

PLANNING & DESIGN

INTRODUCTION

We are hereby as a group presenting our ***'ExpenseEase'*** App with the aim of targeting an audience such as *Young Professionals, Couples, Debt Conscious users and Family-Centered People*. But to be quite frank the list is endless on who can get to use the app on a frequent basis as we cater ***to all people with a desire to ease up on their expenses.***

'ExpenseEase' will be a great tool that will integrate the best features found in each and every single application we've included in our research. With the Applications mentioned Below We aim to create an innovative and easy to use application for its intended users

The apps being used as inspiration to create 'Expense Ease':

- You Need A Budget (YNAB).



- GoodBudget.




- PocketGuard.




APP OVERVIEW

Application Name & Logo/Icon:

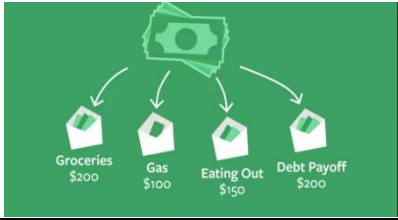
APPLICATION NAME	APPLICATION LOGO/ICON
ExpenseEase	

KEY FEATURES

Features to be included in the ‘ExpenseEase’ Application:

Features	Examples
Debt Payoff Planner (PocketGuard)	

Digital Envelope Budgeting System (GoodBudget)



Four-Rule Method (YNAB)

The Four Rules of YNAB.

Give Every Dollar a Job
When you **Give Every Dollar a Job**, your money is **done** it. You know exactly what you can spend on eating out. On clothes. On everything. No more worrying you'll accidentally spend the money needed for next week's bills.

Embrace Your True Expenses
As you **Embrace Your True Expenses**, you smooth out your cash flow by breaking down larger, less frequent expenses (holidays, birthday presents, insurance, and heating) into the monthly expenses—saving for them each month. Goodbye financial roller coaster. Hello financial... nirvana!

Roll with the Punches
Roll with the Punches when you go over budget. It will happen and it's okay! Spend too much on groceries this month? Just cover it with your fun money category. Covering overspending keeps you out of debt and on track.

Age Your Money
Then the fun begins. You'll **Age Your Money**, working toward spending money you earned at least 30 days ago. Say goodbye to the pressure to spend each cycle, timing bills, and money stress. When a bill comes in, you'll just pay it. If an emergency happens, you've got time to come up with a plan.

Collaborative Budgeting (YNAB)

OCT 2023
Enter a note...

\$600.00
Ready to Assign

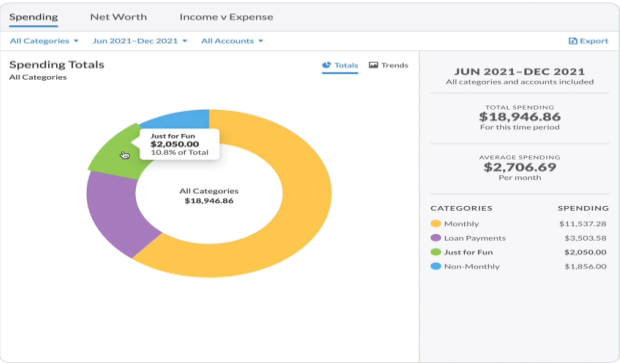
Assign

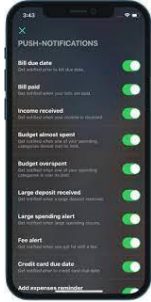

All Snoozed Underfunded Overfunded Money Available

Category Group Undo Redo Recent Moves

CATEGORY	ASSIGNED	ACTIVITY	AVAILABLE
Joe's Immediate Obligations	\$600.00	\$0.00	\$600.00
Rent	\$600.00 needed by the 1st	\$0.00	\$0.00
Gas	Funded	\$100.00	\$100.00
Spotify	Funded	\$10.00	\$10.00
Groceries	Funded	\$350.00	\$350.00

