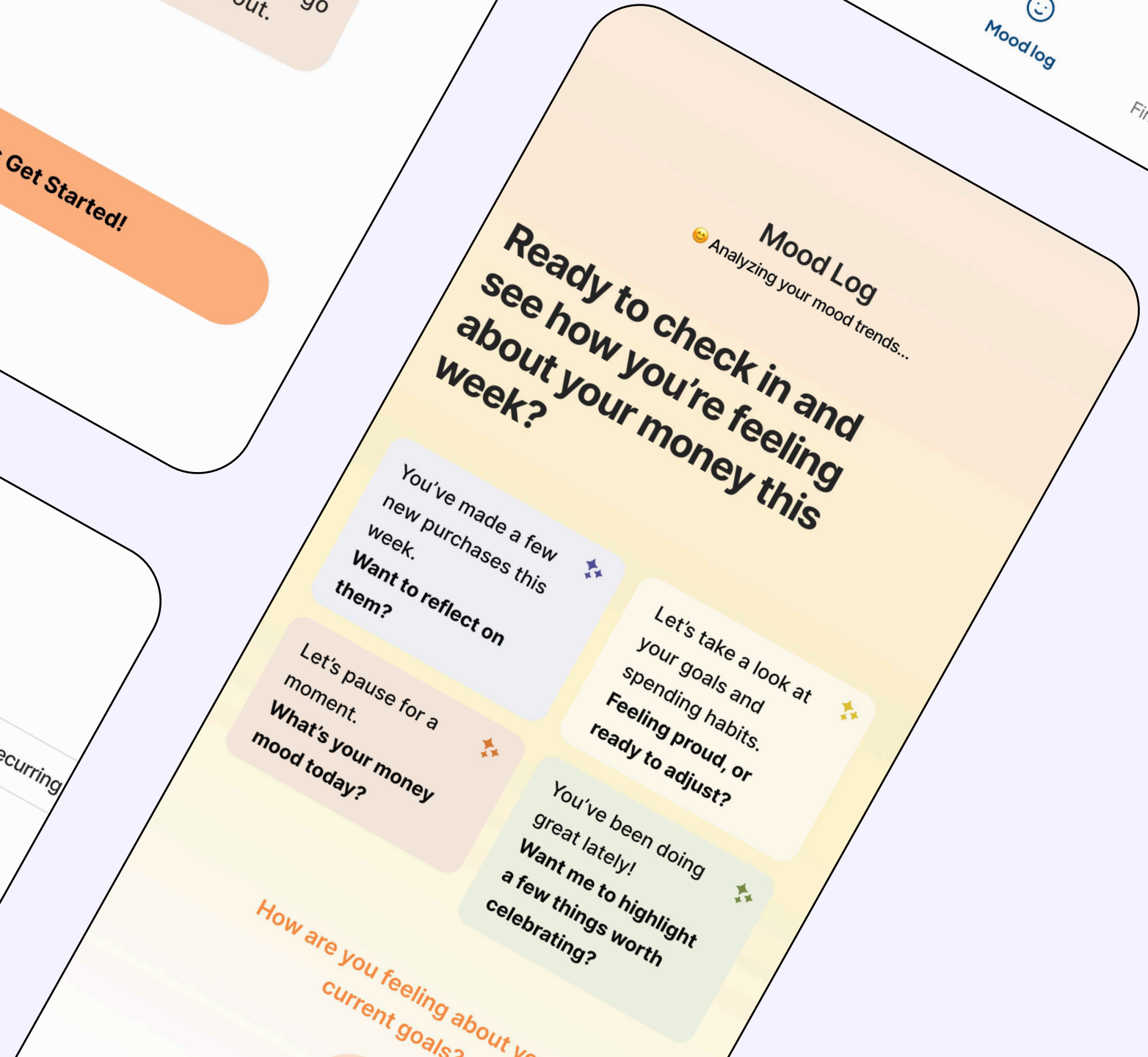
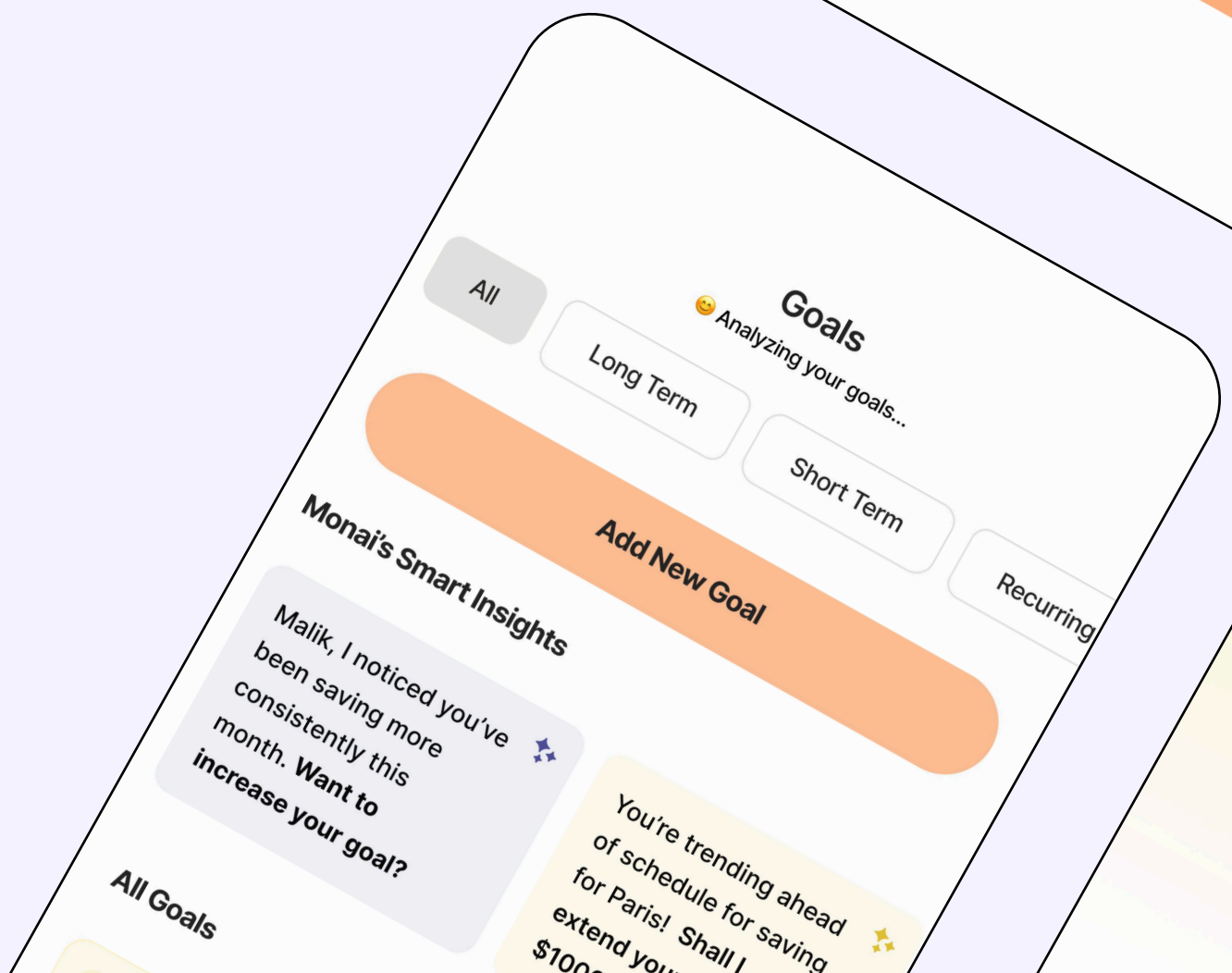
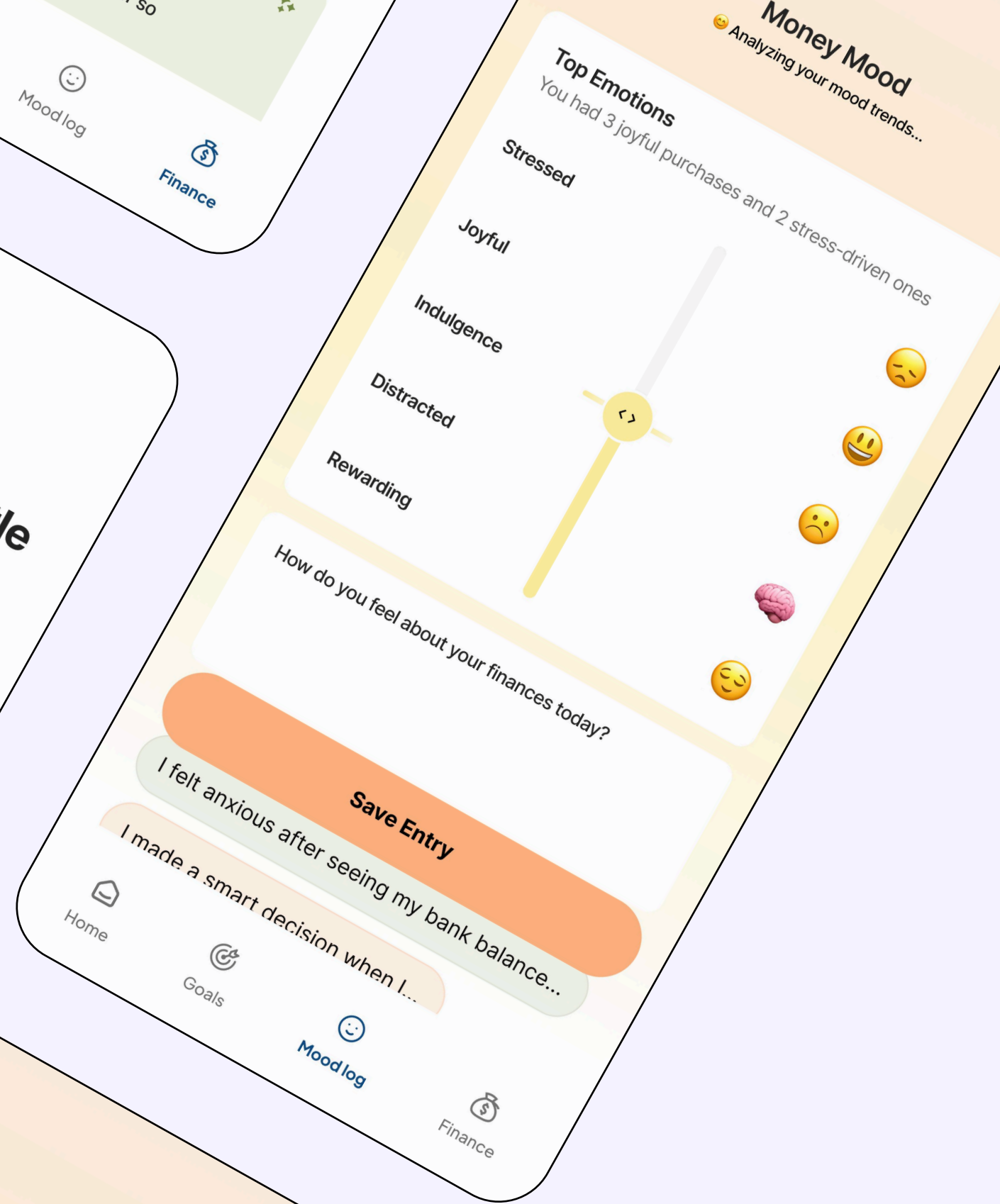
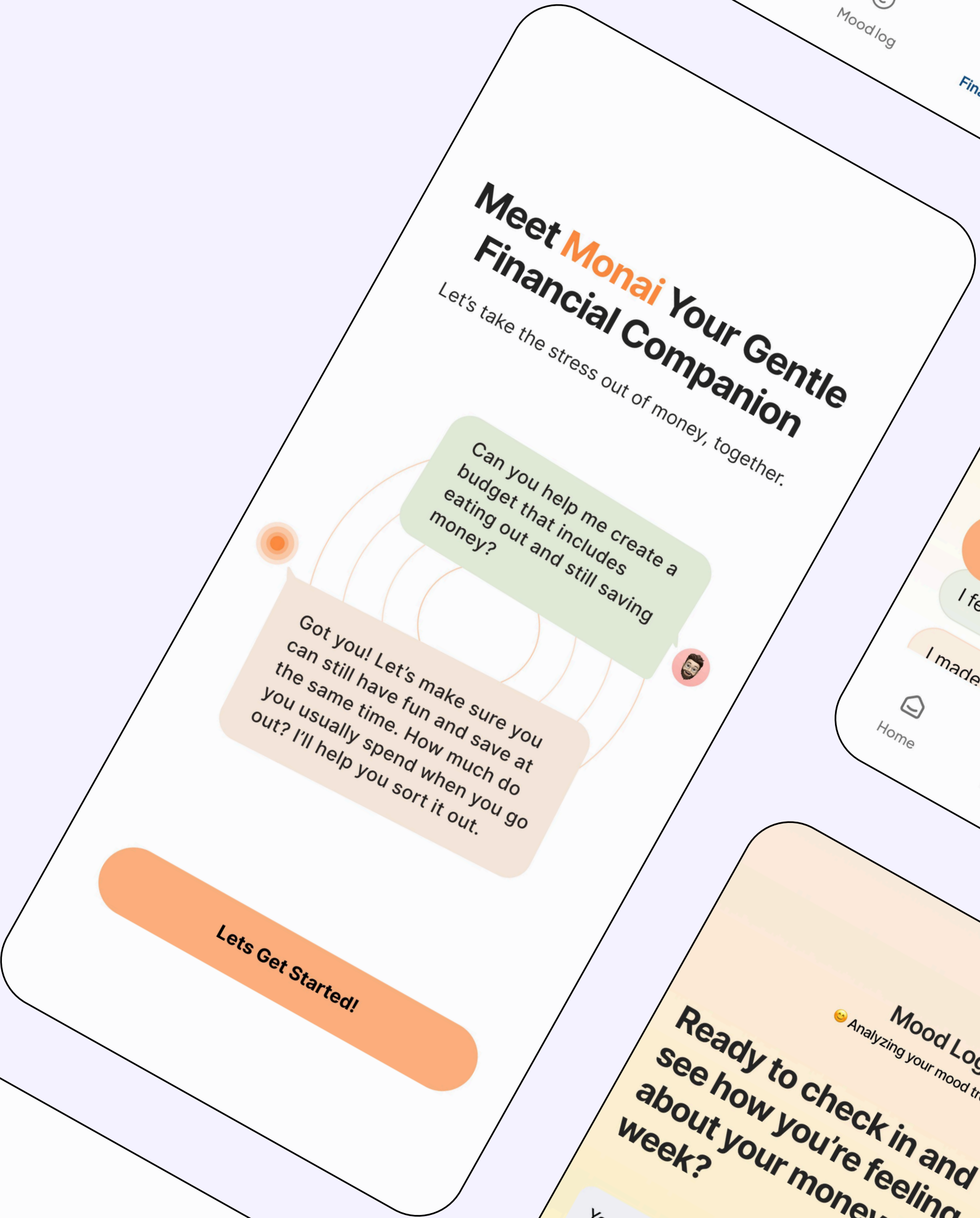
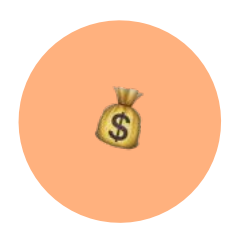


MONAI

Bridging Financial Health
& Emotional Wellbeing



OVERVIEW

What is Monai?

