Smart Saving Promoter: An Easy-to-Use Location-Aware Spending Recorder

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Why a Saving Promoter?

What would a good Saving Promoter be like?
Take a Glance
David Bach is a financial columnist and author of several best-selling books on personal finance. He has appeared often on television. His books include Start Late, Finish Rich and The Automatic Millionaire. Bach also writes a weekly Yahoo! column on personal finance. He previously was a senior vice-president of Morgan Stanley.
The Latte Factor® is based on the simple idea that all you need to do to finish rich is to look at the small things you spend your money on every day and see whether you could redirect that spending to yourself. Putting aside as little as a few dollars a day for your future rather than spending it on little purchases such as lattes, fancy coffees, bottled water, fast food, cigarettes, magazines and so on, can really make a difference between accumulating wealth and living paycheck to paycheck.

We don't even realize how much we're actually spending on these little purchases. If we did think about it and change our habits just a little, we could actually change our destiny.

$5 per day (the average cost of a latte and a muffin) x 7 days = $35 per week

$35/week = $150/month
$150 per month invested at a rate of 10% annual return =
1 year = $1,885
...

40 years = $948,611

To get started you've got to identify what your Latte Factor® actually is. The best way to do this is to track your spending for a full day.
摩根富林明投顧董事長胡德興一家，就是例子。兩年多前才意識到記帳的重要性。

許久以來，他第一次感到手頭變緊了。「我以前通常不管 cash flow（現金流量）的。但我一算才發現，我每個月的 disposable income（收入減掉支出的可支配所得），居然跟十年前一樣！」

當下，他很沮喪。十年來他薪水早已不可同日而語，但「努力這麼久，disposable income 還跟十年前一樣，（只有）兩、三萬塊錢……。」

於是，他展開生平第一次記帳，他與妻子定期一起檢視消費紀錄。「哇塞，真的花不少錢啊！」從動輒數萬元的衣服，到菲傭買菜的錢，都讓他們訝異，怎麼花了這麼多？

「人都是很 loose（鬆散）的，當你不記帳，你永遠不會知道自己還剩多少錢。」現在，胡德興的消費模式全盤改觀了。

以前，他是老大，總是吆喝同事吃飯，他埋單。「現在啊，我說，要顧自己！」宴客習慣也改變，以前，他開一支數千元的紅酒宴客，現在一支四、五百元的法國波爾多葡萄酒，也喝得盡興。從SOGO超市的日本和牛，到COSCO的美國牛肉；從每天一杯星巴克，到公司現煮咖啡，他一點一滴的改變消費習慣。

摘自： 商業周刊第 1061 期 《一本帳的威力》聰明記帳 幫自己加薪
雖然記帳為理財成功的第一步，但多數人提起它，卻總是搖頭，「記帳真麻煩，食衣住行樣樣要記，哪裡回想得了那麼多瑣事？」 「天天記帳，支出卻愈來愈多，根本省不了錢！」任職於出版業的林美心，也曾經如此。

但去年，她在朋友的推薦下，到「17Saving·一起省」網站下載了「2007電子記帳本」軟體，重新啟動記帳習慣。

「哇！這套軟體有夠Smart，簡直就是你的私人會計師。只要輸入消費金額，它就會自動幫你分類到不同的消費細項中，錢花到哪裡去？一目了然。你還可以設定各種消費類別的預算上限，只要你的消費金額快到警戒線，它還會自動跳出警示標記！」

林美心這才發現，「不是記帳麻煩，是沒找對工具」。

摘自： Smart 智富第 114 期 《用對記帳工具 小夫妻年省25萬》
demo video
Design Guidelines

- calm technology
- wallpaper
- location-aware beeping

- context-awareness
  use the location of users to try to modify their behavior

- persuasive technology

1. artifact-based
  exploit the portability of a cellphone so the technology can persuade in many locations
more on persuasive technology

2. persuasion strategies

simulated experiences

The technology can present a user with an environment or object similar to its real counterpart.

coins on the wallpaper
more on persuasive technology

2. persuasion strategies cont.

personalizing

Scorecard.org aims to persuade people to protect the environment by giving them information about environmental threads in their community. The premise is that the need for actions becomes apparent once the facts are known.

Smart Saving Promoter provides users with information about their spending.
easy-to-use

1. users can immediately record their spending with their cellphone

2. it is easy to do the recordings
taking a picture
accessible user interface
Thank you.