

ABSTRACT

Personal financial management is how someone manages finances more effectively in meeting their needs. When one can manage finances well, it can be one of the keys to success. Because everyone will go through a life cycle before and after work to have a family. Therefore, we conducted research to obtain more information about the importance of financial management in life, both in the family, community, and campus environment. The development method used is user-centered design. The process in this method combines investigative and generative elements to provide and define user needs. In general, the next process and evaluation is carried out at each process before proceeding to the next process. This method is used to solve problems in a creative and practical way. After doing so, it turns out that there are still many people who manage their finances not yet structured, therefore digital financial applications are needed to help manage finances.

Keywords: financial records, user-centered design, digital financial application.