A mobile app that bridges the gap between financial management and emotional wellbeing. Unlike traditional finance apps that focus solely on numbers, Monai uses conversational AI to help users understand the emotional patterns

Role
Product Designer

Timeline
12 weeks · Fall 2025

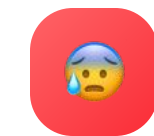


Why this matters

Money + Emotions = Complicated

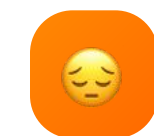
Most finance apps assume spending is logical

But real life isn't.



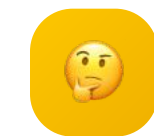
Anxiety Problem

Many people feel anxious when checking their bank accounts.



Shame Cycle

Judgmental language triggers shame which leads to more emotional spending



Insight Gap

Users see the 'what', but rarely understand the 'why' behind their spending.

OPPORTUNITY

The Untapped Market

Finance apps exist. Mental health apps exist. But **almost none address both.**
That's where the opportunity lives.

147M

Target Users

Millennials & Gen Z
in the US

\$3.7B

Market Size

Personal finance app
market by 2030

23%

**Current
Engagement**

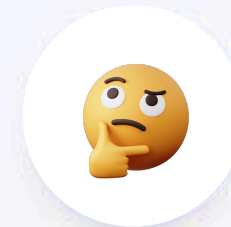
U.S. consumers who
regularly use a
finance app



How might we...



Address emotional drivers
without creating anxiety?



Help users understand the "why"
behind spending?



Make reflection feel supportive,
not judgmental?

TARGET AUDIENCE

Who We're Designing For

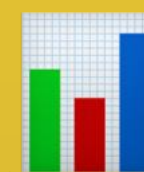
Millennials and Gen Z who are financially aware but emotionally overwhelmed by traditional money management tools.



156M

Primary Audience

US Millennials & Gen Z



25-38

Age Range

Peak earning years



Tech+

Tech-Savvy

Early adopters

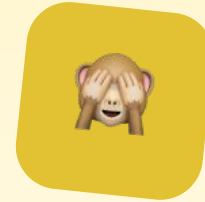
Target Audience



The Emotional Spender

Shopping is their coping mechanism for stress, loneliness, or celebration

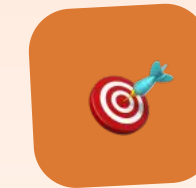
- Age: 25-32
- Income: \$45k-\$75k
- High-stress jobs



The Anxious Avoider

Checking bank accounts triggers anxiety, leading to financial avoidance

- Age: 28-35
- Income: \$50k-\$90k
- Freelancers, creatives



The Self-Improver

Wants to understand themselves better, including their financial behaviors

- Age: 26-38
- Income: \$60k-\$100k
- Mindfulness enthusiasts

RESEARCH

Understanding the **Human** Side

12 Interviews



Key Insights

- ✓ People don't want apps that make them feel judged or "bad" with money.
- ✓ Spending decisions were often tied to stress, celebration, or comfort-seeking.
- ✓ Users wanted reflection prompts, not just charts or numbers.
- ✓ Supportive, non-judgmental tone mattered as much as the features themselves.

Meet Our Users

Sarah, 28

The Stress Shopper

Marketing manager who impulse-buys when work stress peaks.

Core Need: Support to understand and manage emotional triggers



"After that meeting, I just needed something to make me feel better."

Marcus, 34

The Avoider

Freelance designer who avoids checking money apps due to anxiety and guilt.

Core Need: A gentle, non-judgmental way to stay aware without feeling overwhelmed



"I'd rather not know. Looking at my spending just makes me feel guilty."

User Persona



Emily Rivera

Age: 27

Location: Oakland, CA

Occupation: Freelance
Illustrator & Etsy Shop Owner

Organized

Protective

Practical

Hardworking



Needs:

- A warm, reflective space to check in with herself financially
- Emotional insights alongside spending summaries
- Friendly, non-judgmental financial advice



Preferred App Features:

- Mood tagging on purchases
- Journaling with prompts
- Goal setting with emotional motivation



Pain Points:

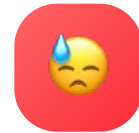
- Shame and guilt after unplanned purchases
- Feels disconnected from her financial decisions
- Traditional finance tools are number-heavy and emotionally cold



Goals:

- Reduce anxiety about money
- Understand emotional triggers behind spending
- Save for personal goals (e.g. therapy, a solo road trip)

Shared Pain Points



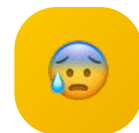
Finance Apps Feel Judgmental

"You've overspent" messages create shame instead of support



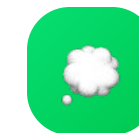
Missing Context

Can see spending patterns but not the emotional "why" behind them



Avoidance Behavior

Financial anxiety leads to not checking accounts for weeks



Lack of Self-Awareness

Don't recognize stress, boredom, or celebration as spending triggers

From Insights to **Interface**

Design Principles

These principles guided every design decision, ensuring Monai feels supportive, human, and emotionally aware

Compassionate, Not Judgmental

Every interaction feels supportive, validating, and human.

Reflective, Not Prescriptive

Connect financial behavior with emotional context in a meaningful way.

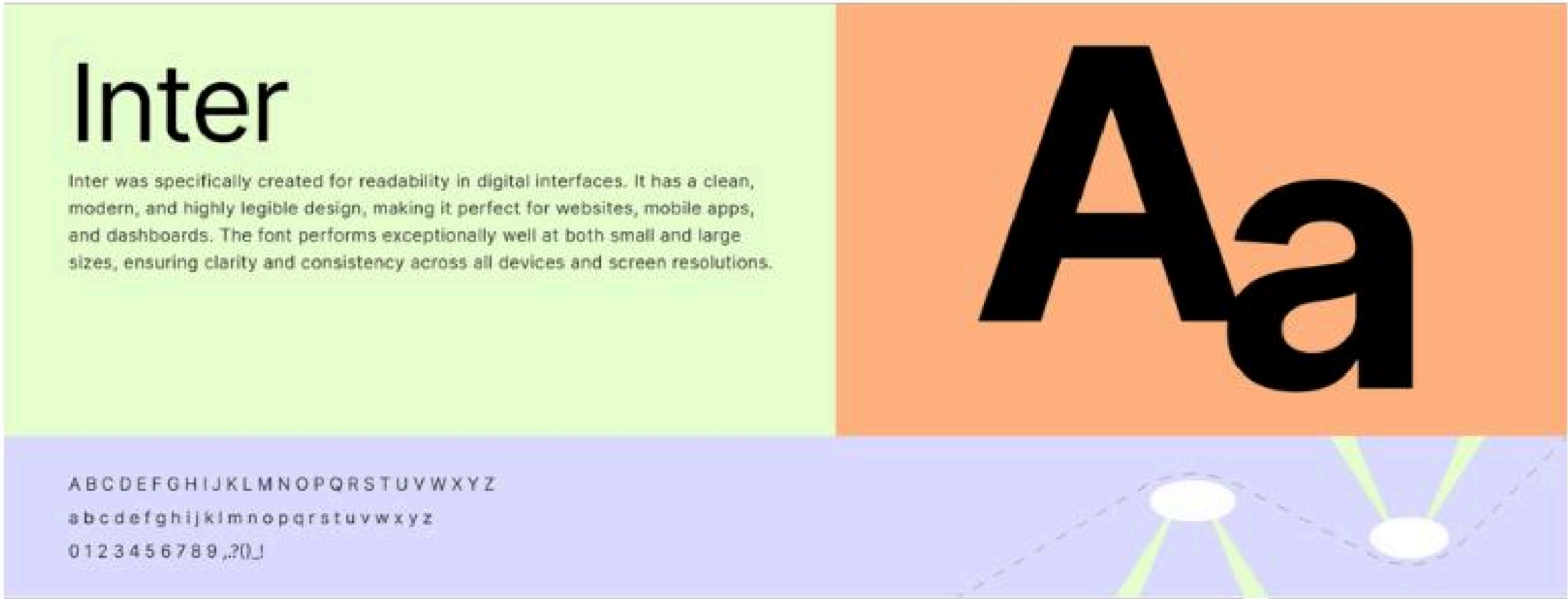
Emotional, Not Transactional

Ask gentle questions that help users uncover their own patterns.

