

Kredit King

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Submitted to
the Faculty of the School of Information Technology
in Partial Fulfillment of the Requirements for
the Degree of Bachelor of Science
in Information Technology/Cybersecurity

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April 23, 2022

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Abstract

Many credit cards are often marketed towards young adults, who sign up for these credit cards without a second thought. Having credit cards early on during your career is good for building up credit score, but it could lead to misuse as not everyone will have a proper understanding of credit card management. Kredit King is committed to providing users with tools that prevent them from finding themselves in financial turmoil. These tools allow users to store their credit cards in one convenient location, set up single card or multiple card budget screen, analyze spending trends using various charts and graphs, and notify the user of which credit card to use for a particular payment to maximize their credit card cashback or rewards. This means that individuals will improve their credit score, manage their money more efficiently, and increase their spending power by effectively utilizing the rewards associated with their cards.

Introduction

Project Summary

Young adults are digging themselves into debt due to not properly using or understanding credit cards. Kredit King is an all-in-one credit card organizer that simplifies the use of credit cards for young adults and students. Kredit King will centralize user spending habits among multiple cards in a single dashboard, suggest specific cards to use for the most cashback/rewards, keep the user on track with a predefined budget, and set up the user for financial success.

Problem Statement

Credit cards are often marketed towards young adults in college students, who oftentimes accept and use the card(s) without much extra thought. As Mattson et al.

(2004) explains, Undergraduate students acquire credit cards through a variety of commercial solicitations, including store offers, direct mail solicitations, on-campus solicitations, and bank offers for account holders. Without a proper understanding of credit cards, their users can find themselves in financial turmoil, especially as more credit cards are introduced. As students continue to rely on student loans and other forms of financial support to finance their education, it's important to put the power in the cardholder and set them up for success, rather than failure.

Solution

In order to remedy the problem of credit card misuse, Kredit King hopes to provide simple and easily accessible tools to better manage credit cards and the user's spending. For those with multiple credit cards, the user will be able to store all of their credit cards in one convenient location in order to analyze their spending across multiple different cards, set up single card or multiple card budgets, analyze spending trends using various charts and graphs, and swipe their card with piece of mind. With Kredit King, the user will also be notified of which credit card to use for a particular payment in order to maximize their credit card rewards based on their preferences.

Project Source

The original idea was conceived by Mohamed Serhan during a gas run for his car. He got out of the vehicle and opened the gas tank to fill it with gas. When he grabbed his wallet, he remembered he got a new credit card recently and forgot which of them is the best for receiving the best cashback or point rewards. He wished there were a straightforward way to check all the card rewards quickly and efficiently in one place, which can also be accessed while away from a computer.

Zhu (2019) suggests, “However, college students are poorly prepared to be card hold-ers. They lack an understanding of the proper function and use of credit cards and they do not know how to track their own use.” As reflected in the project ideation, students need to be informed on how to not only use credit cards but use them responsibly. Research indicates that students tend to carry an inordinate amount of credit card debt as they progress through college (Sidoti & Devasagayam, 2010). What Sidoti and Devasagayam are suggesting supports the idea that students need help in taking control of their financial identity. This led to the inception of Kredit King.

The team formed during the Spring 2021 semester since Mohamed, Connor, and Seth were all in an online class working on a group project together. We knew we wanted to continue working together for Senior Design but required additional team members. Connor invited Adam and Stephanie to join our team because he had worked with them before at CECH IT along with taking multiple classes with them. All requirement analytics were conducted equally by all the team members as everyone was on board the Kredit King idea.

Discussion

Project Objectives/Goals

Kredit King will be developed to reach a general audience by having a user friendly straightforward and easy to use design. An objective for Kredit Kings platform is intended to influence the user to create a budget, track expenses and eliminate the desire to develop bad spending habits. Kredit Kings will also allow the user to enter information about their credit cards. The information added will allow Kredit King to determine which credit card the user should use when spending in a specific category. These Kredit King features will communicate to the user how to save money, get the most cashback or rewards on their purchases.

- Add/Remove Credit Cards to Organize Cards
 - Inform user of credit card details
 - Analyze Spending
- Monthly Budgets
 - Analyze spending
 - Improve savings
 - Reduce bad spending habits
- Set Credit Card Budgets
 - Reduce overspending
 - Increase savings
- Analytical Data
 - Visual view of spending/card info

- Influence healthy habits
- Card Recommendations
 - Improve savings
 - Improve cashback

Team Members and Responsibilities

Technical Lead: Mohamed Serhan

- Responsible for setting up project architecture
- Responsible for hosting and maintaining servers
- Ensuring deliverables are submitted
- Responsible for assisting with full-stack development
- Responsible for reviewing and maintaining code integrity

Software Developer: Seth White

- Responsible for full stack development
- Responsible for Apple license to host iOS App.

