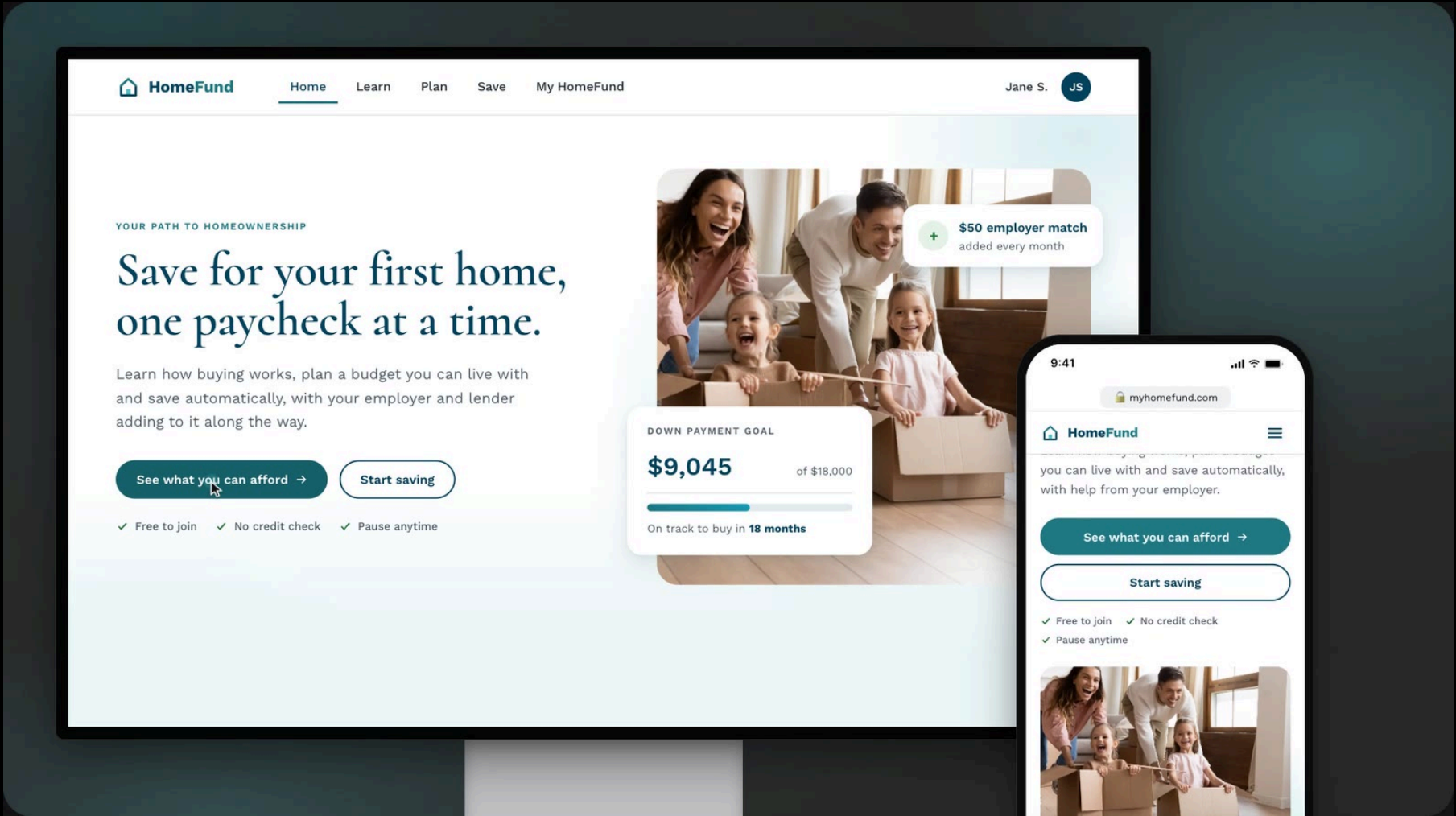


A clear, accessible path to a first home.

I generated the concept for HomeFund, a benefit that helps people learn how buying a home works, plan a budget and save from every paycheck, with their employer adding to it. I shaped it with the product team, took it into user testing, and designed it to meet Section 508 and WCAG 2.2 AA on desktop and mobile.

ROLE	Concept, UX and UI design
SCOPE	Concept to tested prototype
METHODS	Product collaboration, user testing
STANDARDS	Section 508, WCAG 2.2 AA



01

A savings account with a front door to homeownership.

Buying a first home is hard to start. The rules are unfamiliar, the numbers feel out of reach, and saving competes with everything else in a paycheck.

HomeFund brings the first steps together. People learn how buying works, find out what they can afford, and save toward a down payment through payroll deductions, with contributions from their employer and lender along the way.

02

From first idea to tested concept.

I generated the HomeFund concept and shaped it with the product team: who it serves, what each step has to do, and how saving through payroll fits alongside learning and planning.

I designed the experience end to end, from the information architecture and flows to the visual system and the screens at every breakpoint, and took it into user testing.

From first idea to tested concept.

