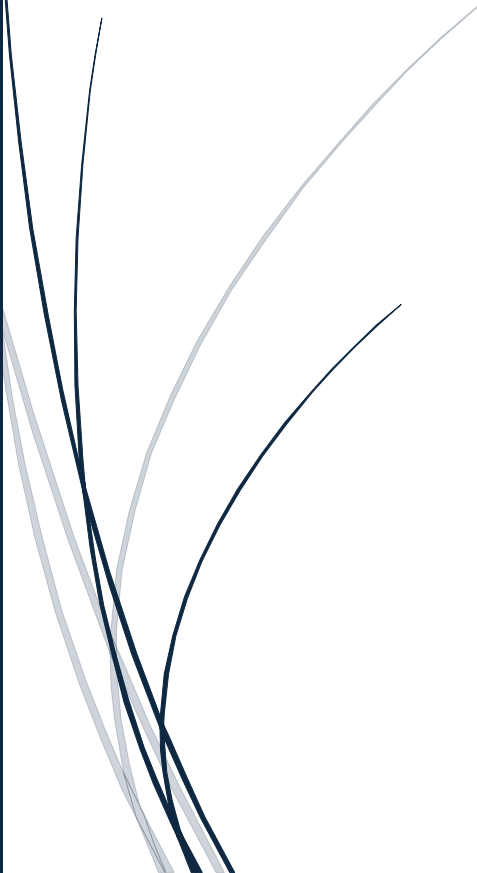


4/2/2025

RESEARCH, PLANNING AND DESIGN DOCUMENT

ROSEBANK COLLEGE



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Research

Introduction

Achieving financial stability requires efficient personal money management, and budgeting applications have emerged as useful resources for this purpose. Out of all the options, YNAB (You Need a Budget), Count About, and Quicken are known for being effective budgeting tools that assist users in keeping track of expenses, and saves. Every one of these applications has special features designed to meet various financial requirements.

1. You Need a Budget (YNAB)

YNAB is a budgeting tool designed to help users assign every rand to their job. It ensures that users allocate every dollar they earn to specific categories such as bills, savings, or investments. This method promotes intentional financial management by ensuring that users prioritize their needs and savings before unnecessary expenses (Anon., 2025).



Figure 1: Interface of YNAB

This image is the first interface of YNAB (You Need a Budget), a popular personal finance and budgeting tool. The design is clean and modern. (Anon., 2025).

Key Elements in the Image:

Header Navigation Bar:

- The YNAB logo is in the top-left corner.
- There are two important buttons in the top-right corner: "Log In" and "Start Your Free Trial". The red arrow is specifically pointing to the "Start Your Free Trial" button, highlighting it for emphasis.

Main Content:

- The headline "Change Your Relationship with Money" suggests YNAB assists users to take control of their finances.

- A call-to-action button ("Start Your Free Trial") is also placed below the description to encourage sign-ups.

Illustration of the YNAB App:

- A smartphone screen displays a budgeting interface, showing a "Ready to Assign" amount and different categories like electricity and phone expenses (Post, 2025).