Goal Tracking & Reports (YNAB)



<p>Custom Alerts for Spending (PocketGuard)</p>	
<p>Educational Resources (GoodBudget)</p>	

FEATURES TO IMPLEMENT:

1.Core Features

1. Secure user authentication and proper account management:

- ExpenseEase will have secure user authentication and this will include: A sign up page, A Login Page and giving users the ability to reset passwords.
- ExpenseEase will make use of Multi-factor authentication and this will help with enhancing security.
- We will give ExpenseEase Profile management giving users the ability to change usernames, Edit profile pictures and update their emails.

2. Tracking your Expenses and Planning Out Your Budgets:

- Users will be able to create, edit and delete budgets for their own categories, as creating their own categories. For example, groceries, entertainment, bills and subscriptions.

- ExpenseEase will be capable of analysing users income once entered. This means that users will receive their own daily, weekly and monthly summaries thus helping users to budget more effectively.
- In ExpenseEase users can set budgeting limits as they wish and progressively track their progress with visual resources such as progress bars, pie charts and many other different types of graphs.
- We will give users the ability to add recurring transactions and expenses.

3.Transaction management:

- We will record transactions inputted into ExpenseEase for use of future data for users.
- All transactions in ExpenseEase will be categorized for adequate transaction management like food, toiletries etc.
- Transactions will be able to be searched and filter options based on category, date or the amount.

4. Account Synchronization:

- Transactions will be manually entered into ExpenseEase to change account balances and manage progress.
- ExpenseEase will support multiple accounts like cash, bank and credit cards.

5. Financial insights and reports

- We will generate spending reports monthly with user data. This will be in form of graphs and charts.

2. Innovative and Competitive Features:

1. Gamification and Rewards:

- Users will earn points for working within their budgets and regularly tracking their budgets.
- Daily, weekly and monthly challenges to encourage proper budgeting.
- Users will receive badges and achievements for sticking to their financial goals.

2. Smart Notifications and Alerts:

- Users will receive notifications for upcoming bills.
- Users will get overspending alerts.

- They will get daily, weekly and monthly spending summaries.

3. Collaborative Budgeting:

- Users will be able to invite people that they would like to budget with
- They will be able to track their budgets together.

3. UI/UX Requirements:

1. User-Friendly Interface:

- ExpenseEase will have a clean, modern and minimalistic interface and users will have easy navigation.
- It will be minimalistic in the sense of icons and visuals and representation of categories.
- ExpenseEase will have accessibility for users to customise the application as they see fit. We will include a high-contrast mode and large text.
- User interface will clearly display options for users and in simple language to make it easy for users to navigate the application.

2. Interactive Dashboard:

- The UX of ExpenseEase will give a comprehensive overview of users current budget status, their expensive and as well as their goals.
- ExpenseEase will have a graphical representation of users spending habits.
- Users will have quick and easy access to key features in order to ensure that ExpenseEase has a good user interface.

4. Security Requirements:

1. Ensuring User privacy and high security of data:

- We will ensure that all users data will be secure by using storage of financial data in the form of encryption.
- We as a team on the ExpenseEase project will implements GDPR-compliant data handling to ensure that all of our users data will be safe and secure from any potential data breaches.
- We will ensure that users data will be automatically backed up in the case of it being lost or unintentionally deleted for recovery if users choose to do so.

2. User Control and Permissions

- Users will have the ability to willingly view, download and delete their data if they wish to do so.
- Users will be able to export their financial data such as reports and etc. in the format of their choosing either PDF or the excel format.
- Users will have permissions to all of their data and it will be secure and only for them to view to ensure that all of their data is only for them and extremely confidential.

