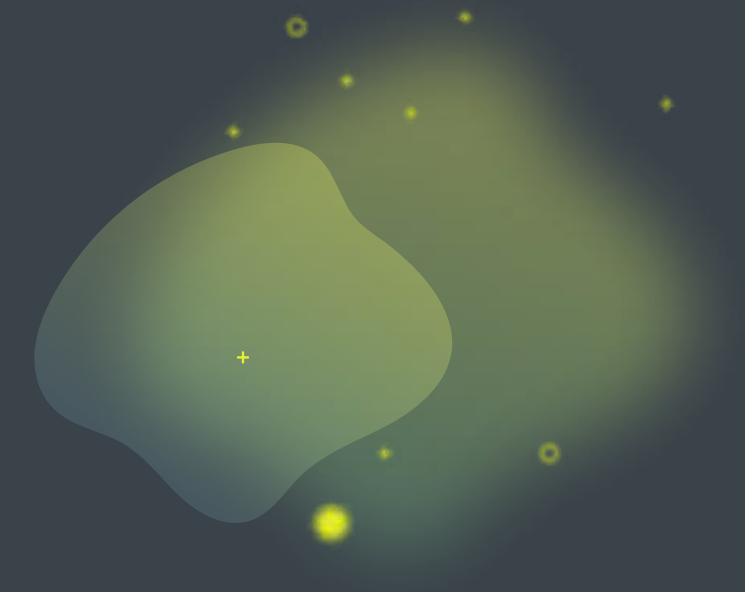
Accent Color  
E1EF23



Represents Money in



BG Blobs I



Secondary Color  
CE23D1



Represents Money out

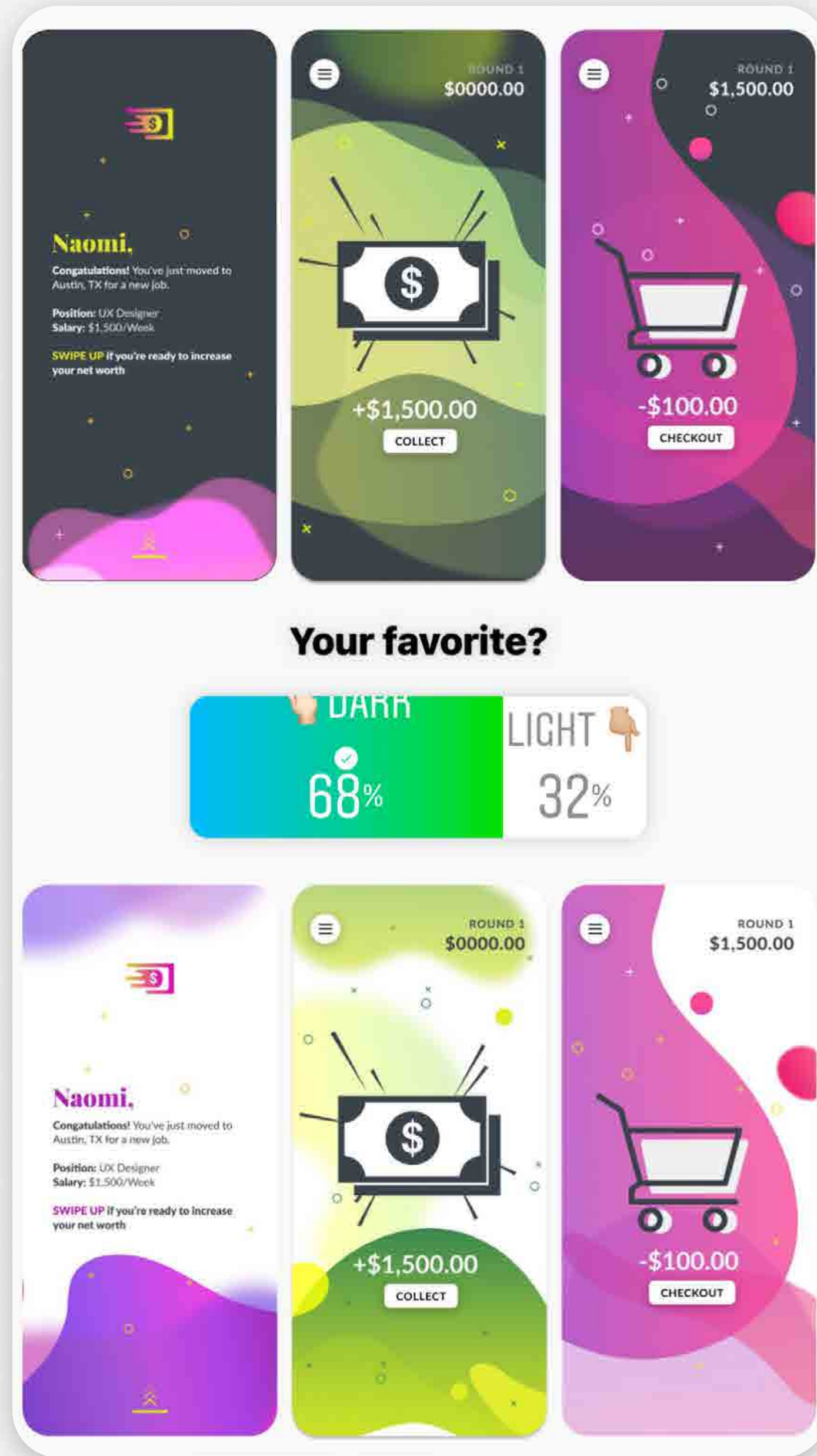


BG Blobs II



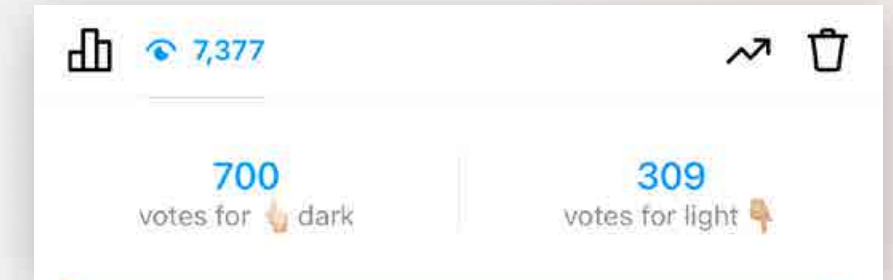
## Dark VS. Light Mode A/B Testing Results:

We created a survey to see which color theme users would prefer. Results were about 70% to 30% in favor of the dark mode color theming



# 7,377

SURVEY VIEWS



Results so far:

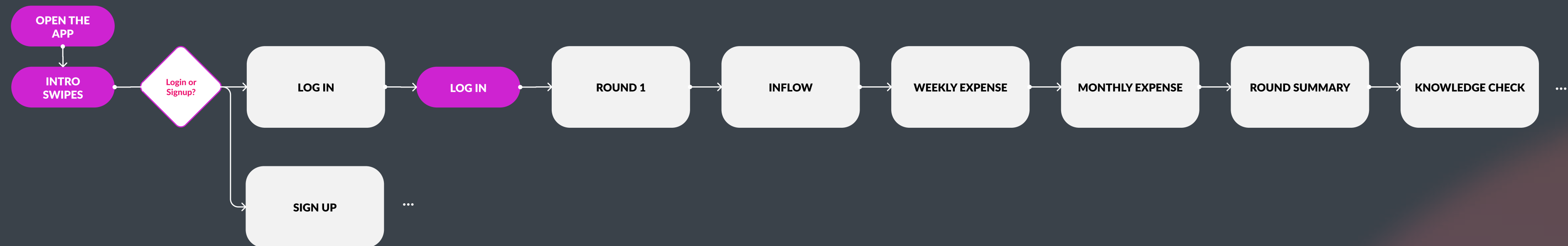
# 700 Dark

# 309 Light

# Measurements of Success

	GOALS	SIGNALS	METRICS
HAPPINESS	<ul style="list-style-type: none"> <li>● <b>Having fun during the game</b> <ul style="list-style-type: none"> <li>• Winning the Game</li> <li>• Beating other players</li> <li>• Applying the lessons they learned to real life</li> <li>• Making smart decisions in real life scenarios.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Eagerness to play more rounds</b> <ul style="list-style-type: none"> <li>• For moderated test: smiling, laughing, etc.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Purchasing more scenarios</b> <ul style="list-style-type: none"> <li>• Renewing membership</li> <li>• Time spent in app</li> <li>• More investors contribute money</li> </ul> </li> </ul>
ENGAGEMENT	<ul style="list-style-type: none"> <li>● <b>Sharing their experience from the game (word of mouth)</b> <ul style="list-style-type: none"> <li>• Getting through 20 rounds of the game</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>A social media post</b> <ul style="list-style-type: none"> <li>• Liking someone elses post that mentions MentaMorph</li> <li>• Seeing that user understands the terms used in game.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Decreased Churn Rate</b> <ul style="list-style-type: none"> <li>• Time to finish a task</li> <li>• Completed Quizzes</li> <li>• Time Saved on Educational Screens (not quitting the quizzes)</li> </ul> </li> </ul>
ADOPTION	<ul style="list-style-type: none"> <li>● <b>Making smart decisions in real life.</b> <ul style="list-style-type: none"> <li>• Applying the lessons they learned to real life</li> <li>• Developing a balanced financial portfolio with high and low risk</li> <li>• Understanding financial concepts</li> <li>• Reduction in stress surrounding financial decisions</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Positive Cash Flow</b> <ul style="list-style-type: none"> <li>• Not living paycheck to paycheck</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Customer gives testimonial about improved finances.</b> <ul style="list-style-type: none"> <li>• Opening the app each day</li> </ul> </li> </ul>
RETENTION	<ul style="list-style-type: none"> <li>● <b>Playing the game more than once</b> <ul style="list-style-type: none"> <li>• Teaching their friends what they learned</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Increased clicks in game</b> <ul style="list-style-type: none"> <li>• Downloading more advanced financial apps.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Customer score has increased over long periods of time; showing advanced level of understanding.</b> <ul style="list-style-type: none"> <li>• Opening the app each day or increased frequency.</li> <li>• Purchasing New Scenarios</li> </ul> </li> </ul>
TASK SUCCESS	<ul style="list-style-type: none"> <li>● <b>Beating other players</b> <ul style="list-style-type: none"> <li>• Passing the knowledge check quizzes in the onboarding program</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Finished the game</b> <ul style="list-style-type: none"> <li>• Finished the onboarding</li> <li>• Certificate of Completion; you are a new financial guru.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● <b>Positive net worths overall</b> <ul style="list-style-type: none"> <li>• Time to finish a task</li> <li>• Decreased Churn Rate</li> <li>• Completed Quizzes</li> </ul> </li> </ul>

## Round 1



## A Simplified User Flow

Our user flow is based on a 4-5 round Onboarding experience. The above User Flow looks at Round 1, where you learn about the most basic elements in finance. Each round introduces slightly more complicated terminology.