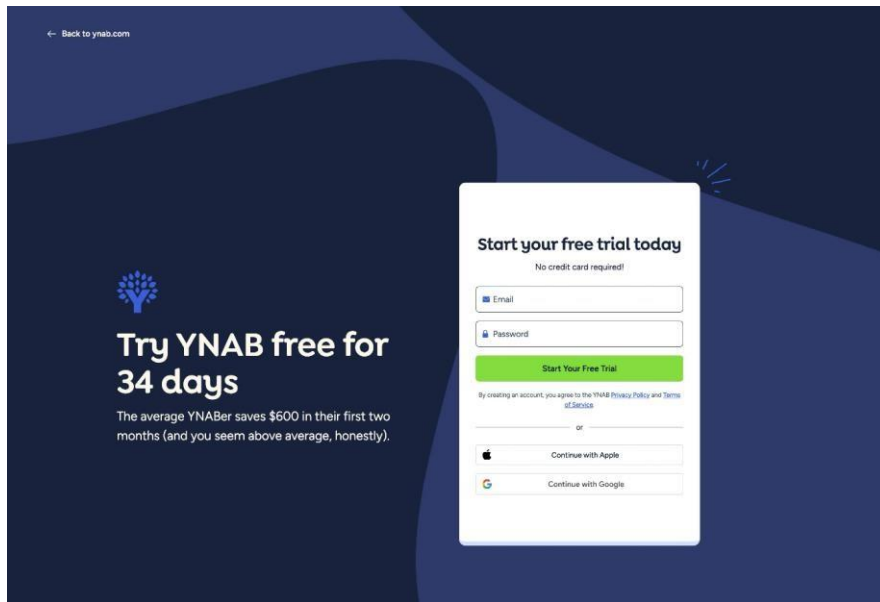


Figure 2: Sign-up page

After clicking the log in button, it will take the user to the sign-up page for YNAB's 34-day free trial. The right side features a simple registration form with options to sign up via email, Apple, or Google. The green button ("Start Your Free Trial") encourages users to register. (Post, 2025).

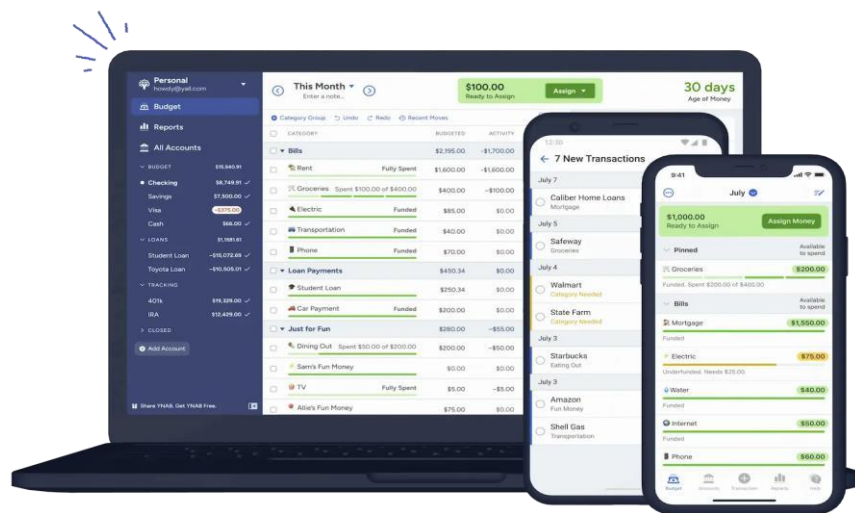


Figure 3: Displayed on different devices.

This image showcases the budgeting displayed on multiple devices. The interface has a clean, modern design with a dark blue sidebar for navigation and a white background for financial data (Post, 2025).

Budgeting Categories: A breakdown of expenses each with allocated and spent amounts.

Account Balances: A list of financial accounts, including checking, savings, and loans, with corresponding balances.

Transaction Tracking: A mobile screen showing recent transactions categorized by date and category.

Money Management Indicators: Features like "Ready to Assign" money, age of money (e.g., 30 days), and spending progress bars.

Cross-Device Synchronization: The same data is seamlessly displayed across different devices, indicating cloud synchronization.

Strengths of the app

- ✚ Offers extensive educational resources to help users improve their financial literacy.
- ✚ Allows seamless synchronization with bank accounts and credit cards, reducing manual data entry.
- ✚ Encourages long-term financial planning with savings goals, assisting in debt reduction strategies, and investment tracking (Anon., 2025).

Weaknesses of the app

- ✚ Requires a subscription fee (\$14.99/month or \$99/year), making it costly compared to free alternatives.
- ✚ It has a steep learning curve, especially for users unfamiliar with zero-based budgeting.
- ✚ No free version available, only a 34-day trial, which might deter budget-conscious users (Anon., 2025).

Innovative Features of the app

- ✚ **Rule-Based Budgeting System:** YNAB operates on four fundamental budgeting rules:
 - a. **Give Every Dollar a Job:** Rule ensures that every rand is assigned to a specific budget category, reducing impulse spending, and promoting conscious financial management.