Concept

The product idea and its core flows

Learn, plan and save in one place

Calculators and the savings plan

With product

Program rules turned into flows

Employer and lender contributions

Desktop, tablet and phone in step

Testing

A clickable prototype of the key flows

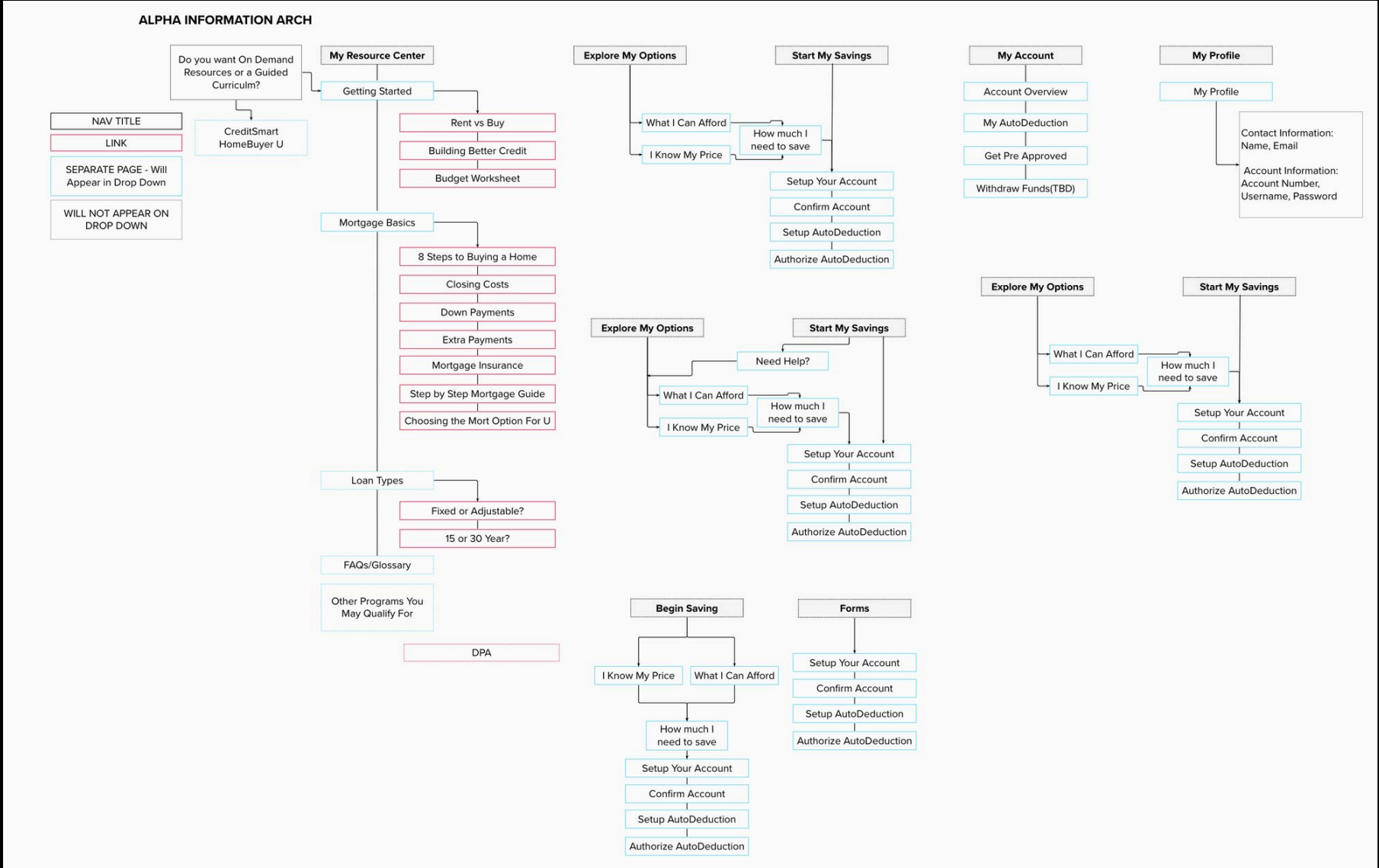
User testing on the core tasks

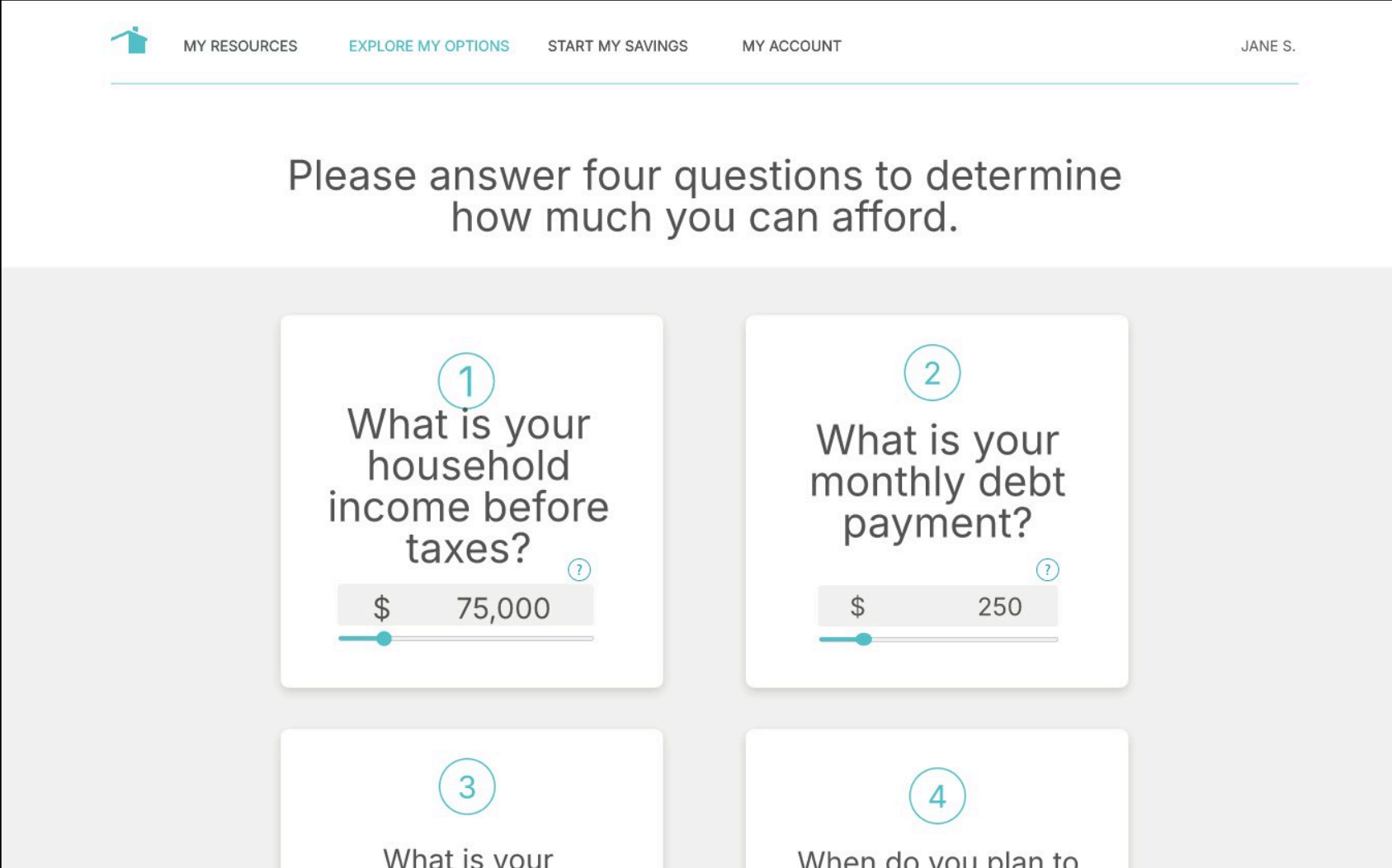
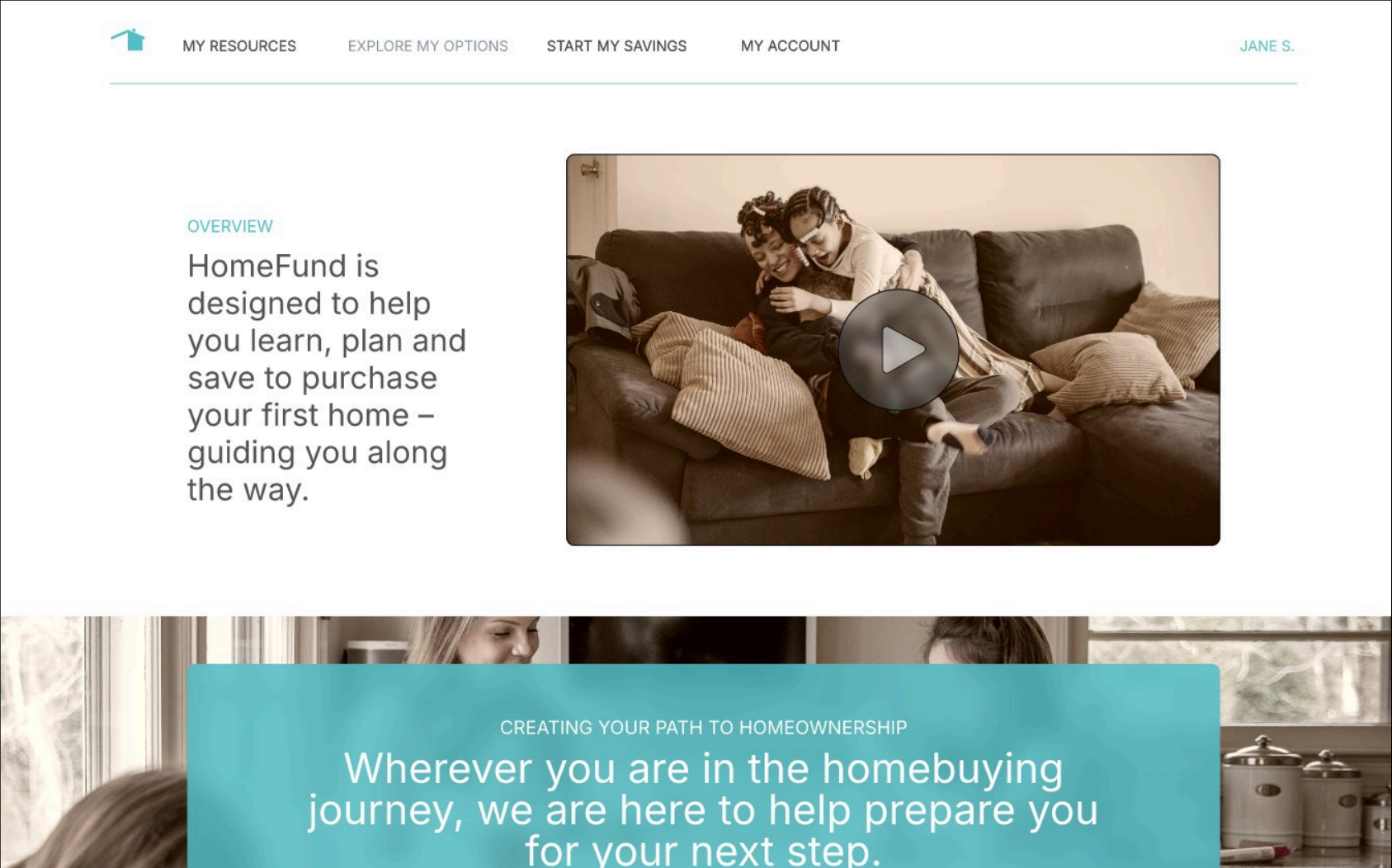
Design decisions checked with users

