

Valora

A couple goes from financial ambiguity and quiet tension → shared clarity, aligned goals, and mutual motivation.

Personal Interest

How this project fits my story

I've seen couples slowly fall apart over money, not because they didn't love each other, but because they felt unsupported in their personal goals. When finances aren't transparent, it's easy to start believing your partner is holding you back instead of building with you.

I want to help prevent that. I believe that when couples have a clear, neutral system to align on both individual and shared goals, money becomes something that strengthens the relationship instead of quietly creating distance.



How Might We?

How might we help dual-income couples visualize their shared finances so that they can align around common and individual goals?

The Big Idea



How I intend to solve this problem

I plan to change the way couples experience money by creating a shared, neutral space where they can see their finances clearly and align on both personal and long-term goals.

Instead of money being a source of quiet tension, it becomes something they navigate together, a tool for motivation, clarity, and a stronger relationship.

Money should build the relationship, not quietly erode it.

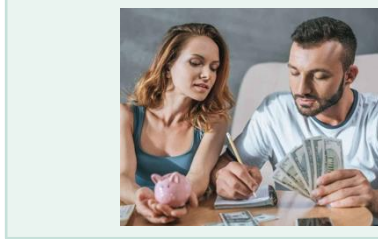
Topic Research



NCBI

When couples fight about money, what do they fight about?

Money disagreement is the most destructive type of conflict in relationships, more corrosive over time than any other category of dispute.



NOVA SOUTHEASTERN UNIVERSITY

Financial Transparency and Marital Satisfaction

Couples who jointly engage in financial partnership activities experience a significantly higher level of relationship satisfaction.

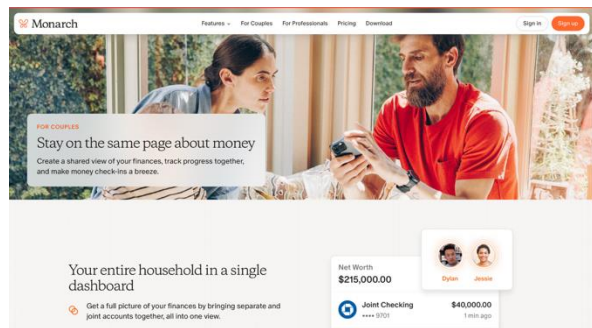


CORNELL UNIVERSITY · NINA COLLAVO

Collaborative Money Conversations

Talking about money openly builds trust, reduces financial anxiety, and strengthens long-term commitment when done collaboratively.

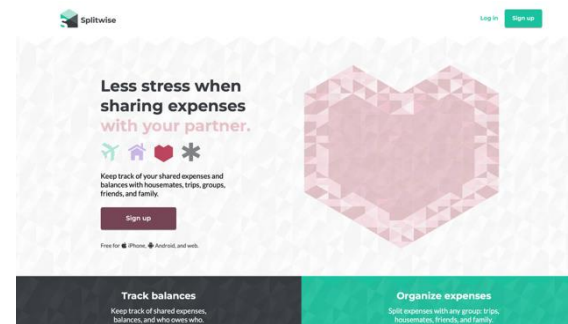
Competitors



Monarch

monarch.money

What I learned: Already a strong product for shared budgeting. However it feels primarily like an expense tracker — not a goal-alignment tool. There's no emotional layer around shared progress or couple motivation.



Splitwise

splitwise.com

What I learned: Excellent for splitting expenses in real-time. But it's transactional by design, focused on the present moment, not long-term goals. No vision for what couples are saving toward together.

Opportunity: Neither competitor addresses goal alignment or the emotional dimension of shared finances.

Audience Interview



Marco & Sophie

Ages: 31 & 28

Status: 2 yrs dating, 1 yr cohabiting

Work: Both in tech, San Francisco

03/10/2026 · San Francisco, CA

Key Findings

- **Financial conversations are often avoided** — Discussions only happen when forced by a triggering event. The dominant emotion is anxiety, not conflict.
- **Transparency desired, not constant monitoring** — Partners prefer high-level signals about financial health rather than reviewing every transaction together.
- **Personal goals exist but are rarely aligned** — Partners often assume they share the same priorities without ever explicitly discussing them.
- **Existing tools don't support shared goal alignment** — Most apps focus on budgeting, leaving a gap for tools centered on shared progress toward goals.

Audience Strategy

The target audience is not defined by income, relationship length, or financial literacy — it is defined by one shared condition: they are building a life together, but operating on separate financial assumptions.

Three audience segments — one core tension



The Uninformed Partner

Earns income, has goals, but feels excluded from the shared financial picture. Not irresponsible; just not in the loop. Valora gives them visibility without a difficult conversation.



