Personal Paycheck Manager

- **Name:**
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- **Language:**
C++

Why I Made This App

I used to spend money on whatever I wanted➜ food, fun, shopping

Sometimes, I didn't have enough left to pay bills➜ I had to borrow from my family or friends.
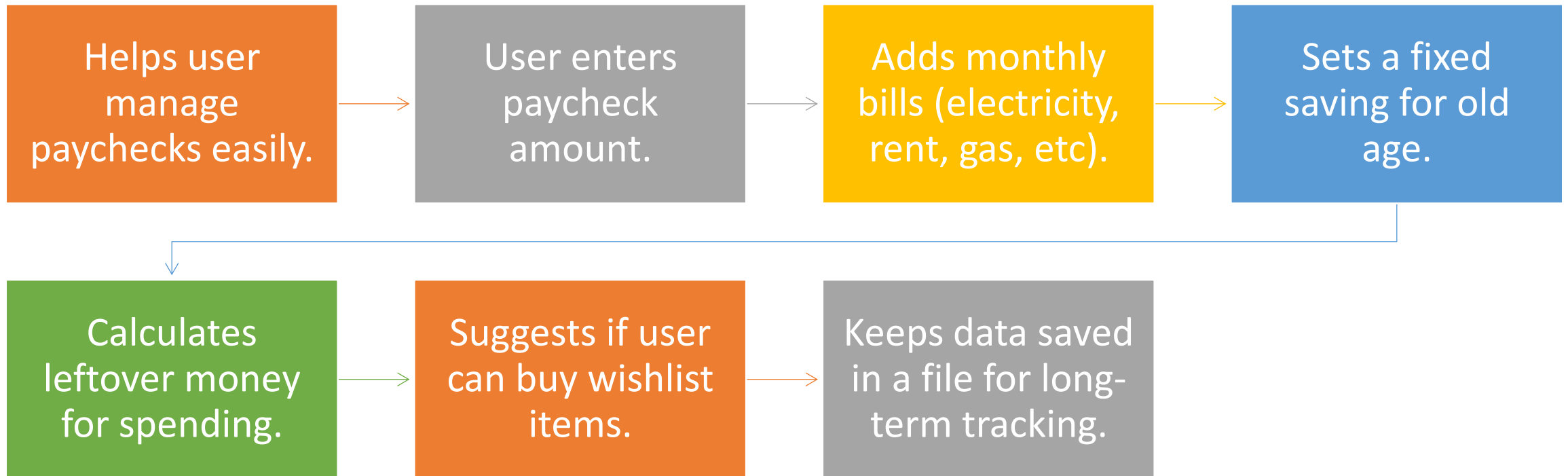
There is saying "*Necessity creates innovation*"

I wanted to control my spending ,save for old age, and not run out of money at the end of the month.

that's why I created my **personal paycheck manager** ➜ to track income, bill, savings, and control my wants.

What My App Does

Helps user manage paychecks easily.	User enters paycheck amount.	Adds monthly bills (electricity, rent, gas, etc).	Sets a fixed saving for old age.

Calculates leftover money for spending.	Suggests if user can buy wishlist items.	Keeps data saved in a file for long-term tracking.