- b. **Embrace Your True Expenses:** Users plan for large, irregular expenses (such as car repairs) by setting aside money in advance, avoiding financial surprises.
 - c. **Roll with the Punches:** This flexibility allows users to adjust budgets if they overspend in a different category, reallocating funds from another area without derailing the budget.
 - d. **Age Your Money:** Encourages users to delay spending new income as long as possible, helping to build financial security.
- ‡ **Debt Payoff Planner:** YNAB's users develop a structured plan to eliminate debt. By prioritizing high-interest debts first, users can minimize interest payments while making consistent progress toward becoming debt-free. The app also provides visual progress indicators, making it easy to track payments. (Anon., 2025).
- ‡ **Goal Tracking:** Users can set as well as monitor savings goals. YNAB provides visual indicators to track progress and ensures that funds are allocated appropriately to meet these financial targets (Post, 2025).
- ‡ **Age of Money Metric:** This feature reflects how long a user's money lasts before they need to spend newly earned income. The higher the "age of money," the more financially secure the user is, as it indicates they no longer live paycheck to paycheck. (Post, 2025).

2. CountAbout

CountAbout is a cloud-based personal finance management tool that assists users with tracking their income, expenses, and budgeting goals. Unlike many other financial apps, CountAbout allows seamless importing of data, making it an excellent option for users transitioning from other platforms. (Anon., 2025)



Logo of Count About.

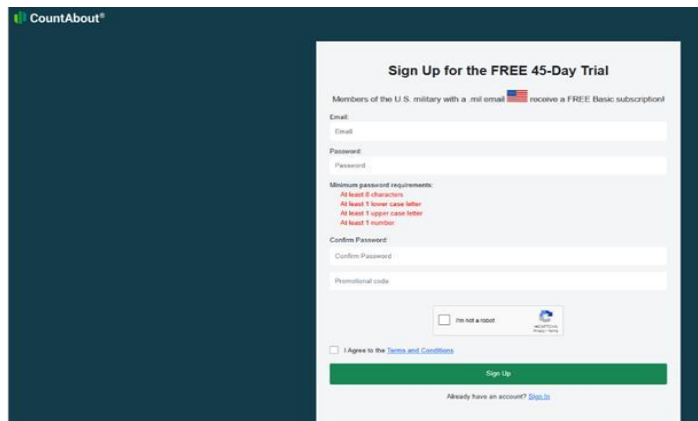
The screenshot shows the "Sign Up for the FREE 45-Day Trial" page. It includes a header with the CountAbout logo and a sub-header. Below the header, there is a text block stating that members of the U.S. military with a .mil email receive a FREE Basic subscription. The form contains fields for "Email" and "Password", with a "Confirm Password" field below. A "Sign Up" button is at the bottom. There is also a checkbox for "I agree to the Terms and Conditions" and a link for "Already have an account? Sign In".

Figure 4: Sign-up page CountAbout

User creates an account for the application. They enter their email and password and then verify through an email sent; a 45-day trial is also given.

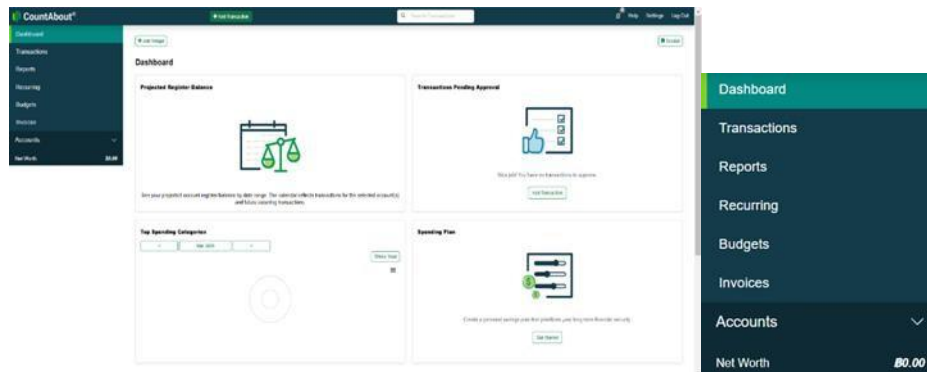


Figure 5: Dashboard

Here we see the app once the user has logged in. A menu is shown on the left where the user can select different functions.