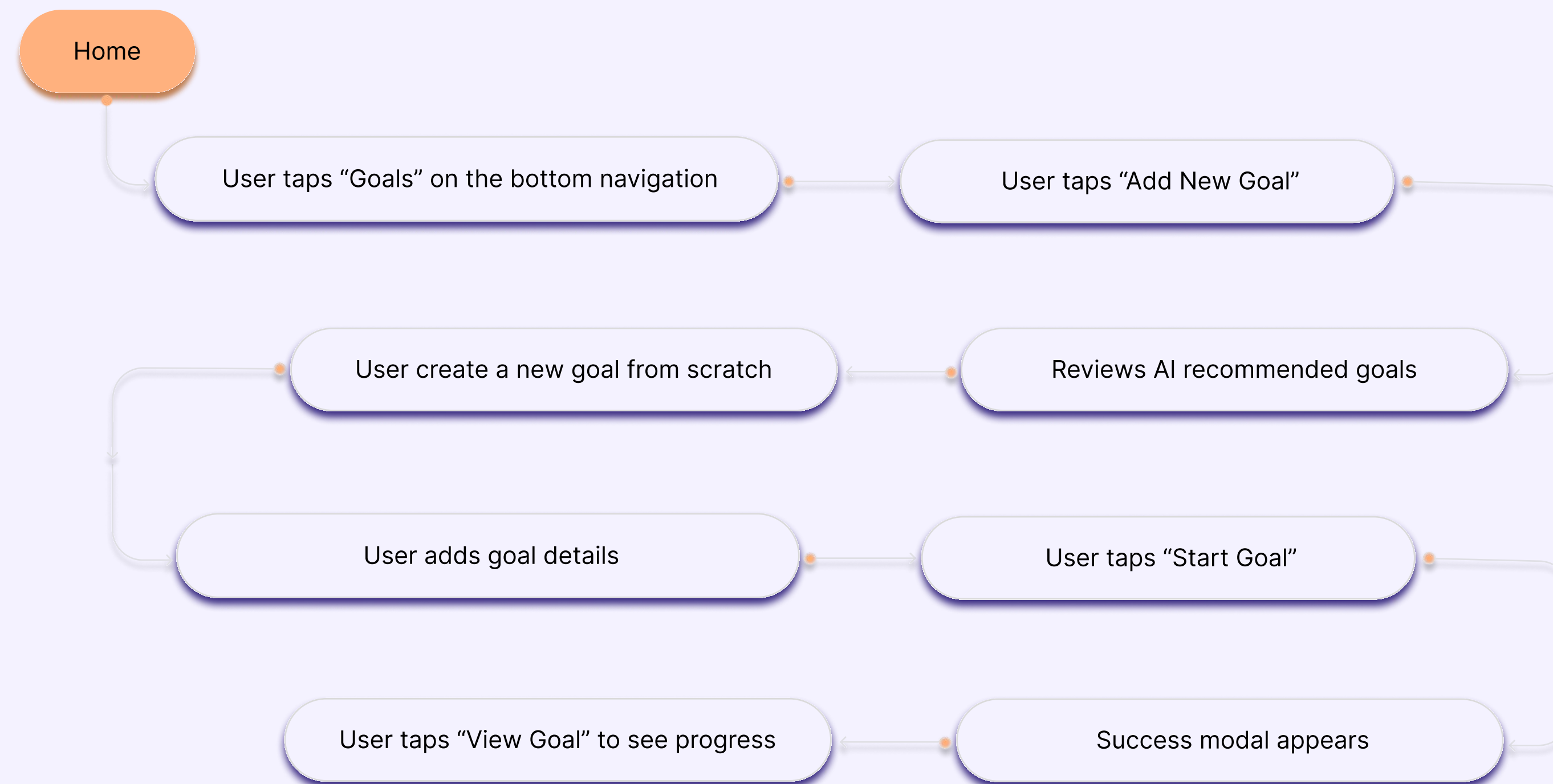
Approachable, Not Overwhelming

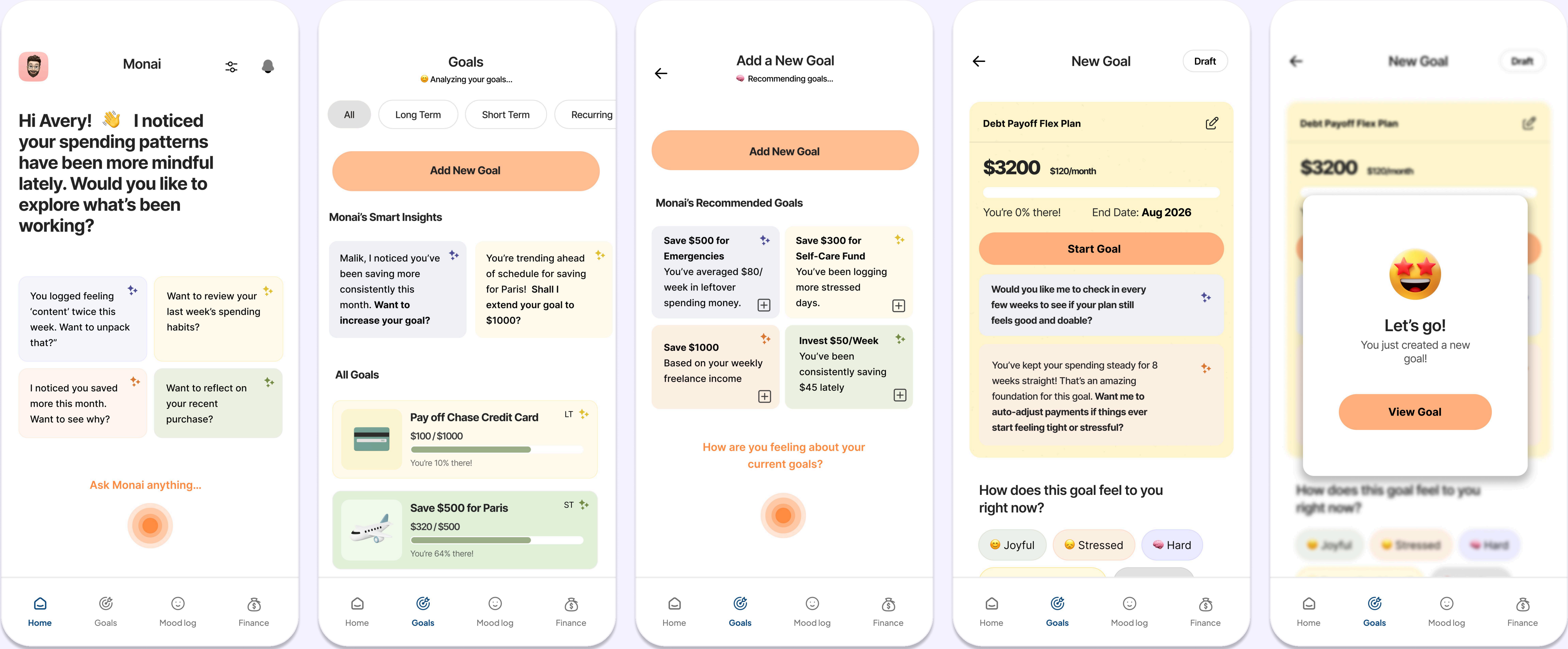
Present insights gradually and conversationally, never all at once.

Styleguide



Task Flow 1 - Adding Goals





DESIGN ITERATIONS

Refining the Experience

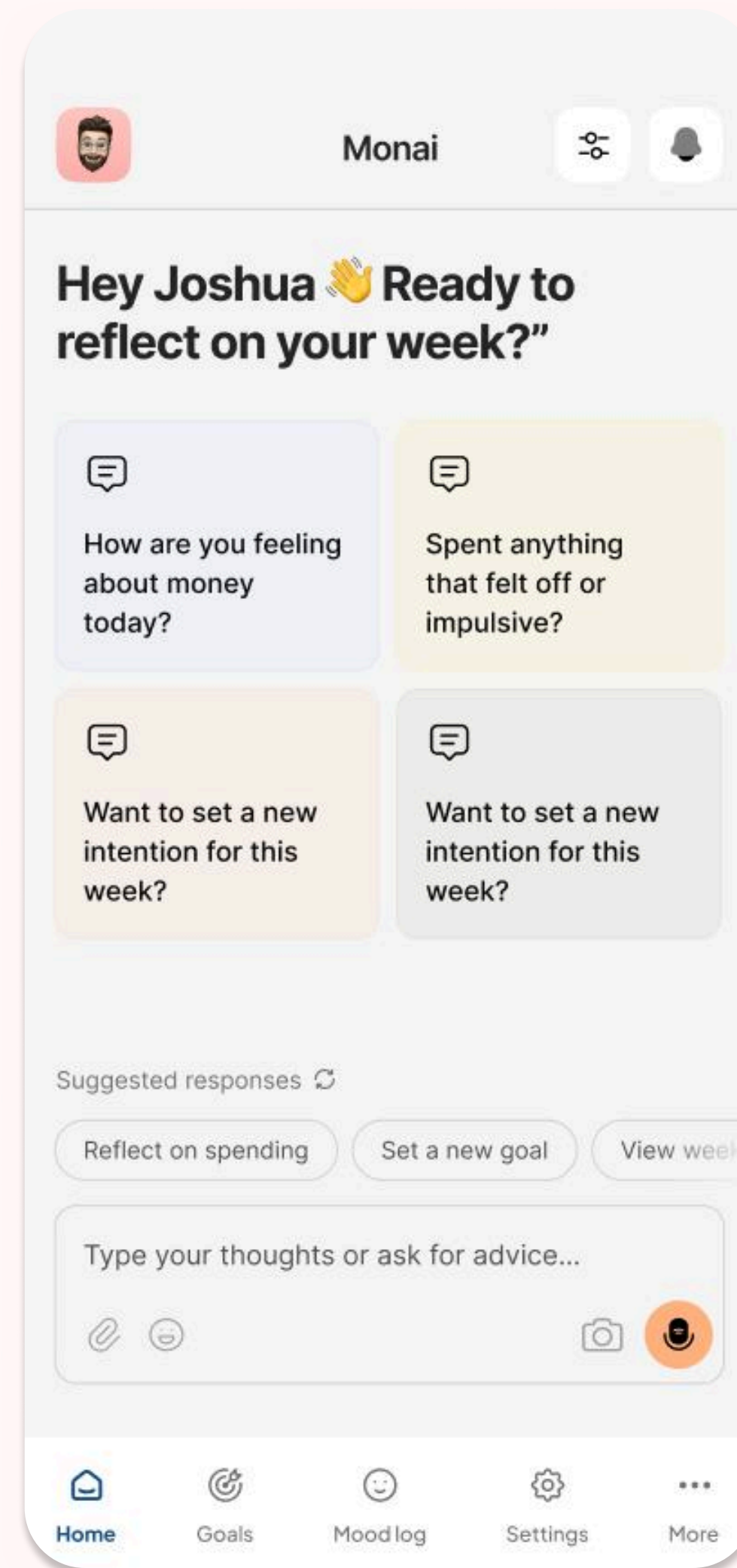
Through testing and feedback, I redesigned the home screen to be

more conversational and less overwhelming.

Key Changes

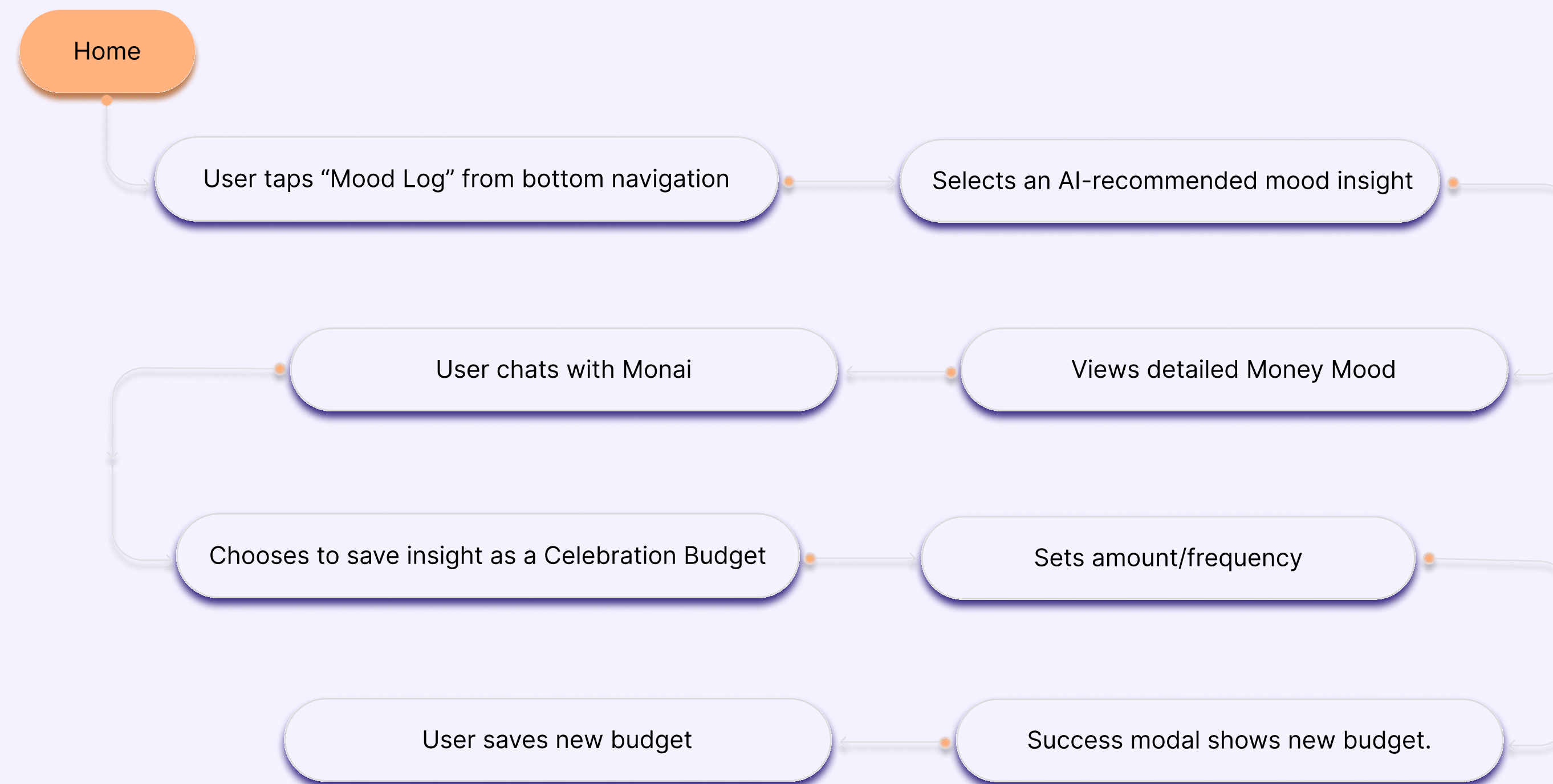
- More human, conversational tone
- Personalized, insight-driven prompts
- Cleaner layout with less friction
- Clearer AI entry point
- Supportive, not overwhelming guidance