Software Developer: Connor Keith

- Responsible for full stack development
- Responsible for research & development of features
- Responsible for API development

Software Developer: Adam Brown

- Responsible for full stack development.
- Responsible for QA.
- Responsible for API development.

Security Analyst: Stephanie Pineda

- Responsible for analyzing and implementing security measures
- Responsible for monitoring network for security issues
- Responsible for designing graphics and page layouts

Project Scope

The objective of Kredit King is to create a simple and efficient way to organize and categorize credit cards for the greatest amount of rewards/cashback. Our team will develop a singular location that enables young adults and students to store their credit cards in one place. By creating this application, the user will be able to not only organize their credit cards but

also have access to monthly budgets and credit card recommendation for best card to use during a purchase.

Environment Setup

- Have a usable development environment with React Native, Node, Azure, and Figma.
- Create a BitBucket repository where all users can pull and push code changes.
- Setup Azure so that dummy data can be implemented at a later point.

Initial UI Development

- Create an initial UI wireframe that will allow for functionality implementations.
- Implement the wireframe in React Native

User Authentication

- Initialize Auth0 to be used in the project.
- Create authentication measures for users to log in and access application functionalities.

Credit Card Organizer

- Allow user to see owned credit cards upon login.

Budget Dashboard

- Give user functionality to set budgets along with seeing financial information with credit cards.

Credit Card Suggester

- Give user functionality to have best card to use based on particular purchase criteria.

[Quick Project Timeline](#)

Table 1: Quick Project Timeline

Task #	Task Name	Duration	Start Date	End Date
1	Team Contract	4 Weeks	Aug 23, 2021	Sep 20, 2021

2	Project Plan	2 Weeks	Sep 20, 2021	Oct 04, 2021
3	Setup Environments	2 Weeks	Sep 21, 2021	Oct 04, 2021
4	Initial UI Development	4 Weeks	Sep 28, 2021	Oct 26, 2021
5	User Authentication	2 Weeks	Sep 28, 2021	Oct 12, 2021
6	Credit Card Organizer	4 Weeks	Oct 12, 2021	Nov 9, 2021
7	Budget Dashboard	4 Weeks	Oct 26, 2021	Nov 23, 2021
8	Credit Card Suggester	2 Weeks	Nov 9, 2021	Nov 23, 2021
10	Project Technical Evaluation	1.5 Weeks	Nov 30, 2021	Dec 10, 2021
11	User Testing 1	2.5 Weeks	Nov 23, 2021	Dec 10, 2021
12	Implement built-in ApplePay and GooglePay to Kredit King	12 Weeks	Dec 10, 2021	Feb 04, 2022
13	User Testing 2	4 Weeks	Feb 04, 2022	March 01, 2022
14	Final Touch Up based on user feedback	4 Weeks	Mar 01, 2022	April 01, 2022
15	Bug Fixes	1.5 Weeks	Apr 01, 2022	April 11, 2022
16	IT Expo 2022	2 Days	Apr 12, 2022	April 14, 2022

Technologies Used

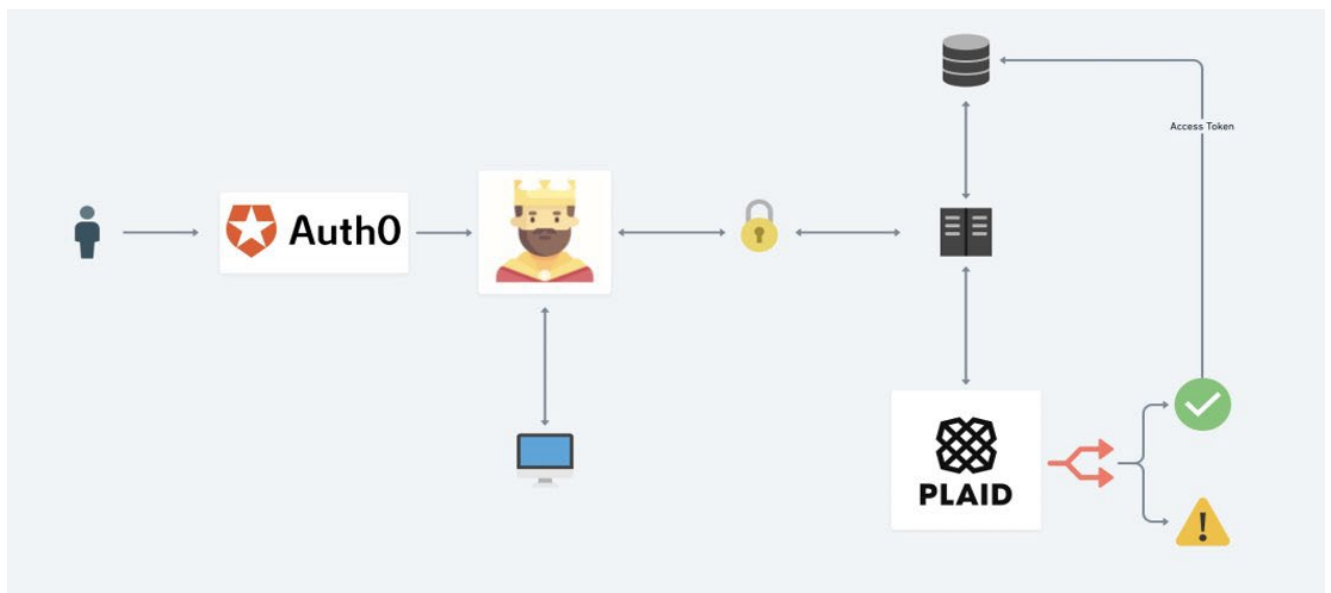
- React Native: The mainframe work of Kredit King application.
 - React Native Elements
 - Async Storage
 - React Native Vector Icons