The Overscheduled Manager

Handles most household finances and feels unsupported. Doesn't want to be the sole bearer of financial awareness. Valora creates a shared system that removes the burden from one person.



The Avoider

Knows things are probably fine but can't shake the low-grade anxiety. Never initiates money conversations. Valora replaces the dreaded conversation with a low-stakes weekly ritual.

Persona



Maya Ortiz

29 · UX Researcher · Austin, TX

Living with partner for 2 years

"I don't want to control his money. I just want to know if we're actually getting anywhere together."

Background

Maya earns a solid income and has her own savings goals, a trip to Portugal, a down payment someday. Her partner Javier handles most household expenses but rarely talks about money. She trusts him, but she's started to feel financially invisible in their shared life. She doesn't want a budget app. She wants to know: are we on track?

Goals & Motivations

- Feel like an equal financial partner
- Save toward shared milestones without guessing
- Money conversations that don't feel like confrontations
- Know her personal goals are visible and respected

Pain Points

- Doesn't know if combined spending supports shared goals
- Avoids money talks to prevent conflict
- Feels like the 'uninformed' partner, not due to lack of interest
- Existing apps feel like surveillance, not like partnership

Values: Partnership · **Motivations:** Shared progress, feeling seen · **Interests:** Travel, home design, career growth

Design Process

My Process

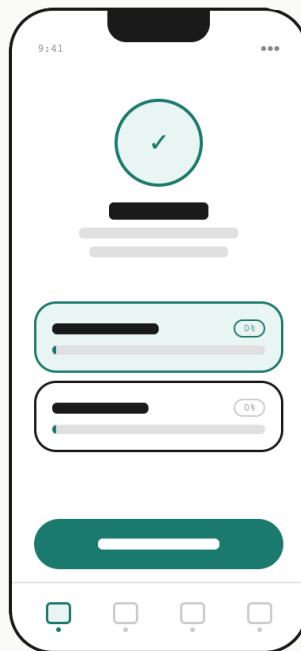
Started with low-fidelity wireframes to establish layout and information hierarchy.

The key question: what does 'on track' look like at a glance?

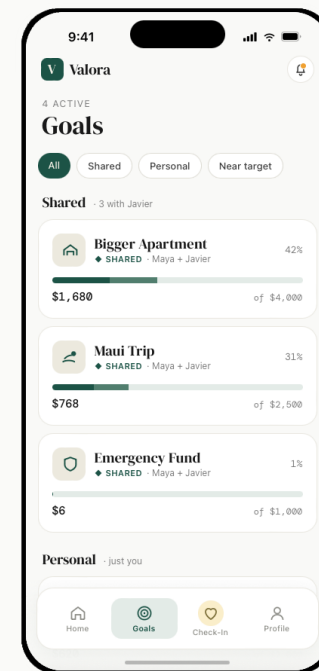
Once the structure was validated, I moved to high-fidelity, applying Valora's design system, typography, and the green palette that signals calm and trust.

Active Goals Screen

Where users see and track both personal and shared goals with contribution breakdowns.