5. Performance & Technical Requirements

1. Performance and Reliability

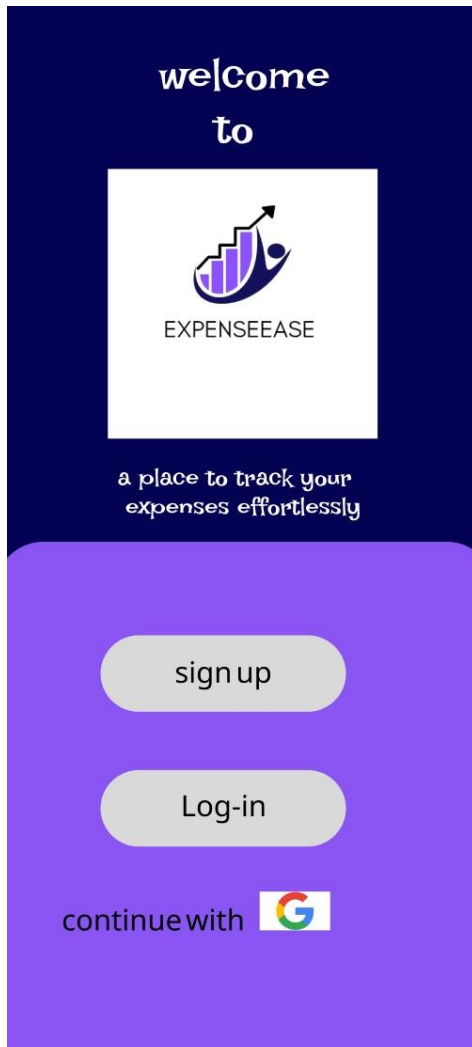
- ExpenseEase will have fast, smooth and seamless response times in order to give users a good user experience.
- Overtime with response from testing we will try to eliminate bugs from the application to ensure that the application isn't buggy and performs well as intended.
- It will have an offline mode with sync capabilities when users come back online.

2. Platform Compatibility

- ExpenseEase will be fully compatible with android.
- ExpenseEase will have a responsive design for Tablets and phones as well.

APP DESIGNS

First page that users will see is the login page



After filling in the sign up page it will lead users to the dashboard of the app



EXPENSEEASE

Username


email

Password

confirm Password

sign up

The login page will also lead users to the dashboard



ExpenseEase logo featuring a stylized bar chart with an upward arrow and the text "EXPENSEEASE" below it.

