**Core Features**

**1. User Authentication**

* Registration system (email/password or social login)
* Secure login/logout functionality
* Password recovery option

**2. Dashboard**

* Overview of current month's finances
* Visual charts/graphs showing income vs expenses
* Quick add transaction button
* Current balance display

**3. Income Management**

* Input salary for last 5 months (with date fields)
* Calculate and display average monthly income
* Option to add other income sources

**4. Transaction System**

* Add transactions with:
  + Amount (+ for income, - for expenses)
  + Category (food, transportation, utilities, etc.)
  + Description
  + Date
  + Recurrence option (one-time, weekly, monthly, custom)
* Edit/delete transactions
* Transaction history with filtering options

**5. AI Suggestions Engine**

* Analyze spending patterns
* Provide personalized recommendations:
  + Areas to reduce spending
  + Potential savings opportunities
  + Budget optimization tips
  + Financial habit improvements
* "Ask AI" feature for specific questions

**6. Reports & Analytics**

* Monthly/yearly spending reports
* Category breakdowns
* Savings progress tracking
* Export options (PDF, CSV)

**Technical Implementation**

**Frontend**

* Modern responsive design (works on mobile/desktop)
* Framework: React.js or Vue.js
* UI Library: Material-UI or Tailwind CSS
* Charting: Chart.js or D3.js

**Backend**

* Node.js with Express or Python with Django
* Database: PostgreSQL or MongoDB
* Authentication: JWT or session-based
* AI Integration: OpenAI API or custom ML models

**AI Features Implementation**

1. **Spending Analysis**:
   * Identify top spending categories
   * Detect unusual spending patterns
   * Compare to income/savings goals
2. **Recommendation Engine**:
   * Suggest budget adjustments
   * Identify potential savings
   * Offer financial tips based on user behavior
3. **Predictive Features**:
   * Forecast future balances
   * Warn about potential overspending
   * Suggest optimal savings rates

**PowerPoint Improvements**

Your current PowerPoint is quite minimal. I would suggest adding:

1. **Wireframes** showing key screens:
   * Login/registration
   * Dashboard
   * Transaction entry
   * AI suggestions page
2. **Feature breakdown** with more detail on:
   * How the AI suggestions work
   * Transaction recurrence options
   * Reporting capabilities
3. **Visual design concepts**:
   * Color scheme
   * Typography
   * Iconography
4. **Technical architecture diagram**:
   * How components connect
   * Data flow
   * AI integration points