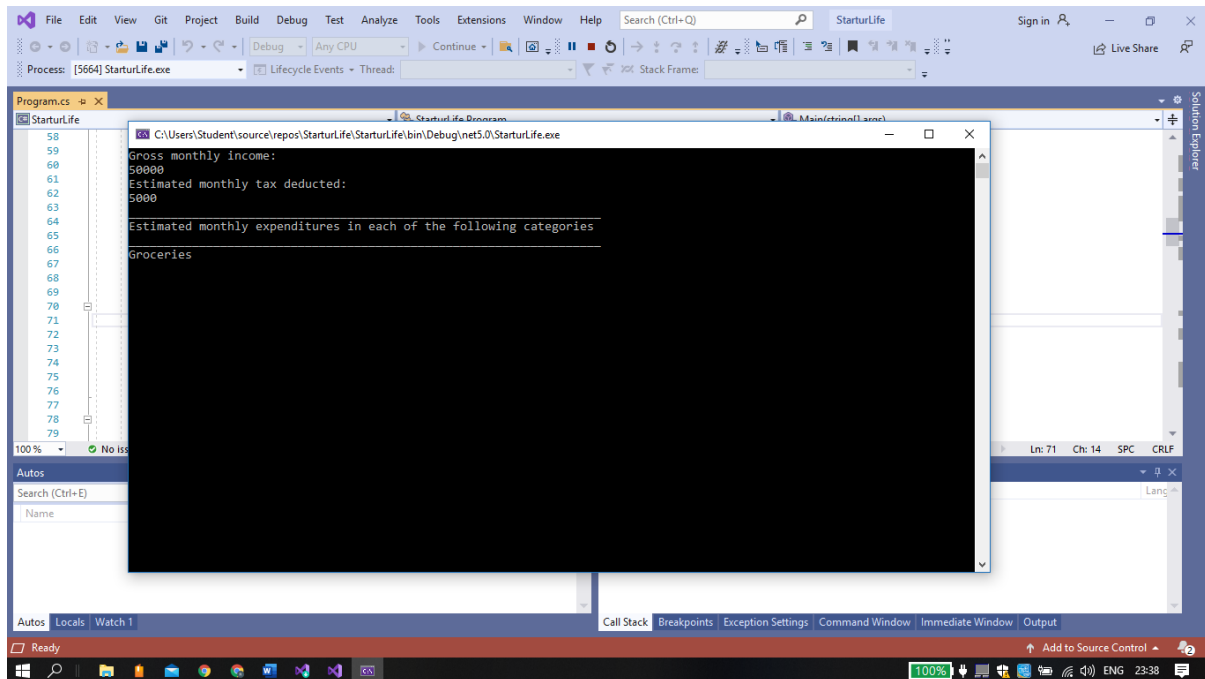


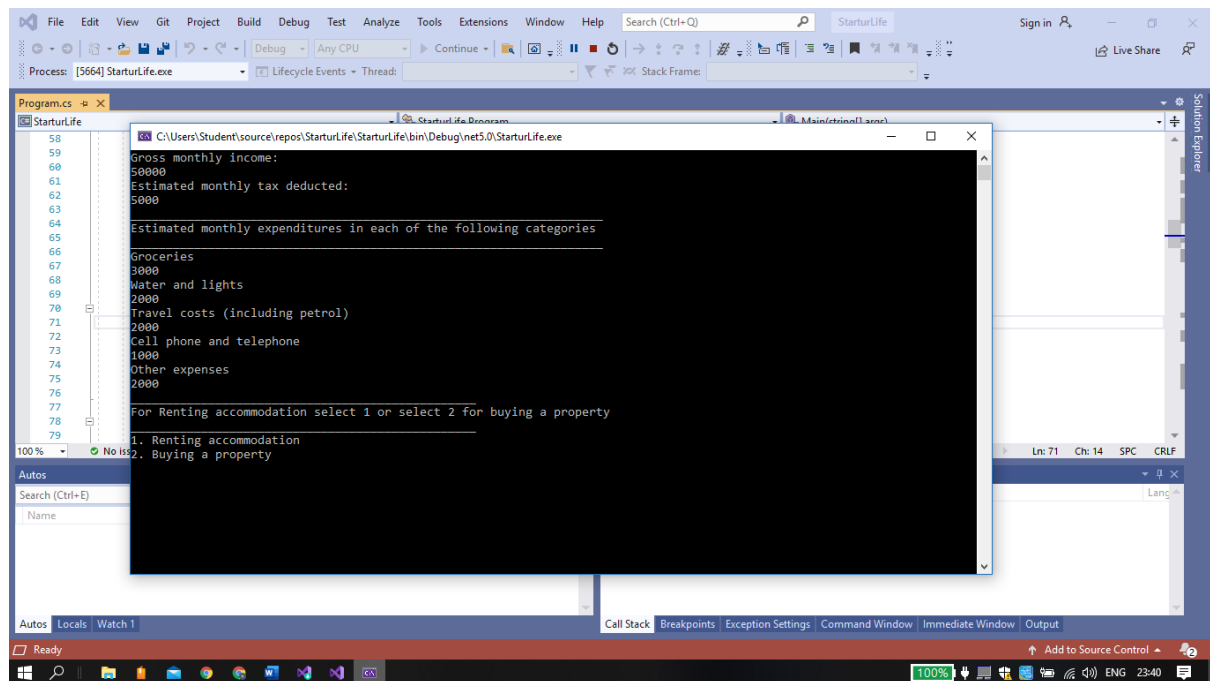
User manual

Gross monthly income (before deductions).

Estimated monthly tax deducted.

Estimated monthly expenditures in each of the following categories:





Groceries

Water and lights

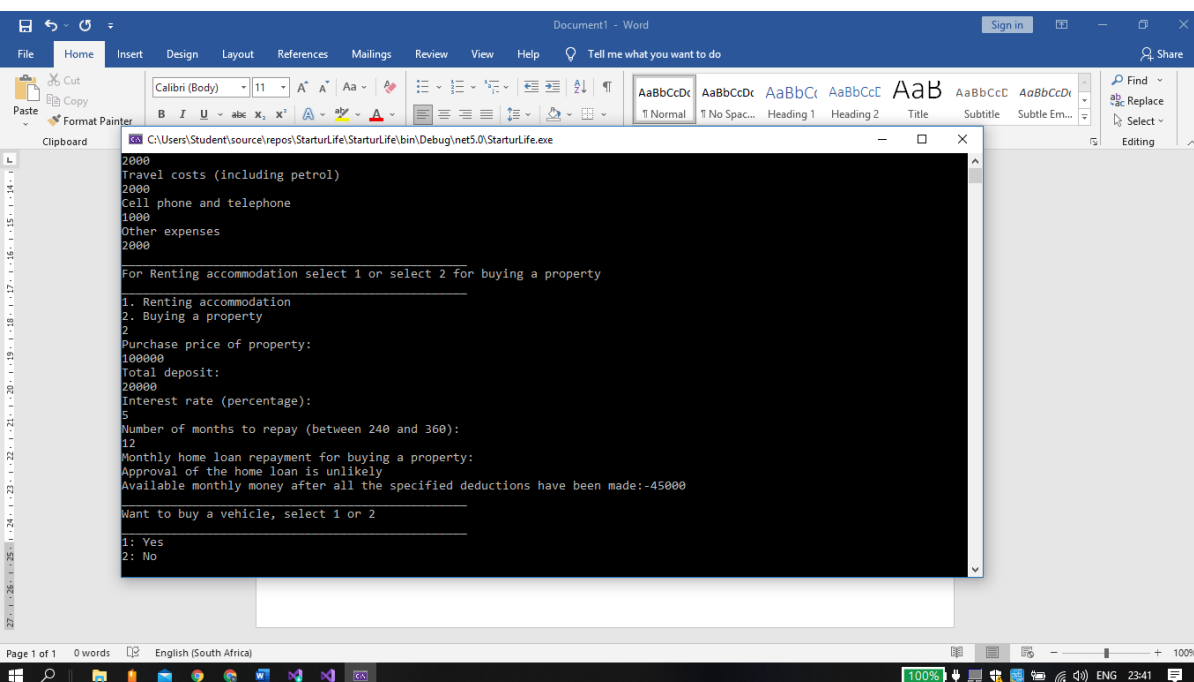
Travel costs (including petrol)

Cell phone and telephone

Other expenses

The user shall be able to choose between renting accommodation or buying a property.

