PARTICI-PANTS	**TASK 1:** Make a new TRANSACTION: Your tax (500 KGS) has been refunded. Please add this amount to your SAVINGS ACCOUNT and choose goal "MORTGAGE DOWNPAYMENT". Set the date 30 Dec 2021. Save.	**TASK 2:** Page TO SPEND, go to the section TRANSACTIONS. Change the month from August to July 2021 and see the changes.	**TASK 3:** Create a new goal. Name the goal "Car purchase loan", set total amount 300,000 KGS and monthly amount 15,000 KGS. Set a date 31 December 2022 Save	**TASK 4:** Go to page TO SAVE Find SAVING GOALS Find the goal "For future investments" Delete it	**TASK 5:** Go to page TO PAY OFF Find LOAN GOALS Find the goal "CREDIT CARD DEBT" COMPLETE the goal
Meder, male, 36, employe, Bishkek	COMPLETED The user first chose the page TO SAVE in order to make a transaction for the SAVINGS ACCOUNT. It was not clear that the PLUS button works the same from any page.	COMPLETED	COMPLETED The user first chose the page TO PAY OFF in order to create a goal. It was not clear that the PLUS button works the same from any page. The user was confused about the difference between PAY OFF and SPEND.	COMPLETED	COMPLETED
Nazgul female, 32, employed, Bishkek	INCOMPLETE X Before making any transaction, user want to check the balance – how much money she has left. USER COMMENT: She preferred to see BALANCE UPDATE at the top, at it would determine whether she will spend more money or decide to rather to save. X To spend page looked too crowded and vertically long. X She found the PLUS button to make a transaction, but was not sure if she can make the task through that button. CONFUSION about the category in the transaction form.	COMPLETED	COMPLETED	COMPLETED	COMPLETED
Munara, female, 32, employed, Bishkek	COMPLETED The user first chose the page TO SAVE in order to make a transaction for the SAVINGS ACCOUNT. It was not clear that the PLUS button works the same from any page. CONFUSION about the category in the transaction form.	COMPLETED	COMPLETED The user first chose the page TO PAY OFF in order to create a goal. It was not clear that the PLUS button works the same from any page. COMMENT: double click while completing a transaction is unnecessary.	COMPLETED Commented that naming the page as Expenses, Savings, Loans, Investments would be easier to navigate, as she is more used to them (rather than naming them as verbs).	COMPLETED

Begaiyim Female, 30, employed, Bishkek	COMPLETED But was not immedietely clear for her to tap on the PLUS button to makea transaction. USER COMMENTS: The green graphs are competing with the green TRANSACTION button CONFUSION about the category in the transaction form.	COMPLETED	COMPLETED Within the CREATE A GOAL form, CATEGORY is confusing USER COMMENT: When setting a goal to pay of a loan, I want to be able to insert an monthly amount I can pay and the app to suggest me how long I will take me to pay-off with that monthly amount To see latest actions, taped on EXPENSES under GROSS BALANCE, with a hope to find a listed details of the past actions USER COMMENT: TRANSACTIONS were located too below the page, too many section a listed before it. TRANSACTIONS is more important information a user would look, than GOALS PROGRESS.	COMPLETED	COMPLETED
Vlad, male, 38, employed, Bishkek	INCOMPLETE Could not understand how to make a transaction USER COMMENT: I expected to see my main account first and be able to make transaction from there. When making a transaction, INCOME and TRANSFER are confusing. “If I am transferring Tax Refund to SAVINGS, which one of the two I should choose?” CONFUSION about the category in the transaction form.	COMPLETED	COMPLETED But expected to see CREATE A GOAL button attached to the section YOUR GOALS under each page. The user commented that he would not expect the PLUS button to allow takingn all the types of tasks (transactions and creating a goal). He associated the button with making a transaction, but the button for creation of goals he expected to see in YOUR GOALS section.	COMPLETED	COMPLETED