Phase 1 — Low Fidelity

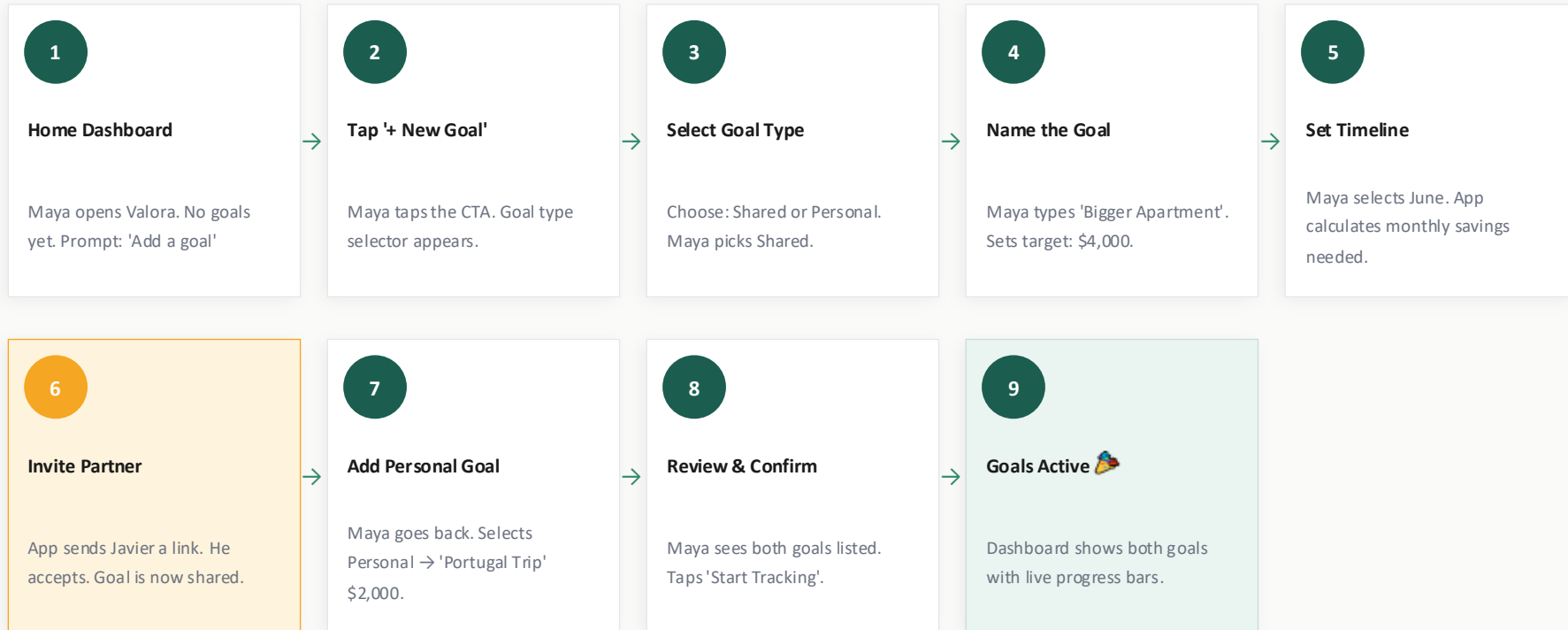


Phase 2 — High Fidelity

Task Flow

Flow 01 Goal Setup — Shared & Individual

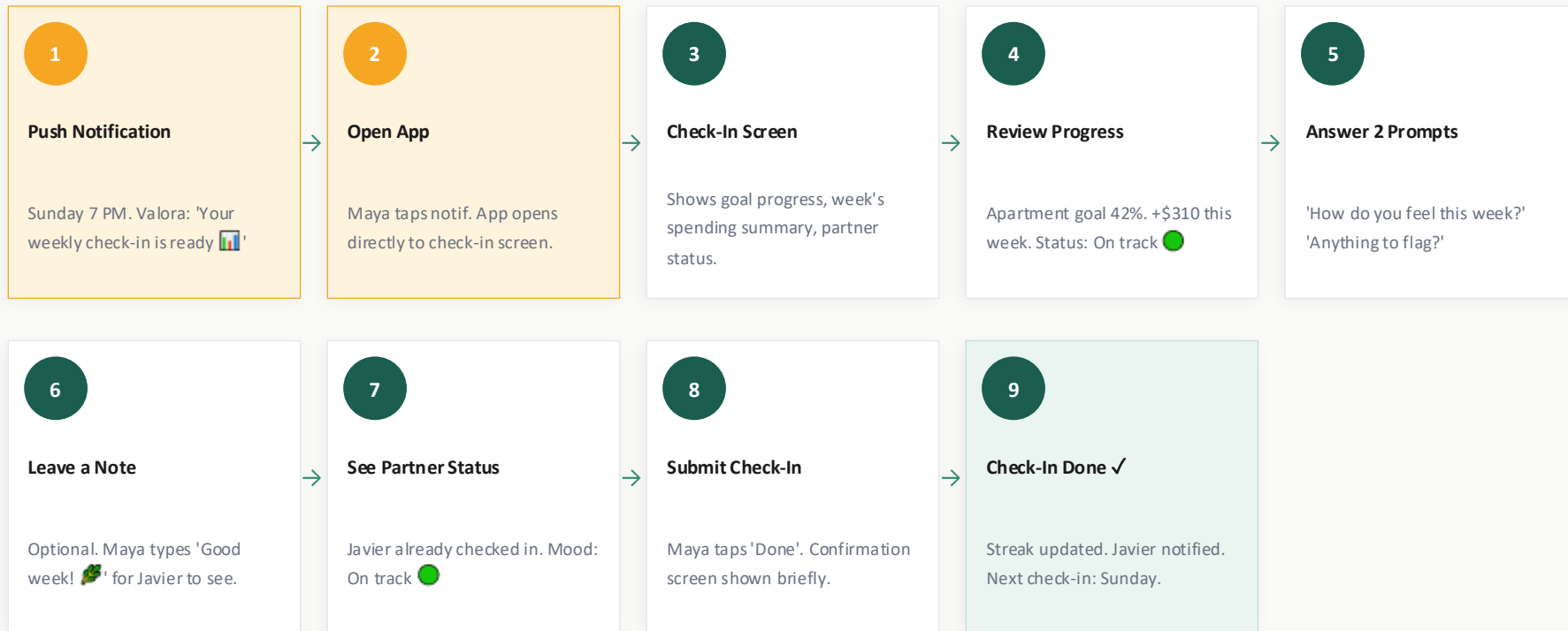
Persona: Maya · Task: Set a shared + one personal savings goal · Outcome: Both goals live on dashboard; partner notified



