DEBT FREE LIVING

Proposal for Debt Free Living, an interactive financial website build

FINAL REPORT

DESIGN DOCUMENT

PROPOSAL

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PURPOSE OF THE PROPOSAL

Debt 'self-education' is widely needed per debt data and statistics.

Debt Free Living: Einar Schow, CEPA and Financial Advisor, has extensive knowledge in the subject of financial advice, spanning over twenty years. He is considered an expert in this field. Much of his specially-combined financial strategies are unavailable online, until now...

Using his extensive knowledge on debt elimination, we plan to build a smart and efficient website system to educate and repair personal debt, including a set of custom-built tools, to uniquely tailor a finance plan for any user. With a login, user may access tools that will save their updatable debt-elimination plan.

MISSION STATEMENT

"Making America debt free, one family at a time."

A free, interactive, self-help, debt-resolution and financial planning website.

Debt Free living is an online resource for users to engage in financial self-education and to maintain a personally customized debt-elimination plan. Unlike other online financial website resources, Debt Free Living enables users to improve their own financial futures to live debt free through its resources to assist in making home ownership, auto ownership, post high-school education, and other goals manageable.

Einar Schow has been a professional in financial management and advising for over 20 years. This website will be filled with the wealth of debt-elimination resources he has written and collected.

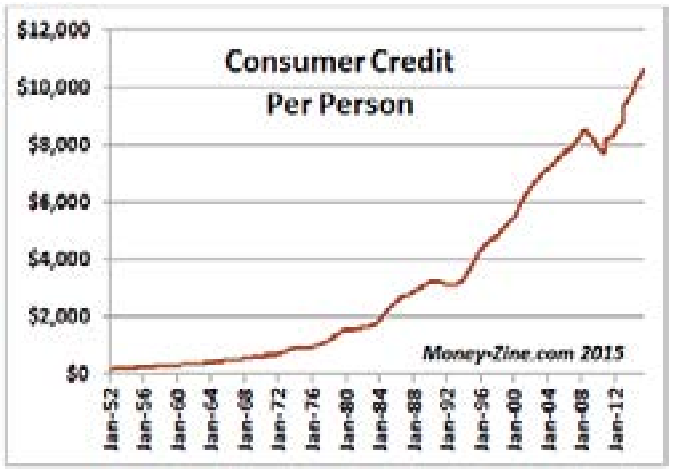
Debt Free Living Client is:

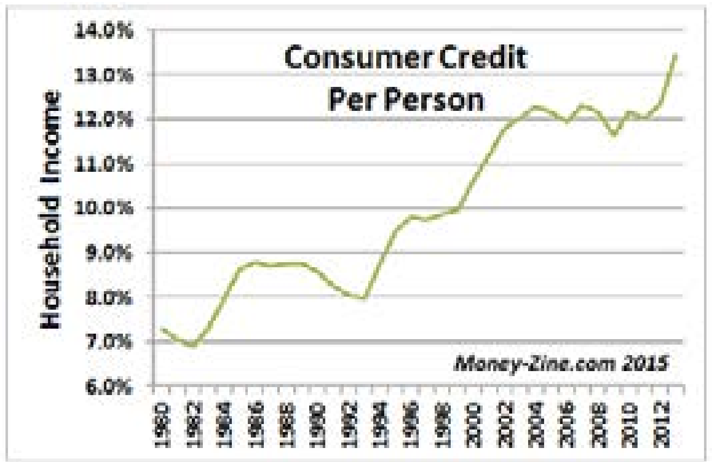
Mr. Einar Schow
CEPA
Financial Advisor
EJS Processing Systems, LLC
13961 South Minuteman Drive,
Suite 300
Draper, UT 84020
einar.schow@gmail.com

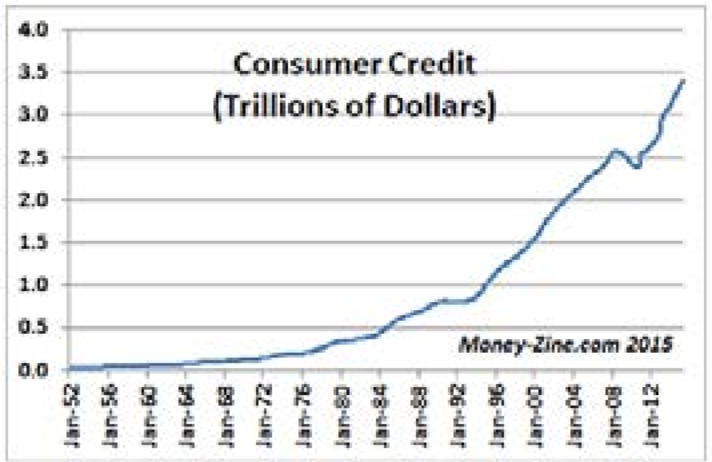
2.0 Statement of Need

"Over the last 6 months debt has been on the rise again, as far as personal household debts, it had gone down since 2007, but it is now back on the upswing." - Einar Schow, CEPA