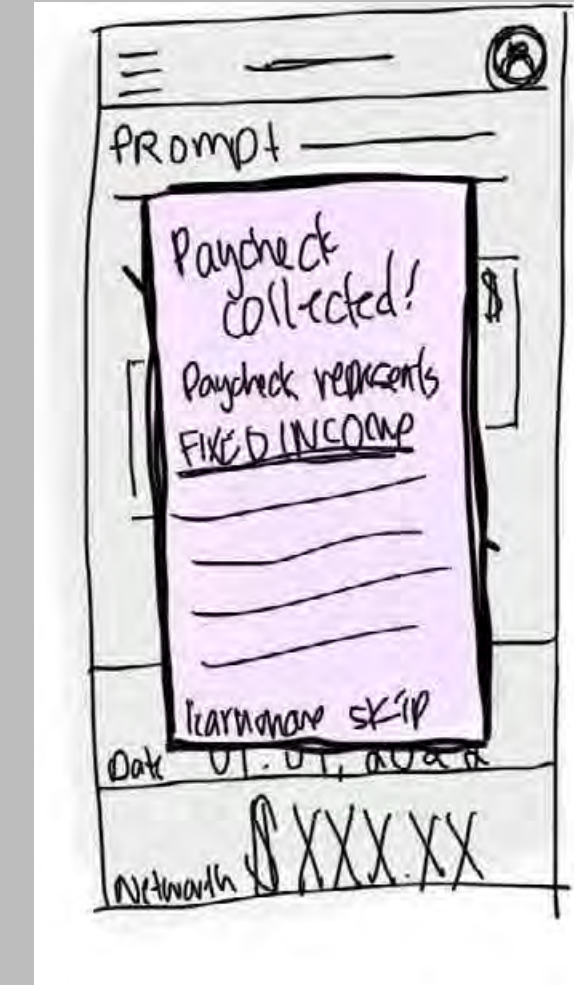
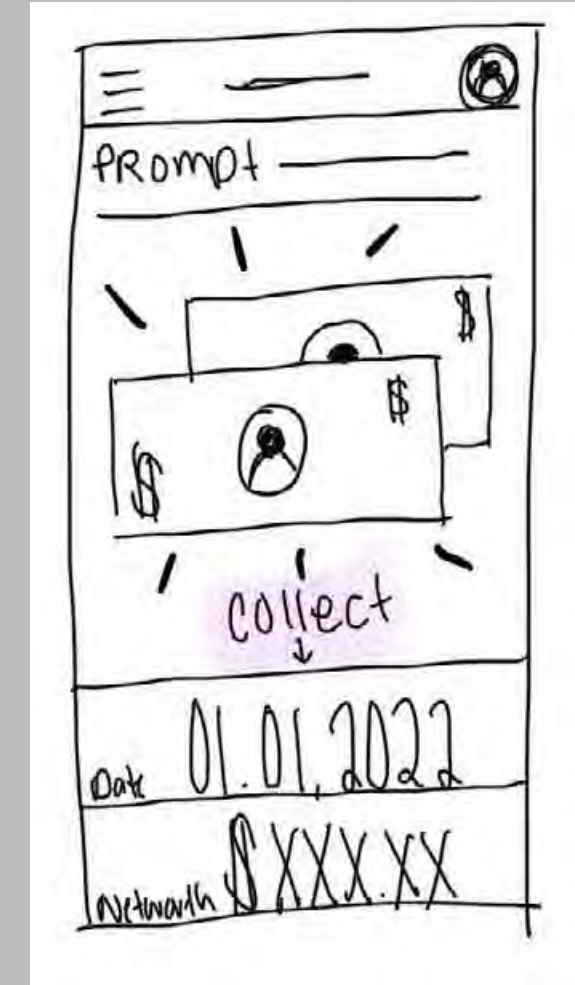
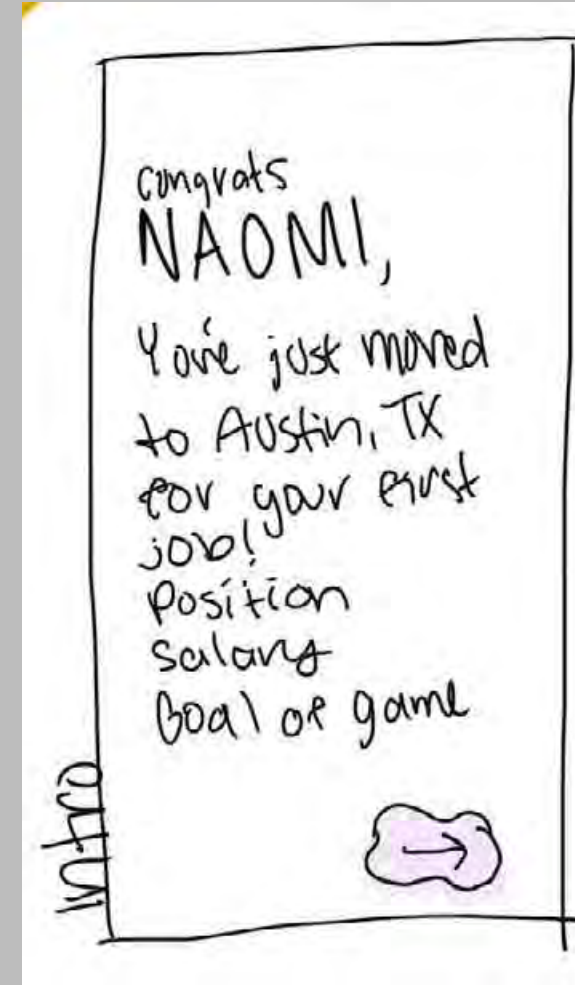
