



Appendix A – Beta Testing Information and Participant Instructions

Mobile Form

Sen\$e Beta Test

What is the Purpose?
The purpose of the Beta Test is to test the application in a real-world setting and to get your feedback as you use the app over a three (3) month testing period.

What do participants have to do?
To participate in this Beta Testing period, you'll need to be at least 18 years of age or older. If you are a [Service member](#), you should follow Command policies regarding participation in this Beta Test. First, you will have to download the Sen\$e app on your phone. The app is free from your phone's app store.

The Beta Test will last for a period of three (3) months, and as a volunteer participant we want you to use the app as you normally would throughout the time period. Following the end of the Beta Testing period, we will invite you to answer a series of questions about your app usage and what you think about the app overall. Your app usage and your responses to the questions will be considered study data.

Are there risks and how will you protect my study data?
The risks associated with the Beta Test are no more than you would expect to encounter using an application on a mobile device. It is estimated that there is minimal to no risk involved in volunteering for the Beta Test.

While there may be risk of a loss of confidentiality of study data, we verify that the anonymity and confidentiality of individual data will be upheld and preserved. All Beta Testing data will be stored on a password protected computer within password protected software.

Will I get paid?
If you choose to participate in the Beta Test, you will be volunteering and will not be paid for your time. If you want to stop participating at any time, you are free to do so. In choosing to discontinue for any reason, it will not result in any loss of benefits to which you are otherwise entitled.

Who do I contact if I have more questions?
Primary Investigator
[Redacted]

Institutional Review Board (IRB)
IntegReview IRB
[Redacted]

What's next, I want to volunteer?
☐ By selecting this box, you are giving us your informed consent to voluntarily participate in the Sen\$e Beta Test.

from your phone's app store.

The Beta Test will last for a period of three (3) months, and as a volunteer participant we want you to use the app as you normally

Service member

Must be a current or former member of the military (or military family) Active Duty, National Guard, or Reserves.



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	Awful	Poor	Fair	Good	Excellent	Best
Imaginable						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

always

9

N/A

15. Help messages on the screen

unhelpful

1

2

3

4

5

6

7

8

helpful

9

N/A

16. Supplemental reference materials

confusing

1

2

3

4

5

6

7

8

clear

9

N/A

APPLICATION CAPABILITIES**17. Correcting your mistakes**

difficult

1

2

3

4

5

6

7

8

easy

9

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