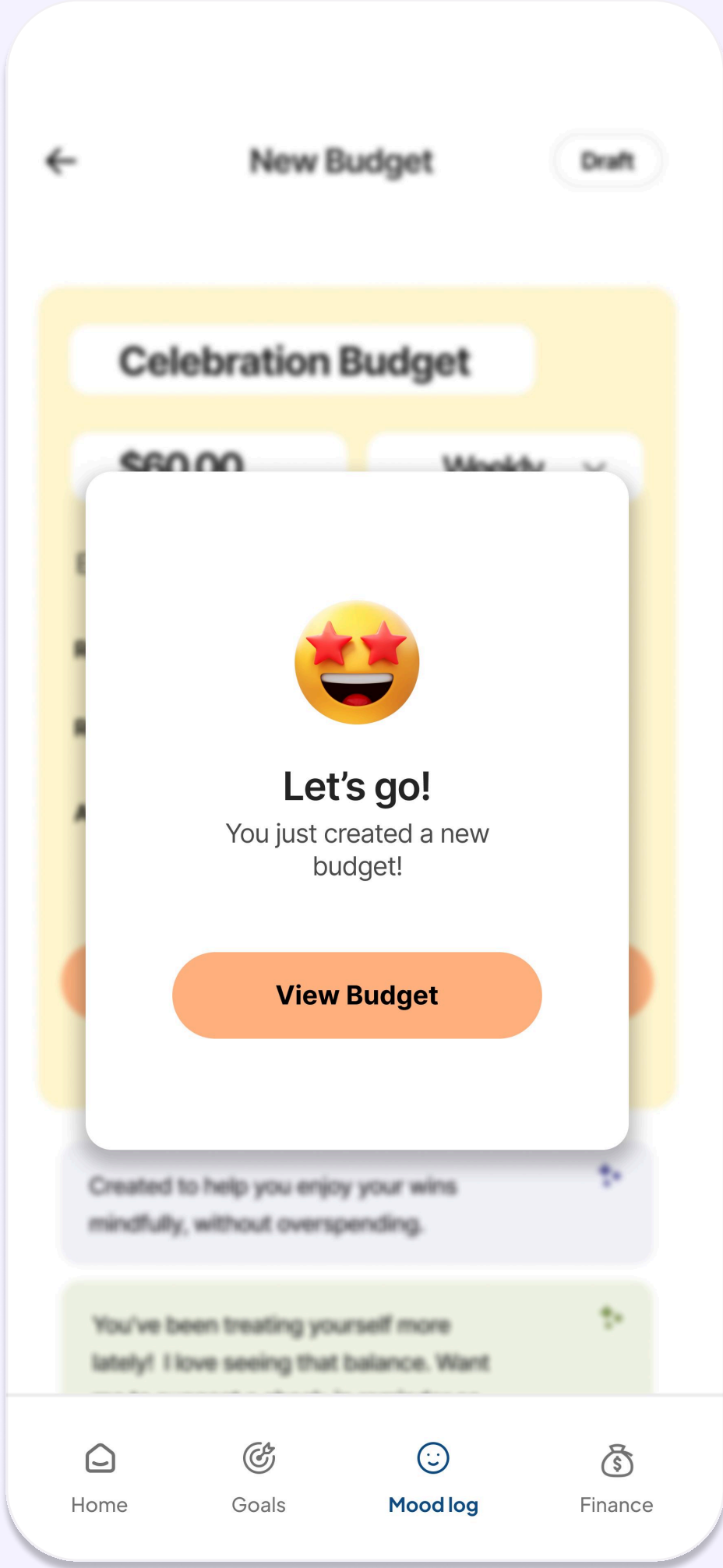
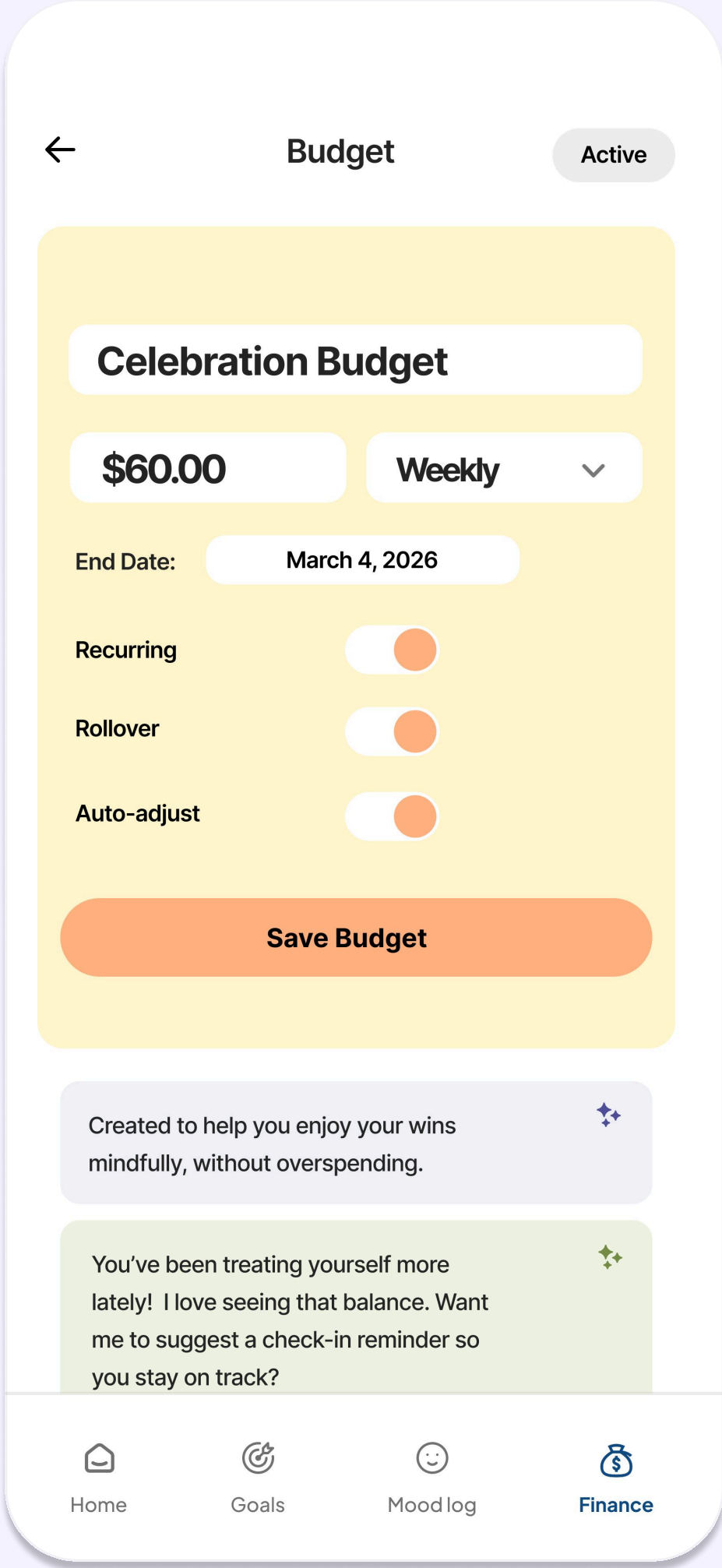
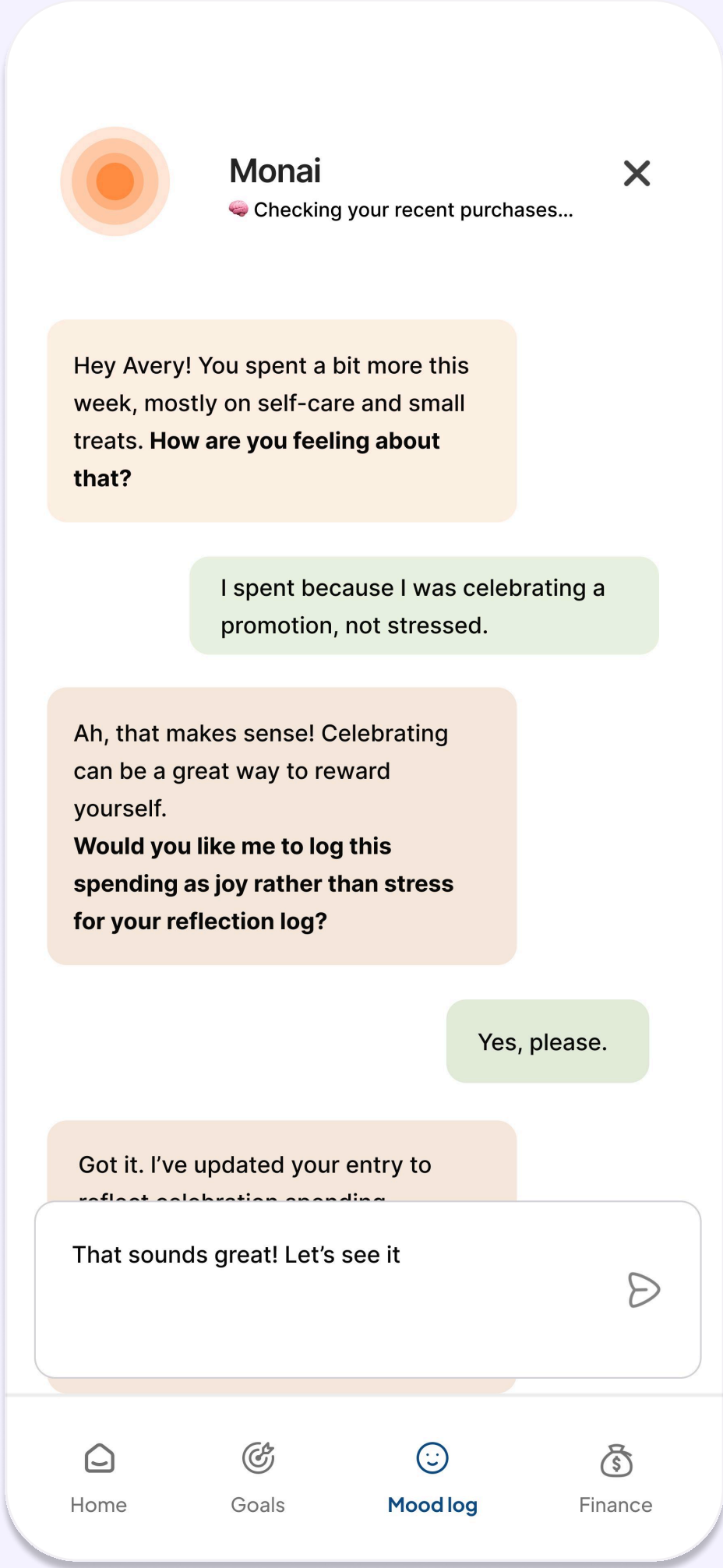
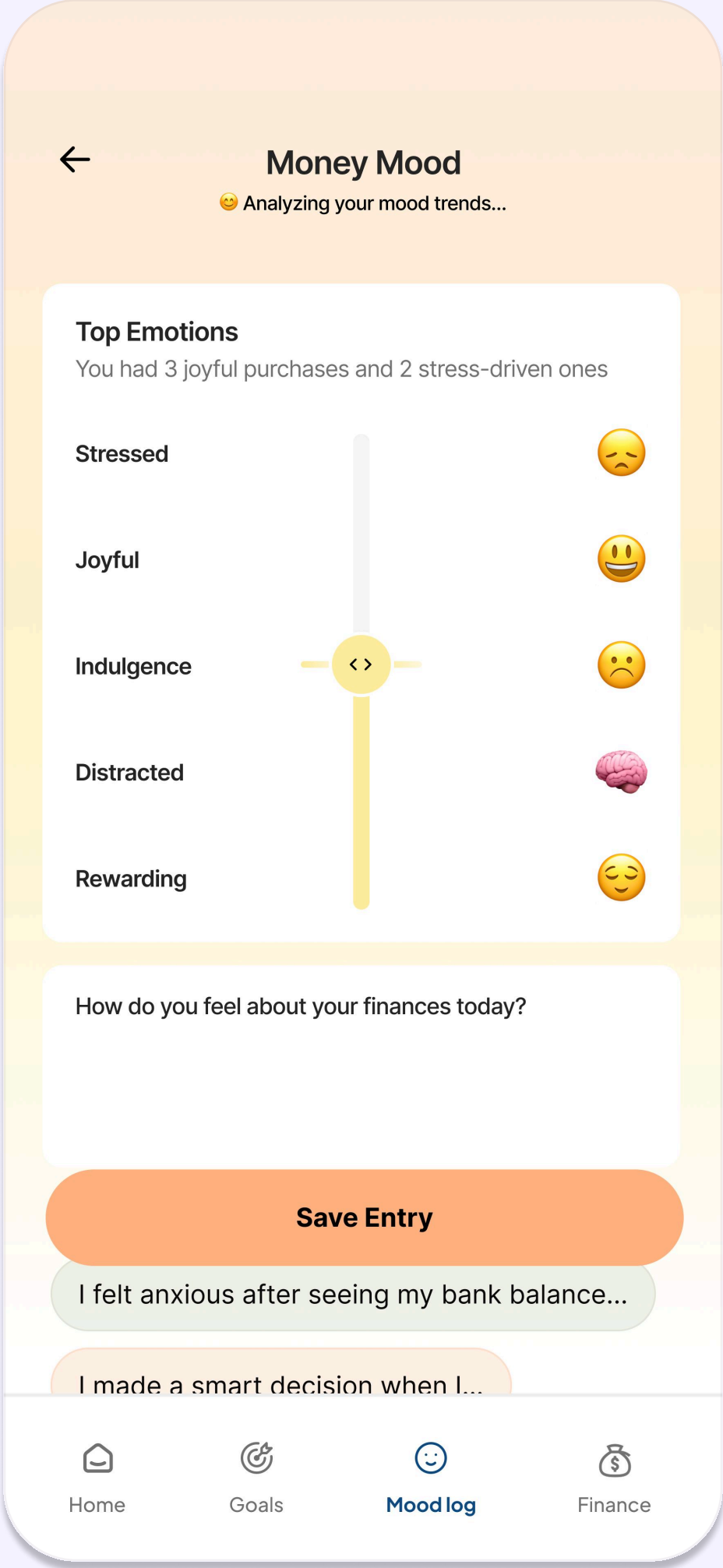
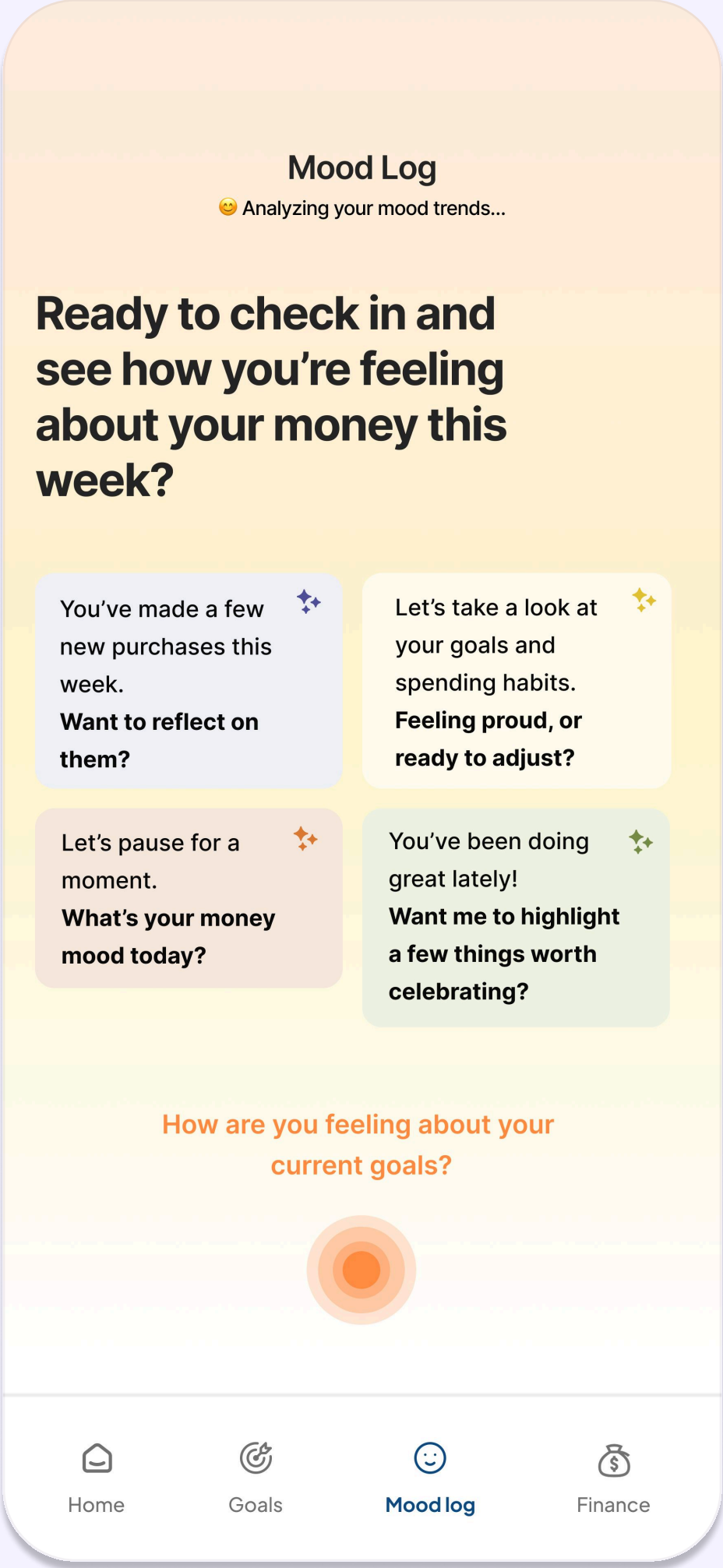
VERSION 1