Concept, prototype, test.

The concept started with a simple promise: learn, plan and save for a first home in one place. With the product team, that became a structure and a set of flows, from the first calculator to setting up a payroll deduction.

The flows were assembled into a clickable prototype covering sign-on and account setup, both calculators, the savings plan and its confirmation, and the account overview. That prototype is what we put in front of users.





04

What the design had to do.

CLEAR

One obvious next step

Plain words on every screen, and a single primary action wherever someone has to decide.

ACCESSIBLE

Built in from the tokens up

Contrast, target size and focus are properties of the system, so every screen inherits them.

ONGOING

A reason to come back

Progress, the next step to buying, and a person to talk to, after the account is open.

05

Learn, plan, save: one path.

Early concepts organised HomeFund around four menu paths: My Resources, Explore My Options, Start My Savings and My Account. Each made sense on its own, but together they asked people to guess where a task lived.

The design follows the order people move in. Learn how buying works, plan what you can afford, then save toward it. My HomeFund holds everything that comes after.

Learn, plan, save: one path.

Learn	Plan	Save	My HomeFund
Guides in plain language	What can I afford?	Savings plan from each paycheck	Balance and progress
The 8 steps to buying	How much do I need to save?	Employer match and round-ups	Readiness checklist
Glossary and FAQs	Rent or buy	A clear confirmation	Counselor sessions

06

A palette that reads for everyone.

HomeFund pairs a light, friendly teal with a deep navy, and Work Sans with Cormorant for display headings.

Light Blue measures 2.2 to 1 against white, well short of the 4.5 to 1 that WCAG AA asks of body text, so it is kept for illustration, charts and large tinted surfaces. A deeper Teal Ink carries anything people read or press, at 5.0 to 1.

A palette that reads for everyone.

2.2 : 1

Light Blue on white: decoration only

5.0 : 1

Teal Ink on white: text, links and buttons

10.5 : 1

Navy, for headings

16px

Smallest body text, on every screen

HOMEFUND DESIGN SYSTEM

Foundations, accessible by default

COLOUR · CONTRAST ON WHITE

Aa

Teal Ink
#1F7A84 · buttons, links, focus
5.0 : 1 PASSES AA

Aa

Blue Grotto
#189AB4
3.3 : 1 CHARTS + LARGE TEXT

Aa

Navy
#05445E
10.5 : 1 PASSES AAA

⚠ **Light Blue stays in the brand** for illustration, charts and large tinted surfaces. Text and buttons move to Teal Ink.

TYPE · TWO FAMILIES, CLEAR ROLES

Display · Cormorant 600 · 52/1.04

One paycheck at a time.

H1 · Cormorant 600 · 40

Know your number.

H2 · Work Sans 600 · 30

Three ways to start

H3 · Work Sans 600 · 22

Grow your down payment

Body · Work Sans 400 · 18/1.6

Save from every paycheck, with a match on top.

Body never below 16px · line height 1.5+ · one UI typeface

SPACING · 4PX BASE



TARGETS AND FOCUS

Start saving →

52px tall · 44px minimum

Focus ring · 3px white + 3px Teal Ink

- ✓ Contrast 4.5:1 for text
- ✓ Targets 44px and up
- ✓ Visible focus on every control

07

A home page that starts with the goal.

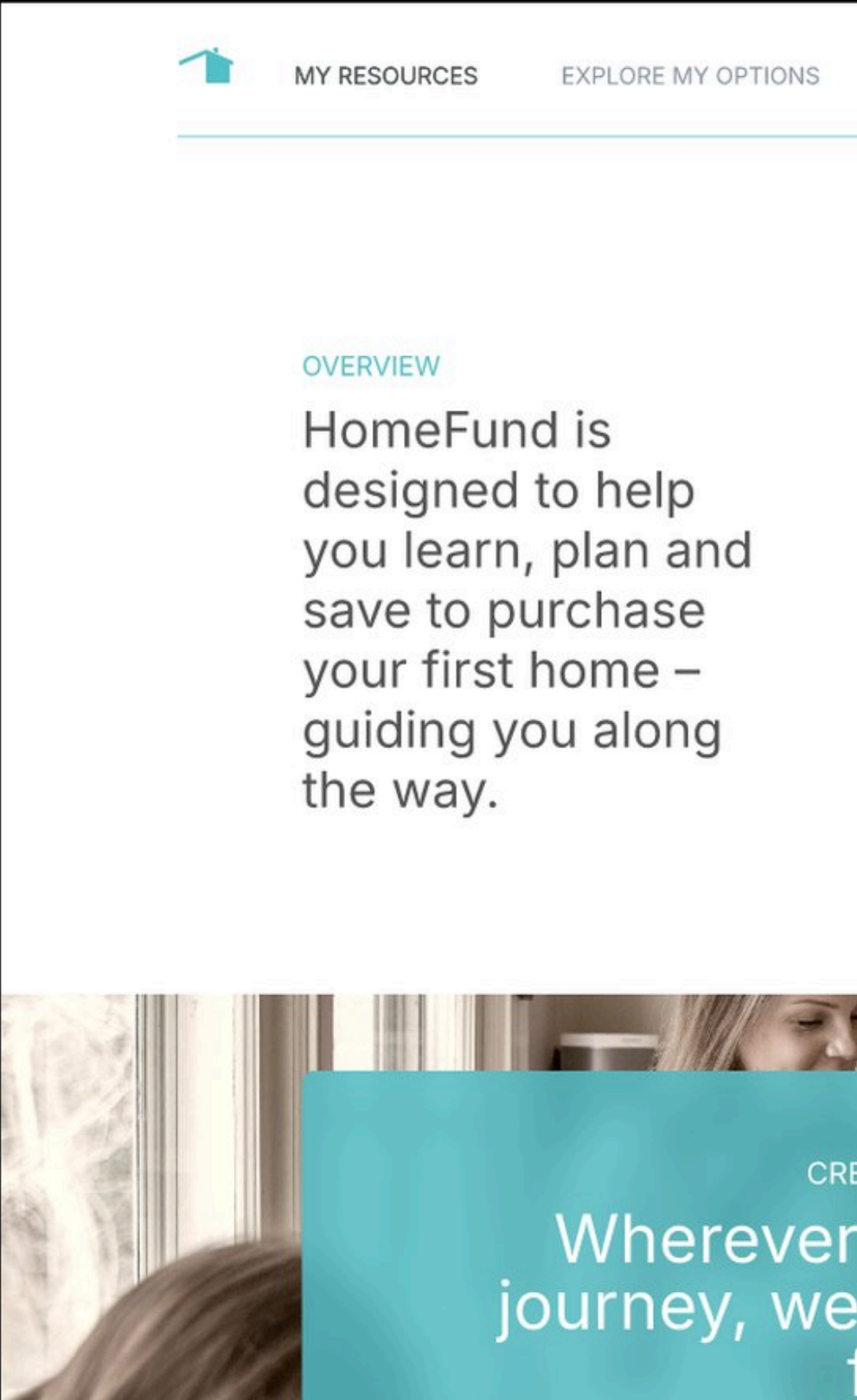
The home page leads with the promise and two clear actions, then answers the three worries people bring with them: cost, credit and commitment. A savings card shows what progress looks like before anyone signs up.