- React Navigation 6
- React Native Bootsplash
- React Native Testing Library
- Node JS: A JavaScript runtime.
- Express JS: Minimal node web application with API features.
- UC Sandbox: A cloud computing service which will be used to host Kredit King application.
- Bitbucket: A code repository that will be used to house Kredit King source code.
- FIGMA: An interface design collaboration tool.
- Auth0: Popular solution for implementing user authentication.
- Flask: Python based API that allows Python code to be executed on a node server for machine learning.

React Native was chosen to be the main technology for Kredit King because it allows the same code to be used for multiple platforms including iOS, Android, and the Web. Additionally, it is a technology that the team is not proficient with, so this is a good opportunity to learn new technologies that can be very beneficial to all team members in future positions. Most of the other technologies listed work within or alongside React Native to deliver a powerful multiplatform application. \

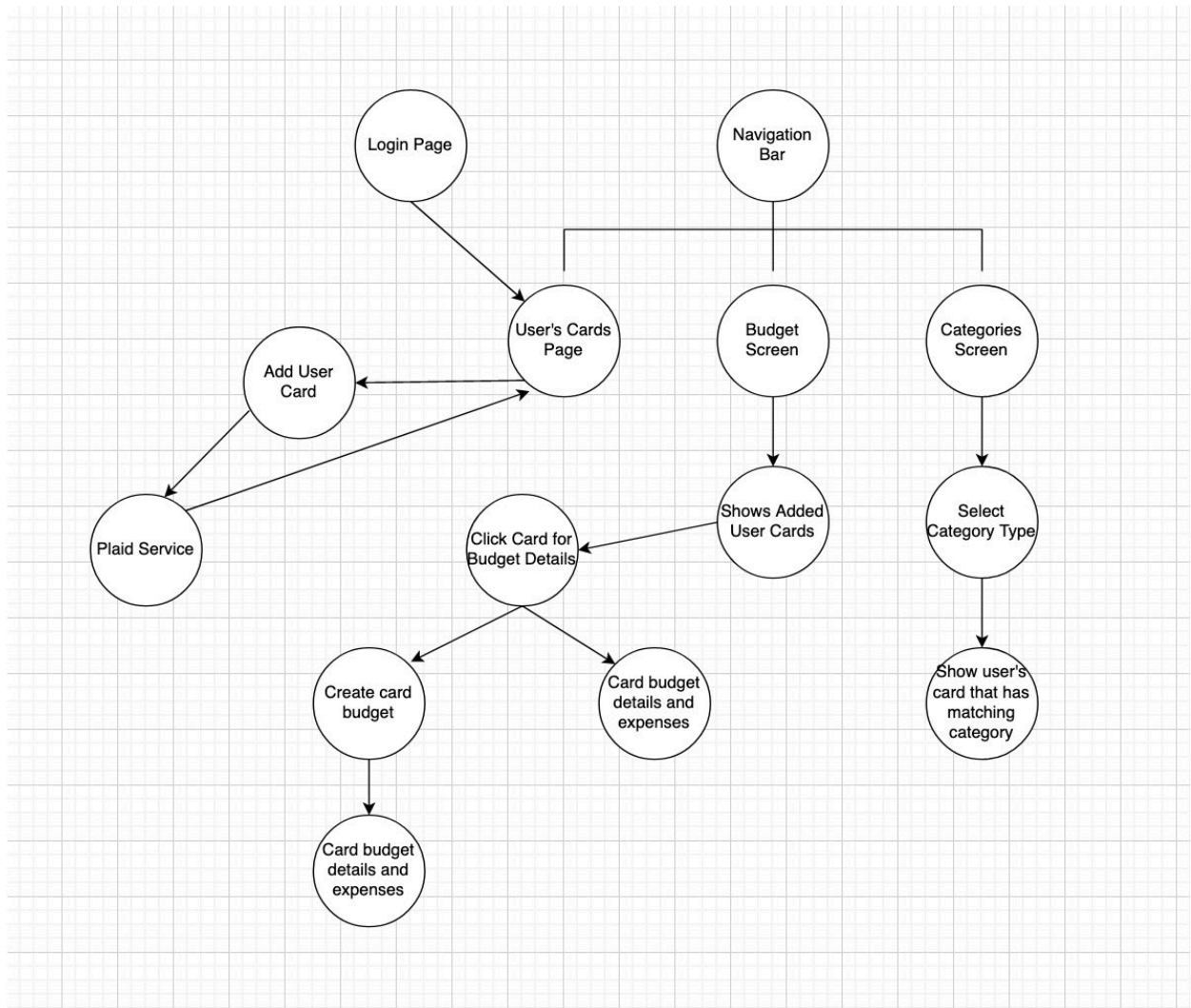
Technical Architecture Diagram

Figure 1: Technical Architecture Diagram



Behavior Diagram

Figure 2: Software Behavior Diagram





User Personas

While Kredit King is committed to providing great savings and incremental credit score improvement to all. The main audience Kredit King is targeting includes young and experienced professionals who are looking to improve their credit score and fully maximize the reward savings from their current cards. You will find more information about the ideal Kredit King user below.

Table 2: User Personas Tables

User Persona: 1	
	Title: UC Student in Co-op
	Name: Sam Smith
	Age: 22

		<p>Gender: Female</p>
<p>Behavior</p>		<p>Sam is a student in their co-op rotation who decides to open a credit card since she is making better income now. However, she tends to forget to take advantage of her credit card's cashback and rewards since she is used to only paying with a debit card.</p>
<p>Pain</p>		<ul style="list-style-type: none"> • Sam dislikes using apps that are not user friendly • Sam forgets to use the ideal card for her transactions
<p>Needs & Goals</p>		<ul style="list-style-type: none"> • Sam is happiest when she saves money • Sam wants to start increasing her credit score • Sam wants to make full use of credit card rewards

<p>User Persona: 2</p>		
		<p>Title: Private Banker</p> <p>Name: Dan Doe</p> <p>Age: 49</p> <p>Gender: Male</p>
