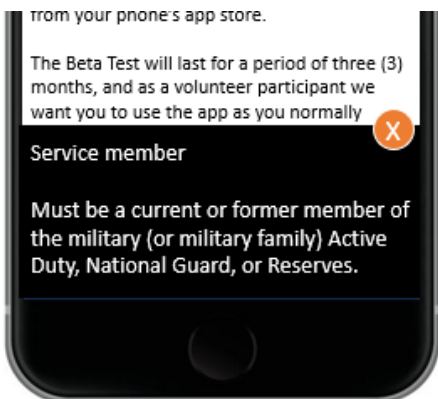
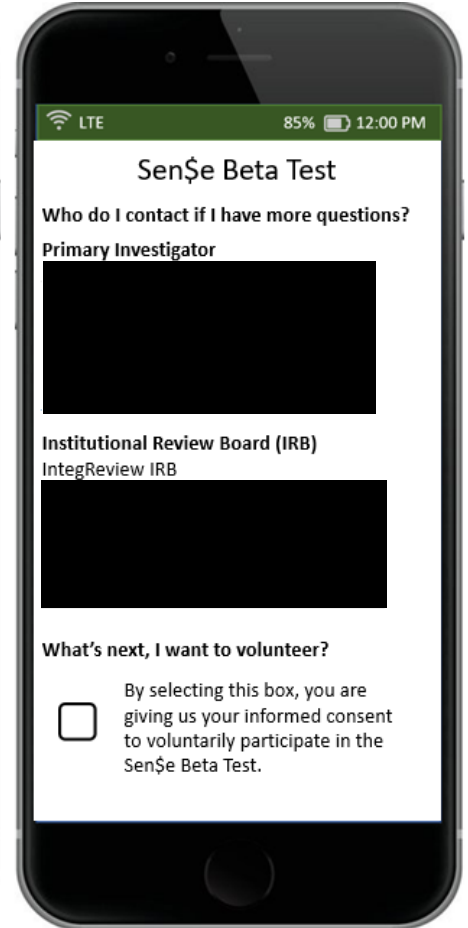
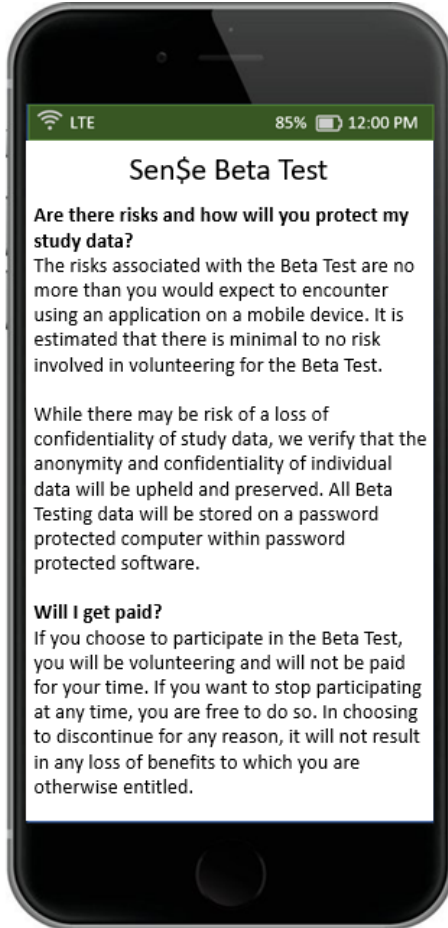
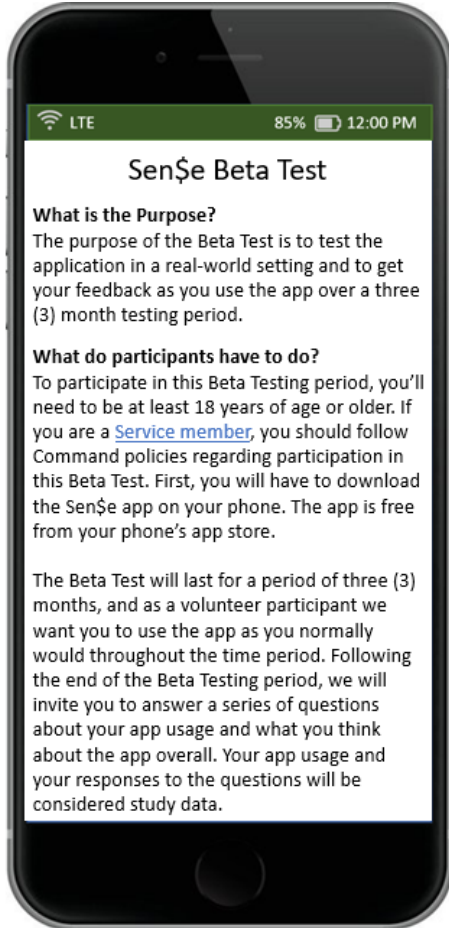