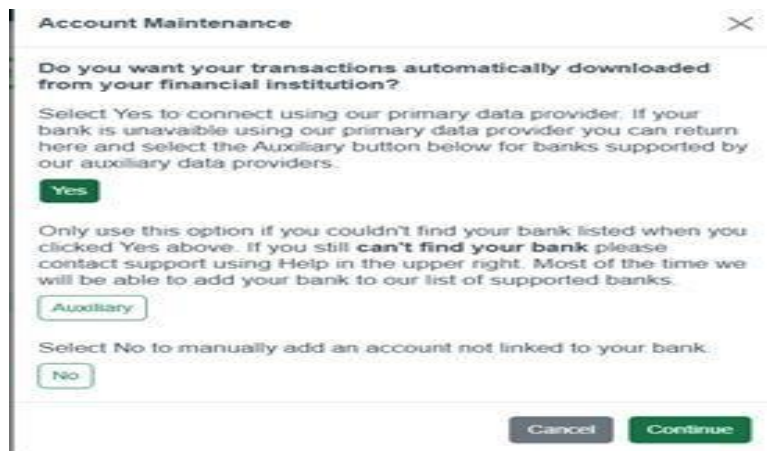


Figure 6: Linking feature.

User links banking app to Count About here.

SS to add - report, transactions, settings, help, etc. and logo.

Strengths of the app

- ✚ Simple design/UI design: This makes navigating the application a breeze and ensures that the user understands everything.
- ✚ Free 45-day trial: This stands out because many applications only provide a 7-day trial, but a 45-day trial will benefit the user by giving accurate data on monthly budgeting. A longer trial gives the user more time to learn how to use the app.
- ✚ Links to users banking app: This ensures that there are accurate predictions and help with budgeting or saving (depends on what the user wishes to achieve).
- ✚ Multifactor Authentication: The user is required to do more than just enter a password for verification, this makes the application safer and ensures the protection of personal data.
- ✚ Good account help: If the user is clueless on how to start budgeting, the application provides videos and tutorials in the help category. The user is also provided with step-by-step instructions on how to use the app.

Weaknesses of the app

- ✚ Small text on a laptop. Text is hard to make out unless the user zooms in. This is seen on the picture provided of the login.
- ✚ Pay for additional features. Many users might not be willing to pay after the free trial.

Innovative features of the app

- ✚ Multifactor authentication.
- ✚ Help category (for assistance through tutorials and videos).
- ✚ App produces reports, invoices and more.

✚ Simple UI that is straightforward.

3. Quicken

A tool that provides the user with detailed financial reports, investment monitoring and expense tracking. It synchronizes with different bank accounts, to give a more detailed picture of the user's personal finances (Anon., 2025).

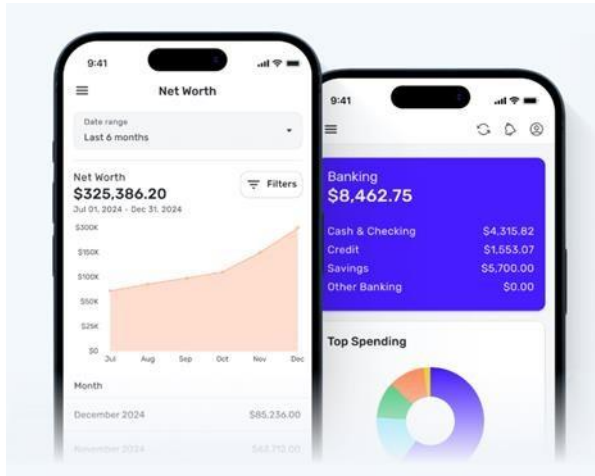


Figure 7: Net worth calculation

The option to calculate the net worth of the user gives the user a complete financial picture of summarizing their assets and liabilities, allowing them to set realistic goals. (Gilbert, Home page: Quicken, 2024).

