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What is the software development life cycle

CC0/rawpixel/Pixabay Life insurance is something most people have at least heard of, but not everyone understands who should get it and what it's actually for. Contrary to what you might expect, life insurance isn't just for the elderly. Instead, it's a guarantee for your loved ones that they'll have the financial resources they need in the event of your death. While the specifics can vary from plan to plan, you're paying to ensure the well-being of the people you leave behind, whether that happens today or decades from now.From Lincoln Heritage to MetLife to Erie Insurance, there are many life insurance providers to choose from, each with their own range of plans and options to choose from. Between the range of choices and the prospect of dealing with your own mortality, making sense of life insurance can seem like a daunting task. However, it doesn't have to be. With a bit of basic information, you'll be prepared to decide for yourself if life insurance is right for you and your family.Understanding the Different Kinds of Life InsuranceLife insurance plans in the United States are usually divided into term and permanent policies. A term policy lasts for a set period of time, such as 10 or 20 years. If the insured individual dies while the policy is in effect, the beneficiary receives a payment from the insurance company. Term insurance has the benefit of usually being cheaper than permanent insurance with equivalent benefits.Photo Courtesy: Don Bartletti/Getty Images Permanent insurance — which also includes whole life, variable life and universal life insurance — combines a death benefit with some form of cash savings. Part of the premium covers the cost of the insurance, while the rest is set aside and earns interest. Generally speaking, you can withdraw that amount early or let it ride for a much larger sum upon your death. You may also be able to borrow money against the policy or use it to pay for future premiums.If You Have Dependents, You Need Life InsuranceThe most common reason for needing life insurance is if you have dependents: people who depend on you financially, such as children, a spouse that doesn't work or a parent who you support. At the very least, a life insurance policy can cover the costs of your final expenses, such as the cost of a burial or cremation, funeral and outstanding debts, which in turn keeps those things from burdening your family.Photo Courtesy: Chris Hondros/Getty Images With a better policy, you can also provide money to cover a mortgage, education, or other large expenses that could be too much to manage with the loss of your income otherwise. If used wisely, life insurance is the final way of providing for those you care about.Determining Your Life Insurance NeedsSome people shy away from life insurance policies because they think they can't afford them. While the best plans can definitely be expensive, cheaper plans are available, especially if you're comfortable with a term policy.Photo Courtesy: Sean Gallup/Getty Images Other factors also affect how much life insurance will cost. Smokers and individuals with serious health conditions can expect to pay more for their policies, while younger people and women tend to have lower premiums than older adults and men. In fact, the premium for a plan that has coverage of $250,000 can cost less than $200 per year depending on your demographic and the plan you select.Finding Affordable Life InsuranceThe level of life insurance coverage you need changes over time. When you're young and have no spouse or children, you may not need a policy because no one is counting on your income. The same is true for individuals with adult children and those who have enough money in savings to cover their loved ones' expenses.Photo Courtesy: Lars Baron/Getty Images Another consideration is when to buy a life insurance policy. Some people wait until they marry or have children. Others purchase a guaranteed renewable policy before they have dependents. This type of policy ensures they will always