

Hidden Rewards

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User Stories

I forgot to pay my bills on time.

I am on a fixed income and I barely have enough money.

I am new to managing my money.

I am afraid of a financial emergency leaving me broke.

I am trying to buy a car. Can you set up a savings plan?

How can I improve my financial health?

I have the basics figured out, how do I get to the next level.

Standard format for Rewards/Benefits and Subscriptions

1. User enters rewards programs, memberships and subscriptions.
2. Data tables with sample data:

Rewards Table					
Company	Program	Reward	Status	Date Category	Date
Alaska Airlines	VisaCard	Companion Fare	Active	Expiration-Annual	4/1/2026
Alaska Airlines	VisaCard	Miles for Flight	Active	none	N/A
Safeway	Shopping Rewards	Discount Gas	Active	Expiration-Quarterly	Quaterly

Subscription Table					
Company	Program	Period	Fee	Status	Next Due Date
Spotify	Music	Monthly	12.99	active	12/3/2025
YouTube TV	Video	Monthly	95.99	active	11/15/2025
Xfinity	Mobile	Monthly	47.59	active	11/22/2025
Discord	Nitro	Monthly	9.99	active	12/3/2025

User Interface to Rewards and Benefits

1. Search feature to enter topic and find available rewards.

Find Reward			Gas	
Results				
Company	Program	Date		
Safeway	Gas discount	Expires 12/31/2025		

2. Auto-generated suggestions based on dates (expiring and time sensitive payments)

Upcoming Subscriptions						
YouTube TV	Video	Monthly	\$ 95.99	active	11/15/2025	
Xfinity	Mobile	Monthly	\$ 47.59	active	11/22/2025	
Discord	Nitro	Monthly	\$ 9.99	active	12/3/2025	
Spotify	Music	Monthly	\$ 12.99	active	12/3/2025	

Budget

1. The Budget section starts with a target of 50% needs, 30% wants and 20% savings.
2. User can adjust these values to meet their specific situation.
3. AI agent analyzes bank transactions to categorize income and expenses.
4. Additional feature to add subcategory such as vacation or down payment.
5. Visual graph to review progress.



Track your savings

This graph displays your progress over time.



Financial Wellness Library

A condensed sample of personal finance tips in a simple and easy to follow format.

The Basics of Budgeting

1. Track your income and expenses.
2. Build an emergency fund.
3. Good credit vs Bad credit.

Spending Definitions

1. Needs – Shelter, Food, Utilities, Clothing
2. Wants – Entertainment, Eating Out, Luxury Items
3. Saving – Emergency Fund, Future Car or House, Investments

Dealing with Debt

1. Pay off your highest interest rates first
2. Avoid short-term debt. Payday Loans, Credit Card
3. Shop around for Home or Auto Loans.

Money Mindset

1. Pay yourself first.
2. Buy what you can afford.
3. Avoid Lifestyle creep.

Building on the Basics

1. Establish 401k or IRA.
2. Insurance Auto, Home, Health, Life.
3. Learn about investing in S&P 500.