Soft teal light pools behind the photo and fades into the next section. It keeps the page warm without putting colour behind the text, and every line of copy over it still measures at least 4.5 to 1.

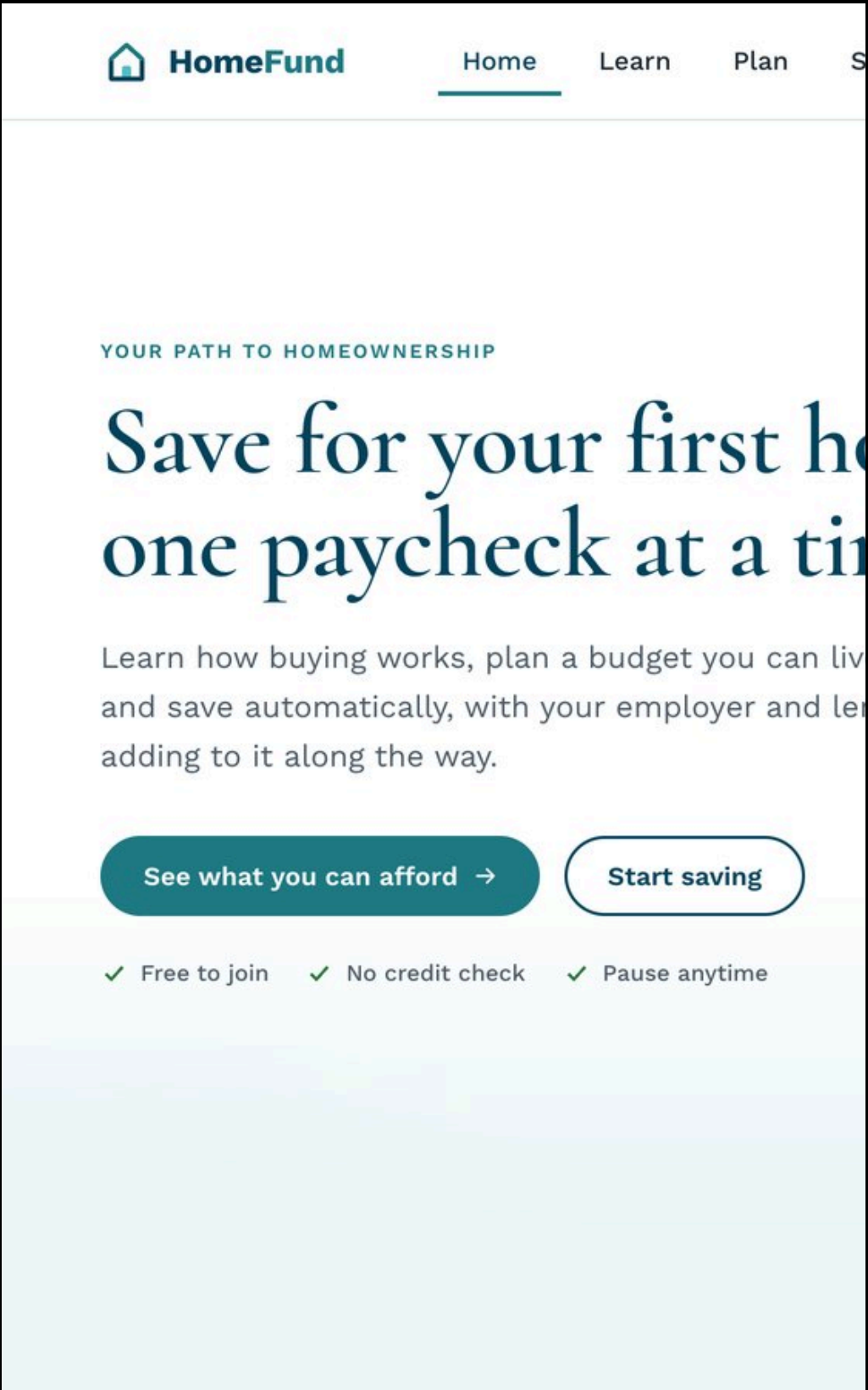
The home page at desktop width, from concept to design