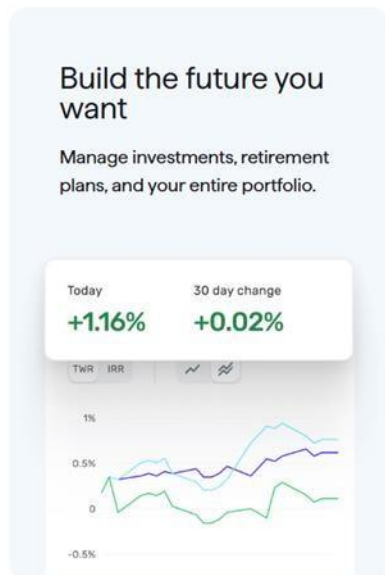


Figure 8: Investment tracking

Investment tracking enables users to track stocks, retirement accounts, and other assets, ensuring the user can easily stay on top of their financial growth (Anon., 2025).

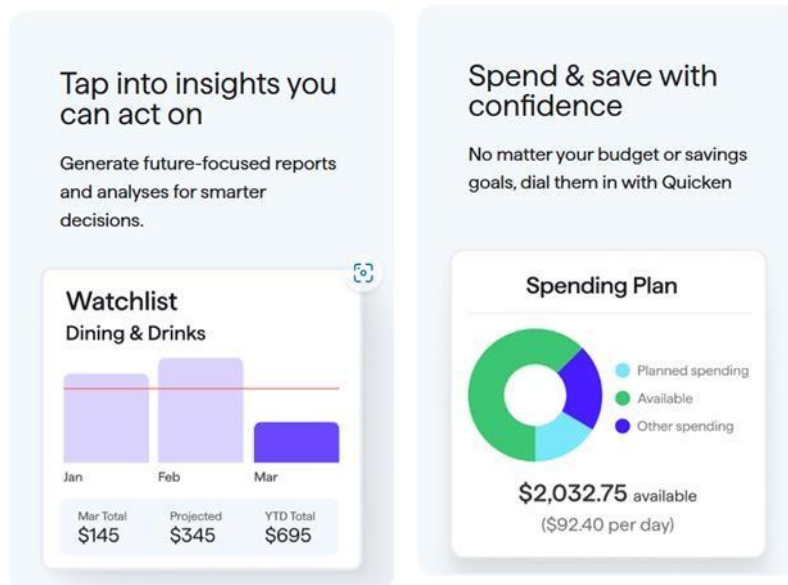


Figure 9: Insights

Advanced and customizable financial reports allow users to create a more detailed analysis of their income, and expenses. These reports are tailored to provide insight on spending habits, assisting users when making financial decisions (Anon., 2025).



Figure 10: Linking accounts.

It also synchronizes the user's bank accounts and offers real-time analytics, enabling the user to easily budget and track their spending, while identifying their spending pattern (Gilbert, Home page: Quicken, 2024).

Strengths of the app

- ✚ Advanced tools are used for more detailed financial reports.
- ✚ Investments are monitored and net worth is easily calculated.
- ✚ Reliable bill tracking and bank synchronization.

Weaknesses of the app

- ✦ More expensive.
- ✦ Difficult user-inference for casual users.
- ✦ A desktop version is needed for full functionality.

Innovation features of the app

- ✦ Customizable financial reports for a more in-depth understanding of personal spending.
- ✦ Secure data backup and encryption for financial security. ❖ Tools for planning investment and retirement.

Quicken advanced and customizable financial reports allow users to create a more detailed analysis of their income, expenses, and investments. These reports are tailored to provide insight, assisting users in making financial decisions.

Additionally, investment tracking enables users to track stocks, retirement accounts, and other assets, ensuring the user can easily stay on top of their financial growth. The option to calculate the net worth of the user gives the user a complete financial picture of their assets and liabilities, allowing them to set realistic goals. (Gilbert, Home page: Quicken, 2024).