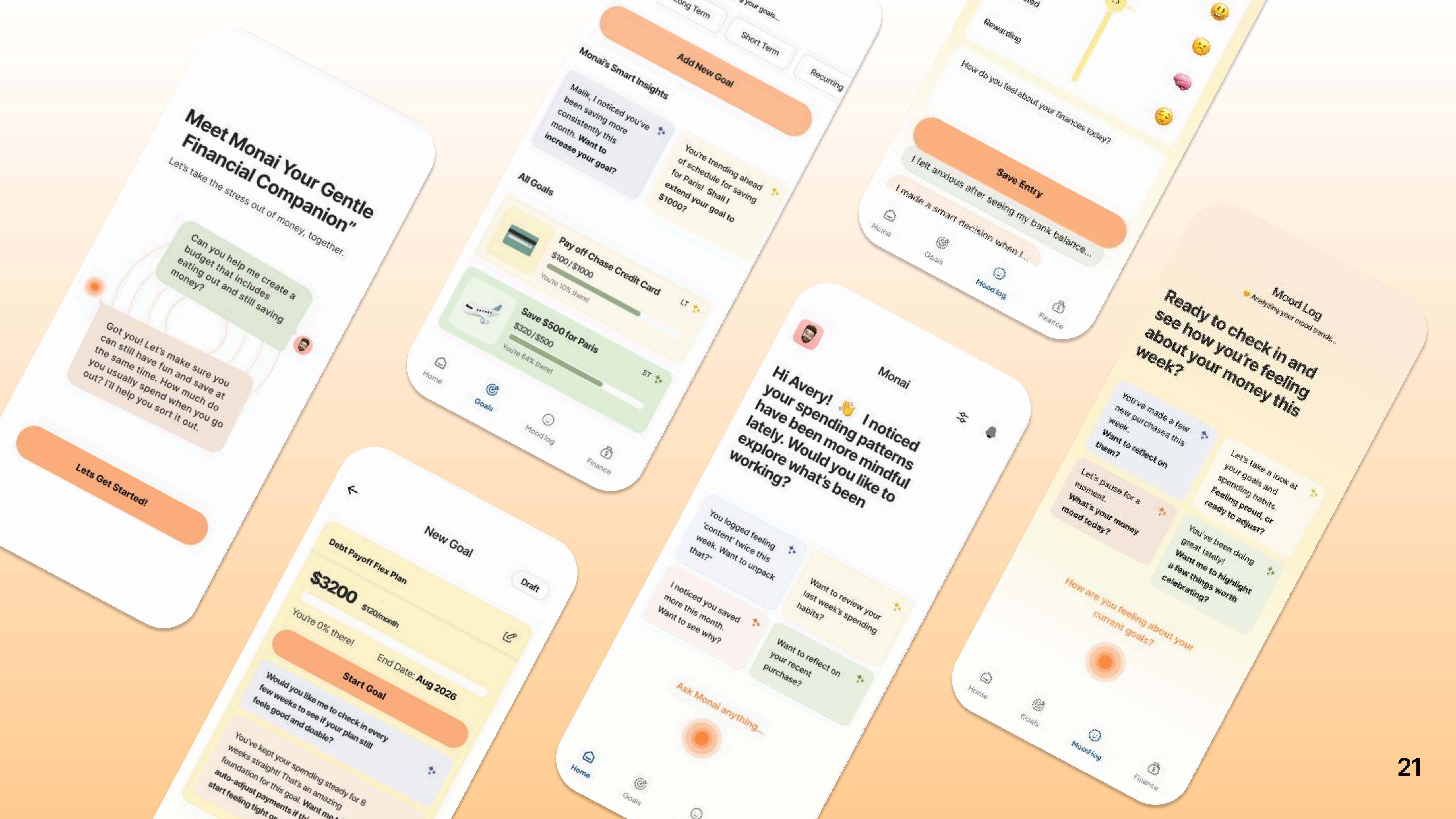


VERSION 2 ✓

Task Flow 2 - Money Mood / New Budget







Meet Monai Your Gentle Financial Companion

Let's take the stress out of money, together.

Can you help me create a budget that includes eating out and still saving money?

Got you! Let's make sure you can still have fun and save at the same time. How much do you usually spend when you go out? I'll help you sort it out.

Let's Get Started!

Add New Goal

Monai's Smart Insights

Malik, I noticed you've been saving more consistently this month. Want to increase your goal?

You're trending ahead of schedule for saving for Paris! Shall I extend your goal to \$1000?

All Goals

Pay off Chase Credit Card
\$100 / \$1000
You're 10% there!

Save \$500 for Paris
\$320 / \$500
You're 64% there!

Home Goals Mood log Finance

Rewarding

How do you feel about your finances today?

Save Entry

I felt anxious after seeing my bank balance...
I made a smart decision when I...

Home Goals Mood log Finance

New Goal

Draft

Debt Payoff Flex Plan

\$3200
\$120/month

You're 0% there!

End Date: Aug 2026

Start Goal

Would you like me to check in every few weeks to see if your plan still feels good and doable?

You've kept your spending steady for 8 weeks straight! That's an amazing foundation for this goal. Want me to auto-adjust payments if this start feeling tight or...

Monai

Hi Avery! I noticed your spending patterns have been more mindful lately. Would you like to explore what's been working?

You logged feeling 'content' twice this week. Want to unpack that?

I noticed you saved more this month. Want to see why?

Want to review your last week's spending habits?

Want to reflect on your recent purchase?

Ask Monai anything...

Home Goals Mood log Finance

Mood Log

Analyzing your mood trends...

Ready to check in and see how you're feeling about your money this week?

You've made a few new purchases this week. Want to reflect on them?

Let's pause for a moment. What's your money mood today?

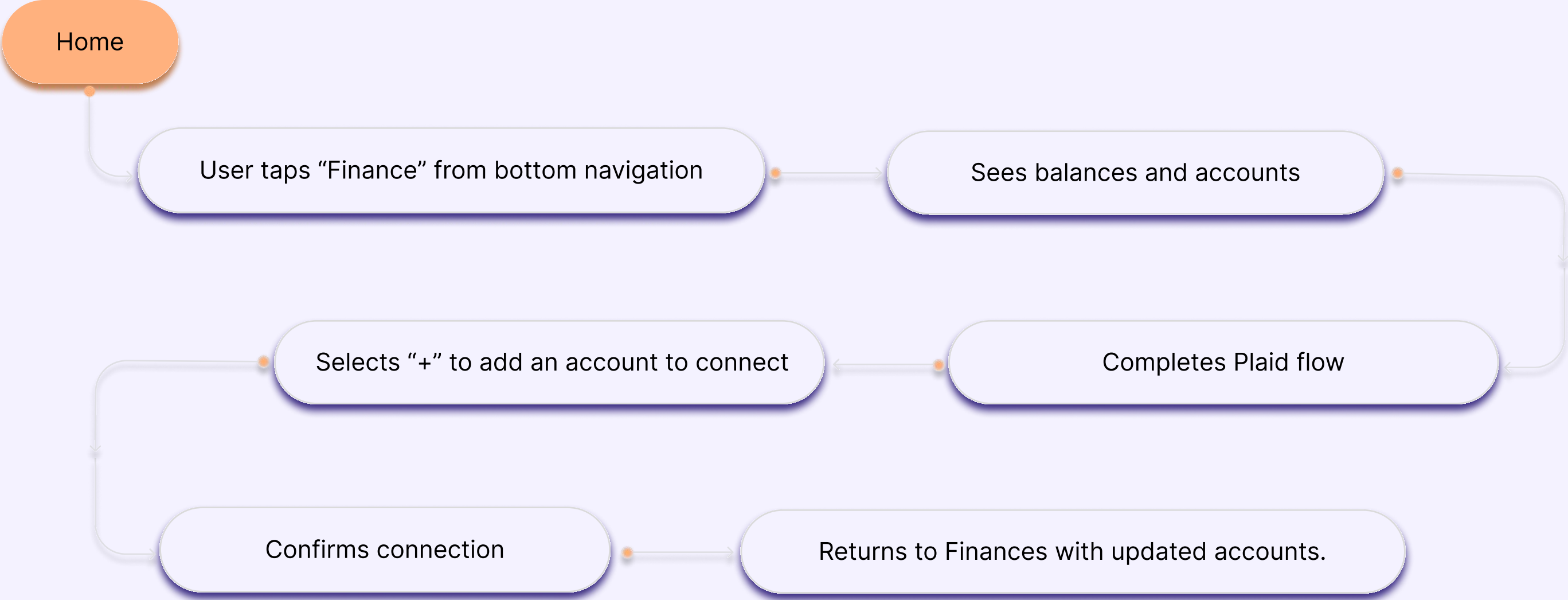
Let's take a look at your goals and spending habits. Feeling proud, or ready to adjust?