Latest statistics from the Federal Reserve indicates consumer debt in the US continues to increase. As of May of 2015, debt has reached nearly $3.4 trillion dollars. According to statistics published by the Census Bureau, that works out to over $10,200 in debt for every man, woman, and child in the United States.







http://www.money-zine.com/financial-planning/debt-consolidation/consumer-debt-statistics/

Although Utah ranks the lowest state in personal debts past due, student debt remains high. Utah's average student proportion with debt is: 52%, with an average debt of $22,418.

http://www.deseretnews.com/top/2637/25/Utah-25-states-with-the-lowest-levels-of-personal-debt.html

3.0 Client Goals

PRIMARY OBJECTIVES

- To educate users on various types of debt.
- To educate users on effective debt management techniques and habits.
- To help individuals create and revise their own debt elimination plan.
- Provide free DIY customizable forms, report templates, and calculator to track their success.
- To continue to update customers on recent trends through an updated blogging platform.

4.0 Proposed Solution

To meet client goals, our team proposes to initiate the official Debt Free Living website.

This website will be a self-training expedition and functional formulator toward personal debt resolution through interactive and updatable financial planners/reports achieved through a free online membership.

We will also create and integrate a template blog for client advisories, laying the groundwork for an archive where a wealth of ongoing financial advice can be posted, shared, and updated.

It is possible after this Senior Project is complete, client may desire to produce and host high-resolution video tutorials for purchase and download. Much of his combined financial strategies are unavailable online.

Fused in its entirety, this website will provide an excellent resource for all users seeking self-help debt solution strategies and as a learning tool toward financial freedom.

5.0 Deliverables

- Project Initiation Form.
- Client Progress Reports (4 per semester).
- Projected Proposal Form.
- Detailed Design Document.
- Signed Student Confidentiality Agreement.
- Change Order Request Form History
- Digitized templates, calculator, and reports generator, updatable.
- Reviewable, private Github Repository, with source code transferable to client upon completion.
- Blog CMS to allow client to write and publish blog articles.
- Website analytics and SEO documentation.
- Results of user testing in beta.
- Completed www.debtfreeliving.com website to client/team/advisor and specifications for approval.
- Final Report consolidating all required information into a closing summation of results and statistics of individual contribution and collective team totals.
- Final recommendations for long-term hosting to be discussed with client. Research will be conducted on the effectiveness of a shared hosting environment for a website running a MEAN stack environment. If Client is willing to pay for affordable hosting, or payments assisted by sponsorship, via Google AdSense, etc.

6.0 Success Metrics

- Website analytics, .using Google Webmaster and Analytics.
- Blog activity and CMS statistics.
- Post-user group testing (UX, intuitive UI, website functionality)
- User feedback form will be used to gather information for maintenance as usability.
- User account sign-up forms shall be a means of gathering ROI data to help gather usage numbers and other pertinent data.

7.0 Audience/Stakeholders

Audience:

Because of the high number of Americans with outstanding loans, the possible audience for Debt Free Living is incredibly broad. From single sign-on users, to large community and civic programs, Debt Free Living can be an effective tool in elevating our society. The broad possible audience includes, but isn't limited to:

- Single families and individual users.
- Community outreach and civic financial program counselors.
- Educators and finance students. Supplemental educational materials. for finance students and educational programs.

[*This project, however, will be designed based on a target demographics outlined by our client in section 7.1.*]

Stakeholders:

Client: Einar Schow, CEPA & Financial Advisor

UVU Digital Media Department of The College of Technology and Computing, Senior Projects Division

Debt Free Living Senior Project Team: Russann Johnson, Micah Schow and Tyson Sorensen

7.1 Target Audiences

"Target audience is generally going to be between ages 35 to 59 years of age. The audience is likely to be 75% female and 25% male. Lower middle income to middle income, some upper middle income demographics, apparently well-educated users, people who are generally going to be professionals with a median income of $50K and a debt income ratio of 25% or more."

The target audience defined by our client, based on his experience is as follows:

- Between the ages of 35 and 59 years.
- 75% female and 25% male.
- Lower-to-middle income.
- Well-educated.
- Median annual income of $50k.
- Debt-income ratio of 25% or more.