Concept and design

CONCEPT

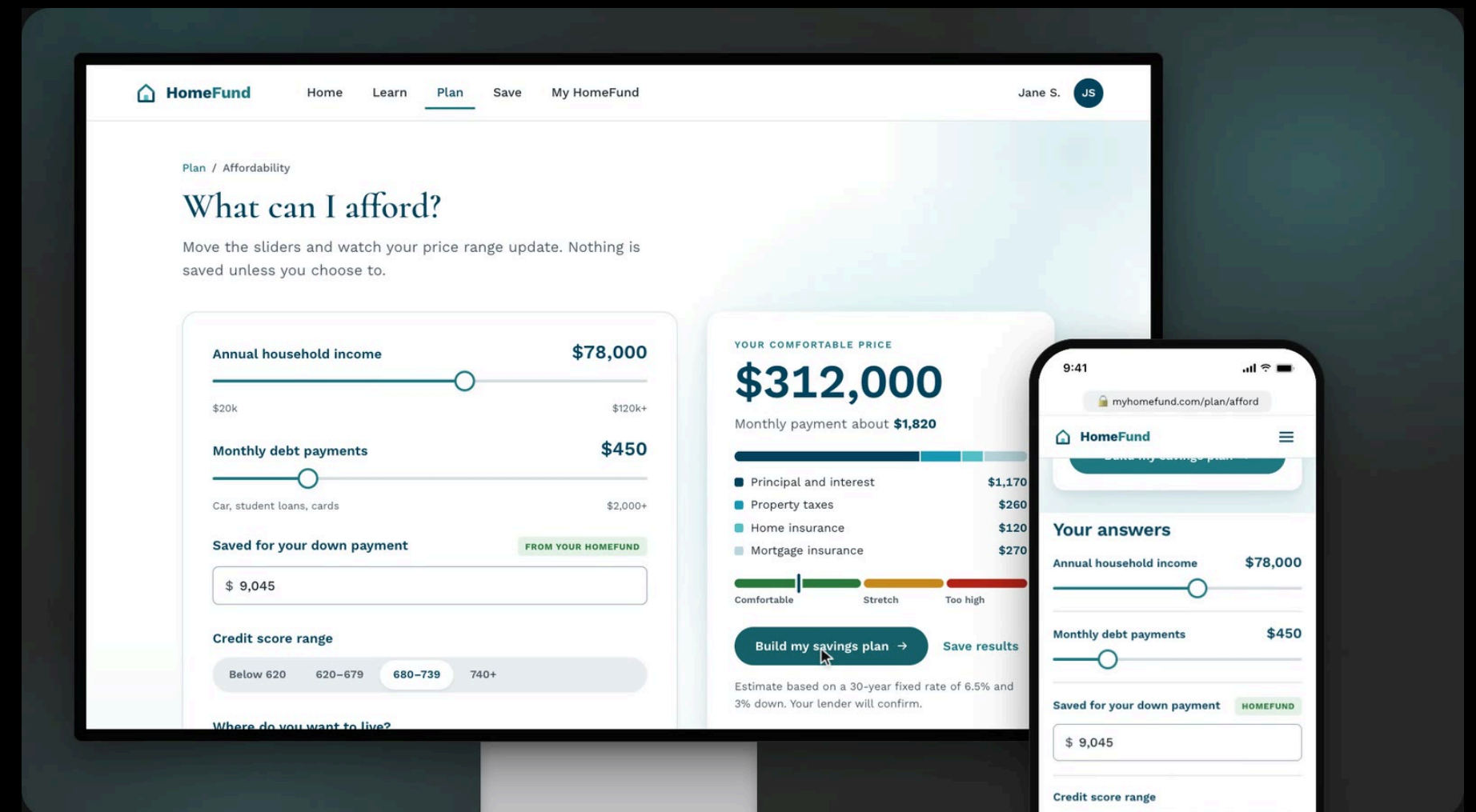


DESIGN



Calculators that answer as you move.

The first concept asked four questions in four cards and gave its answer after you submitted. The design sets the questions and the answer side by side. Move a slider and the price, the monthly payment and its breakdown update in place.



Decision 01

Answer in place

Results live in a polite live region, so people using a screen reader hear the new price as the slider moves.

Decision 02

Show the reasoning

A comfort scale marks the price as comfortable, a stretch or too high, and the three lender rules behind it are written in a sentence each.

Decision 03

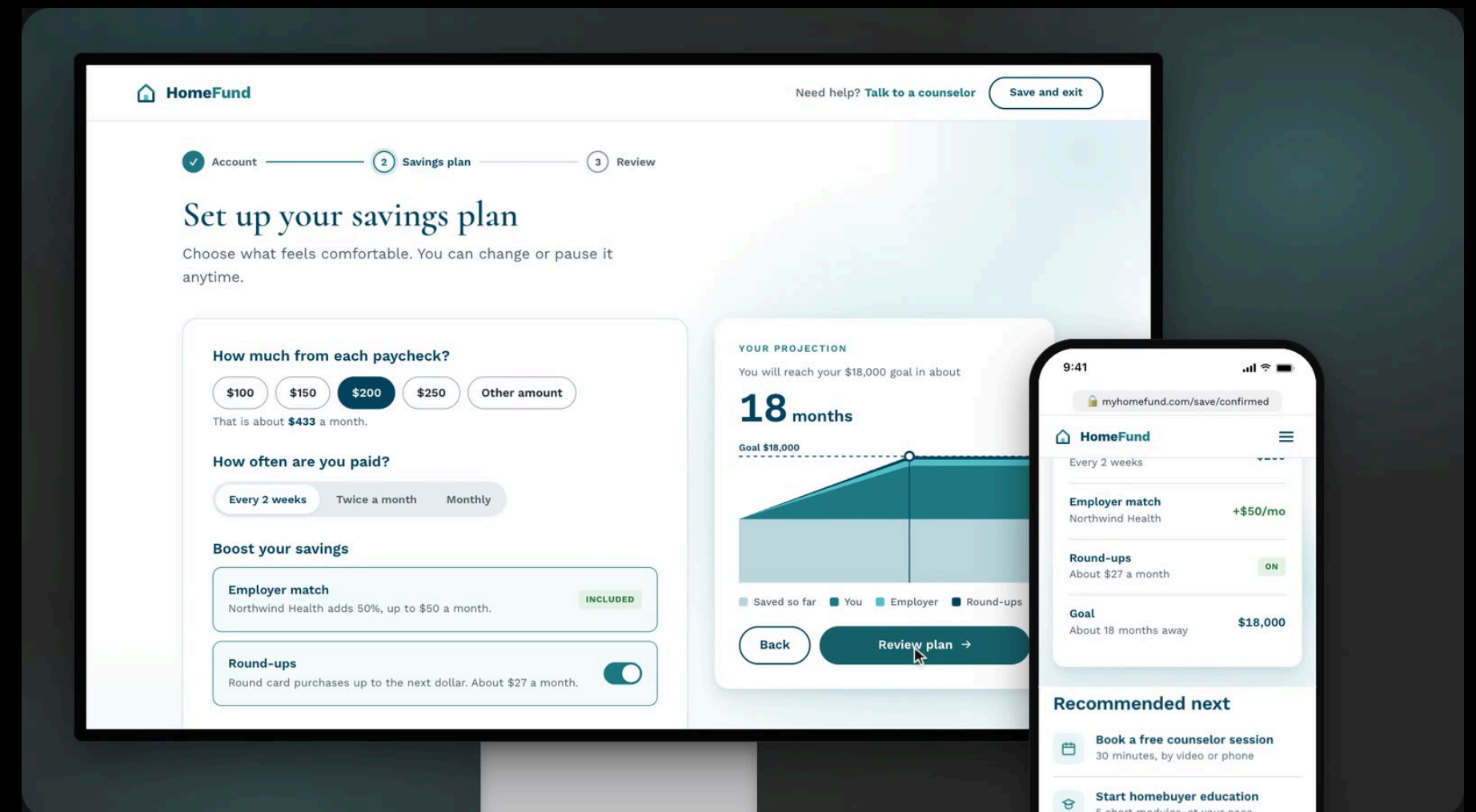
One next step

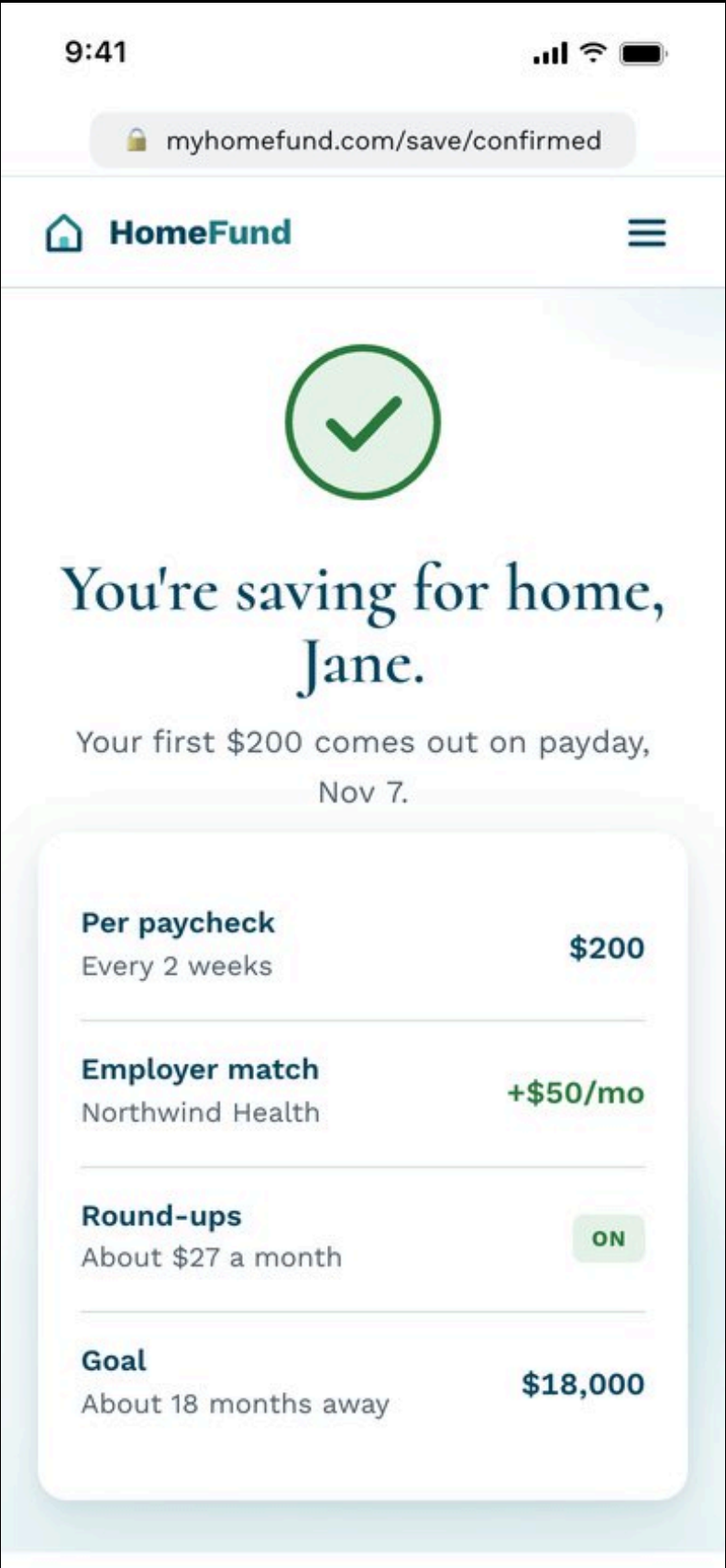
Every result ends at the same button: turn this number into a savings plan.