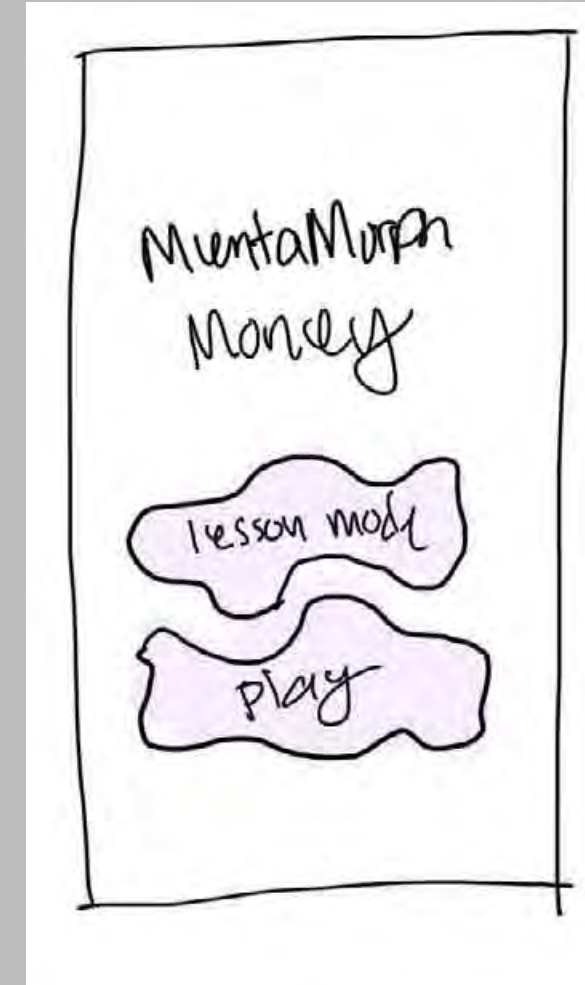
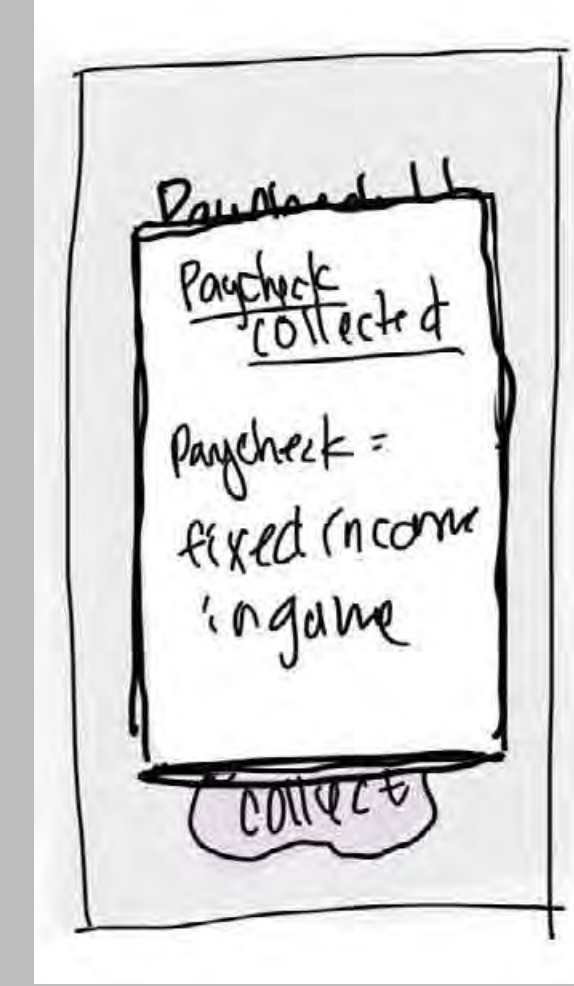
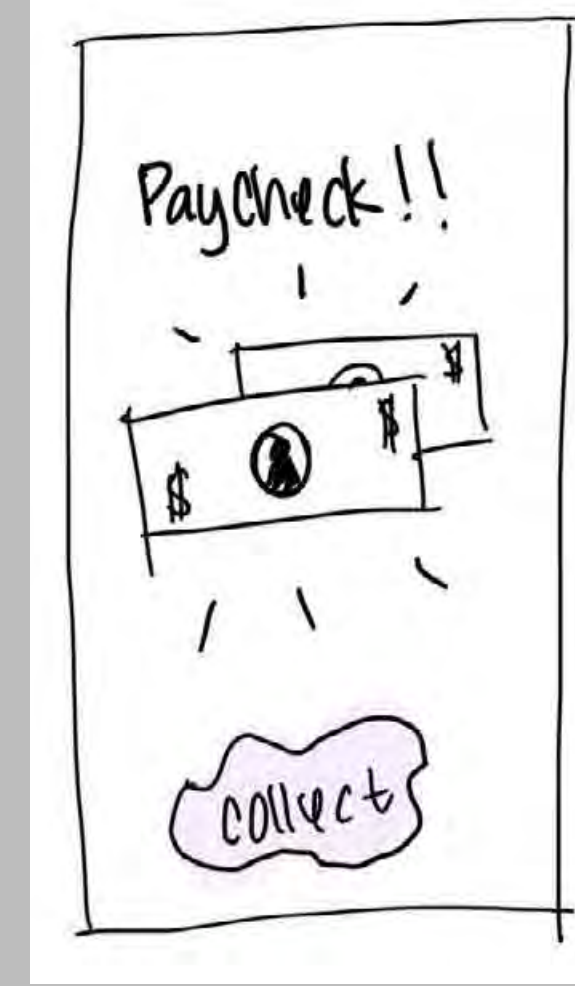
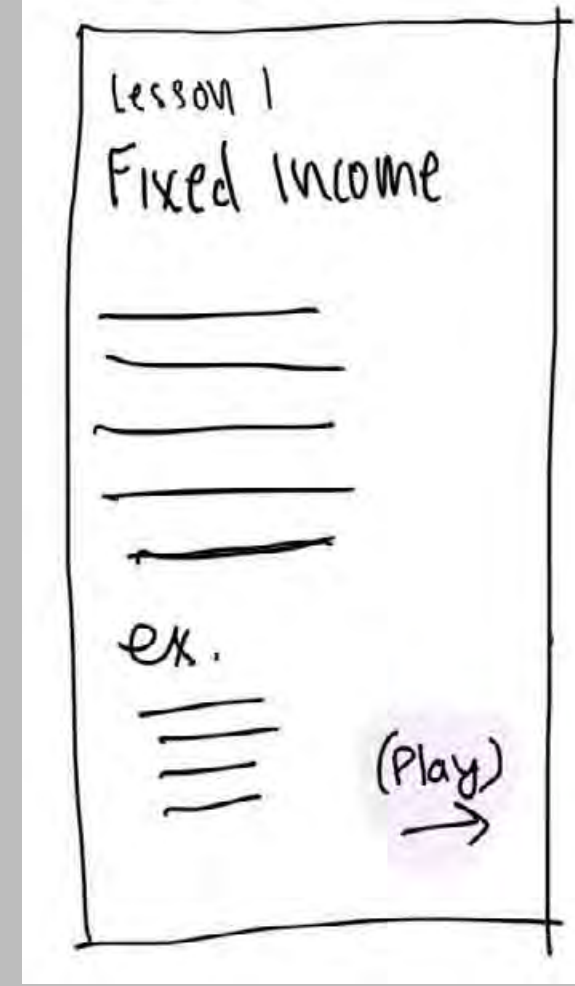
