

**Development of a Retirement/Financial Planning
Game on Android**

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Abstract

Financial planning for young people appears more problematic for current generations than those previous. Since the financial crisis of 2007, young people have been up against record unemployment levels. A lack of jobs and a multitude of pressures pushes young people into continuing education resulting in massive student debts. These debts make it almost impossible to get onto the property ladder leaving them short of the ultimate future capital investment opportunity – a home. Add to the mix of financial hardship, the ageing population which will potentially suck dry the state money available for state pensions, the importance of financial management and retirement planning for young people has never been more important.

Unfortunately this message is passed through media aimed at generations who will not be impacted, while the younger people are continually targeted with advertising for more expensive gadgets, changing fashions and endless entertainment opportunities.

The Prudential plc identified the need to try and convey the message of financial planning to younger people in a format that would reach them and help educate them on the financial implications of earning, saving and spending, health, lifestyle, family and dependents and government legislation.

The objective of this dissertation is to create a game on a mobile platform which might engage young people as well as educate them as to how to balance ‘living for the now’ with ensuring financial security for the future.

In order to meet this objective, it was necessary to start the software engineering process from stage one. Regular meetings with the client were required to create a concrete project specification. Using brainstorming approaches, the game then went through a design phase prior to being implemented and tested. Once completed, the game was passed to The Prudential for them to follow through if approved.

The game entitled ‘APPtitude for Fortune’ was developed and tested. The game attempts to meet all the requirements of the brief although the game could be more engaging given more time. The game provides a structure for a player to make decisions that will impact their ‘living for the now’ and their ‘living for the future’. The game consists of a number of levels to represent various stages in a person’s life and it allows for random events to occur that might have an effect on a player’s financial position. The game is not expected to be published at this stage as the categories and scoring used are based on ‘test data’ that has not been validated. The data would need to be given significant consideration prior to a product release.

Attestation

I understand the nature of plagiarism, and I am aware of the University's policy on this.

I certify that this dissertation reports original work by me during my University project in collaboration with The Prudential.

Signature

Date