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Database Project

## Narrative:

People are struggling to understand their financial health now more than ever due to COVID-19. To better understand how we can improve our future financial well beings we need to understand how our debts, bank, and retirement funds change over time. Spending behaviors can be changed by seeing the effects on balances they have, leading to improved financial standing, better decision making, and long-term wealth accumulation to assist future generations. It is time people log their account balances, incomes, and expenses to receive quick and simple to understand feedback about their financial health in order to create a better world for themselves and others.

## Business Rules

* A person is considered a User the moment they sign up with their information.
* A User can have zero or more than one Account. An Account can only belong to one User.
* A User can have zero or many Cash Flow patterns and a Cash Flow pattern can only belong to one and only one user.
* An Account has one and only one Account Type and an Account type belongs to one and only one Category.
* A Category can have many Account Types and an Account Type can belong to zero or many Accounts.

## Glossary

* **User** – A person who has entered their personal information, and will b
* **Discretionary monthly Income** – Income after taxes
* **Average Spending** – average estimated monthly spending
* **Account Category** – categorization of the account that describes the general characteristics of the account
  + **Debt** – an obligation to pay money to the creditor who loaned the money
  + **Investment** – an account in which you hold stocks, bonds, mutual funds, or other investment vehicles
  + **Bank** – accounts in which can be easily accessed and withdrawn from.

## What Would I Want To Know?

* What is my debt to income ratio?
* What percent of my monthly income am I spending?
* How has spending changed over time?
* How has my debt changed over time?
* What is my debt to bank account balance ratio?
* How much interest am I paying on my debt every year?

## Conceptual Model

A screenshot of a cell phone

Description automatically generated

## Logical Model

A screenshot of a cell phone

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