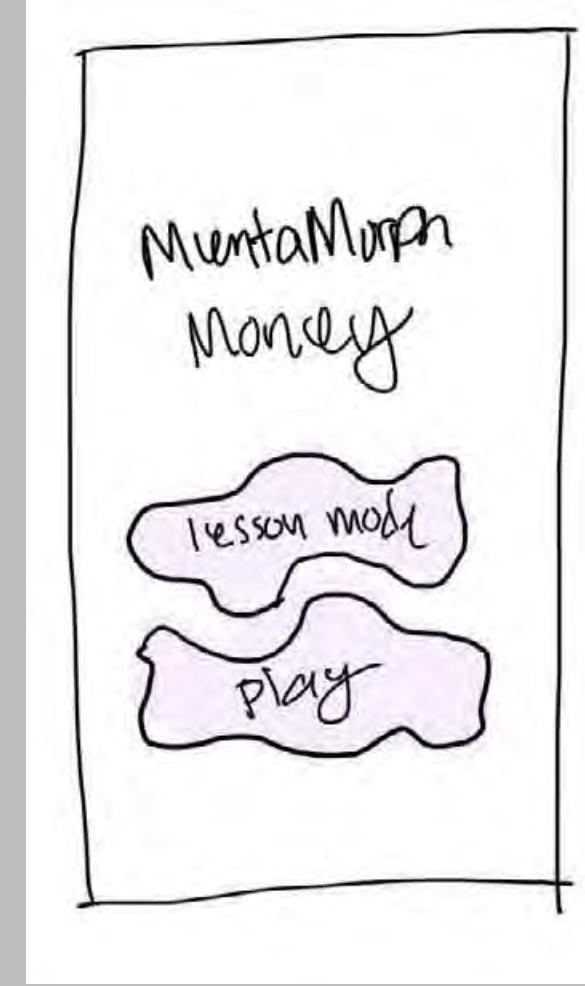
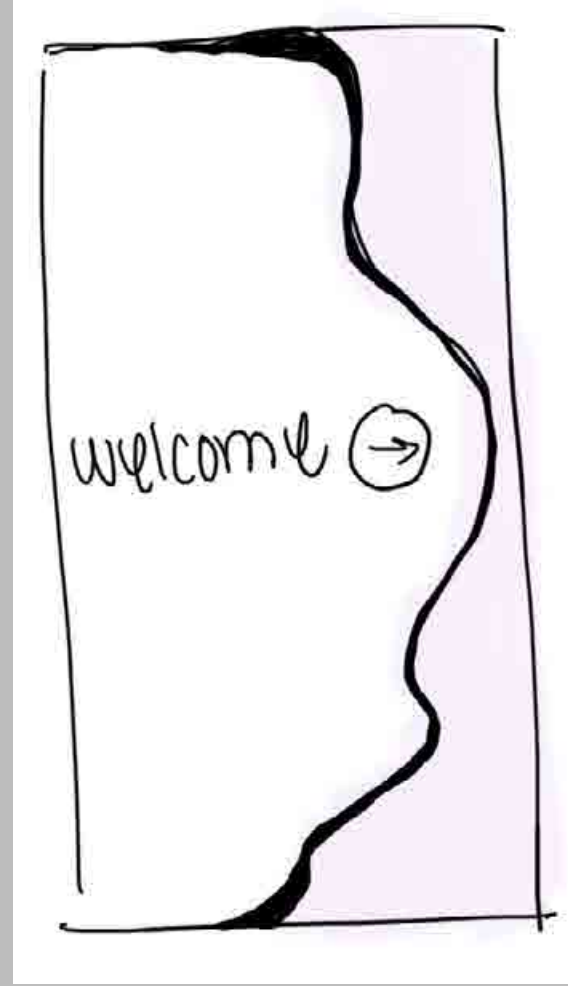
Our main goals with our user flow were to **reduce user quitting by breaking down the learning as much as possible**. Adding Knowledge Checks would keep the user going so they have an end in sight.



