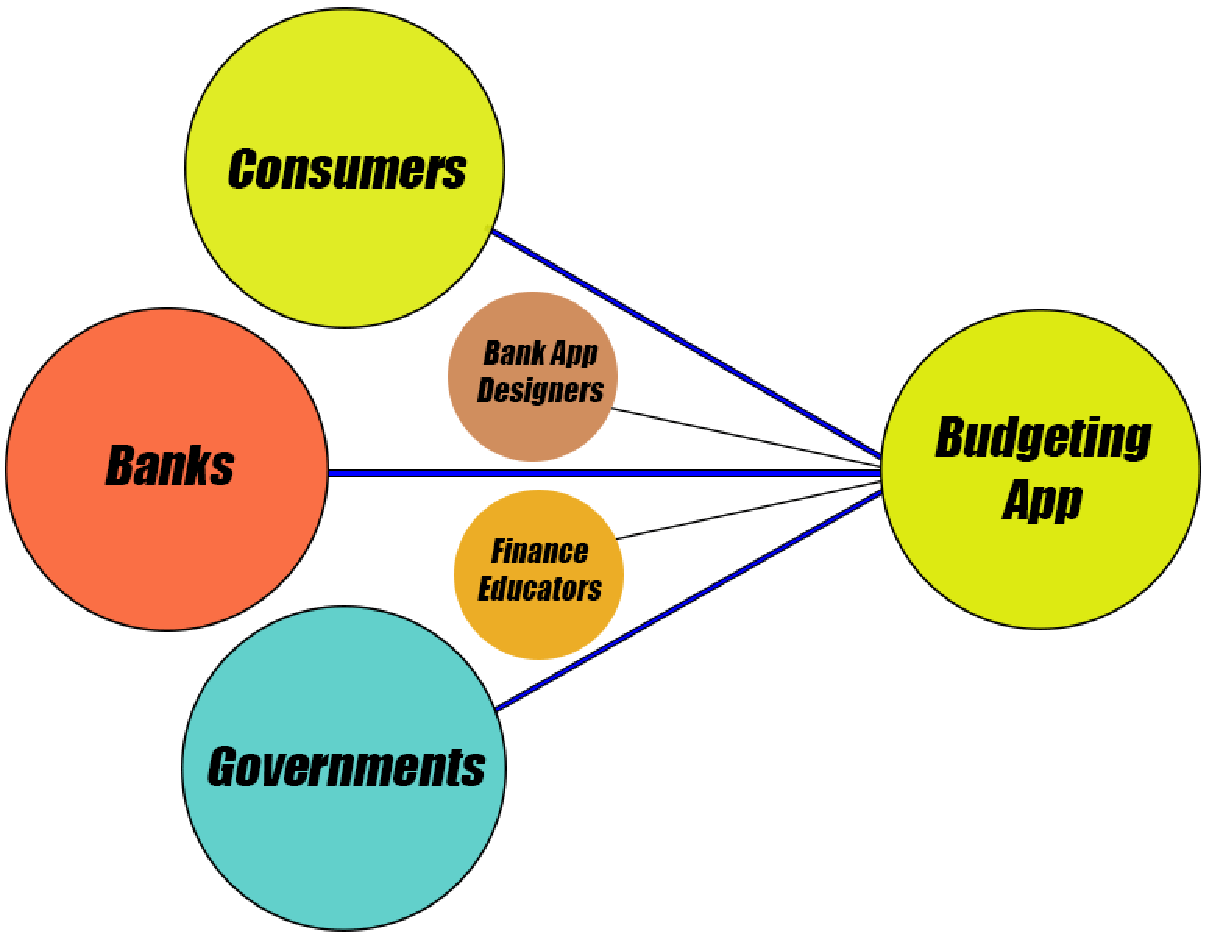
USER ANALYSIS:

This group will consist of consumers ranging from ages of early 20's to late 40's. Some will be college graduates, others will have some college, others will have no college. Exact income will not be taken into consideration though income range will be assessed to be lower, middle, or upper class.

STAKEHOLDERS ANALYSIS:



In this map, we see a relationship among:

A. Individual consumers (the people)

B. Banks (suppliers of the most popular savings method: savings accounts)

C. Governments (the city, states, country for whom healthy savings make for financially-secure citizens)

Between consumers and banks, we have those who could help to provide better applications with the goal in mind to help the consumer save more money. This helps the banks to have more money to invest and the consumer in having larger money reserves. Between consumers and governments are legislators who may provide support via programs like social security and Medicare and Medicaid. The government also taxes savings. Thus, higher levels of savings for individuals creates more revenue for governments and less dependency on governments. Between governments and banks are regulators who ensure that banks operate in a manner that is beneficial for consumers and ethically as well. Finance educators may have once been in the banking business or simply be finance PhDs or in similar fields. They can help people in banks, government, and individual consumers to become better at increasing the savings of the consumers and applications such as the one proposed could be part of their teaching.