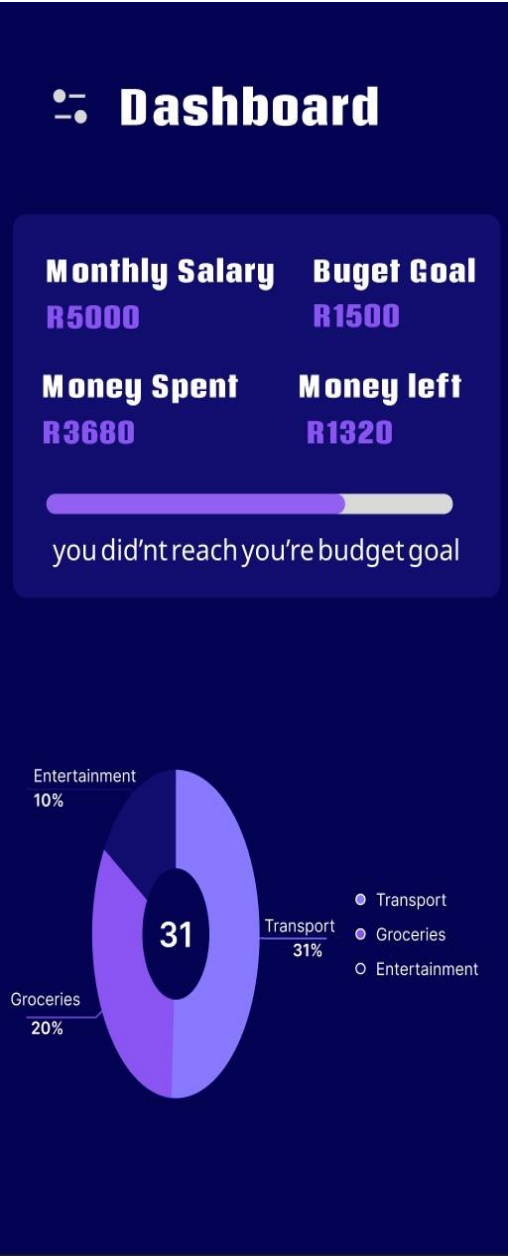
Username/Email

Password

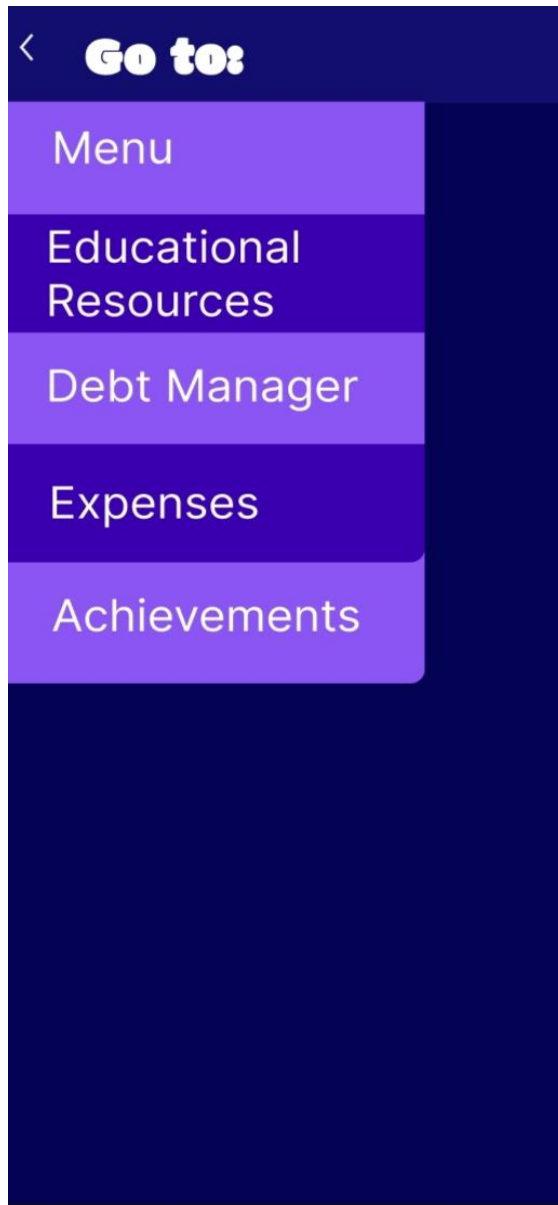
[Forgot Your Password?](#)

Log-in

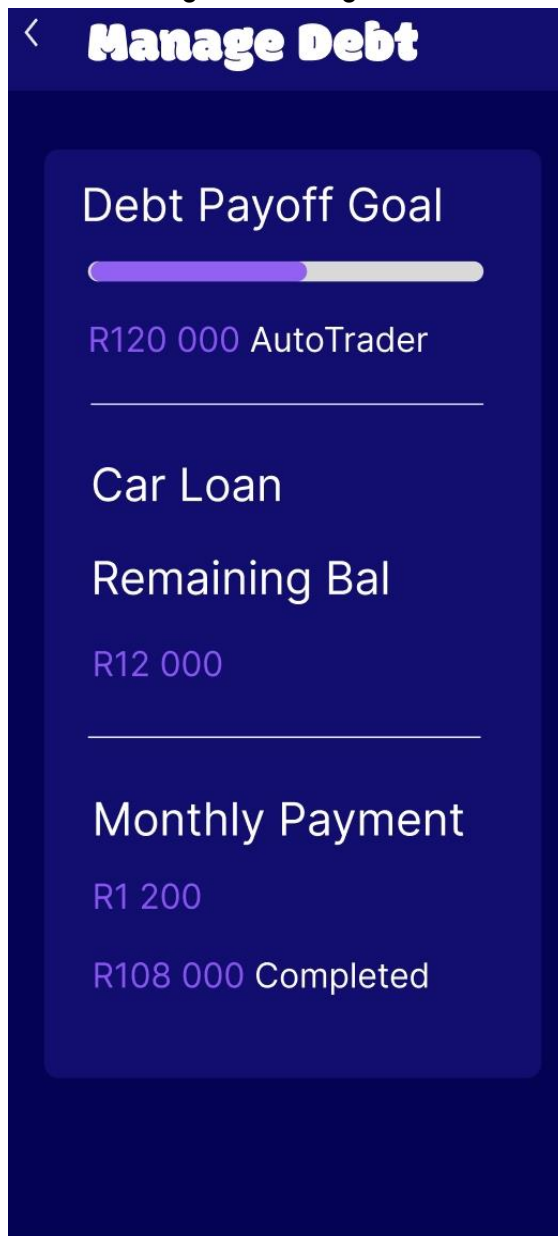
Next to the of the left of the dashboard icon there is a drop down list icon and users can use this to navigate where they wish.