A visual Infographic Comparison of all Three Apps

Feature	YNAB	CountAbout	Quicken
Budgeting Style	Zero-based budgeting	Customizable budgeting	Traditional & investment-focused
Automation	Manual input & goal tracking	Automatic transaction syncing	Automated expense tracking & reporting
Bank Syncing	Yes	Yes	Yes
Investment Tracking	No	No	Yes
Customization	Limited categories	Fully customizable	Predefined & customizable options
Financial Report	Spending trends, cash flow	Expense tracking & reporting	Detailed reports, net worth tracking
Platform Support	Web, Mobile (iOS & Android)	Web, Mobile (iOS & Android)	Web, Mobile (iOS & Android), Desktop

Subscription Cost	Paid (monthly/yearly)	Paid (monthly/yearly)	Paid (varies by plan)
Best For	Hands-on budgeting & debt payoff	Custom budget tracking with automation	Comprehensive financial management & investment tracking

List of the Best Features

- † **Smart Automation & AI Assistance:** AI-powered automatic expense categorization, spending predictions, and personalized financial insights.
- † **Hybrid Budgeting System:** Integrates zero-based budgeting (YNAB) with customizable categories (CountAbout) and long-term financial planning (Quicken).
- † **Real-Time Bank Syncing & Expense Tracking:** Automatically imported and updated transactions from bank accounts, guaranteeing current financial tracking.
- † **Investment & Wealth Tracking:** It offers retirement planning capabilities, net worth tracking, and investment portfolio monitoring, in contrast to other budgeting apps.
- † **Comprehensive Financial Reports:** To assist customers in understanding spending patterns, this platform offers cash flow analysis, real-time dashboards, and personalized financial insights.
- † **Interactive Financial Education:** To enhance financial literacy, there are integrated lectures, and advice on investing, saving, and creating financial goals.
- † **Multi-Platform Accessibility:** This feature guarantees smooth access on all devices and is accessible on the Web, mobile (iOS & Android), and desktop.
- † **Easy to Use Interface:** Voice input, drag-and-drop budgeting, and interactive graphs make financial planning simple and intuitive.
- † **Goal-Based Budgeting & Alerts:** This tool assists users in setting financial objectives, such as debt repayment, and it offers real-time alerts on spending patterns.

Conclusion

In conclusion, YNAB, CountAbout, and Quicken all provide different approaches for managing personal finances tailored to various users' requirements. With its zero-based system and proactive budgeting focus, YNAB assists customers in efficiently allocating every rand. Quicken distinguishes itself with its extensive financial management capabilities, whereas CountAbout offers versatility with smooth financial data imports and thorough tracking. A new budgeting solution may give consumers a more balanced and user-friendly financial planning experience by combining the greatest aspects of various apps.

Planning and Designing

Introduction

Never been more critical. Managing personal finances can be overwhelming, with many individuals struggling to track their spending, save effectively, and invest wisely. In response to these challenges, we present Billing Bud, a comprehensive financial management app designed to simplify budgeting, enhance financial literacy, and empower users to achieve their financial goals. Billing Bud aims to provide a holistic approach to personal finance management. (Petruk, 2023).

Overview of the app

App name

Billing Bud

App Icon Design



The app icon for Billing Bud features a charming, playful bird perched beside a rand sign encircled by arrows. This visual representation combines the concept of financial transactions with a friendly, approachable mascot. The bird symbolizes guidance and companionship, aligning with the idea that Billing Bud is a supportive partner in financial management. The rand sign with circular arrows conveys financial circulation and growth, indicating the app's financial tracking and goal-oriented budgeting.

App Description

Billing Bud is an all-in-one financial management platform designed to help users take control of their money, plan their expenses, and secure their financial future. The app emphasizes personalization, security, and real-time insights, making budgeting accessible to all. Whether users want to monitor their daily expenses or track investments, Billing Bud offers a tailored experience to meet diverse financial needs.




Figure 1: Welcome Page


This is the Welcome Screen of the Billing Bud app, designed to introduce users to the platform and allow them to either log in if they already have an account or create one.