A savings plan that does the math.

In the prototype, setting up a payroll deduction meant typing an amount and choosing an end date. The design lets people pick an amount per paycheck from a few sensible options and see straight away how many months it will take to reach their goal.

The employer match and round-ups show what they add, and the confirmation says exactly when the first deposit lands.

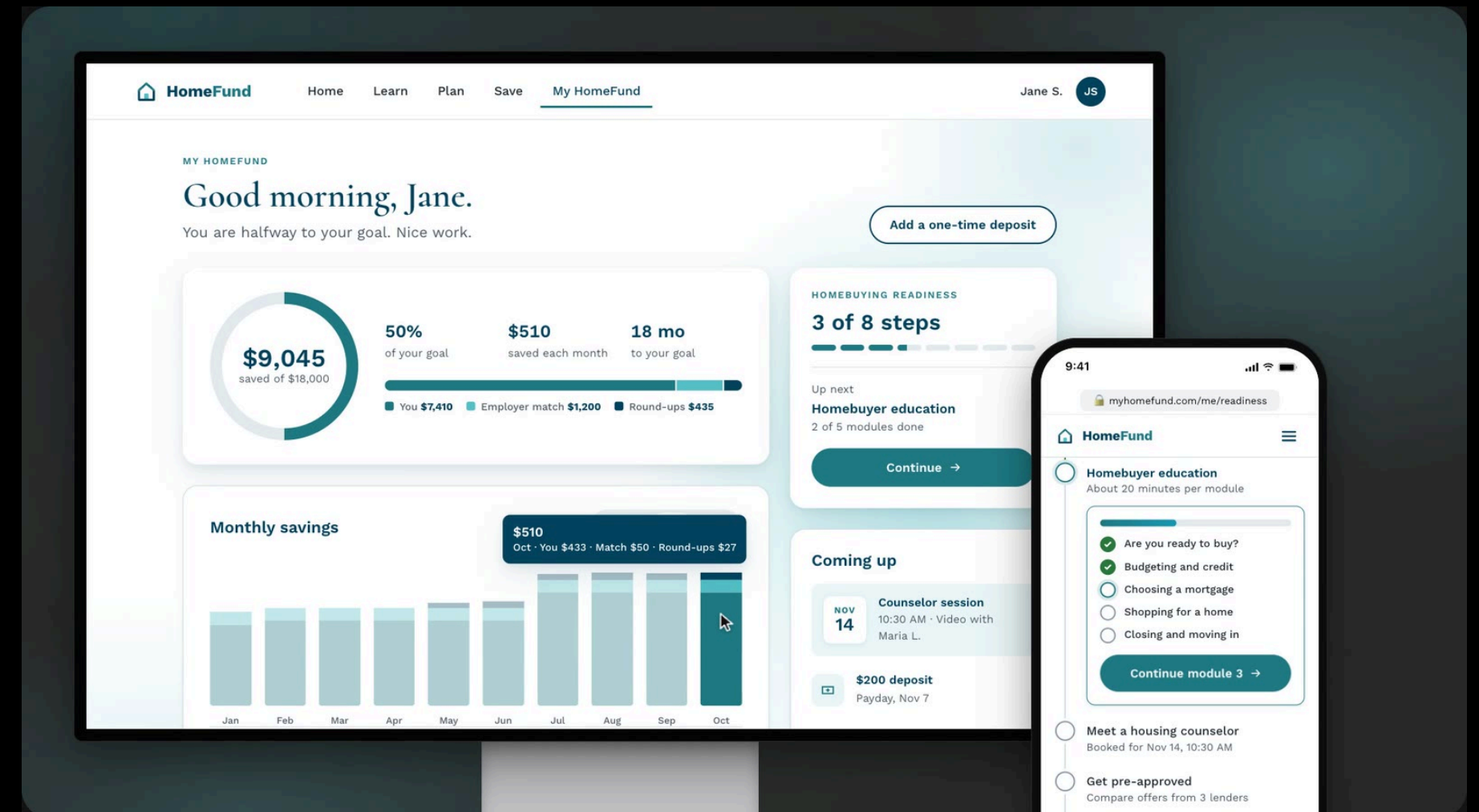




10

Three screens for after the first deposit.

Enrolment is only the start. Three screens keep people moving toward a purchase once the saving runs on its own.



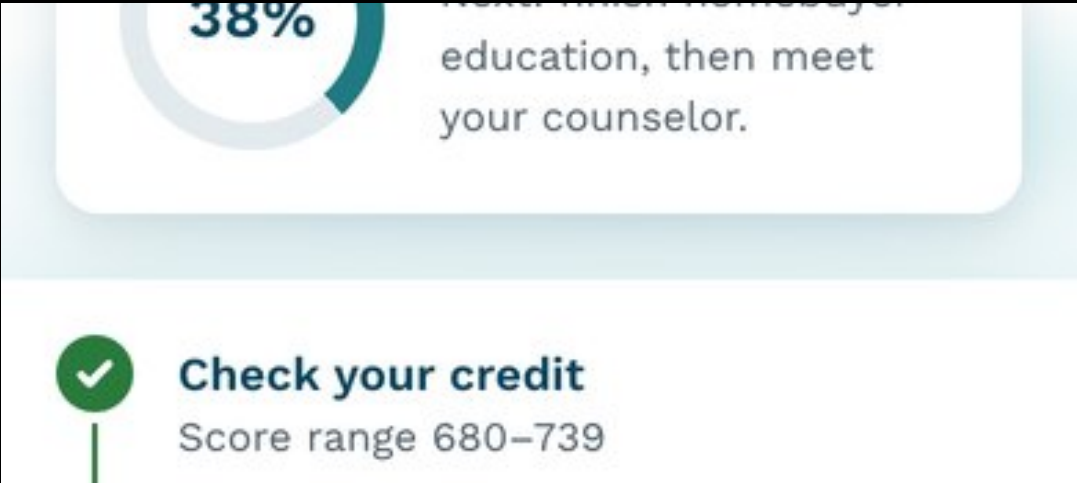
Three screens for after the first deposit.



