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Inspiration: Personal Finance

Modern people look for a budget tracker than can do everything:

- Set budgets and get alerts when user is about to overspend
- Categorize spending by category and display graphs
- Link credit and debit cards to track spending real-time
- Look for recurring bills and helps look for better deals
- Automatically cancel subscriptions you aren't using
- Sync and share finances with partners or families
- Provide investment advice and track investment performance
- Pull credit scores and provide fraud alert capabilities

Research

Budget trackers are a thriving and profitable product that make home finance possible for regular people. Most connect to user's bank and credit accounts to track spending real-time.

→ **Mint**

Set budgets, sends reminders for upcoming bills, and sends alerts if a user goes over-budget.

→ **PocketGuard**

This one is unusual: it gives users the simple answer to, "How much can I spend?" after accounting for expenses, with more details available.

→ **Clarity Money**

This budget tracker optionally incorporates credit scores and subscription-canceling services.

→ **GoodBudget**

This tracker doesn't connect to your accounts! You manually add account balances, amounts, debts, and it helps you assign money into spending categories.

Technology Summary

MERN Stack: MongoDB, Express, React, NodeJS



Non Relational Document Database



Back end web application framework for
Node.js



Bootstrap is a free and open-source CSS framework directed at
responsive, mobile-first front-end web development.

– Technology Summary



Front end, JavaScript library for building user interfaces or UI components.



Node.js is an open-source, cross-platform, back-end, JavaScript runtime environment that executes JavaScript code outside a web browser.



Postman is a collaboration platform for API development.



Google Charts allows us to easily create and customize charts for the front end

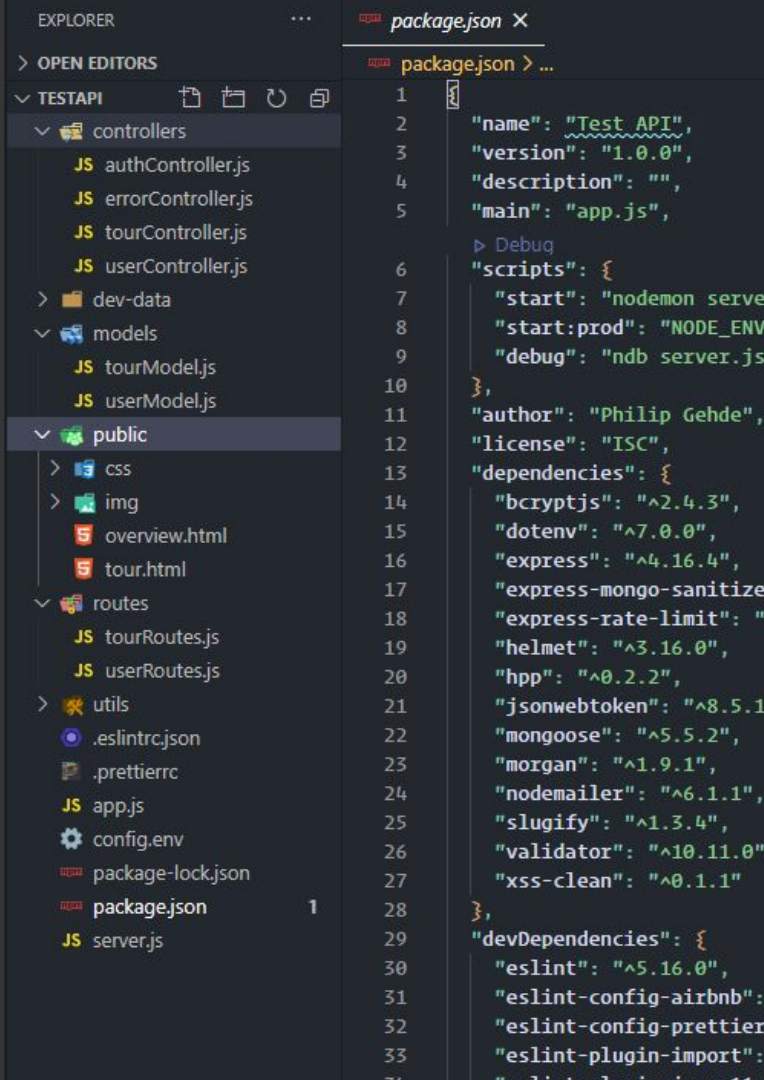
Mongoose: Object Data Modeling Lib.

JSON web tokens: JSON encryption.

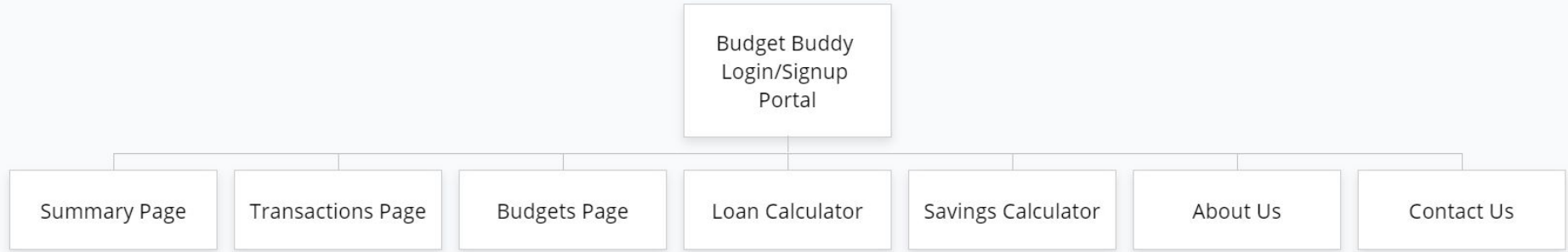
Dotenv: Loads environment variables from .env file.