7.2 Key Stakeholders

Einar Schow, CEPA

EJS Processing Systems, LLC

Utah Valley University, College of Technology and Computing, Digital Media Department in conjunction with Sr. Projects Division

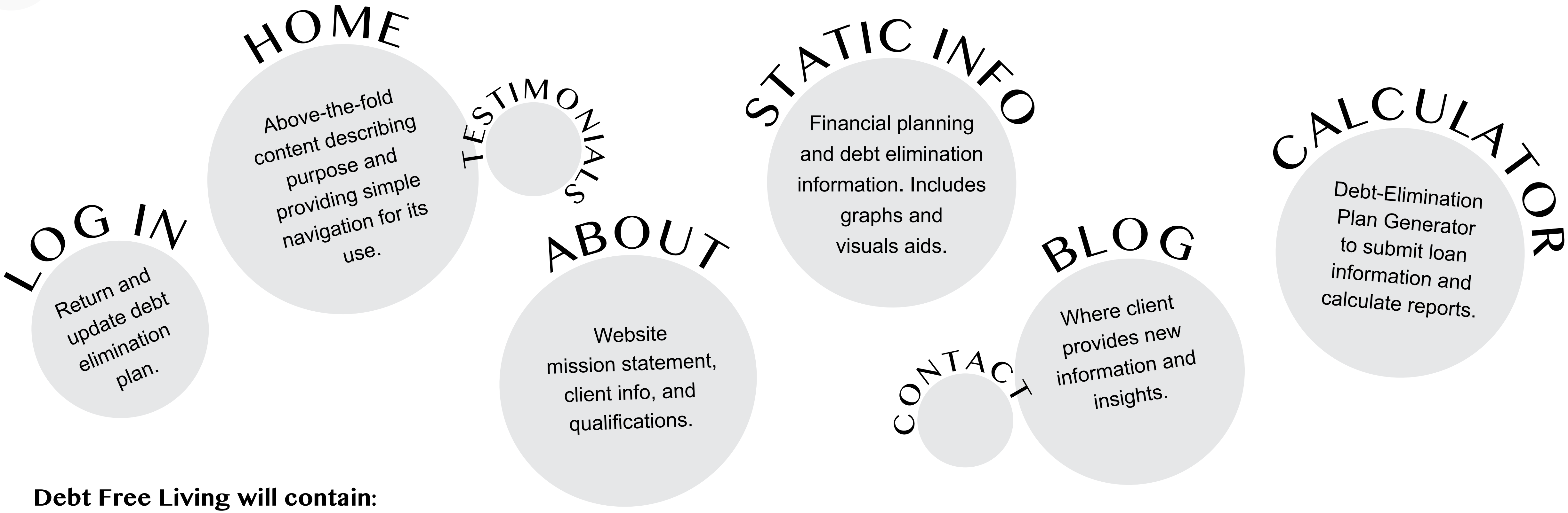
Dr. Paul Cheney, Professorial Advisor

Keith Smith, Adjunct UVU Professor

Debt Free Living Senior Project Team: Russann Johnson, Micah Schow and Tyson Sorenson.

8.0 Requirements

8.1 Data/Content Requirements



Debt Free Living will contain:

LOG IN: A login to provide users with a way to return to and update their own debt-elimination plan.

HOME: A home page with above-the-fold content describing the website’s purpose and providing simple navigation for its use.

TESTIMONIALS: Slideshow of positive customer Testimonials sharing success stories through using Debt Free Living.

ABOUT PAGE: Describes the site’s mission statement, and provides information about the client and his qualifications.

STATIC INFO: Section displays information for users about financial planning and debt elimination. Include graphs and visuals to keep users interested.

BLOG: Where the client can provide users with new information and insights not found in other places on the website.

CALCULATOR: Where user can submit their loan amount, length, interest rate, and amount paid. This will generate a unique debt-elimination plan for the user.

SCENARIOS TO SOLUTIONS

Provide Debt Elimination Education – A user is searching for debt management advice and education. They find Debt Free Living's website in the search results and click on the link.

Calculate Debt Elimination Plan – A user wants to calculate how long it would take to pay off an auto loan if they pay an extra $100/month. They click on the Debt Management Calculator to find out.

Revisit/Adjust Saved Debt Plan and User Account Login – A user wants to change the debt elimination plan they created beforehand on the website. They click on the Login link to access their plan and make adjustments.

About Page – A user wants to learn more about the company Debt Free Living. They click on the About page to find out more information about Debt Free Living, its history, and why they are providing online debt management resources for free.

Contact Us – A user wants to contact Debt Free Living to express thanks and share their success story on getting out of debt. They access the Contact page to find contact information for the company.

CALCULATE DEBT INTEREST	Using online calculator for personal debt analysis figures.
PLAN A PAYMENT SCHEDULE	A Forms Template Page: Customized debt reporting worksheet area to analyze personal finances and debt.
UPDATE FINANCES	Renewal user formulas and updatable tablet/reports, update input values for financial fluctuations and re-evaluation of financial planning.
PRINT	A custom worksheet - Sample forthcoming in Design Document.