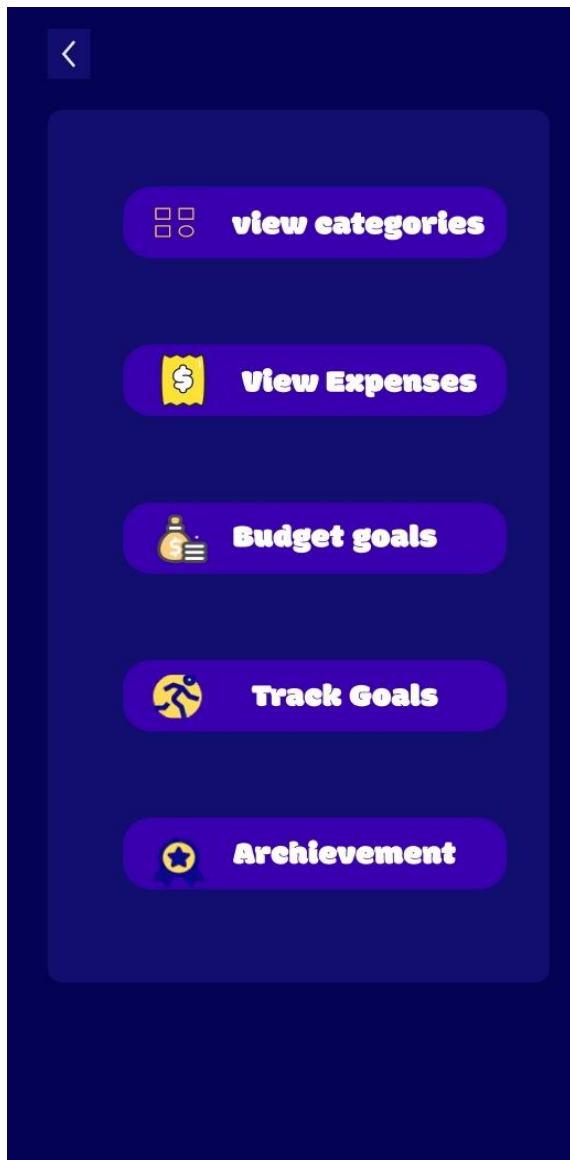
This is the dropdown menu users will see when pressing the icon next to dashboard



After clicking debt manger users will see this page to manage their debt.

