

CoSave Assessment

Name	Can you tell me about a time you and a roommate/family member had to save for something together?	How did you manage expenses and savings as a group?	What tools (apps, spreadsheets, Venmo, notes) did you use to track contributions? And which was your favorite?	What's the most frustrating part of saving for a shared goal with others?	Do you prefer everyone contributing equally, or based on what they can afford?	What types of things do you usually save for with a group (vacation, parties, furniture)?	What's working well with how you currently manage shared savings?	How do you communicate updates about group savings?	Ideally, if you were to use an app that helps with managing a household budget, what elements and features would you love to see and utilize?	Would gamifying saving (progress bars, rewards) make it more fun for you?
User 1	Me and friends/ boyfriend have saved for dinner/ activities.	talk about how much \$ we're working with and what we can do with that	cash app	them not paying you back	Contribute equally	activity's and parties	stopping shared stuff with certain people	both	i think a more broken down version of what your buying and the percent of what was actually a necessity	Yes!
User 2	I saved to live with a roommate for household items	Apple notes sheet	Apple notes app it worked	Not everyone might agree on an amount	Contribute equally	Vacation, household, outing activities	I don't quite do that anymore	Na	Upcoming bills? I'm not entirely sure!	Yes!
User 3	We had to save to but a house	We had to cut back on eating out and spend on want items.	Way back in the day was a checkbook and saving account	Not buying what I want when I want	Contribute equally	Vacation!	Na	In person	I dont budget or do the bills	Maybe?
User 4	A trip out of state	Each saved half for hotel	Excel was used	Making sure all are available at the end goal	Contribute equally	Vacation	N/a	Both	Not just for the month, but for each quarter to plan and forecast future saving goals/events or to better budget for upcoming car maintenance that's not included in a monthly budget, but a forecasted budget for tune up, new tires etc	No
User 5	Saved together for a trip to California	We talked about it and used an app to track our expenses roughly.	Used notes app and collaborated.	The most frustrating is me not being able to budget properly or be super strict with spending.	Contribute equally	Vacations or really anything having to do with going out.	N/A	Both	Something not too wordy or lengthy. Easy to navigate and share with others.	Yes!
User 6	Nope, they just took my pay check	Simple, I only manage it in Excel	Excel	They over spend all the time and the money it's there for a goal	Contribute equally	Vacations	Not sure, I don't share.	In person	Spread sheets.	No
User 7	Saving for moving - \$10k-ish saved/credited. We had to make sure we had enough for gas, moving truck rentals, hotels, and to start up when we arrived. It wasn't written in stone exact amounts had but we had estimates. I feel like having something to look at would definitely helped keep on budget.	Figuring out the costs of X, Y, Z and documenting needs per month to be able to save for W amount.	We dont nessesarily use it to track contributions but keep track of bills/dates/savings/etc. Google docs/spreadsheets or hand written.	Staying on track with savings. Things happen to one or the other person that's no one's fault, just life, ex. Doctors Bills, Vet Bills, Car issues, etc. When your sharing with someone income is more but so is just offhand bills.	Contribute what they can afford	Vacations, family visits, car problems, we share an income so one time we may save for my wants and other times for what the other person wants.	Staying on track, frequently regrouping to talk about if we can still save X amount or not, etc.	In person	Clear separation of bills and info, easy on the eyes, very visual, maybe pie charts, over/under budget labels or coloring, etc.	Yes!
User 8	My roommate and I are currently trying to save for a new washer.	We just put aside a couple of bucks every paycheck	Samsung notes	Having to figure out how much we can put aside each time	Contribute what they can afford	All of the above	I dont know we're still working on it	Text	Something that can calculate math	Yes!
User 9	Saving for our wedding.	We alternate groceries and other joint expenses where we can.	Sometimes Notion. Planner with budget tracker too.	Not having enough money but a lot of things needing to buy.	Contribute equally	House stuff and vacation.	Waiting to get joint account but at the moment just alternating.	In person	Income and expenses tracker and color coded sections for cost categories	Yes!
User 10	My roommates and I wanted to buy a new TV so we collectively saved up to purchase one.	Set aside spending money each week.	We communicated our savings through iMessage and sent contributions through Zelle. My favorite was Zelle because it made money transferring easy.	Keeping track with everyone.	Contribute equally	Vacation	I don't really have a current shared savings plan with anyone at the moment.	Text	Yes	Yes!