8.3 Product Qualities

1. The overall product should convey feelings that promote **uplifting, hopeful, and encouraging emotions**.
2. Focusing on eliminating debt, in a **non-judgmental manner** that empowers user accountability for their own finances.
3. User account and customized forms and reports ensure a **personalized and SECURE experience.**
4. App functionality coded into website for iPhones, and newer Android app icon downloads will provide **user mobility across devices.**
5. Branding and design will be based on persona builds, and in consideration that **75% of target market is comprised of American women**.
6. Pages must be **designed for use across devices**.
7. Elegant and simplistic logo, layout, and instructions, positive **ease of use, intuitive functionality, and overall effective experence**.
8. Images will be carefully chosen to appeal and **confirm security and confidentiality,** as personal debt is a sensitive and confidential topic.

8.4 Constraints

- **Funding** for the project is heavily limited, or even non-existent. These constraints have been planned for in the pre-design stage. As mentioned in section 4, resources will be heavily open-source. If the need for funding arises, options will be further discussed with the client.
- **Time** limitations as team members are employed, team meetings and contact with our advisers/client will need to be planned meticulously. Exceptions to this will need to be discussed weeks in advance for accommodations to be made.
- **Initial build** is a non-income generating website for consumer self-education. Therefore, as recommended by Dr. Cheney, the purchase of a formal app for consumer purchase is not warranted in the scope of this project. Alternative app functionality coded into website for iPhones, and further research of newer Android App icon downloads are recommended for team to research and employ.
- **Dynamic** pages and skills needed to build and interactive calculator, worksheet and consumer debt planning reports is a very ambitious project that no team member has previously endeavored to create. Our goals are to move quickly and thoroughly through planning to begin building early and have ample time to de-bug and deliver a robust product with full debt-resolution functionality within the actual website build.
- **Accessibility** may be an issue with such a complicated project.
- **Search Engine Optimization** will be completed, as time constraints permits depending upon build completion dates.
- **HTTPS:** SSL build requirements to be further discussed.

9.0 Development Process

9.1 Phases & Roles

		Name	Duration	Start	Finish
1		**Launch Debt Free Living Web Project**	**106.904 d...**	**8/24/15 8:00 AM**	**2/12/16 4:13 PM**
2		**Project Initiation/Setup Gantt**	**8.904 day...**	**8/24/15 8:00 AM**	**9/3/15 4:13 PM**
3		Creative Brief/Prepare for kick-off	0.904 days?	8/24/15 8:00 AM	8/24/15 4:13 PM
4		Conduct kick-off meeting	1 day?	8/24/15 4:13 PM	8/25/15 4:13 PM
5		Prepare Proposal	4 days?	8/25/15 4:13 PM	8/31/15 4:13 PM
6		Client Review Proposal	3 days?	8/31/15 4:13 PM	9/3/15 4:13 PM
7		Proposal Sign-off	0 days?	9/3/15 4:13 PM	9/3/15 4:13 PM
8		**Research**	**6 days?**	**9/3/15 4:13 PM**	**9/11/15 4:13 PM**
9		Conduct industry research	3 days?	9/3/15 4:13 PM	9/8/15 4:13 PM
10		Conduct audience research	3 days	9/8/15 4:13 PM	9/11/15 4:13 PM
11		Gather Debt Data & Stastistics	0 days?	9/11/15 4:13 PM	9/11/15 4:13 PM
12		**Design & Planning**	**33 days?**	**9/11/15 4:13 PM**	**10/30/15 4:13 PM**
13		Create Logo & Colors	3 days?	9/11/15 4:13 PM	9/16/15 4:13 PM
14		Determine Interactive Parameters	3 days?	9/16/15 4:13 PM	9/21/15 4:13 PM
15		Determine Social Media Plug-ins	3 days?	9/21/15 4:13 PM	9/24/15 4:13 PM
16		Choose images	3 days?	9/24/15 4:13 PM	9/29/15 4:13 PM
17		Sketch website structural heirarchy	3 days?	9/29/15 4:13 PM	10/2/15 4:13 PM
18		Sketch website structure & navigat..	2 days?	10/2/15 4:13 PM	10/6/15 4:13 PM
19		Sketch user form & debt calculator	3 days?	10/6/15 4:13 PM	10/9/15 4:13 PM
20		Design Mock-up Surfaces	4 days	10/9/15 4:13 PM	10/19/15 4:13 PM
21		Prepare Design Document	6 days?	10/19/15 4:13 PM	10/27/15 4:13 PM
22		Client Review - Design Document	1 day?	10/27/15 4:13 PM	10/28/15 4:13 PM
23		Revise Design Document	2 days?	10/28/15 4:13 PM	10/30/15 4:13 PM
24		Client sign-off Design Document	0 days?	10/30/15 4:13 PM	10/30/15 4:13 PM
25		**Development**	**35 days?**	**10/30/15 4:13 PM**	**1/11/16 4:13 PM**
26		Create page template	5 days?	10/30/15 4:13 PM	11/6/15 4:13 PM
27		Customize CMS Blog for integration	3 days?	11/6/15 4:13 PM	11/11/15 4:13 PM
28		Enter site content	5 days?	11/11/15 4:13 PM	11/18/15 4:13 PM
29		Add MeanStack using Github	10 days?	11/18/15 4:13 PM	12/9/15 4:13 PM
30		Client Review alpha release	2 days?	12/9/15 4:13 PM	12/11/15 4:13 PM
31		Make revisions	10 days?	12/11/15 4:13 PM	1/11/16 4:13 PM
32		Beta release	0 days?	1/11/16 4:13 PM	1/11/16 4:13 PM
33		**Testing & Delivery**	**24 days?**	**1/11/16 4:13 PM**	**2/12/16 4:13 PM**
34		Conduct cross-browser testing	2 days?	1/11/16 4:13 PM	1/13/16 4:13 PM
35		Conduct user testing	7 days?	1/13/16 4:13 PM	1/22/16 4:13 PM
36		Make revisions and changes	5 days?	1/22/16 4:13 PM	1/29/16 4:13 PM
37		Launch live site	0 days?	1/29/16 4:13 PM	1/29/16 4:13 PM
38		Provide training & support	5 days?	1/29/16 4:13 PM	2/5/16 4:13 PM
39		Integrate SEO tools	5 days?	2/5/16 4:13 PM	2/12/16 4:13 PM
40		Project Presentation & Sign-off	0 days?	2/12/16 4:13 PM	2/12/16 4:13 PM