## Low-Fi Sketching

We were surprisingly aligned in many of our sketches, even at an early stage. Our biggest challenge became how to integrate the “dictionary” definitions of financial terms while learning

how to actually play the future game. At this stage we had a top and bottom nav. Although eventually we got rid of both elements in favor of a floating action hamburger.



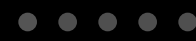
## Final Sketches

Our last round of sketches combined elements from all of our previous rounds and closely reflects where we ended up going with the mid and hi-fi wires.

## Mid-Fi Wires



WELCOME TO  
**MentaMorph  
Money**



Sign up

Log in



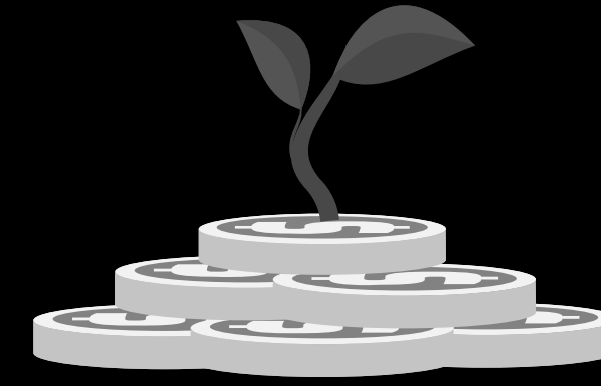
**We're mentally morphing  
mindsets about money.**

MentaMorph Money provides an educational experience about spending and investing for the greatest return.



Sign up

Log in



**Practice makes perfect!**

Try multiple scenarios and multiple strategies to learn the patterns of financial choices.



Sign up

Log in



**Entertainment that  
educates.**

It's hard to stay motivated when learning about financial literacy!



Sign up

Log in

## A New Look

Based on our research as well as our findings on the sophistication of our target users, we proposed a new look and feel for MentaMorph. We chose to explore a dark mode UI with pops of lime, pink and orange. We also reconsidered the white space and proportions of the CTA buttons to create a more sleek experience.









# Asset Evolution

For our proposed onboarding, we went back to a more traditional symbol of assets; the dollar bill. Since the Apple Farm Scenario is only one of many potential scenarios, the onboarding will feature a more logical introduction to the financial concept.

## Excel Spreadsheet

Object Summary	
 Income	"White" input boxes are for "Coins". "Colored" input boxes are for "Units". "Net Coins Available" end of Round cannot be negative, or game ends.
 Weekly Exp	Must Be settled each round, <b>or game ends.</b>
 Monthly Expense	Must be settled <u>at least once in every four rounds,</u> or Income will be <u>reduced by 1 Star for next four rounds.</u>
 Emergency	Must Be settled each round, <b>or game ends.</b>
 Savings	<u>1 star per round will be added to Income for each unit owned.</u> <u>Positive number obtains unit, negative number redeems value.</u>
 Stocks	Value may go "UP or DOWN" as units are exchanged. <u>Positive number obtains unit, negative number redeems value.</u>
 Loan	A maximum of <b>TWO</b> Loans are allowed at a time. <u>1 star per round will be deducted from Income for each unit owned.</u> <u>Positive number obtains unit, Negative number cancels unit.</u>