<p>Behavior</p>		<p>Dan is a private banker who has been working in his industry for over 20 years. At this point, he owns around 7 credit cards in total. He once immediately knew which card to use during transactions but now he ends up getting</p>

	confused about which card to use between his newly acquired cards and his older ones.
Pain	<ul style="list-style-type: none"> • Dan dislikes apps with a lot of clicks to reach items that are important to him • Dan forgets whether his older or newer cards have better rewards in particular categories
Needs & Goals	<ul style="list-style-type: none"> • Dan is happiest when he can quickly choose which credit card to use during transactions • Dan enjoys steady growth of his credit score • Dan always wants to know which card has the highest rewards for a particular category

Use Cases

To identify important features of value, we compiled a table with information regarding the actions the user may take within the application and broke them down into detail to highlight what work needs to be done first. The information is as follows:

Table 3: User Cases Tables

Name	User Sign Up
ID	KK_01
Description	A user wants to sign up to use Kredit King
Actors	Potential Kredit King User
Organizational Benefits	More users and more publicity about application
Frequency of Use	A one-time instance so the user can gain access to the app's functionalities.
Triggers	The user wants to organize their credit usage.
Preconditions	User has credit card debt or needs a way to manage their spending/funds
Postconditions	The user now has access to a budget dashboard, a card organizer, and a suggester for what cards to use in purchasing instances.
Main Course	<ol style="list-style-type: none"> 1. User is brought to the login page. 2. System presents a login and sign-up option. 3. User selects the sign-up button.

	<ol style="list-style-type: none"> 4. System prompts user to enter email and create/confirm password. 5. User enters email and creates password. 6. System lets user sign in and access the application.
Alternate Courses	<p>System detects email is not a registered email.</p> <ol style="list-style-type: none"> 1. System prompts user to use a created email and to check again. 2. User re-enters email. 3. Return to main course step 5. <p>User enters wrong password in the Confirm Password.</p> <ol style="list-style-type: none"> 1. System prompts user to retype and confirm their password. 2. Return to main course step 5. <p>User is already signed up.</p> <ol style="list-style-type: none"> 1. System prompts user to login with already created account.
Exceptions	<p>User decides they don't want to continue with sign up.</p> <ol style="list-style-type: none"> 1. User can exit sign up process.