Appendix A – Beta Testing Information and Participant Instructions

Mobile Form





Appendix B – System Usability Scale (SUS)

Please check the box that reflects your immediate response to each statement. Don't think too long about each statement. Make sure you respond to every statement. If you don't know how to respond, simply mark "3."

1. I think that I would like to use this application frequently

Strongly disagree					Strongly agree
1	2	3	4	5	

2. I found the application unnecessarily complex

Strongly disagree					Strongly agree
1	2	3	4	5	

3. I thought the application was easy to use

Strongly disagree					Strongly agree
1	2	3	4	5	

4. I think that I would need the support of a technical person to be able to use this application

Strongly disagree					Strongly agree
1	2	3	4	5	

5. I found the various functions in this application were well integrated

Strongly disagree					Strongly agree
1	2	3	4	5	

6. I thought there was too much inconsistency in this application

Strongly disagree					Strongly agree
1	2	3	4	5	

7. I would imagine that most people would learn to use this application very quickly

Strongly disagree					Strongly agree
1	2	3	4	5	

8. I found the application very cumbersome to use

Strongly disagree					Strongly agree
1	2	3	4	5	

9. I felt very confident using the application

Strongly disagree					Strongly agree
1	2	3	4	5	

10. I needed to learn a lot of things before I could get going with this application

Strongly disagree					Strongly agree
1	2	3	4	5	

Overall, I would rate the user-friendliness of this application as

Worst Imaginable	Awful	Poor	Fair	Good	Excellent	Best Imaginable



Appendix C – Subjective Usability Questionnaire (SUQ)

Please answer the following questions as completely as possible. Place a circle around the number that best represents your rating of your experience.