Helmet: Helmet helps you secure your Express.js apps by setting various HTTP headers

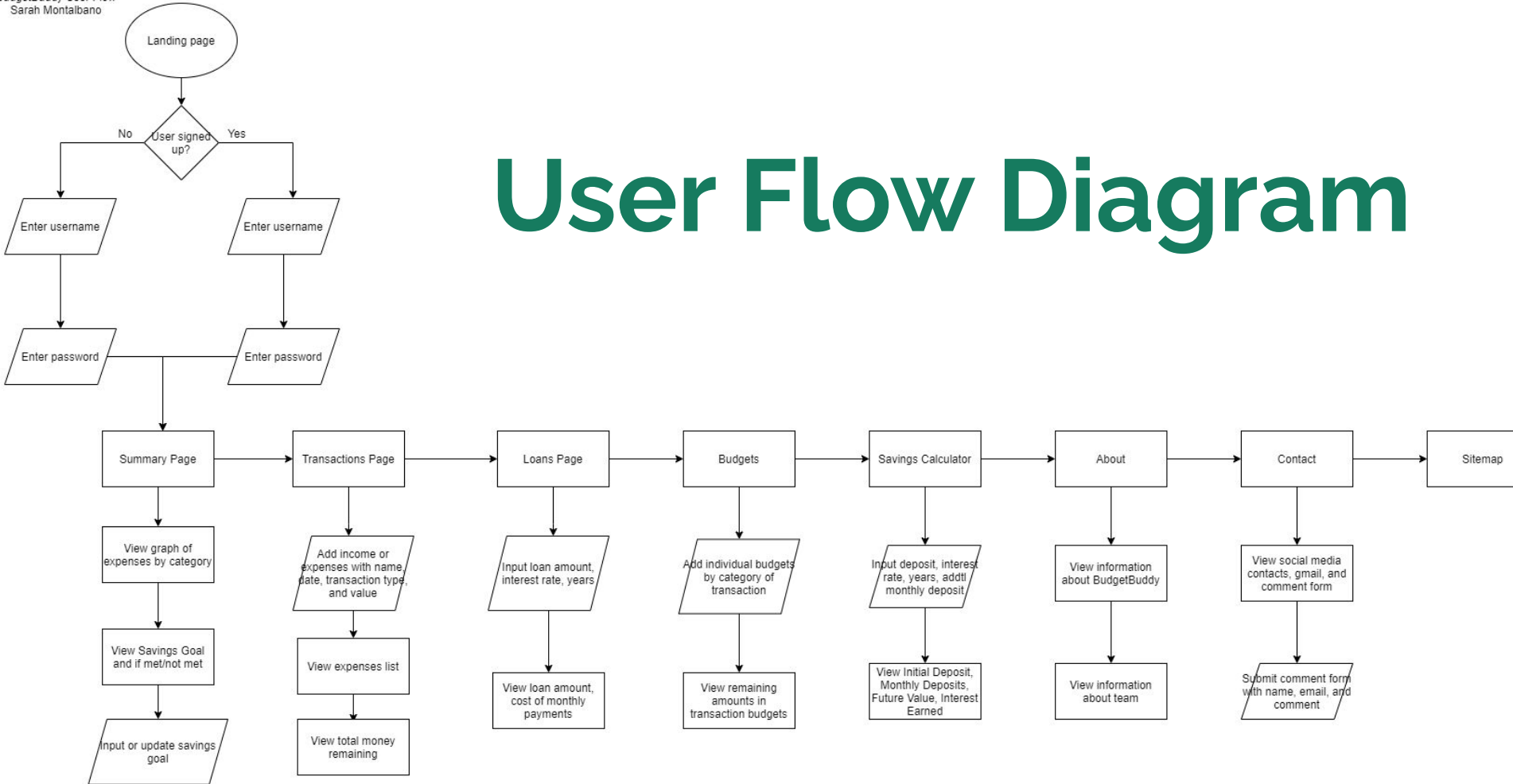
NodeMailer: js module to send emails.



Site Map



Additional same-level page may be added for a site map.



User Flow Diagram

Features List



- Input income and expenses
- Calculate total expenses
- Calculate leftover funds
- Let user set budgets for specific categories of spending
- Let user set savings goals and notify user if savings goal is not met
- Provide loan calculator in-website
- Provide savings calculator in-website
- Break down spending by category

Wireframes

- Produced in Figma
- General layout of each page

Budget Buddy (Logo)

[Home](#)[About Us](#)[Contact Us](#)

User Login

Username:

Password:

Login

Sign Up

Why Budget Buddy?

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Summary

Expenses

Insurance

6.1%

Medical

0.9%

Food

5.3%

Housing

46.5%

Utilities

18.2%

Entertainment

2.8%

Transportation

5.6%

Debt Payments

12.1%

Misc

2.5%



Adjust savings goal:

You're on track to meet your savings goal of \$---.--- per month!



Transactions

Add a new item:

Type:

This box contains dropdown options

Recurring:

☐

Name:

Date:

mm/dd/yyyy

Amount:

Submit

Type

Name

Date

Amount

Added expenses will appear in a table.



Income

\$0 out of \$0

Spending

\$0 out of \$0

Goals

\$0 out of \$0

Month: dropdown options

Year: dropdown options

Create new budget

Budget for \$Month, \$Year

Category: dropdown options

Amount:

Set category amount

Your budget:

Income: \$0

Spending: \$0

Goals: \$0

Leftover: \$0

Front End Prototype

- **Back End Prototype (CRUD API)**

Excel Prototype

- Create a reference we can use when implementing back end
- Mock back end functionality
- What calculations will we be doing with user data?
- What do we need to build out to support our front end experience