Name	Enter Credit Card into Application
ID	KK_02
Description	User wants to add a new card into the application to begin keeping track of spending, benefits, etc.
Actors	User
Organizational Benefits	Gives card analytics to better help our customers
Frequency of Use	One time use for each of user's credit cards.
Triggers	<ol style="list-style-type: none"> 1. User doesn't know what their credit card is used for. 2. User can't keep track of spending on credit card.

Preconditions	User has a credit card they want to keep track of.
Postconditions	User can now access card details in the application.
Main Course	<ol style="list-style-type: none"> 1. User navigates to the Card Entry page. 2. System presents users already entered cards. 3. System presents an add button to user. 4. User selects add button. 5. System presents credit card number, csv, expiration date, and card type text boxes for user to enter information. 6. User enters required information. 7. User saves card. 8. System shows user card information and to confirm data. 9. User confirms data. 10. System presents new card on Credit Card screen.
Alternate Courses	<p>Card is already added</p> <ol style="list-style-type: none"> 1. System tells user has already entered card and to enter a different one. 2. Return to main course step 5. <p>User quits adding card.</p> <ol style="list-style-type: none"> 1. User hits cancel button. 2. System returns user to Card Organizer screen.
Exceptions	<p>User enters wrong data and still saves their card.</p> <ol style="list-style-type: none"> 1. User notices their data is wrong on their card. 2. User selects card. 3. System presents and edit card button. 4. Return to main course step 5.

Name	Add card budget
ID	KK_03

Description	User wants to keep track of spending and help start to save on a particular card.
Actors	User
Organizational Benefits	Ensure users are budgeting themselves when they have setting active.
Frequency of Use	Every time user wants to add a card budget
Triggers	The user wants to keep track of spending
Preconditions	User has debt and wants a way to manage their spending
Postconditions	The user now has a way to view and manage their spending
Main Course	<ol style="list-style-type: none"> 1. The user selects a card and is taken to the add budget page 2. The user then adds their preferred budget for that card 3. System presents budget for that card
Alternate Courses	<p>User quits adding budget</p> <ol style="list-style-type: none"> 1. User hits cancel button. 2. System returns user to Add Budget Screen
Exceptions	<p>User enters wrong data and still saves their card.</p> <ol style="list-style-type: none"> 1. User notices their budget is wrong on their card. 2. User selects card. 3. System presents an edit card button. 4. Return to main course step 3

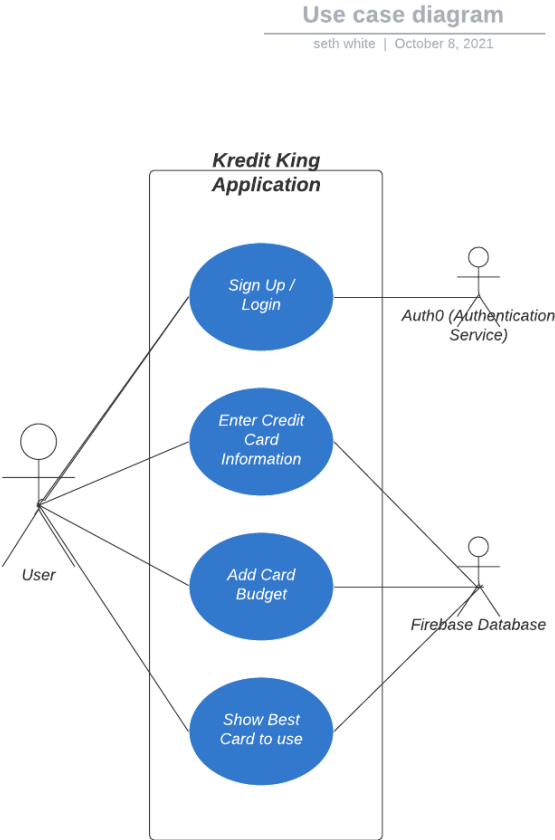
Name	Show best card to use for a category
ID	KK_04
Description	User wants to see which card would best be used for a particular payment category i.e.. Gas, groceries, etc.
Actors	User
Organizational Benefits	Keep track of users total savings from using the right cards with Kredit King
Frequency of Use	Every time the user wants to see which card would best be used for a particular payment category
Triggers	The user wants to see their options for which card would be best for a payment category

Preconditions	User doesn't know what their credit card is used for – points wise
Postconditions	User now knows what credit cards can give them more points based on location
Main Course	<ol style="list-style-type: none"> 1. User is brought to the categories page 2. System presents them with all of the categories and which credit card would be best used for a particular payment
Alternate Courses	
Exceptions	

Use Case Diagram

The following diagram is used to visualize the use cases we compiled into an organized view.