Program Flow

Load old saving & balance from saving.txt

User enter paycheck & bills

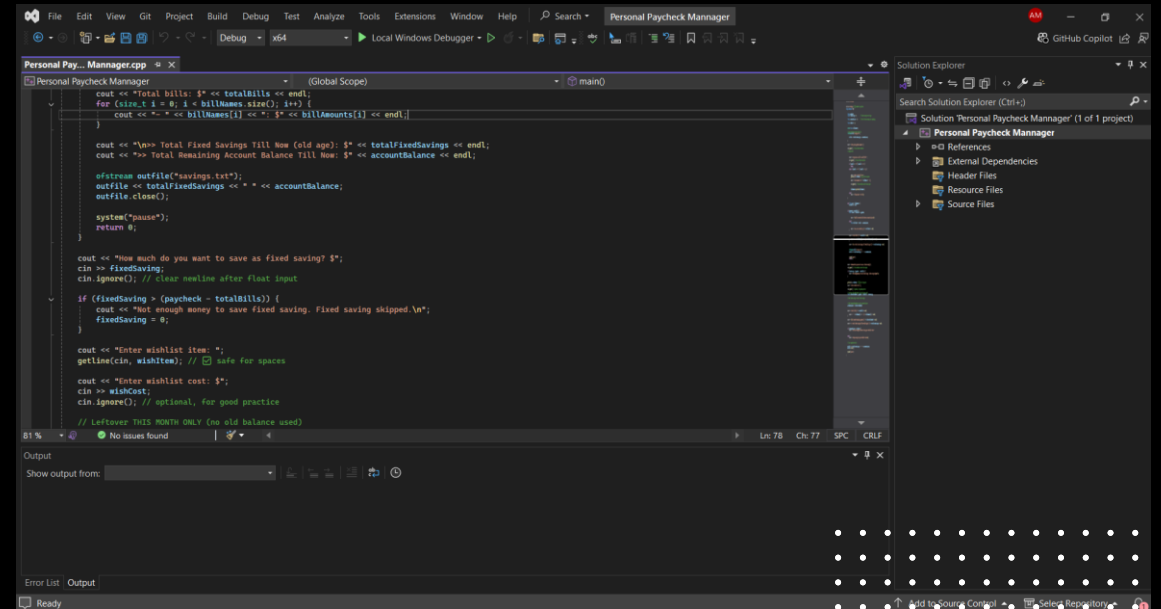App checks if paycheck covers bills.

Deduct bills + fixed saving.

Shows leftover this month & total balance
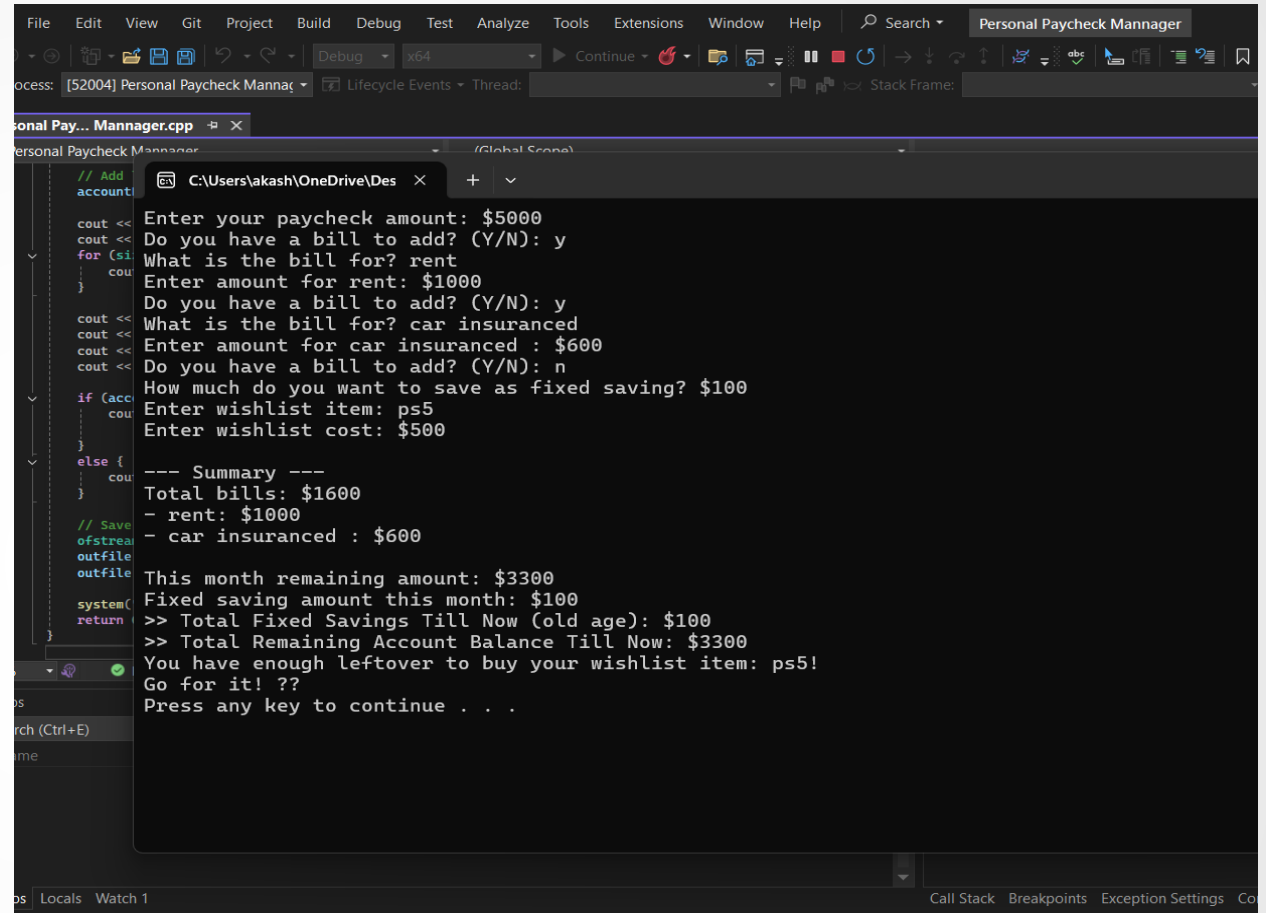
Updates file for next month