PROGRESS

My HomeFund

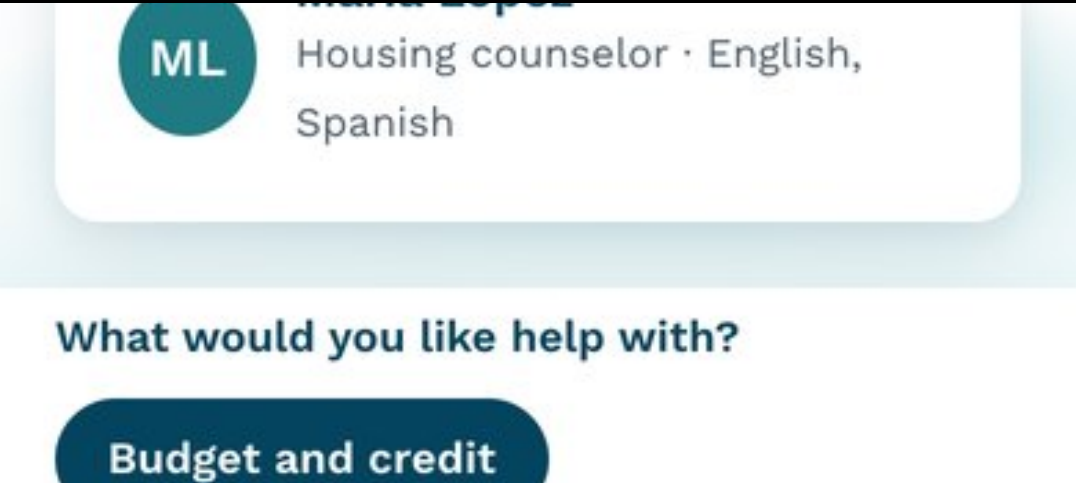
Balance, progress to the goal and where each dollar came from, at a glance.



NEXT STEPS

Readiness checklist

The 8 steps to buying, as a personal checklist with the next action spelled out.



SUPPORT

Counselor booking

Free one-on-one help, booked by video, phone or in person in a few taps.

11

Fewer styles, every state drawn.

As the concept grew, the working file collected 73 colour and fill styles and 50 text styles. The design system brings them down to 18 colour tokens and 8 type roles: Work Sans for the interface and Cormorant for display headings only.

Components carry their states with them. Hover, focus, disabled, error and success are designed once and reused everywhere.

Fewer styles, every state drawn.

18

Colour tokens, from 73 styles

8

Type roles, from 50 text styles

52px

Button height, desktop and phone

3px

Focus ring on every control

HOMEFUND DESIGN SYSTEM

Components, in every state

BUTTONS

Default

Hover

Focus

Disabled

Primary

Secondary

Start saving

Learn more

Start saving

Learn more

Start saving

Learn more

Start saving

Learn more

FORM CONTROLS

Monthly debt payments

\$ 450

✓ Looks good

Round-ups

\$100

\$150

\$200

ASSEMBLED FROM TOKENS

DOWN PAYMENT GOAL

\$9,045

of \$18,000

On track to buy in 18 months

Every value comes from a token, so a change in one place reaches every screen, on desktop and mobile.

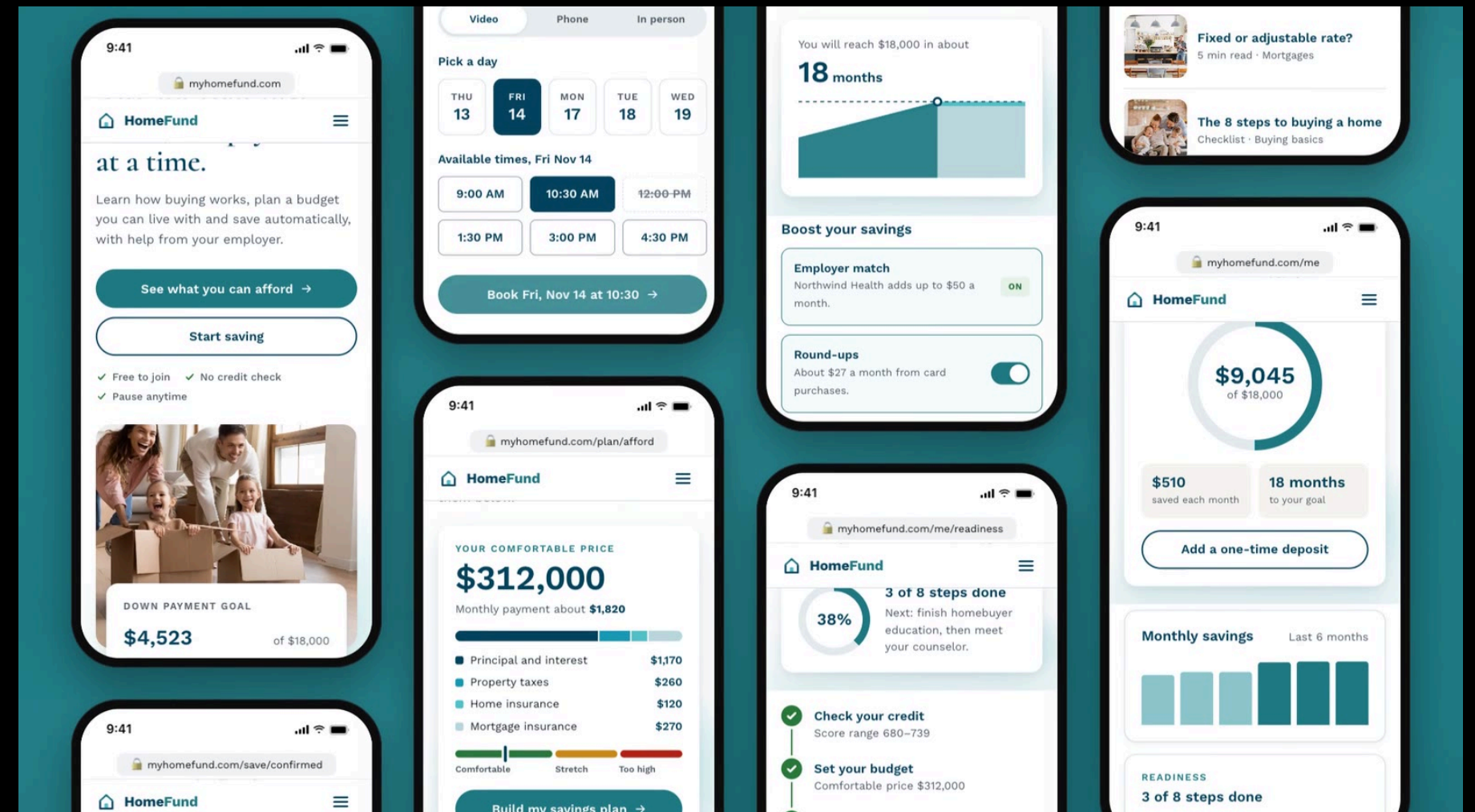
CHRIS JOHNSON / FREDDIE MAC

25 / 31

12

Sixteen phone screens, one system.