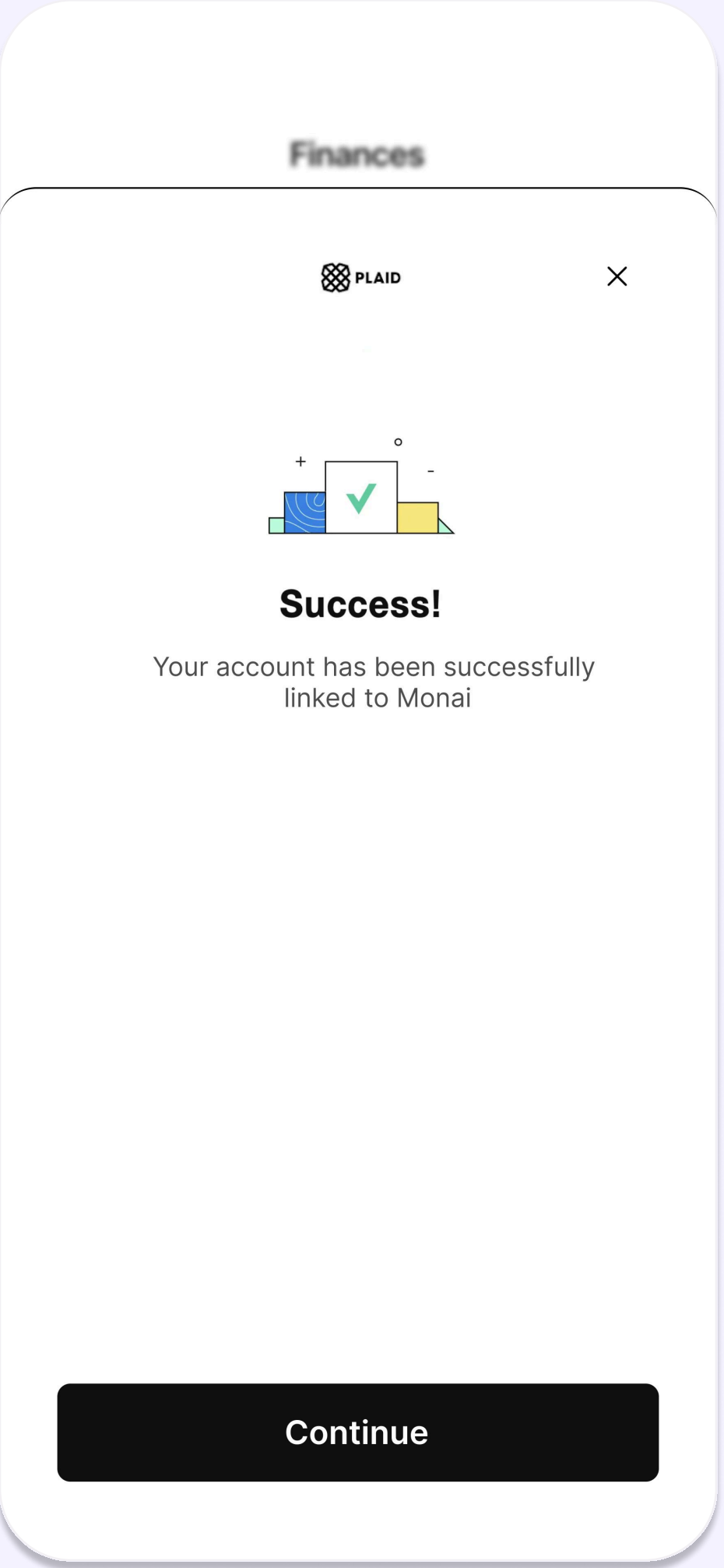
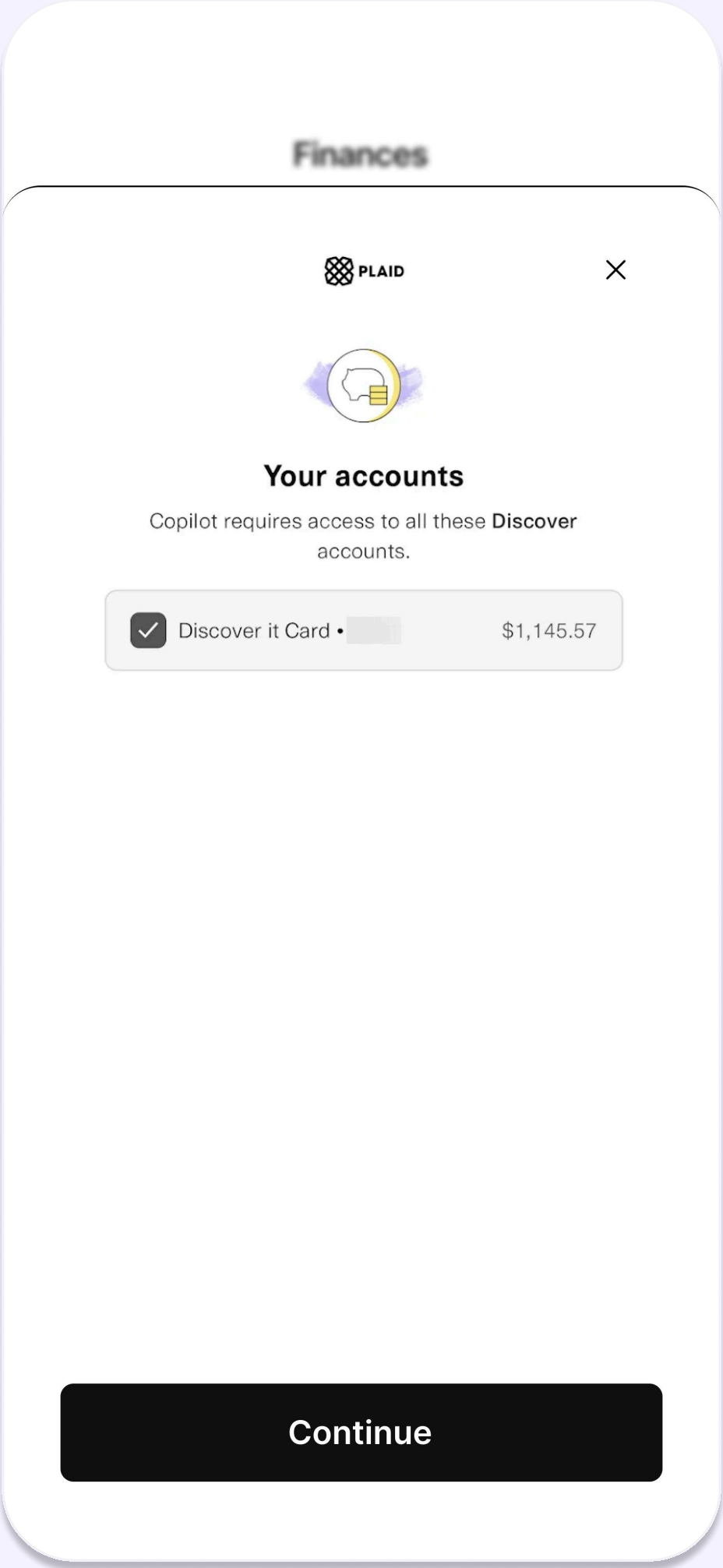
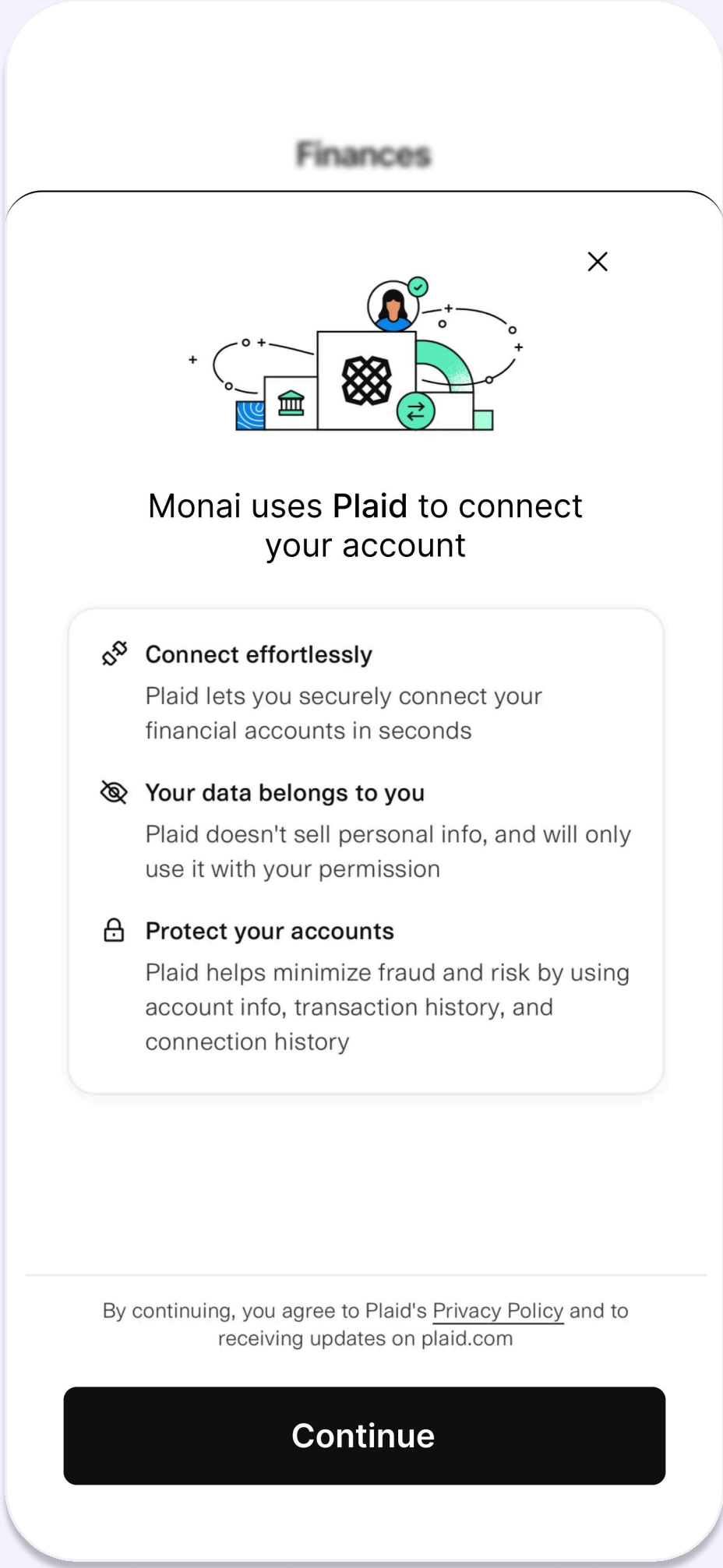
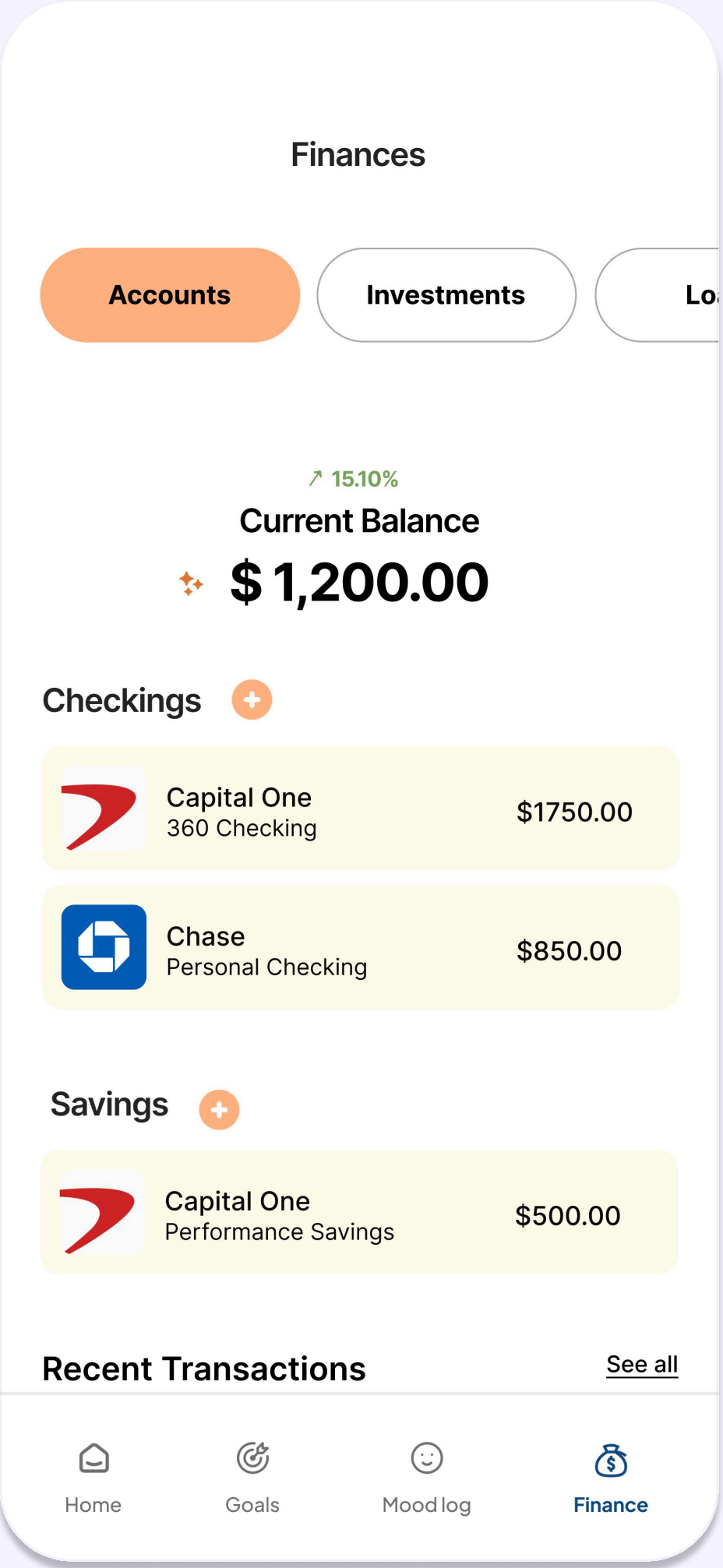
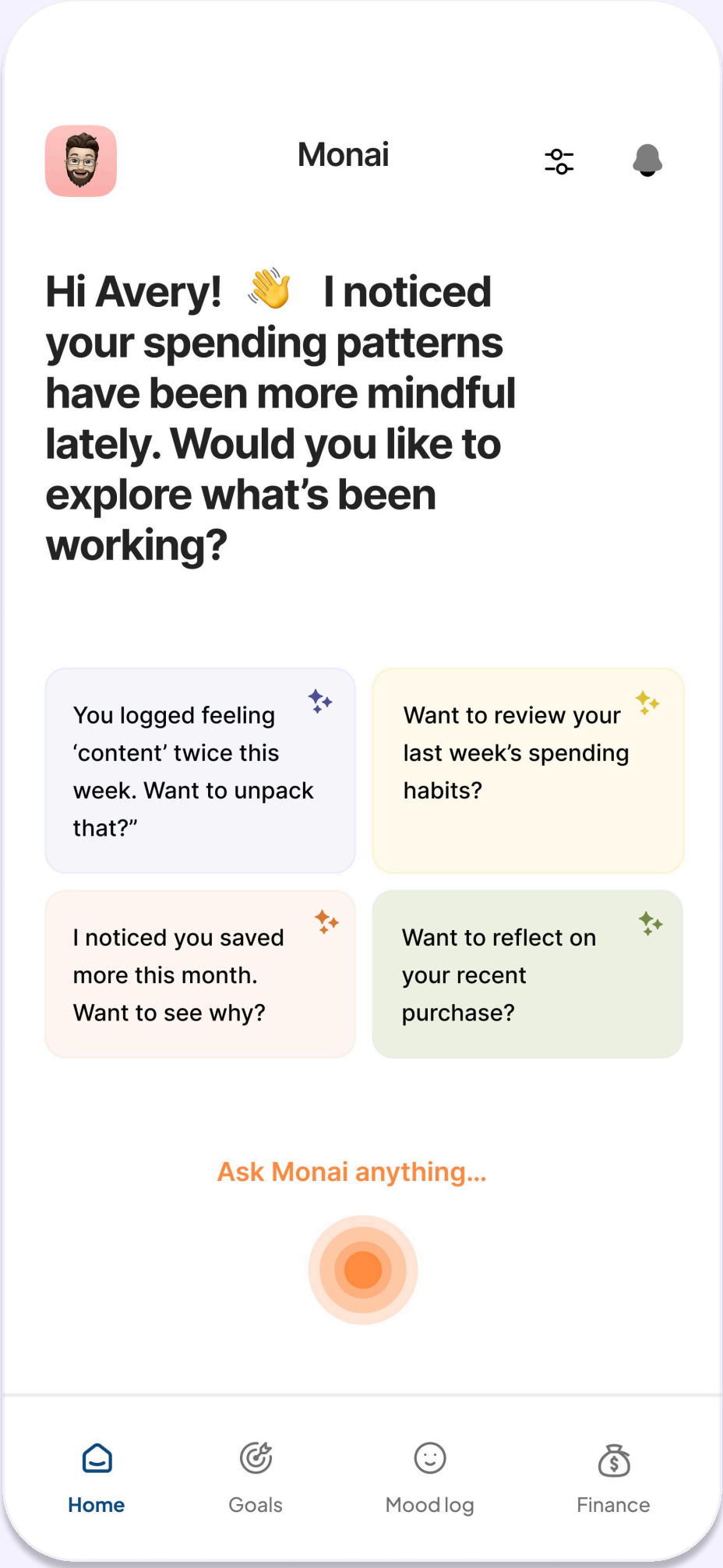
You've been doing great lately! Want me to highlight a few things worth celebrating?