Coding details

- I made this in c++ using basic lick iostream for input and output, vector to store all my bills, and fstream to save and load data from a file. My program reads old saving and balance from the file at the start and writes new totals at the end. I used while loops for adding multiple bills, if statement for checking money left or not, and simple math to calculate expenses, leftover, and saving. I commented my code so its easy to understand.
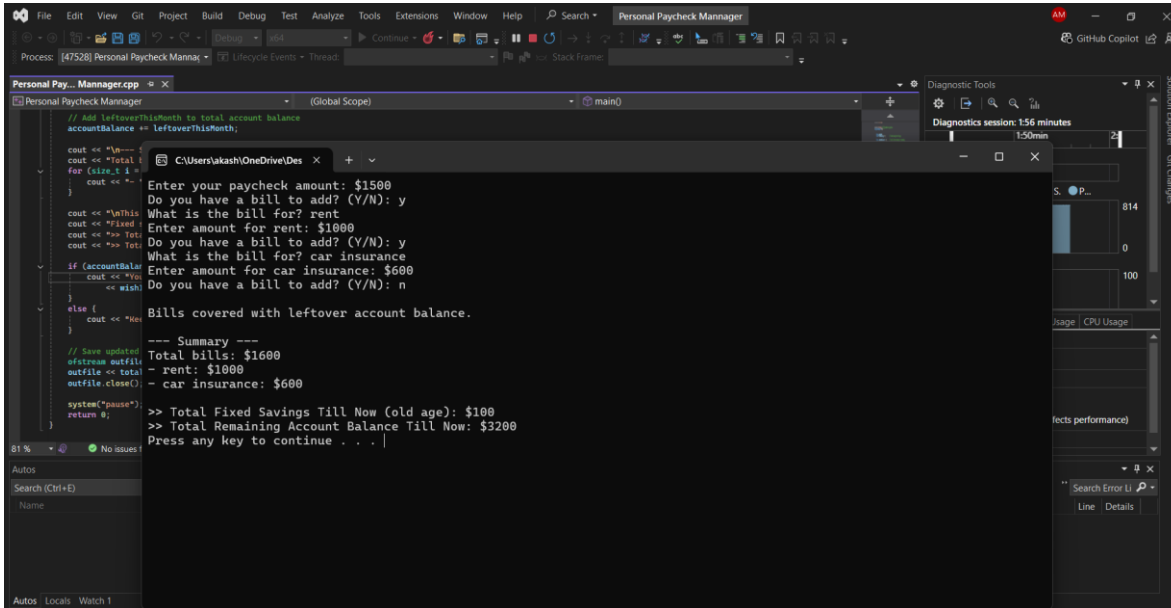
Program Demo

- *This program is like my small paycheck manager. First it takes my paycheck amount. Then I add my bills like rent or car insurance, any name I want. Program minus all bills from my paycheck. After that I choose how much to save as fixed saving for old age. That fixed saving keep adding every time I run it. Then leftover money stay in account balance. I can also put a wishlist item like PS5 and its cost. If my leftover money is enough, program say "You can buy it!". If not, it say keep saving. It save my total savings and balance in a file so next month it remembers. It help me see how much I spend, save, and what I can buy. Simple way to manage my money*