## Current Game Tutorial Mode



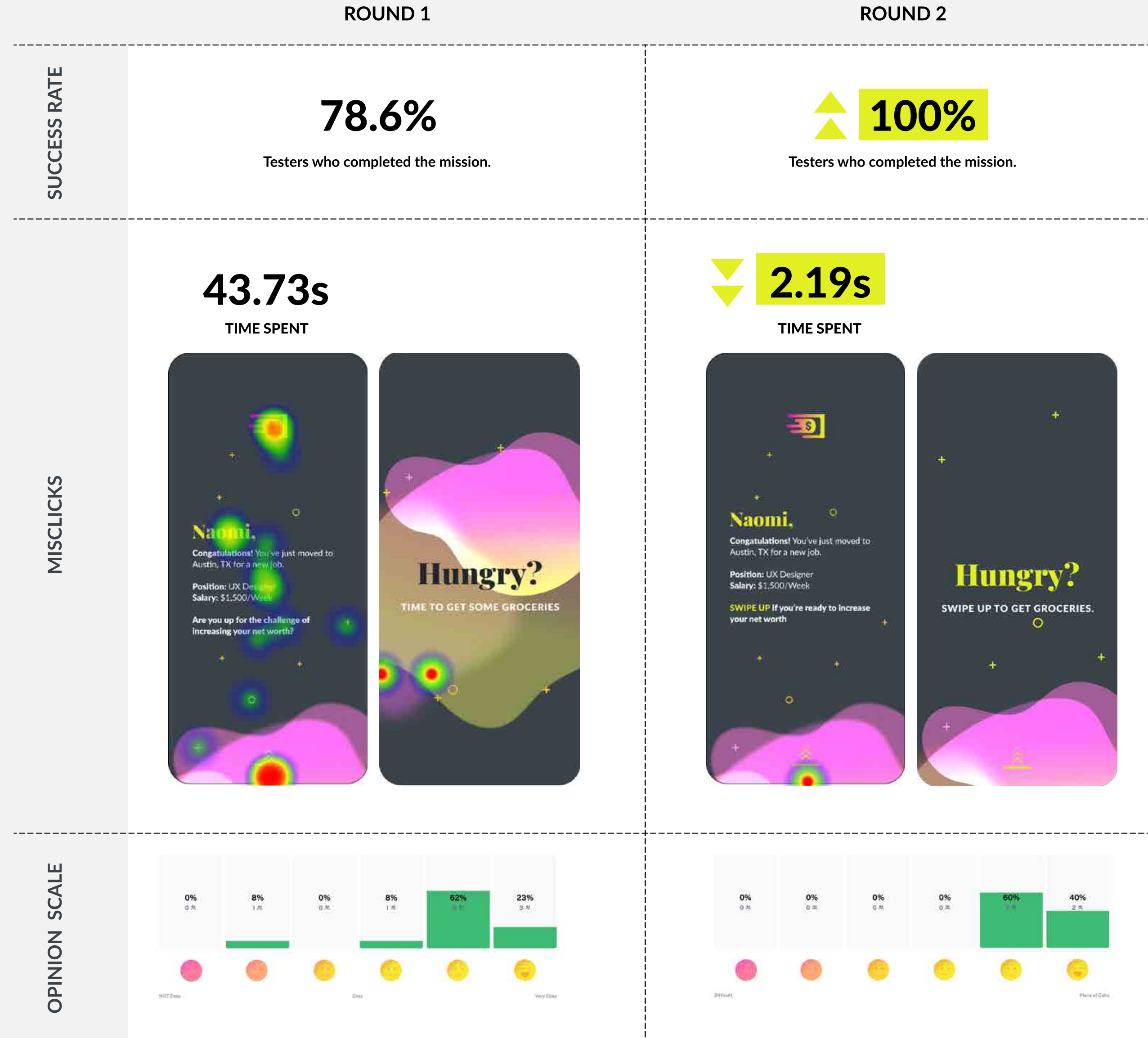
## Proposed Onboarding



FINAL RESULTS

# User Testing

- Jo *"It was very fluid and I didn't have to hunt down buttons to press (THANKS!!!) I wouldn't change anything about it. The game was very fitting."*
- Jo *"The swipe up panel wasn't super obvious at first."*
- Jo *"I was confused how to start on Naomi(?) page. I think adding 'start' text or button would be useful."*







**WHAT'S  
NEXT?**

# Potential Next Steps

Our team was tasked with expanding the already existing MentaMorph game tutorial.

Given more time we would

- Conduct usability tests for Rounds 3-4
- Build out hamburger menu pages
- Revisit and expand light mode