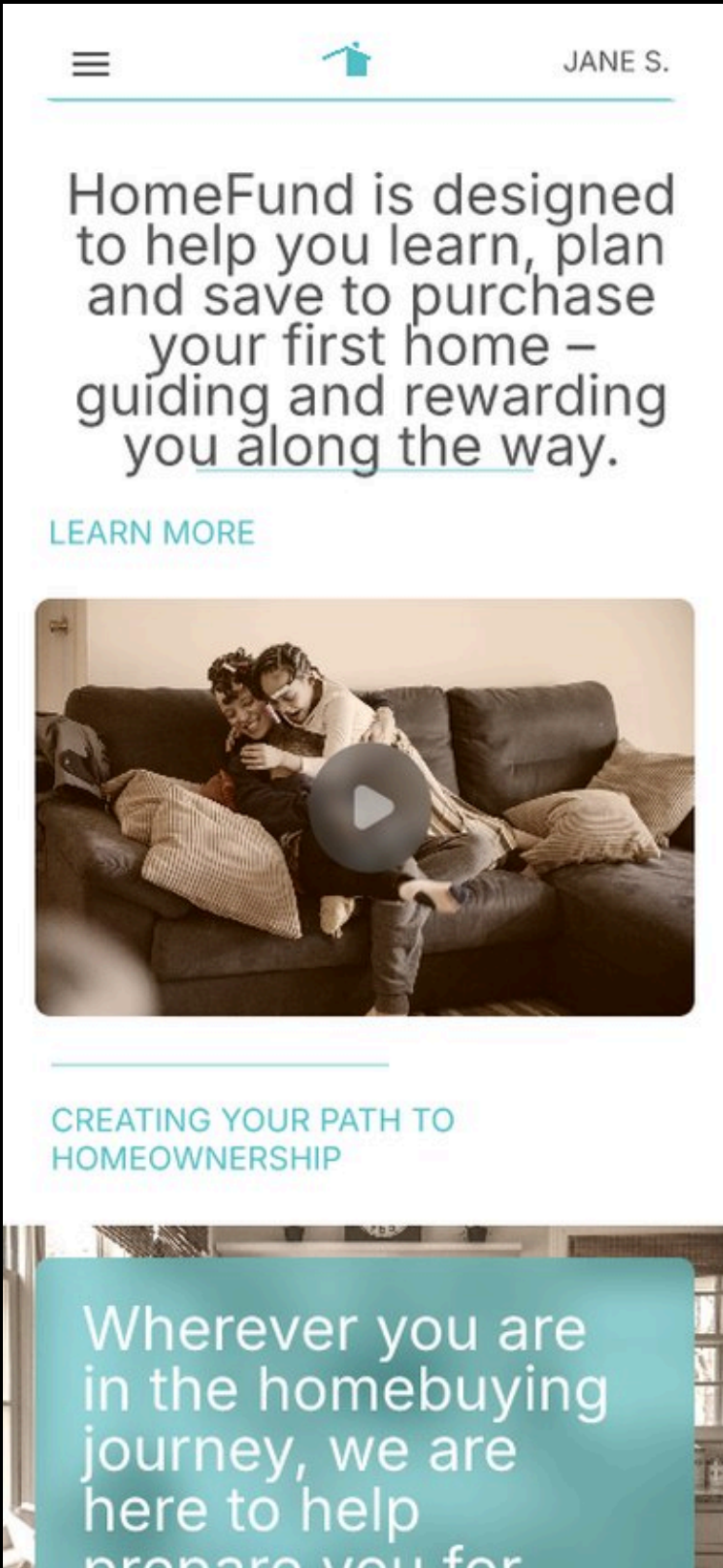
Every screen was designed at phone width alongside desktop, with full-width buttons, tap targets of 44px and up, and a header that stays in reach. Sign-up and the savings plan show their step and a back button, and nothing depends on hover.



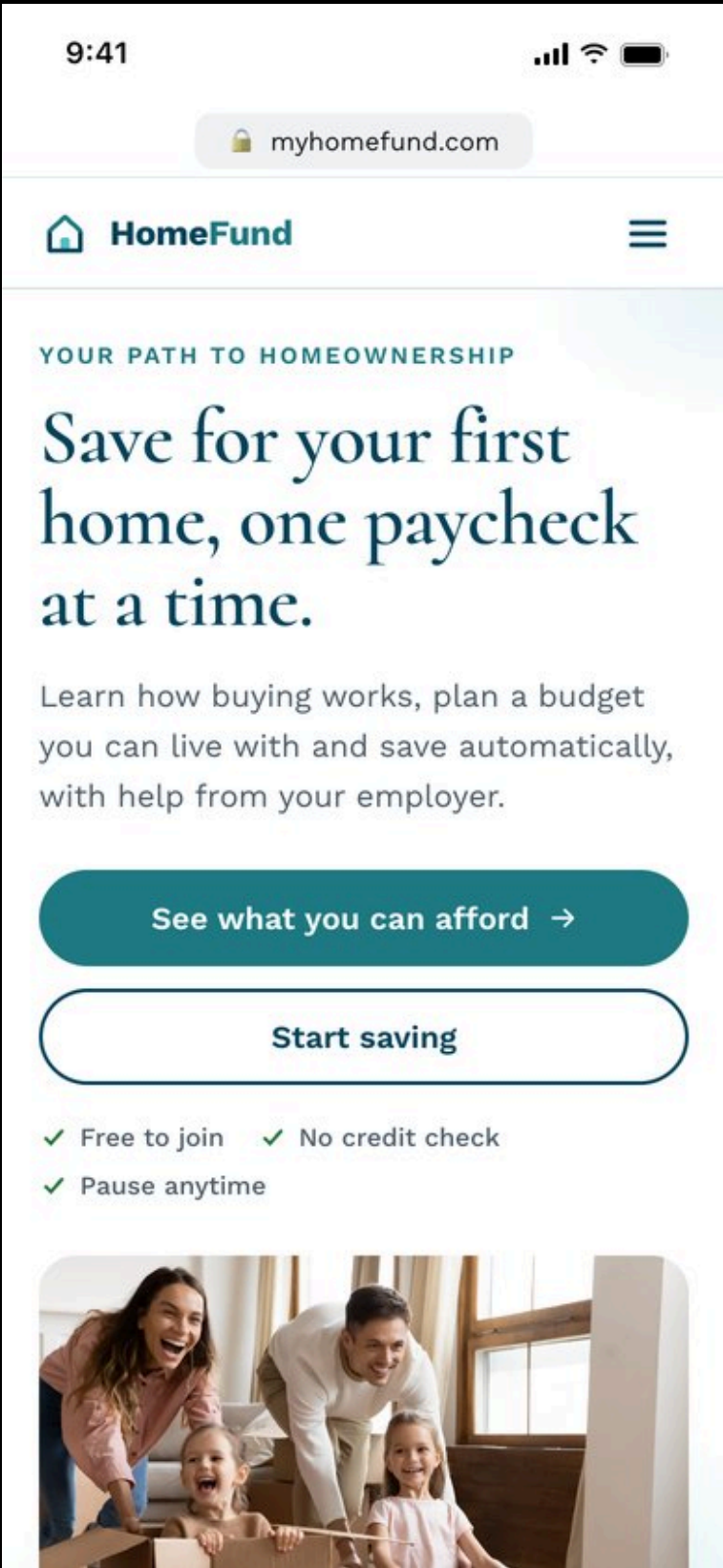
The home page on a phone, from concept to design

Concept and design

CONCEPT



DESIGN



Accessible by default, not by audit.

01

Contrast

All text at 4.5 to 1 or better, measured over the hero glow as well as plain white.

03

Focus

A visible 3px ring, white then Teal Ink, so it shows on any background.

05

Language

Plain words throughout, with lending terms explained where they appear.

02

Targets

Buttons, chips and menu rows are 44px or taller; main buttons are 52px.

04

Labels

Labels sit above fields; hints and errors are written out, never shown by colour alone.

06

Structure

A skip link, landmarks and the current page marked in the menu.

14

From first question to front door.

HomeFund went from an idea to a tested concept: one path to learn, plan and save, calculators that answer as you move, a savings plan that runs itself, and a system built to meet Section 508 and WCAG 2.2 AA from the first token.

From first question to front door.

20

Screens, desktop and mobile

18

Colour tokens

8

Type roles

5.0 : 1

Contrast for text and actions

Thank you.

Chris Johnson, UX and product design

cjohnson@furiae-interactive.com

cajohnsononline.com/homefund