Figure 3: Use Case Diagram



Testing Plan

Overview

The testing plan will cover the Kredit King teams' approach to testing methods, scope of what will be tested, strategies used to test items, and how the team will log their tests.

Methodology

Kredit King will follow an iterative development approach using the Agile Methodology. This was chosen because it allows the team to continually make progress on the application while receiving feedback from users and stakeholders so that changes can be made early on during the development process. Furthermore, an Agile approach allows the team to be flexible in order to account for new testing requirements that can pop up during the middle of a development sprint.

Scope

1. User Sign Up/Login
2. Enter/Removing Credit Card Type
3. Add Card Budget
4. Show Best Card to Use for a Category
5. Patching Vulnerabilities

These use cases were chosen because Kredit King cannot allow its customers to be locked out or lose access to their saved information. By ensuring the testing of user authentication, addition and removal of cards, budget dashboard, and category selector. Kredit King will have the confidence to deliver high quality code along with providing the customer with value and satisfaction.

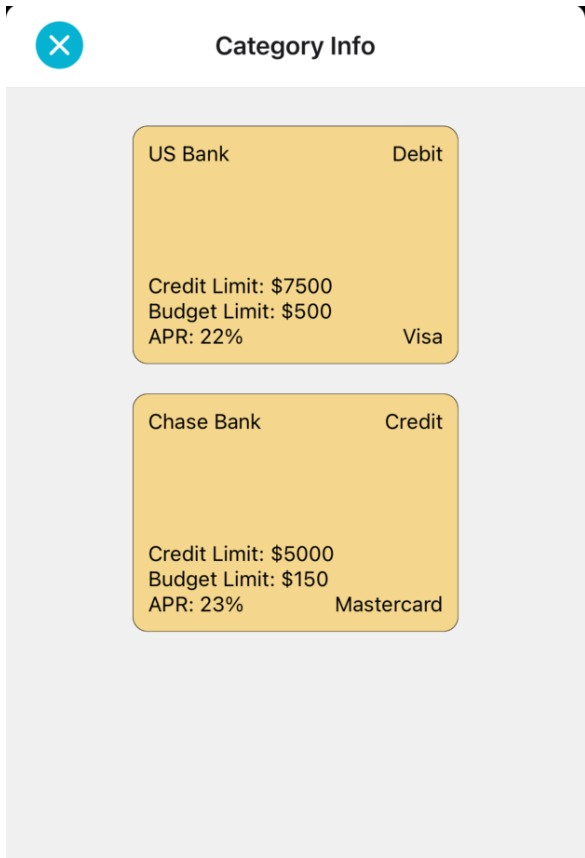
Objectives

1. All demo critical bugs need to be resolved before IT Expo.
2. Deliver high quality code.
3. Fulfillment of all requirements.
4. Prevent unforeseen code breaks.
5. To comply with contractual, legal, or regulatory requirements.
6. Maintain and follow the best security practices.

Test Logs and Procedures

Table 4: Test Case Table

Test Case Item	Category Filters Correct Credit Card
Team Member Name	Adam Brown

Reason for Test	Ensure correct reward category is associated with the corresponding credit card
Expected Output	Credit cards corresponding to correct categories are shown after button click. More specifically different categories will have different card amounts presented to the user. Ensuring mock data, that was shown to allow different categories to have different category amounts. Hence if the categories present different card amounts the logic is correct.
Actual Output	<p>The category tabs showed different credit card amounts, proving logic is started.</p> <p>Cashback Tab</p>  <p>The screenshot shows a 'Category Info' dialog box with a close button (X) in the top left. It contains two credit card entries:</p> <ul style="list-style-type: none"> US Bank Debit: Credit Limit: \$7500, Budget Limit: \$500, APR: 22%, Visa Chase Bank Credit: Credit Limit: \$5000, Budget Limit: \$150, APR: 23%, Mastercard <p>Gas Tab</p>