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SOFTWARE SYSTEMS

- Adobe Creative Cloud Software Systems
- GitHub - Private repository for code source control and versions
- GitHub - Student Developer Pack
- Atom - Text Web Editor
- Project Libre' - Project Management Software (desktop, cloud beta testing group pending with developer)
- Balsamiq - 3.1.9 Mock Up software for wireframes
- Just In Mind - 6.4 Prototyper Professional Edition
- MEAN stack - Including MongoDB, Express framework, AngularJS and NodeJS
- Content Management System - TBD for blog link to be integrated into website, but not for actual website build. Likely WordPress.
- Slack - Real time messaging app for teams.
- Google Drive, Shared Timesheets Shared Documents - App for team time and to do's for project details.
- Internet Browser Testing to include: Google Chrome, Firefox, Internet Explorer, Safari.
- Drop Box - File sharing for final versions of documents to submit and share.

9.3 Development Team

Russann Johnson Project Manager, Design

Meet with professorial advisor, Dr. Cheney, for submission, counseling, and pass-offs.
Maintain overall project hours of project, development strategy, tasks, report documentation, and contribute while overseeing development stages for and within team.
QC and watchdog for team deadlines, documents, deficiencies, updates, change protocols, and revision strategy to project, throughout process.
Research and design.
Assistance to team members in HTML5, CSS and JS frameworks OJT.

Micah Schow Developer, Client Liaison

Communicate with client to approve changes and to ensure the project is completed to their specifications.
Assist in designing the websites structure and surface to ensure the best possible user experience.
Use HTML, CSS, and JavaScript libraries/frameworks to build the finished product.
Research the market to assure that their needs and preferences are met.

Tyson Sorensen Developer, Version Control Lead

Oversee file structure.
Help to maintain source code integrity as version control lead using Git and Github.
Develop the front and back end architecture of the website along with other team members.
Use latest standards in HTML, CSS, and our chosen CMS and JS frameworks in order to achieve the site design.

Skills applied: Project management, web design, and web development skills with various methods and software packages. Logo design, wireframing and layout. The team is acquiring skills in MEAN stack development for this project and will be doing research and experimenting with the software stack to fill in our skill gaps in completing this project.

Consultants and mentors:

Keith Smith	UVU DGM Adjunct Faculty Member and MEAN stack development mentor.
Dr. Paul Cheney	UVU DGM Faculty, Professorial Advisor and Senior Projects mentor.
Mr. Schow	Client, Financial Advisor, and Team Advisor.

9.4 Quality Control Process

Team shall identify and build for target market through:

- Using design and layout analysis to appeal to target market and user technology levels for optimum online experience. Scenarios and persona development as well as current trends in the mobile experience.