SCREEN

1. Characters on the mobile screen

hard to read										easy to read	
	1	2	3	4	5	6	7	8	9		N/A

2. Characters on the mobile screen

vague										obvious	
	1	2	3	4	5	6	7	8	9		N/A

3. Organization of information on screen

confusing										very clear	
	1	2	3	4	5	6	7	8	9		N/A

4. Sequence of screens

confusing										very clear	
	1	2	3	4	5	6	7	8	9		N/A

TERMINOLOGY AND SYSTEM INFORMATION

5. Use of terms throughout application

inconsistent										consistent	
	1	2	3	4	5	6	7	8	9		N/A

6. Terminology used is related to the task you are doing

never										always	
	1	2	3	4	5	6	7	8	9		N/A

7. Location on screen of messages and notifications provided to you by the application

inconsistent										consistent	
	1	2	3	4	5	6	7	8	9		N/A

8. Messages that require your input are?

confusing										clear	
	1	2	3	4	5	6	7	8	9		N/A

9. Application keeps you informed about what is going on

never										always	
	1	2	3	4	5	6	7	8	9		N/A

10. Error messages

unhelpful										helpful	
	1	2	3	4	5	6	7	8	9		N/A

LEARNING

11. Learning to operate the application

difficult										easy	
	1	2	3	4	5	6	7	8	9		N/A

12. Exploring new features by trial and error

difficult										easy	
	1	2	3	4	5	6	7	8	9		N/A

13. Remembering names and use of commands

difficult										easy	
	1	2	3	4	5	6	7	8	9		N/A



14. Tasks can be performed in a straight-forward manner

never
1 2 3 4 5 6 7 8 9 always
N/A

15. Help messages on the screen

unhelpful
1 2 3 4 5 6 7 8 9 helpful
N/A

16. Supplemental reference materials

confusing
1 2 3 4 5 6 7 8 9 clear
N/A

APPLICATION CAPABILITIES

17. Correcting your mistakes

difficult
1 2 3 4 5 6 7 8 9 easy
N/A



Appendix D – Satisfaction Questionnaire

Please answer the following questions as completely as possible. Place a circle around the number that best represents your rating of your experience.

OVERALL REACTIONS TO THE APPLICATION

useless	0	1	2	3	4	5	6	7	8	useful	9	N/A
difficult	0	1	2	3	4	5	6	7	8	easy	9	N/A
frustrating	0	1	2	3	4	5	6	7	8	satisfying	9	N/A
rigid	0	1	2	3	4	5	6	7	8	flexible	9	N/A
untrustworthy	0	1	2	3	4	5	6	7	8	trustworthy	9	N/A



Appendix E – Sample Scenario-based Questions

Use the Sen\$e application to answer the following scenario-based questions.

1. You put an initial investment of \$5,000 in a high interest savings account, at 2.5%. You plan to put \$150 in each month for the next 5 years. How much will your account hold, if compounded daily?
 - a. Correct answer: \$15,252.06

2. Amber wants to make sure her housing payments of \$1,100 doesn't exceed a healthy debt-to-income (DTI) ratio. She currently has a gross monthly income of \$5,300. What is her DTI ratio and is that considered within the financially healthy range?
 - a. Correct answer: 21% and yes, it's actually below a "good" range of 30%-36%.

3. You are building a spending plan. You want to identify areas you can potentially cut back on spending, so you can save more toward retirement. After listing out all your expenses, the first area you can easily make cuts to would be what type of expense?
 - a. Correct answer: discretionary expense or nonessential expense (want vs. need) like a gym membership or the grocery bill

4. You're serious about building wealth and investing in your retirement. There are three things that you can start working towards today that would help improve your positive cash flow. What are the these steps, besides increasing income?
 - a. Correct answer: decreasing living expenses and decreasing indebtedness

5. The Savings Deposit Program (SDP) offers a lot of great incentives for saving, like it's guaranteed annual return rate of 10%! What requirements are there to participate in the SDP?
 - a. Correct answer: must be in a recognized/designated combat zone for 30 consecutive days or at least one day in three consecutive months.

6. The Servicemembers Civil Relief Act (SCRA) offers many protections for active duty Service members. Among these protections is a debt cap on interest rates. What is that cap and what debts does it apply to?
 - a. Correct answer: Interest rates on debt are limited to 6% while you are on active duty. This protection applies to all debt incurred before one entered the service.

7. Enlisted Service members file 80% of identity theft complaints. Identity theft is a serious crime and scammers are out to steal your personal information like social security numbers and account numbers. What's the first thing you should do if you think your identity has been stolen?
 - a. Correct answer: flag your credit report with a fraud alert and freeze your accounts.



8. How many categories of information are included in the Benefits and Entitlements section of Sen\$e and which one are you most interested in learning more about?
 - a. Correct answer: 7. And _____[blank answer].

9. You are enrolled in the Thrift Savings Plan (TSP) under the Blended Retirement System (BRS) and want to maximize matching contributions. What percentage of your pay will you need to contribute to maximize matching contributions from your employer?
 - a. Correct answer: 5%.

10. Under the Blended Retirement System (BRS), you can elect to receive continuation pay. What are some of the eligibility requirements for continuation pay?
 - a. You must commit to additional years of service and are eligible to receive continuation pay around mid-career (8-12 years).

11. What type of pay is continuation pay considered by the IRS?
 - a. Correct answer: bonus pay