Category Info

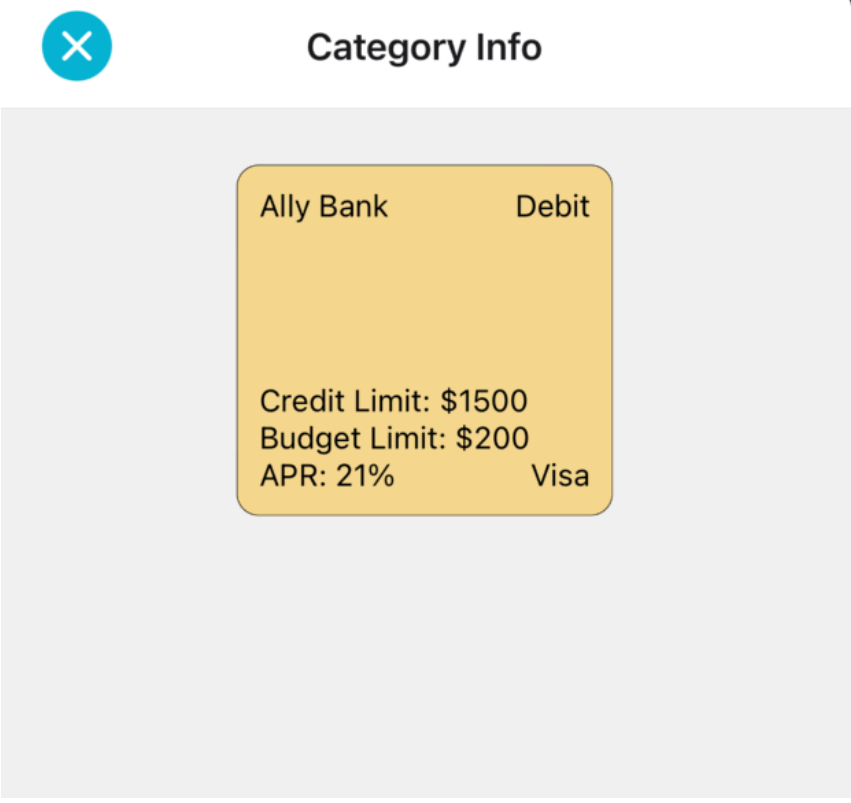
Chase Bank Credit
Credit Limit: \$5000
Budget Limit: \$150
APR: 23% Mastercard

Ally Bank Debit
Credit Limit: \$1500
Budget Limit: \$0
APR: 21% Visa

Ally Bank Debit
Credit Limit: \$1500
Budget Limit: \$0
APR: 21% Visa

Ally Bank Debit
Credit Limit: \$1500
Budget Limit: \$0
APR: 21% Visa

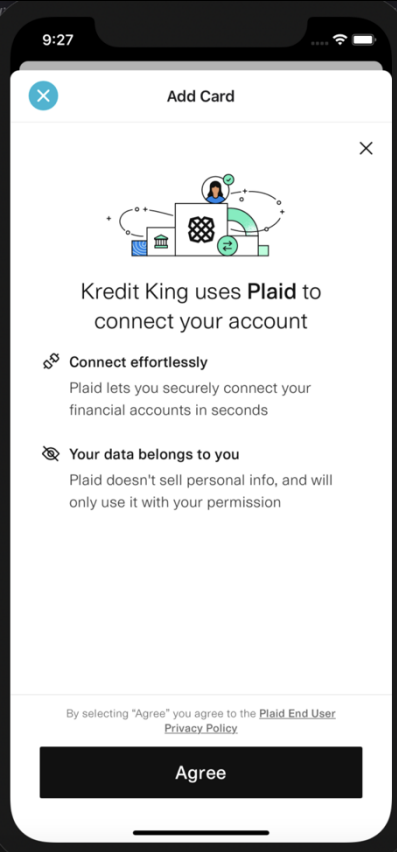
Restaurant Tab

	
Pass/Fail	Pass
Reason for Pass/Fail	Passed due to categories showing different and correct card amounts compared to mock data.
Date	11/05/2021

Test Case Item	Plaid Card Token Update
Team Member Name	Adam Brown
Reason for Test	Institutions occasionally update tokens through plaid to ensure security of their users. This requires the user to sign back in to view their card data. I currently don't have any cards loaded into firebase so I shouldn't have to reauthenticate due to no cards being put under my name.
Expected Output	Users are sent to the UI with no prompt to sign into their institution, due to no institution being present. The app should then allow the user to add a card.

Actual Output	User is sent to a load screen loop. 
Pass/Fail	Fail
Reason for Pass/Fail	User is expected to reauthenticate whether cards are present or not. This causes a loop for users with no cards added currently.
Date	1/29/22

Test Case Item	Adding a new card to the app
Team Member Name	Connor Keith
Reason for Test	As a user, adding a credit card is a critical feature for the app. Users should be able to seamlessly add credit cards to the app without experiencing issues. However, should issues arise, the error messages should be clear and digestible.
Expected Output	User should connect to Plaid
Actual Output	User is able to connect to Plaid

	
Pass/Fail	Pass
Reason for Pass/Fail	User is able to connect to Plaid to add a card
Date	02/04/2022

Review

Testing is important to maintain an organized and well-designed code base.