- Post-build testing of applicable user groups through team review process. Analyzing user group experiences through:

    - Statistical Reports
    - Graphing
    - Relevant User Commentaries

PROPOSAL

1

DESIGN DOCUMENT

2

GITHUB

3

Change Request Order Form:

Software Change Request (SCR) Form

SCR #: ______ REQUIREMENT #: ______

CHANGE REQUEST INITIATION: Originator: ______ Phone#: (__) ______

Date Submitted: __/__/__ System Name: ______ Version Number: ______

CONFIGURATION ITEM: Software ___ Documentation ___

CHANGE TYPE: New Requirement ___ Requirement Change ___ Design Change ___ Other ___

REASON: Legal ___ Business ___ Performance Tuning ___ Defect ___

PRIORITY: Emergency ___ Urgent ___ Routine ___ **Date Required:** __/__/__

CHANGE DESCRIPTION: (Detail functional and/or technical information. Use attachment if necessary.)

Attachments: Yes / No

TECHNICAL EVALUATION: (To be completed by Contractor. Use attachment if necessary.)

Received By: ______ Date Received __/__/__ Assigned To: ______ Date Assigned: __/__/__

Type of Software Affected:

Modules/Screens/Tables/Files Affected:

Documentation Affected:	Section #	Page #	Date Completed	Initial
Requirements Specification			__/__/__	
System Design Specification			__/__/__	
System Test Plan			__/__/__	
Training Plan			__/__/__	
User System Reference Manual			__/__/__	
System Maintenance Manual			__/__/__	
Other (Specify)			__/__/__	

TIME ESTIMATES: (To be completed by Contractor. Use attachment if necessary.)

Lifecycle Stage	Est. Time	Act. Time	Date Comp.	Remarks
Analysis/Design			__/__/__	
Coding/Testing			__/__/__	
Acceptance			__/__/__	
Total Hours:				

Impact Analysis Needed: Yes / No (If yes, include impact on technical performance, resources, schedule, etc.)

APPROVALS: Change Approved ___ Change Not Approved ___ Hold (Future Enhancement) ___

Recommendations for revisions after beta testing TBD through 'Change Request Order' protocol, and as team member schedules allow.

9.4 Quality Control Process, cont.

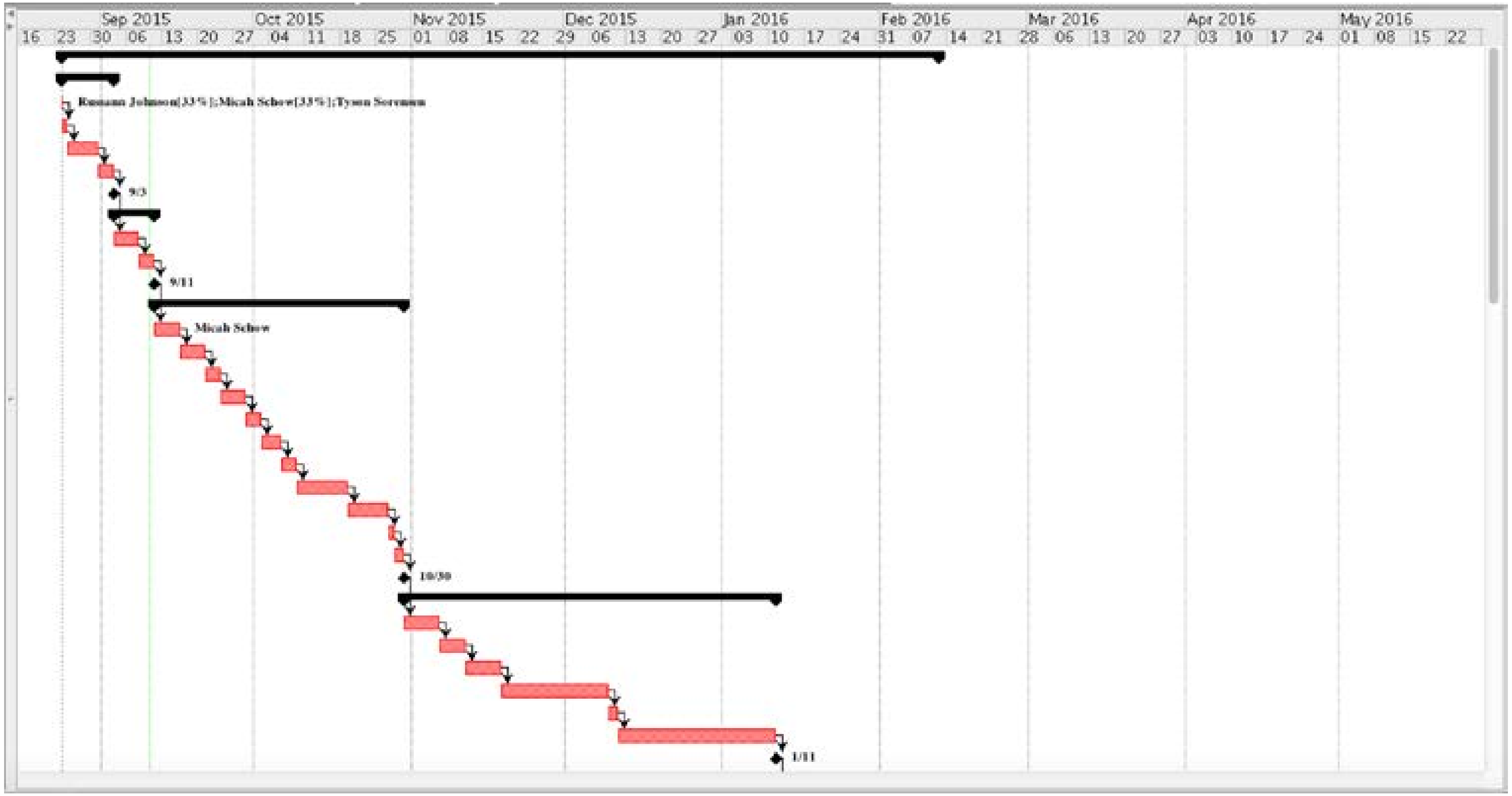
Furthermore, Debt Free Living Team, Progress Report I, formulated the following principles, on 09-15-2015:

1. Implementing a JS Framework, and acquiring a deeper understanding of a 'framework agnostic' knowledge base. Evaluating MeanStack, MongoDB, Express, node.js and Angular, or similar systems for database, interactivity, and user account back-end server repos.
2. Contributing and building in a private Github repository to emulate an industry-standard developer team experience. Amplified learning in Git as a distributed versioning control system will track revisions of the website and better organize source code. Tyson Sorensen initiated a Debt Free Living Repository for our DGM 2015-2016 Senior Project on 09-16-2015. Graphs and charts from Github will be an excellent reporting system to document teamwork in the project's Final Report.
3. Fine tuning designs/concepts and pushing the thought-process forward. Furthering skillsets acquired in previous coursework. Creating effective wireframes and mockups for client approval, to be used as styling guides in the Design Document for the finished product. Researching 2015 design trends, yet striving toward a 2016, look and feel.
4. Communications with client conducted in simulated post-educational format. Approving changes and discussing obstacles through Work Order Change format with client/team, as relevance and needs arise vital to overall project.
5. Conducting effective market research to ensure client's purpose and user needs will be met. Creating personas to represent the 'market for use' as guides in making targeted design and UX decisions. Analyzing and developing compelling product appeal from opening page, onward.

Additional 'post-build' test findings to be published in Final Report as follows:

1. Usability testing and satisfaction testing will be conducted with at least 5 to 6 representative users. Reports to follow upon these findings in Final Report documentation.
2. A Satisfaction Survey shall also be conducted pooling a collection of at least 6-10 representative users, answering 5-10 comprehensive questions pre-determined within group and pre-client approved. Team will submit the results of conclusive survey to client and also include results in the Final Report of Debt Free Living project.
3. Graphs, relevant comments, and future recommendations will be synthesized from items 6 and 7 into the Final Report as a post-mortem Review and Evaluation.
4. Lastly, the client will be asked to complete a user satisfaction questionnaire for the Digital Media Department at the conclusion of the project. Team understands the questionnaire asks the client to rate their perceptions of the final product, as well as the quality of the service, and performance of the project team. This questionnaire will be sent directly to the project advisor.

10.0 Timeframe



See 9.1 Phases & Roles

Approximate timeframes mapped for each major project phase. Please note: Changes are inherent. More accurate schedules will follow in Design Document, and Final Report, to meet each deliverable deadline estimated, revised, or met.

11.0 Project Scope

Stock
photos, graphics, and other public domain assets shall be employed to conserve time.

Open
source software systems and repositories such as Github Student Developer Pack.

Team
members use Student Creative Cloud Adobe software suites.

Zero
cost for any available student resources, as well as student hours.

12.0 Cost Estimate

Team Product Estimates:	Price Per Hour:	Estimated Price Per Unit:
Client Progress Reports (4)	$30.	
Proposal		
Design Document		
Digitized templates, calculator, and report generator, updatable.		
Github Repository, with source code transferable to client upon completion.		
CMS blog setup		
SEO and Analytics setup and documentation		
Beta Testing		
Final Report Documentation		
Post recommendations for long-term hosting of a MEAN stack web environment.		

Computer/Software Cost Estimates:	Estimate Costs:
Laptop Computer and external hard drives	
Adobe Creative Cloud Memberships @ $50. x 6 mo x 3 members	$1,500.
Content Management System Template and related costs	

A more detailed budget will be included within the Design Document, and Final Reports, including individual time sheets and piecework totals. The hourly rate is projected at $30. per hour, and a total cap of no more than $10,000. for the entire project. It is understood that these figures are only required to be listed per mandate of this UVU assignment purely for the client's information and the team's constraints. There shall be no actual charges, invoicing, or remittal, for any part of this project to the client for the student team project and their work, whatsoever.