If the user selects to rent, the user shall be able to enter the monthly rental amount.



If the user selects to buy a property, the user shall be required to enter the following values for a home loan:

Purchase price of property

Total deposit

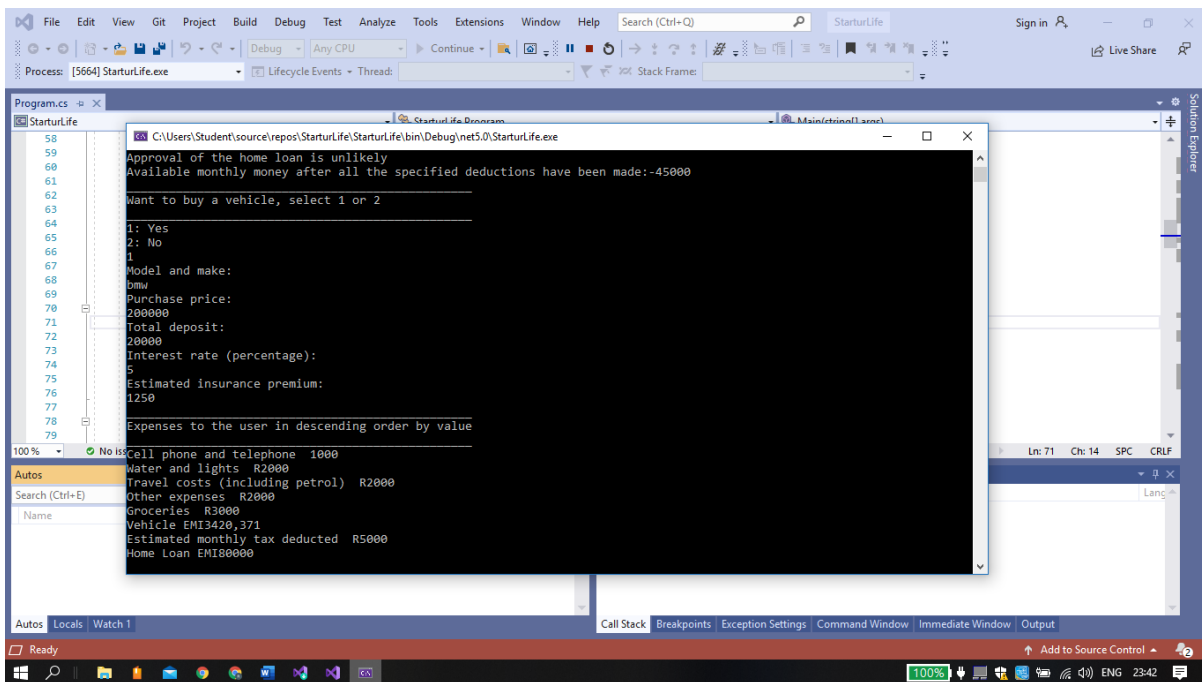
Interest rate (percentage)

Number of months to repay (between 240 and 360)

The software shall calculate the monthly home loan repayment for buying a property based on the values that the user entered

If the monthly home loan repayment is more than a third of the user's gross monthly income, the software shall alert the user that approval of the home loan is unlikely.

The software shall calculate the available monthly money after all the specified deductions have been made.



The user shall be able to choose whether to buy a vehicle.

If the user selects to buy a vehicle, the user shall be required to enter the following values for vehicle financing:

aModel and make.

Purchase price.

Total deposit.

Interest rate (percentage).

Estimated insurance premium.

The software shall calculate the total monthly cost of buying the car (insurance plus loan repayment). Assume that all cars will be repaid over a period of five years.

The software shall notify the user when the total expenses, including loan repayments, exceed 75% of their income.

Display the expenses to the user in descending order by value

Display the monthly income, expenses and account balance as a graph over time, for a given period