Then I add my bills like rent or car insurance, any name I want. The program minus all bills from my paycheck. If my paycheck is less than my bills, it uses my leftover balance to cover it. After that I choose how much to save as fixed saving for old age. That fixed saving keeps adding every time I run it. Then leftover money stays in my account balance. I can also put a wishlist item like a PS5 and its cost. If my leftover money is enough, the program says "You can buy it!". If not, it says keep saving. It saves my total savings and balance in a file so next month it remembers. It helps me see how much I spend, save, and what I can buy. Simple way to manage my money.


```
Enter your paycheck amount: $1500
Do you have a bill to add? (Y/N): y
What is the bill for? rent
Enter amount for rent: $1000
Do you have a bill to add? (Y/N): y
What is the bill for? car insurance
Enter amount for car insurance: $600
Do you have a bill to add? (Y/N): n

Bills covered with leftover account balance.

--- Summary ---
Total bills: $1600
- rent: $1000
- car insurance: $600

>> Total Fixed Savings Till Now (old age): $100
>> Total Remaining Account Balance Till Now: $3200
Press any key to continue . . .
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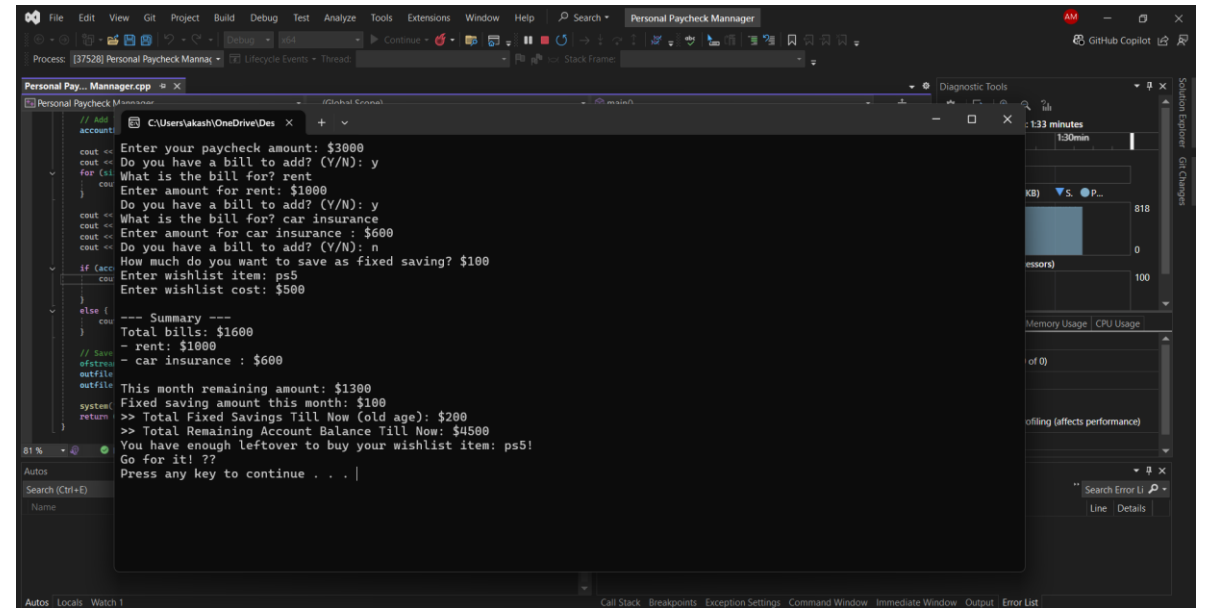


```
Enter your paycheck amount: $3000
Do you have a bill to add? (Y/N): y
What is the bill for? rent
Enter amount for rent: $1000
Do you have a bill to add? (Y/N): y
What is the bill for? car insurance
Enter amount for car insurance : $600
Do you have a bill to add? (Y/N): n
How much do you want to save as fixed saving? $100
Enter wishlist item: ps5
Enter wishlist cost: $500

--- Summary ---
Total bills: $1600
- rent: $1000
- car insurance : $600

This month remaining amount: $1300
Fixed saving amount this month: $100
>> Total Fixed Savings Till Now (old age): $200
>> Total Remaining Account Balance Till Now: $4500
You have enough leftover to buy your wishlist item: ps5!
Go for it! ??
Press any key to continue . . .
```

Data Storage

Used file based storagre (saving.txt)

Saves: Total saving amount (old age fund)

:Total leftover account balance (spending money)

- File keeps data even after program closes **meets long-term storage** requirement

Future plans

Add monthly report system.

Add spending alert if bills are too high

Make a simple GUI with button & design

Maybe a mobile app version in the future

Thank you