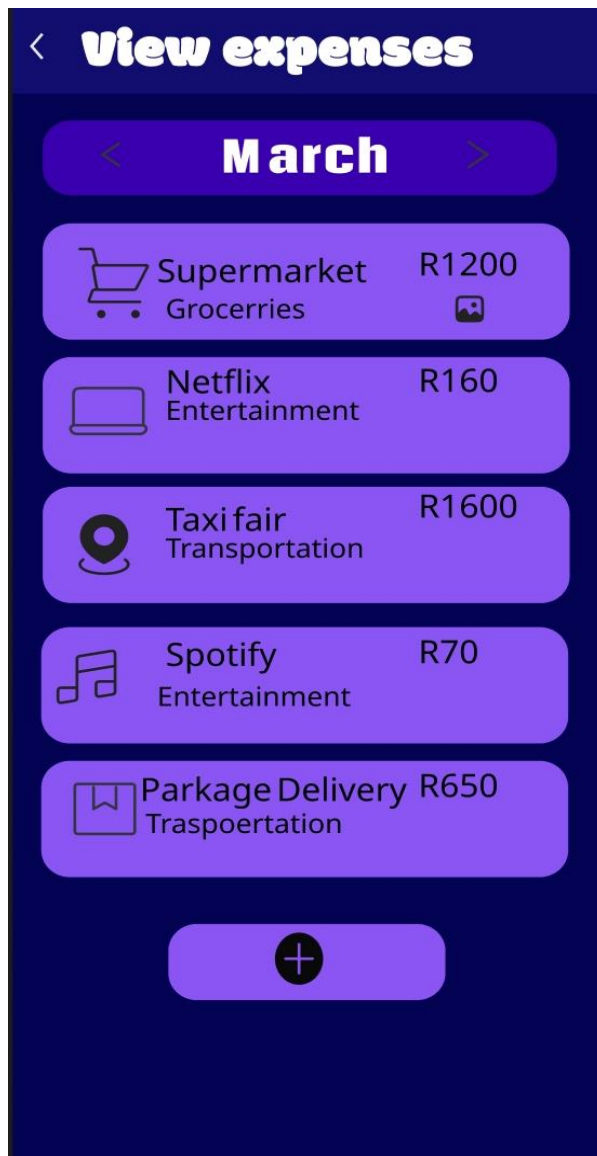


This is the menu where users can navigate to pages where they wish and the back arrow on top allows users to go back.

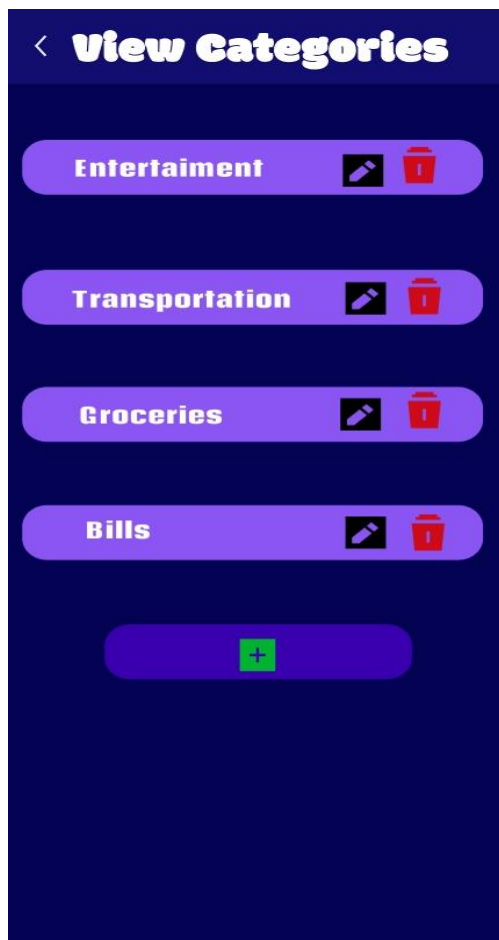


These are all the page's users can navigate to by pressing these buttons:


- Here is where users view and add their expenses.



- Here users can view their categories and add some by pressing the plus sign.