How are you feeling about your current goals?

Home Goals Mood log Finance

Task Flow 3 - Finance / Connecting Bank Account





KEY FEATURES

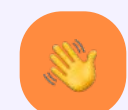
How Monai Works

A holistic approach to financial wellbeing that connects your emotional state with spending habits.

FEATURE 01

Personalized Home Experience

Your home screen adapts to you with smart insights and contextual prompts that feel like a caring friend checking in.



Dynamic Greetings

Acknowledges your progress and patterns



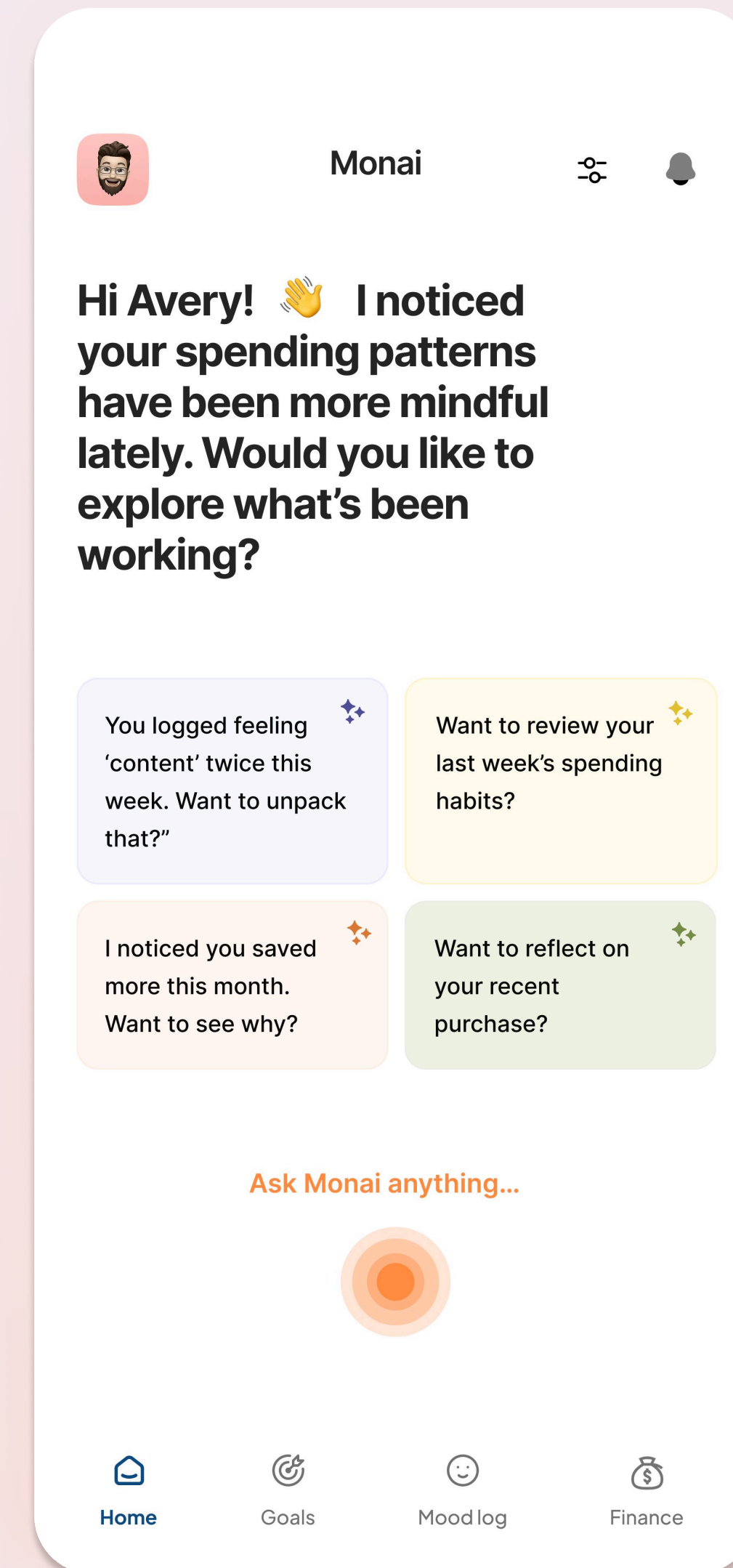
Smart Prompts

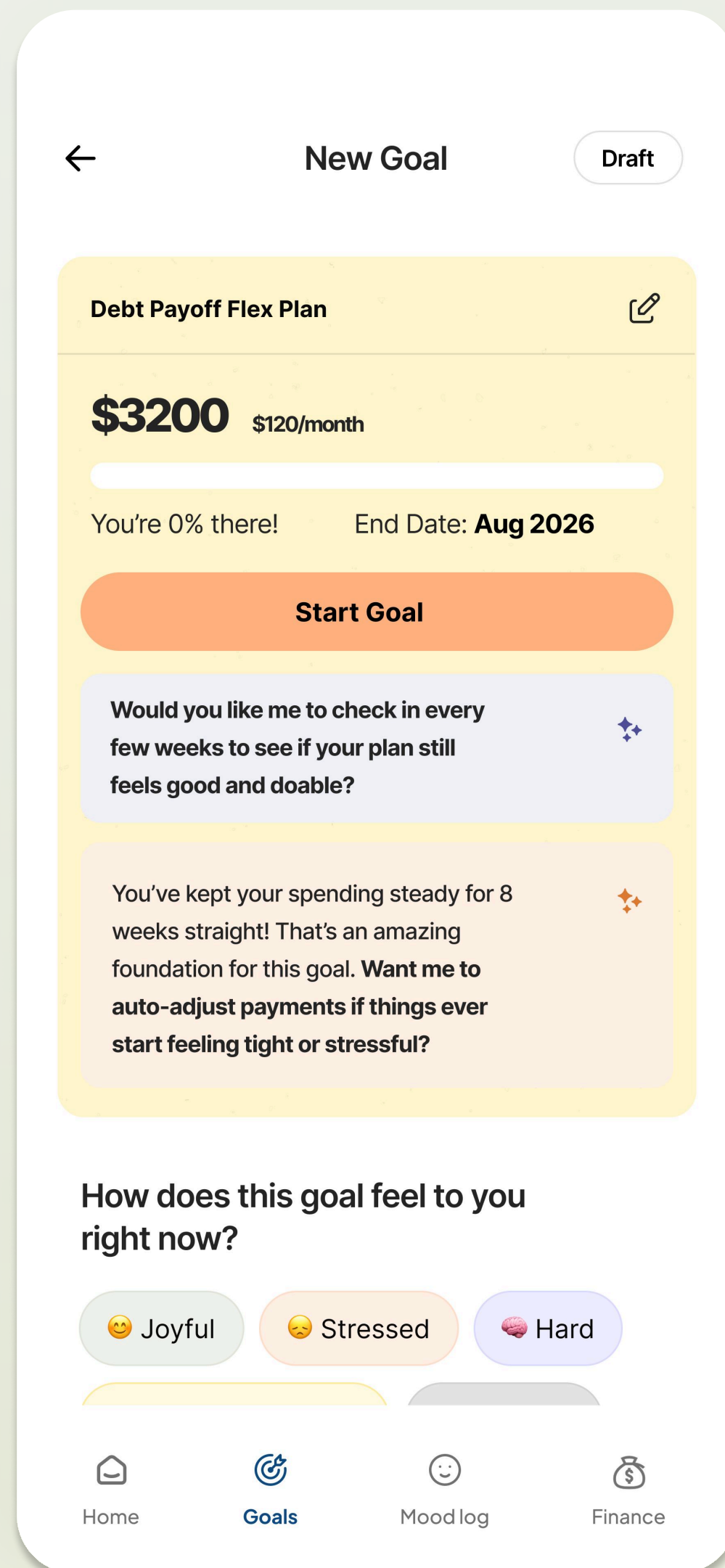
Contextual conversation starters



Instant Access

Voice interaction always one tap away

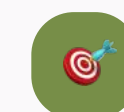




FEATURE 02

Empathetic Goal Tracking

Set meaningful goals with AI-powered insights that celebrate progress and offer support when things get tough.



Multiple Goal Types

Long-term, short-term, and recurring



Visual Progress

See how close you are with progress bars



Smart Suggestions

AI notices patterns and offers help

FEATURE 03

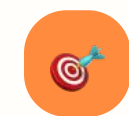
Contextual Check-ins

Choose from empathetic prompts that match your week's story—"Made new purchases? Let's reflect on them."