have coverage as long as they pay the premiums on time.Either way, buying one when you're younger and healthier is usually cheaper than waiting until you're closer to needing one, even if you end up spending money on a policy you likely won't need. The right time for you to buy one will ultimately depend on your personal financial and health situation. How to Find a PolicyThere are plenty of online tools that can evaluate your insurance needs and help you make an informed decision. Insurance agents, estate planning lawyers and tax professionals can help you navigate the many life insurance policies and providers out there. They can explain the pros and cons of life insurance and help you find the perfect policy for your situation. MORE FROM ASKMONEY.COM 自學滿三個月了，最近看到一個單詞 Scrum ，好奇心使然，想要一探究竟後，發現一環扣一環，從 Scrum 連到 Agile ，再從 Agile 連到 SDLC ，才發現原來一切都是有故事的！這次會先從 SDLC 去說明，發現 Medium 對於這個知識點的中文內容也較少，自己也想對這個知識有所了解，於是就產生這篇文章，此篇文章的內容與知識皆為閱讀 Software Testing Help 網站的 SDLC (Software Development Life Cycle) Phases, Methodologies, Process, And Models 整理，文章連結在此。SDLC (傳統瀑布式開發)SDLC 內容包含以下六階段，同時 SDLC 也是所謂的瀑布式(Waterfall)開發，也就是說每一階段的 Ouptut 為下一階段的 Input ，階段性開發的意思，這一階段沒完成，下一階段無法開始。SDLC 階段 圖片來源：Software Testing HelpRequirement gathering and analysis：PM 必須出來引導因為客戶需求，以及 end-user 是誰，產品的目標與產品應具備哪些功能。此階段要產出 SRS (Software Requirement Specification)文件，顧客應 Review 後，才可進行到下一階段。Design：依照 SRS 設計 architecture ，應該就是系統設計層面，說明前端、後端要使用什麼技術，資料庫設計等等。Implementation or coding：依照 SRS 與 Design document 進行開發。Testing：在 SRS 下對於開發的程式進行測試，改善 Bug 達到客戶要求。Deployment：在 UAT (User Acceptance Testing) 環境下部署，並持續測試，直到滿到客戶的 Sign off, Maintenance：針對 SRS 文件功能進行維護。優點：每一階段任務定義明確，易進行專案管理就點：耗時，且當客戶需求不明確時，或是客戶需求有變動時，改善成本提高，且瀑布式不適合大型專案開發技術開發 (Agile Model)敏捷式開發 圖片來源：Software Testing HelpAgile 不是快速的意思，因為敏捷開發是結合 Iterative and incremental model，因此 Agile 具有快速迭代與快速審刺(Sprint)的意思，敏捷開發會將產品切分為不同區塊，每一個區塊代表產品的特色功能，也就是 切分為不同 Features，Sprint 短衝刺，通常週期為 1~4 weeks，每一個週期包含需求蒐集、設計、開發 Coding 與 測試 (Testing)，也就是把瀑布式流程簡化，因應客戶突如其來的需求變化或是市場變更。每一次 Sprint 後，Deliver 的產品功能，是要可以讓使用者操作的，也可以聆聽使用者反饋，快速 Applied 到下次的 Sprint 當中。優點：可以快速適應顧客需求變更，增加新功能快速，顧客反饋馬上執行於下次的 Sprint 中缺點：文件不齊譜、團隊對於 Agile 熟練度與執行度要很高灘灌觀點與想法對於 Agile 我有一些自己不同的看法，在科技業的產品開發流程的確遵停留在瀑布式開發，一站接著一站，客戶需求確認後，寄送 Sample ，產品操作的，也可以聆聽使用者反饋，才能進行產品設計，送交 Sample，產品規格書經由客戶答回後，經由內部人員轉換成工廠語言，才產出生產線上的產品規格書，生產線上才能量產，中間其實我已經省略了許多科技業的文件、繁複的步驟與文書時程。必須很認的確這設計比較嚴謹，一但也已較適合科技業；但畢竟上在量產上仍然發生許多問題，等到發生問題後，再去爭吵是哪一些階段出錯，這個產品量產出現了 A 狀況，但往前詢問得到的答案幾乎都是這個產品設計階段、試產階段的 A 情況，跳皮球的狀況到處可見。我對於敏捷開發也有不同的期許，雖然我還未在軟體業工作過，但這個觀念我非常喜歡，站在工業工程的立場，瀑布式像是排式開發，這個產品有哪些功能。外觀怎樣、電路或是機構設計要如何，所以應該要有 A 時程 B 預算 C 機台 D 人力才有辦法達成。軟體實的敏捷開發則是那一個產品拆成不同功能就是橫組進行短週期的 Sprint 開發，也可以快速得到反饋，以工業工程來說，是一種橫與拉的綜合式開發。例如：公司這個專案現在只有三個月的時程且只有三十萬預算，與顧客說明只能達到基本功能，但有反饋或是剩餘時間再進行額外設計與開發。我也曾在自我學習上利用 Sprint 與 Scrum 的概念，幫助自我成長。—2019 年 10 月 4 日每感而發 Software Development Life Cycle (SDLC) is a process used by the software industry to design, develop and test high quality softwares. The SDLC aims to produce a high-quality software that meets or exceeds customer expectations, reaches completion within times and cost estimates. SDLC is the acronym of Software Development Life Cycle. It is also called as Software Development Process. SDLC is a framework defining tasks performed at each step in the software development process. ISO/IEC 12207 is an international standard for software life-cycle processes. It aims to be the standard that defines all the tasks required for developing and maintaining software. What is SDLC? SDLC is a process followed for a software project, within a software organization. It consists of a detailed plan describing how to develop, maintain, replace and alter or enhance specific software. The life cycle defines a methodology for improving the quality of software and the overall development process. The following figure is a graphical representation of the various stages of a typical SDLC. A typical Software Development Life Cycle consists of the following stages − Stage 1: Planning and Requirement Analysis Requirement analysis is the most important and fundamental stage in SDLC. It is performed by the senior members of the team with inputs from the customer, the sales