Task Flow

Flow 02 Weekly Check-In / Alignment Moment

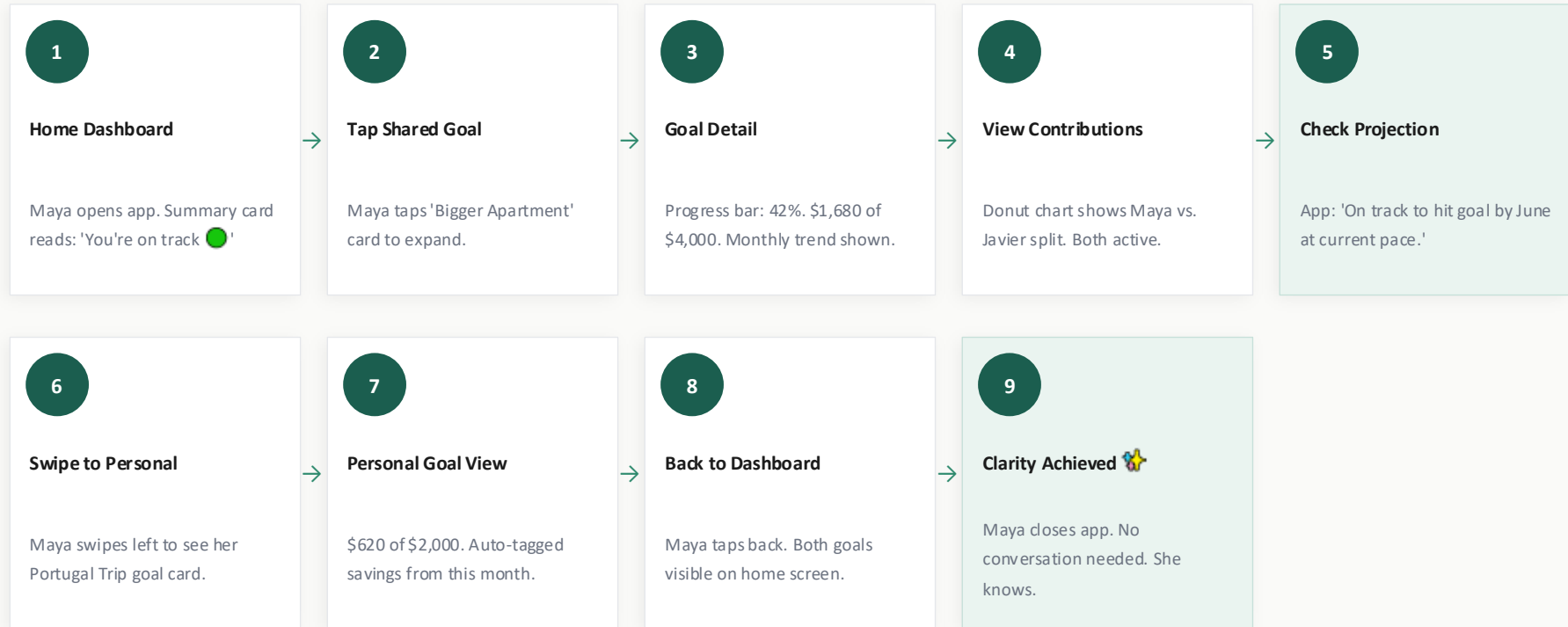
Persona: Maya · Task: Complete the weekly financial alignment check-in · Outcome: Maya aligned; streak updated; note sent to partner



Task Flow

Flow 03 Goal Progress Dashboard

Persona: Maya · Task: Check current status of shared and personal goals · Outcome: Maya understands both goal statuses in under 60 seconds



Prototype



How I Solved the Problem

Valora creates a shared space where couples can align on their personal and shared goals while clearly seeing their progress together.

Instead of focusing on budgeting, it centers on simple 'Are we on track?' moments, turning money into something collaborative and motivating rather than a source of tension.