Multiple Prompts

Choose what resonates with you today



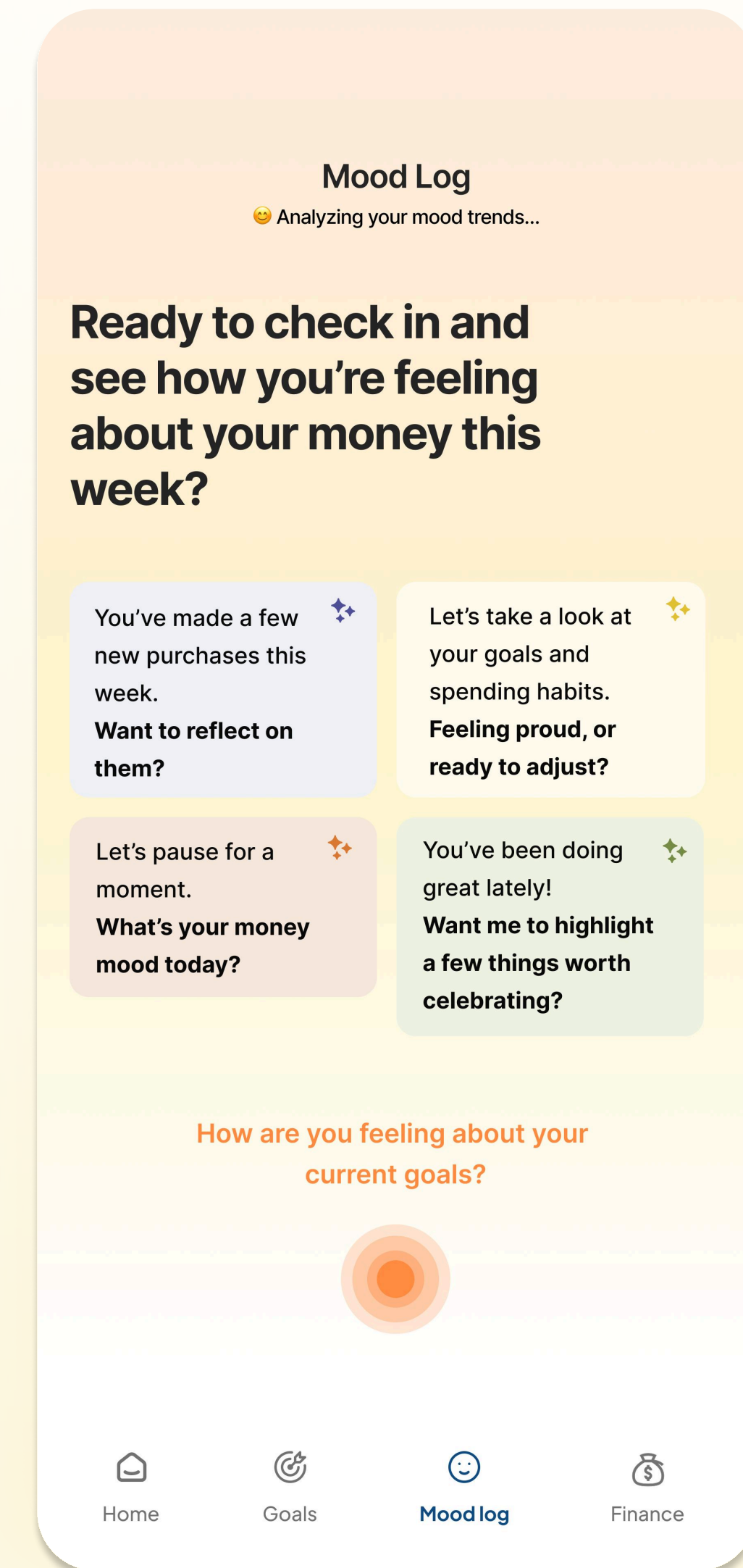
Weekly Awareness

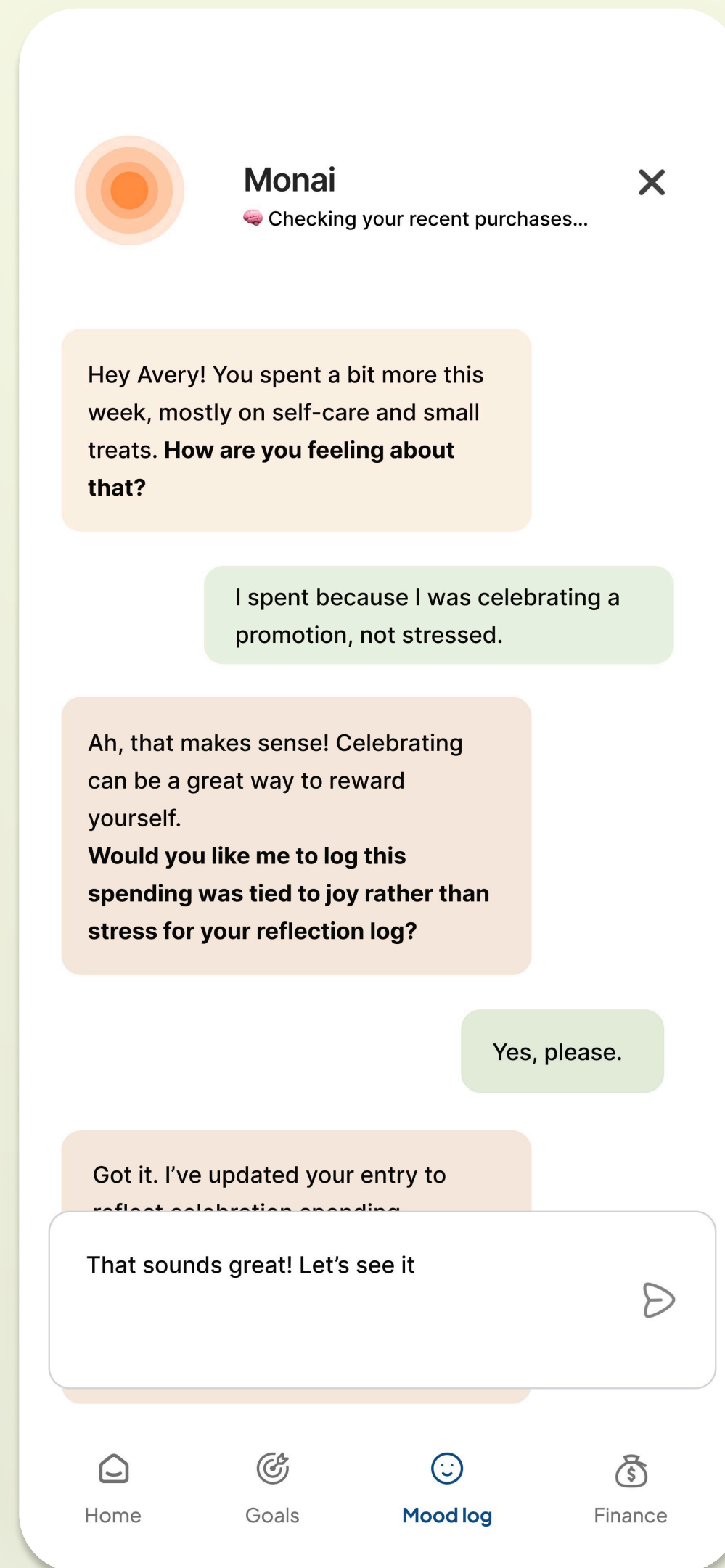
Reflect on your recent financial activity



Voice Ready

Tap the mic to share your feelings

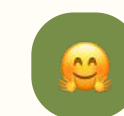




FEATURE 04

Empathetic Conversations

Chat with Monai about spending decisions—"I spent because I was celebrating a promotion, not stressed."



Understanding Responses

"Celebrating can be a great way to reward yourself"



Contextual Reframing

Logs spending as "joy" not "stress"



Non-Judgmental

Every purchase has a valid emotional reason

FEATURE 05

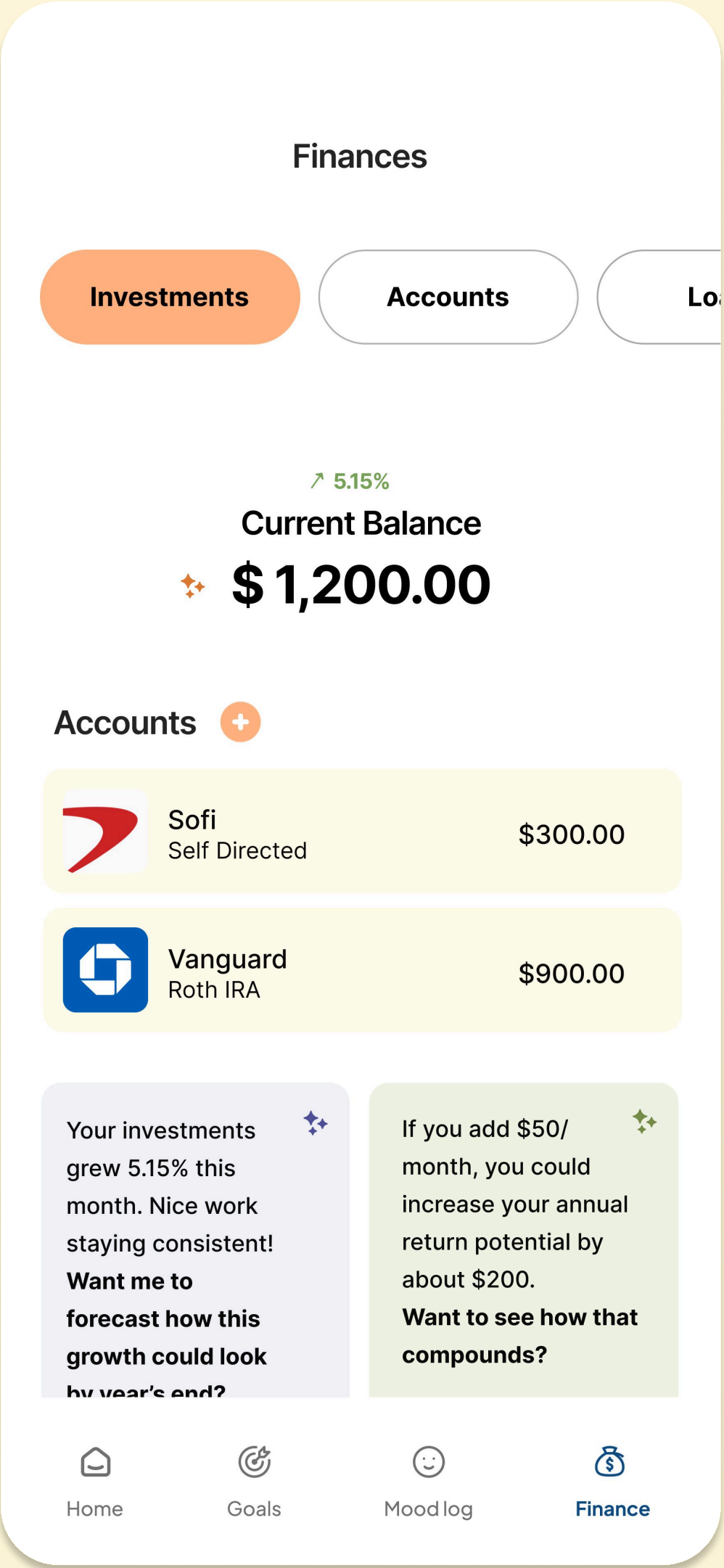
Holistic Financial Overview

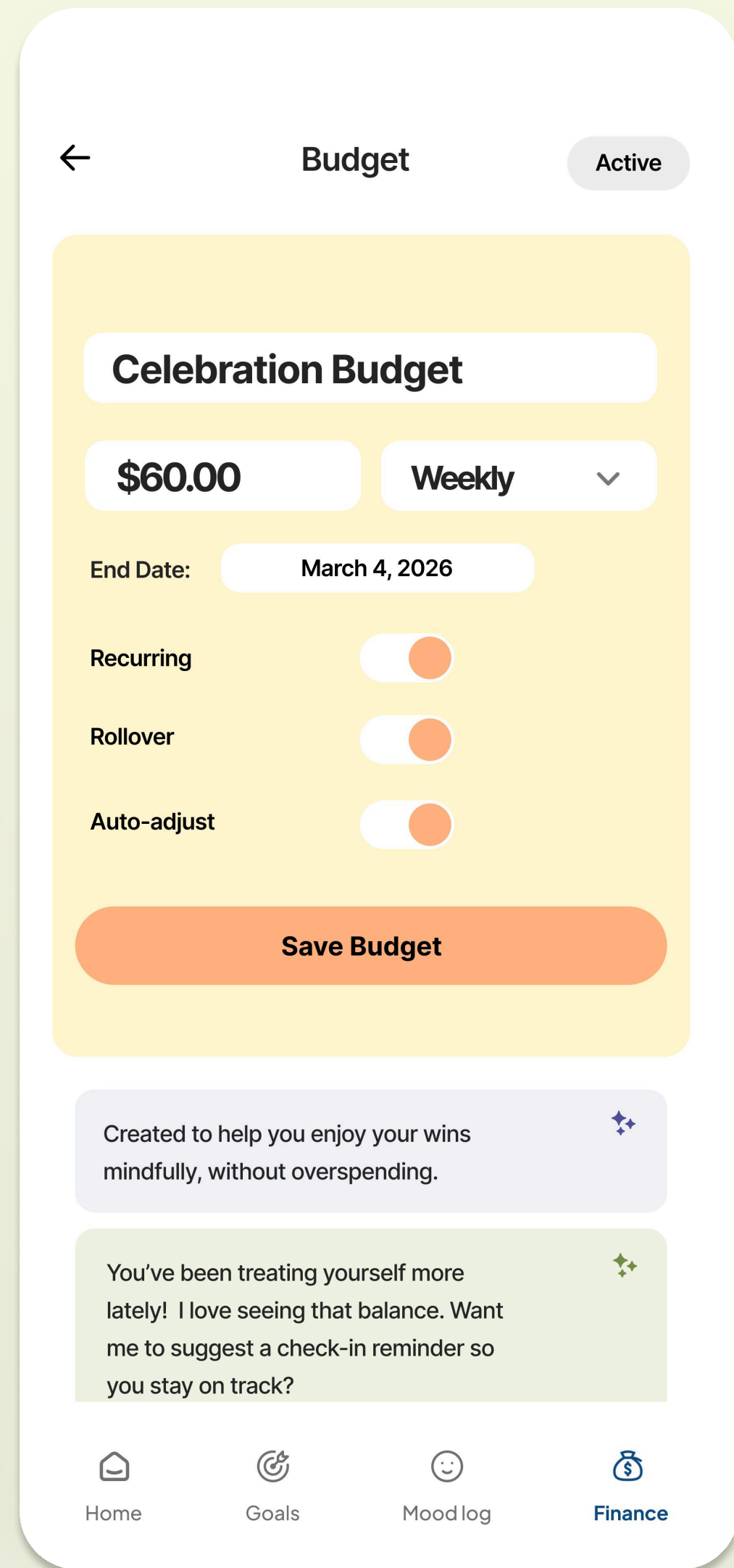
Connect all your accounts, investments, and budgets in one empathetic space that makes sense of your money.

 **Account Aggregation**
All accounts in one secure dashboard

 **Investment Tracking**
Monitor growth without the stress

 **Smart Insights**
Contextual suggestions based on patterns

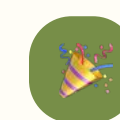




FEATURE 06

Emotion-Based Budgets

Create budgets that acknowledge your human needs like a "Celebration Budget" for when life calls for joy.



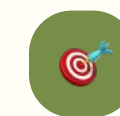
Context-Aware Categories

Budgets that reflect real life, not just numbers



Visual Progress

See your success without shame



Gentle Reminders

Supportive nudges, never judgmental alerts

REFLECTION

Lessons Learned

Designing Monai reinforced that great product design starts with understanding people. Once I centered the experience around real emotions, the product became clearer, more intuitive, and more valuable.

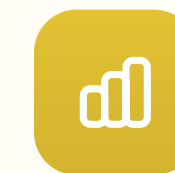
The biggest takeaway: when you design with users' emotional reality in mind, the interface naturally becomes more supportive, meaningful, and effective.

What's Next?



Couples Mode

Designing shared financial experiences that reduce friction and encourage healthy collaboration.



Advanced ML

Refining pattern recognition to deliver more personalized, emotionally aware insights.



Smart Nudges

Crafting gentle, contextual prompts that guide users at the right moment — without overwhelming them.