department, market surveys and domain experts in the industry. This information is then used to plan the basic project approach and to conduct product feasibility study in the economical, operational and technical areas. Planning for the quality assurance requirements and identification of the risks associated with the project is also done in the planning stage. The outcome of the technical feasibility study is to define the various technical approaches that can be followed to implement the project successfully with minimum risks. Stage 2: Defining Requirements Once the requirement analysis is done the next step is to clearly define and document the product requirements and get them approved from the customer or the market analysts. This is done through an SRS (Software Requirement Specification) document which consists of all the product requirements to be designed and developed during the project life cycle. Stage 3: Designing the Product Architecture SRS is the reference for product architects to come out with the best architecture for the product to be developed. Based on the requirements specified in SRS, usually more than one design approach for the product architecture is proposed and documented in a DDS - Design Document Specification. This DDS is reviewed by all the important stakeholders and based on various parameters as risk assessment, product robustness, design modularity, budget and time constraints, the best design approach is selected for the product. A design approach clearly defines all the architectural modules of the product along with its communication and data flow representation with the external and third party modules (if any). The internal design of all the modules of the proposed architecture should be clearly defined with the minutest of the details in DDS. Stage 4: Building or Developing the Product In this stage of SDLC the actual development starts and the product is built. The programming code is generated as per DDS during this stage. If the design is performed in a detailed and organized manner, code generation can be accomplished without much hassle. Developers must follow the coding guidelines defined by their organization and programming tools like compilers, interpreters, debuggers, etc. are used to generate the code. Different high level programming languages such as C, C++, Pascal, Java and PHP are used for coding. The programming language is chosen with respect to the type of software being developed. Stage 5: Testing the Product This stage is usually a subset of all the stages as in the modern SDLC models, the testing activities are mostly involved in all the stages of SDLC. However, this stage refers to the testing only stage of the product where product defects are reported, tracked, fixed and retested, until the product reaches the quality standards defined in the SRS. Stage 6: Deployment in the Market and Maintenance Once the product is tested and ready to be deployed it is released formally in the appropriate market. Sometimes product deployment happens in stages as per the business strategy of that organization. The product may first be released in a limited segment and tested in the real business environment (UAT- User acceptance testing). Then based on the feedback, the product may be released as it is or with suggested enhancements in the targeting market segment. After the product is released in the market, its maintenance is done for the existing customer base. SDLC Models There are various software development life cycle models defined and designed which are followed during the software development process. These models are also referred to as Software Development Process Models". Each process model follows a Series of steps unique to its type to ensure success in the process of software development. Following are the most important and popular SDLC models followed in the industry − Waterfall Model Iterative Model Spiral Model V-Model Big Bang Model Other related methodologies are Agile Model, RAD Model, Rapid Application Development and Prototyping Models.

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