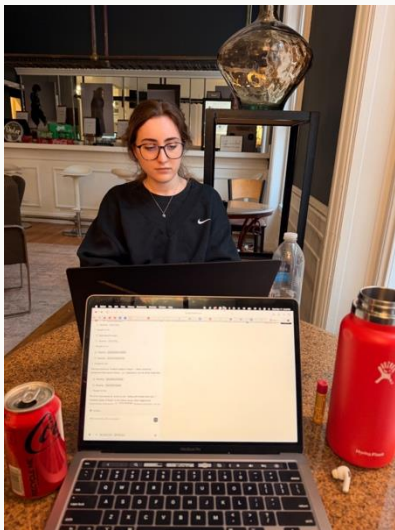
Interactive App Demo

A fully interactive prototype is available for hands-on exploration. The demo includes all four core screens: Home Dashboard, Goals, Weekly Check-In, and Goal Detail — with live interactions and simulated partner data.

[\[Link to interactive prototype \]](#)

Testing & Results

Method: Think-Aloud Protocol · **Participants:** 3 couples (6 people) · **Date:** March 2026, San Francisco, CA



Think-Aloud Sessions · March 2026

Key Findings

- Every couple had financial assumptions they had never verbalized. Goals, timelines, and spending norms were treated as shared when they were only assumed. None had a consistent mechanism to surface these gaps.
- All three couples mentioned specific financial topics they actively avoid — to prevent revisiting an argument, or feeling unsure whether it's the right time to bring it up.
- Sofia asked whether the app would surface individual spending. The privacy framing — goals visible, not transactions — needed to be reinforced more clearly in the UI.

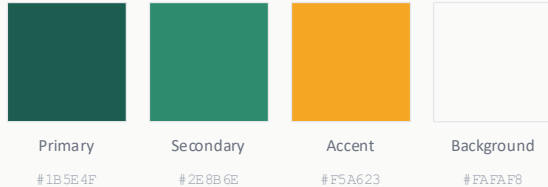
Design response: Added explicit privacy messaging to onboarding — 'We show goals, not transactions.'

Branding Guidelines

Logo



Colors



Typography

Display — Georgia

Aa

Body — Calibri / DM Sans

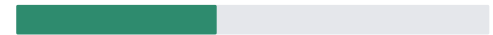
Aa Bb Cc — clear, modern, trustworthy

Numbers — Courier / DM Mono

\$4,000 42% \$310

UI Elements

Progress Bar



42%

Goal Tags



Primary Button



Status Indicators



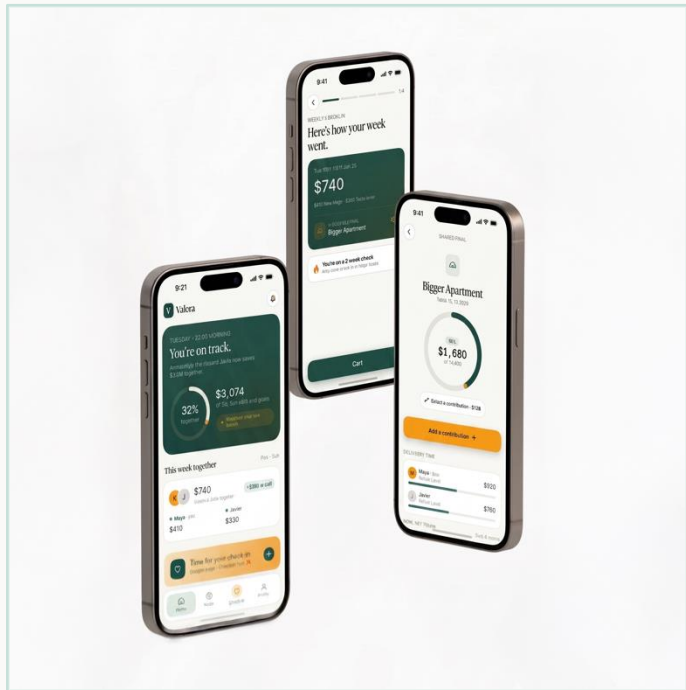
Second Design Component



 App Demo

[\[Watch video demo\]](#)

Conclusions



What I Learned

Designing for emotional states is harder than designing for tasks. Money carries deep psychological weight, every design decision had to pass through the filter of 'does this feel safe, or does this feel threatening?'

The biggest insight: the interface itself is a form of communication between partners. The way information is framed either builds trust or quietly erodes it.

What's Next

- 01 Bank sync via Plaid integration — remove manual contribution entry
- 02 Test with 5 additional couples across different relationship stages
- 03 Launch a waitlist and gather early adopter feedback

Thank you.

Valora · UX Case Study · 2026

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xallyramirez.com · [LinkedIn](#)

"Money should build the relationship, not quietly erode it."