12.5 Student Confidentiality Agreement

NON-DISCLOSURE AGREEMENT

THIS NON-DISCLOSURE AGREEMENT (this "Agreement") is entered into as of the 30 day of September 2015 by and between EJS Processing Services, LLC ("EJS"), and Russann Johnson, et al ("Developer").
Micah Schow, and Tyson Sorensen

RECITALS:

A. EJS and Developer are engaged in discussing the creation and implementation of a website intended to create a forum for educating and assisting the public in creating personal debt elimination plans.

B. In order to appropriately discuss and evaluate such website development, EJS has indicated to Developer that it is necessary to disclose to Developer certain proprietary information including, but not limited to, work product, potential business flow/process diagrams, business models, trade-secrets, and other financial and business intelligence (collectively, the "Confidential Information.

C. EJS believes that the Confidential Information provides certain competitive advantages and commercial opportunities to those who possess it. EJS has therefore indicated to Developer that it is not willing to disclose the Confidential Information to Developer unless and until Developer executes this Agreement.

AGREEMENT:

In consideration of the agreement by EJS to disclose the Confidential Information to Developer and other good and valuable consideration, Developer hereby agrees as follows:

1. Developer shall not use, duplicate, disseminate or in any way circulate within its own organization, outside its own organization or otherwise any Confidential Information that is supplied to or obtained by Developer in writing, including via e-mail, fax, or letter, orally or by observation, except in the course of negotiations, discussions and consultations with personnel or authorized representatives of EJS in connection with evaluating or defining the terms of the business relationship. Without limiting the generality of the foregoing:
   a. Developer shall treat all Confidential Information with the same degree of care as it accords to its own confidential information of the same or similar nature.
   b. Developer shall not directly or indirectly contact any Third Party, or otherwise deal with or be involved in any transaction or transactions with any Third Party in relation to the Confidential Information without the prior written consent of EJS.
   c. Developer shall not introduce any other individual or entity to any Third Party, or provide any information to any other individual or entity that would allow or enable that individual or entity to directly or indirectly contact any Third Party or otherwise deal with or be involved in any transaction or transactions utilizing the Confidential Information.

2. Developer agrees that EJS shall be entitled to equitable relief, including the grant of an injunction or specific performance, in the event Developer breaches any of its obligations under this Agreement.

3. Any failure by either party to enforce at any time any term or condition of this Agreement shall not be considered a waiver of that party's right thereafter to enforce each and every term and condition of this Agreement.

4. This Agreement shall be governed by and construed in accordance with the laws of the State of Utah.

5. This Agreement constitutes the entire understanding and agreement between the parties hereto with respect to the subject matter hereof, and supersedes any prior or contemporaneous oral or written communication between the parties with respect to the subject matter hereof.

6. In the event any one or more provisions of this Agreement is declared illegal or unenforceable under any law, rule or regulation of any government having jurisdiction over the parties hereto, such illegality or unenforceability shall not affect the validity of the other provisions hereof, and such illegal or unenforceable provision shall be replaced with a provision that approximates to the closest possible extent the mutual intent expressed by the parties hereto in the original provision.

7. This Agreement shall become effective as of the date first written above and shall remain in full force and effect for a period of two (2) years.

IN WITNESS WHEREOF, the parties have executed this Agreement in duplicate as of the date first written above.

EJS Processing Services, LLC
By: Einar Schow
Einar Schow, Managing Member

Developer
By: Russann Johnson

13.0 Proposal Sign-Off Form

UVU UTAH VALLEY UNIVERSITY

Digital Media Department

Senior Project

Proposal Sign-off Sheet

Project Name: Debt Free Living, an interactive financial website build

Team

Team Member Name	Team Member Signature	Date
Russann Johnson	Russann Johnson	9-30-15
Micah Schow	[illegible]	10/1/15
Tyson Sorensen	Tyson Sorensen	10/1/15

Client

Name: [illegible] — Title: 10/8/15

Signature: — Date:

Digital Media Advisor

Name: Paul Cheney — Title: Professor

Signature: Paul Cheney — Date: Oct 3, 2015

Digital Media Project Mentor (if applicable)

Name: KEITH SMITH — Title: ADJUNCT

Signature: [illegible] — Date: 1/OCT/2015

Senior Project Proposal Guidelines: Interactive Projects (Version 2.0). 1

Projected Inclusions

Appendices

- **Metadata Structure**
- **Accessibility Decisions**
- **Search Engine Optimization**
- **Change Request Form History/Form Example**
- **Image Depository**
- **Logo Gallery**
- **Stock Image Repository**

To Be Determined in Future Documentation