Change Management Plan

- Any team member can request a change, modification, or removal if the member or sponsor feels it is necessary or beneficial for the project.
- Triage
 - Identify benefits/detriments of the change
 - For the approval process the change needs to be brought up with the team either in a meeting or in message. If elaboration is needed a meeting will take place between the team members. After discussion over the change the team will decide if the change is needed/beneficial and give it priority.
 - To determine priority the team will classify three groups. Critical, Medium Priority, Low Priority. Critical will be any major errors that prohibit further

development in the project. Medium priority will be any bugs that affect one or more elements of the project, but progress can be made in other areas. Low priority will be any change that can be implemented at any time like cosmetic changes, etc.

- To notify the Project Sponsor a message will be sent with details of the agreed upon change made by the team. If further explanation is needed a meeting will take place between the sponsor and members to discuss further.

Budget

The projected cost for the Kredit King application development is detailed below.

Table 5: Budget Table

Project Asset Type					Funding Source (if applicable)				
Operational Improvement		Comments: The project assists in young/experienced professionals financial literacy as well as managing debts.			Self		Comments: Self-funded		
Risk Identification (See Risk Types tab)					Project Stakeholder(s)				
	Risk Rating* 1-5 (5 is high)	Comments	Weight	Score	Young professionals, Experience professionals				
Work Effort (days)	4	Custom development for application code.	40%	1.60					
Complexity	4	Using new technologies and integrating multiple technologies together	60%	2.40					
Project Risk Score:				4.00					
Estimate of Benefits									
If project will generate revenue, estimate 1 year here:		\$ -							
Select other benefits the project may bring a customer or user:									
Risk Avoidance	<input checked="" type="checkbox"/>								
Improved customer satisfaction	<input checked="" type="checkbox"/>								
Increased system availability	<input checked="" type="checkbox"/>								
Productivity or process improvement	<input checked="" type="checkbox"/>								
Reduced costs	<input checked="" type="checkbox"/>								
Estimated Cost Rough Order of Magnitude:									
	Rate Per/Hr	Work Effort (Hours)	1 X Costs	Ongoing Annual			Comments:		
				Rate Per/Hr	Work Effort (Hours)	1 X Support Cost			
Labor - IT	20		\$ -	20	1000	\$ 20,000.00			
Labor - External	0	0	\$ -	20	0	\$ -			
Software - External						\$ 1,200.00			
Hardware - External			\$ 6,250.00			\$ 1,000.00			
Misc.									
TOTAL			\$ 6,250.00			\$ 22,200.00			
5-Year ROI Analysis									
Description	5- Year Expected		Conservative (1.5)						
Total Costs	\$	117,250.00	\$	175,875.00					
Total Benefit	\$	-	\$	0					
Total Costs/Benefit Differential	\$	(117,250.00)							
Conservative Costs/Benefit Differential	\$	(175,875.00)							

Problems Encountered Analysis of Problems Solved

- **Problem:** The web version of React Native refuses to work with our current technology stack due to specific styling issues of the components being messed up between phone versions and the web version.
- **Solution:** We did not fully resolve this issue but decided that the web version of the application is not as important as the mobile version for our target audience since portability and having access to one's account from anywhere is more desirable.

Conclusion

Lessons Learned

One of the lessons we learned was to focus on the features the team decided are the most important highlighted in the document. This is because continuing to add more ideas will increase the scope of the project. However, it is also important to add features that users will want to interact with. This means the team has to remain flexible and consider additions to the project that originated after the initial document was made. Only the necessary features should be added such as how the team added Plaid support to Kredit King.

Another lesson we learned as a team is that features take a long time to develop fully, so the team won't have enough time to implement all our ideas and solutions, which caused the team to reduce the scope of the project so it can be finished on time for the IT expo. The main feature getting removed from scope is the ability to generate virtual credit cards that mask the user's real credit card information when used to pay for a certain service.

Acquired or Enhanced Skills

- React Native Development
- Expo Management & Development
- IOS and Android Emulation
- Testing with React Testing Library
- Team version control
- Team branching strategies
- Bitbucket & JIRA Administration
- Database Management
- Auth0 Authentication Implementation
- NativeBase Component Hierarchy
- NativeBase Prop Styling
- Microsoft Teams in Team Environment
- Presentation Skills

References

Mattson, L., Sahlhoff, K., Blackstone, J., Peden, B., & Nahm, A. Y. (2004). Variables influencing credit card balances of students at a midwestern university. *Journal of Student Financial Aid*, 34(2), 7–18.

Sidoti, P., & Devasagayam, R. (2010). Credit Cards and College Students: Effect of Materialism and Risk Attitude on Misuse. *The Marketing Management Journal*, 20(2). 64-79

Zhu, A. (2019). Credit Card Use of College Students: A Broad Review. *Journal of Personal Finance*. 18(1), 55-63