**✅ Step-by-Step Guide to Creating a Problem–Solution Fit**

**1. 🔍 Define the Problem Clearly**

Start with the **user pain point** or need:

**Problem Statement:**  
Families often struggle with tracking and managing shared household expenses. They rely on manual tools like spreadsheets or messaging apps, which lack automation, structure, and visibility. This can lead to overspending, late payments, or financial miscommunication.

**2. 🧠 Understand the Target Users**

| **User** | **Needs** |
| --- | --- |
| Family Admin (e.g., parent) | Set budgets, monitor expenses, get alerts |
| Family Member (e.g., spouse or teen) | Easily input expenses from phone |
| Whole Family | Clear understanding of how money is spent monthly |

**3. ✅ Propose the Solution Using ServiceNow**

**Solution Summary:**  
Build a lightweight expense management app in **ServiceNow** that allows family members to submit expenses, automatically tracks category-wise budgets, sends alerts for overspending, and generates monthly reports — accessible via web and mobile.

**4. 🔗 Map Problem to Solution Features**

| **User Problem** | **ServiceNow Solution Feature** |
| --- | --- |
| Hard to track shared expenses | **Expense submission form** (mobile + web) |
| No visibility into monthly spend | **Dashboards & Reports** (per user/category) |
| Overspending unnoticed | **Flow Designer alerts** (when nearing budget limit) |
| Manual updates are time-consuming | **Automation + Notifications** |
| Lack of centralized data | **Custom tables in ServiceNow** (Expense, Budget) |

**5. 📊 Show the Value (Outcome)**

**Success Indicators:**

* Expenses submitted in real time
* No budget surprises at end of month
* Family members understand where money goes
* Admin spends less time managing budget manually

**6. ✅ Checklist: Do You Have Problem–Solution Fit?**

| **Criteria** | **Check** |
| --- | --- |
| Real user problem? | ✅ Yes |
| Clear target user? | ✅ Yes |
| Does the solution address the pain directly? | ✅ Yes |
| Is the solution feasible in ServiceNow? | ✅ Yes |
| Does it deliver real value? | ✅ Yes |
| Can it be scaled if needed? | ✅ Yes (as family or features grow) |

**📄 Final Deliverable: Problem–Solution Fit Document (Template)**

You can format it like this:

**Problem–Solution Fit Document: Family Expense Tracker in ServiceNow**

**Problem:**  
Families have no automated, collaborative tool to manage monthly household expenses.

**Target Users:**  
Family admin and members who share or manage household finances.

**Solution Summary:**  
A custom ServiceNow app to submit, track, and analyze expenses — with role-based access, alerts, and monthly summaries.

**Key Features:**

* Expense submission (portal + mobile)
* Budget limits per category
* Automated alerts
* Reports and visualizations
* Role-based access control

**Outcome:**  
Improved financial clarity, reduced overspending, faster decision-making.