- Here is where users add and make their categories to group expenses

 **Add Categories**

Category name:

Entertainment

Category Limit:

R1000

DONE

- Here is where users will set their budget goals

<

BUDGET GOAL

Select Month

▼ March

Budget goal

R1500

Monthly Salary

R5000

GOAL

- On this page users will see their budget goals and track them



TRACK GOAL

Month: January
Monthly salary: R5000
Budget Goal: R1000
Budget: R1000
Goal achieved: Passed


Month: February
Monthly salary: R5000
Budget Goal: R500
Budget: R700
Goal achieved: Passed

Month: March
Monthly salary: R5000
Budget Goal: R1500
Budget: R1326
Goal achieved: failed


- This is the page that users will claim their achievement badges and see their achievements




- Lastly this is where users can see their expenses and add them. They have a ability to add pictures as well.


 **Add expenses**

amount :

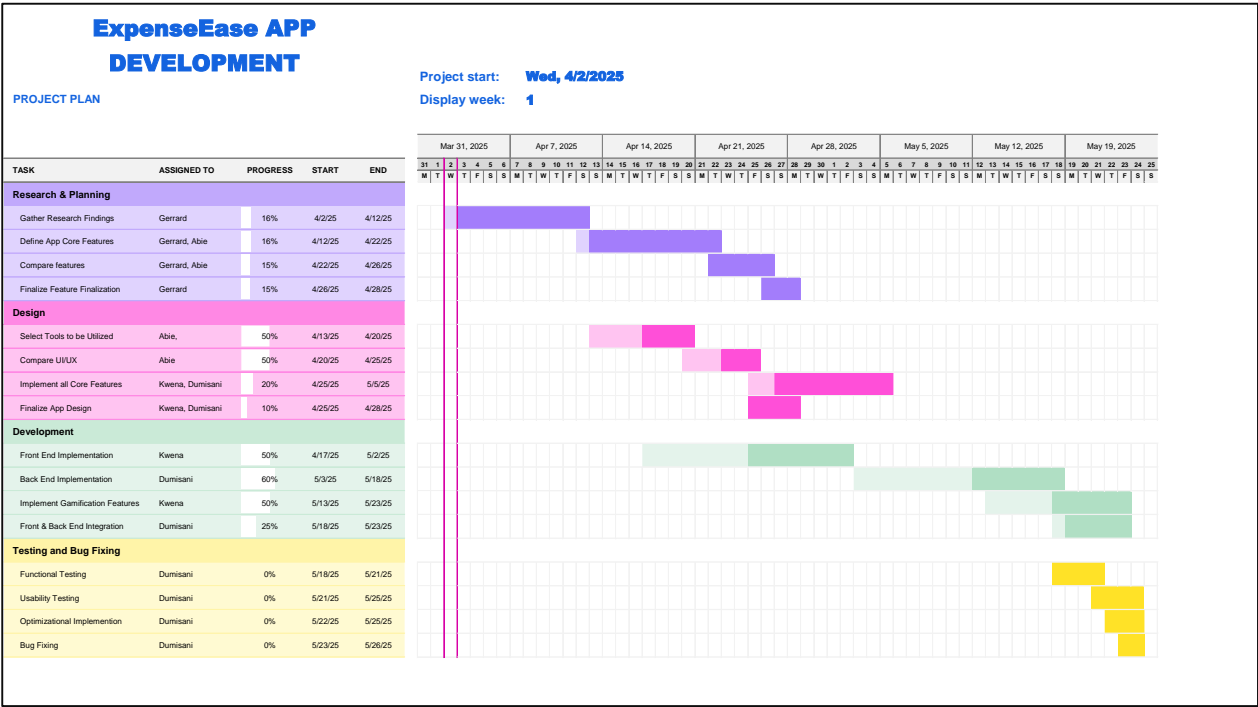
Date :


Description :

Category 



PROJECT PLAN (GANTT CHART)



CONCLUSION

So in conclusion this is a detailed application about what our teams vision of what a good budget app is and how we wish to bring this vision to life to ease the expense of potential users in ExpenseEase!