Create an Account

Full Name

Email Address

Password 

Confirm Password 

[Resend verification email](#) **Register**

Figure 2: Create an Account Page

This is the Create an Account page, where new users can register to access the Billing Bud app.

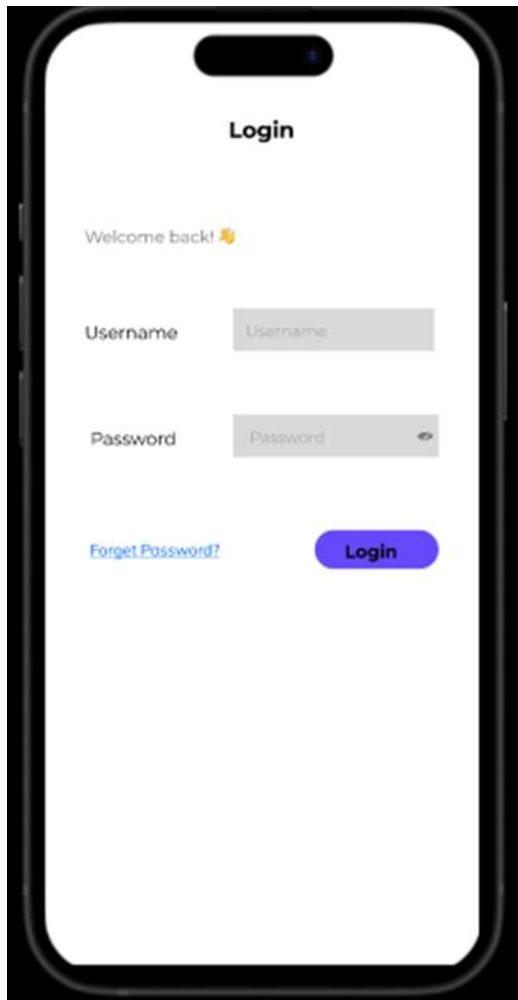


Figure 3: Login Page

This is the Login Page, where new users and existing users can access their Billing Bud account.

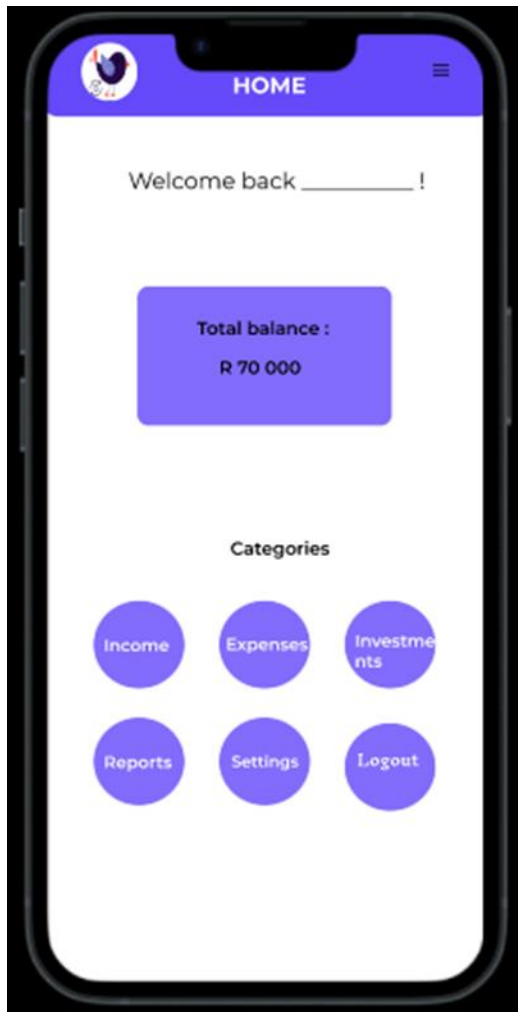


Figure 4: Home Page

This is the Home Page of the Billing Bud app, providing an overview of the user's financial status and navigation options such as income, expenses, investments, reports & invoices, and logout.

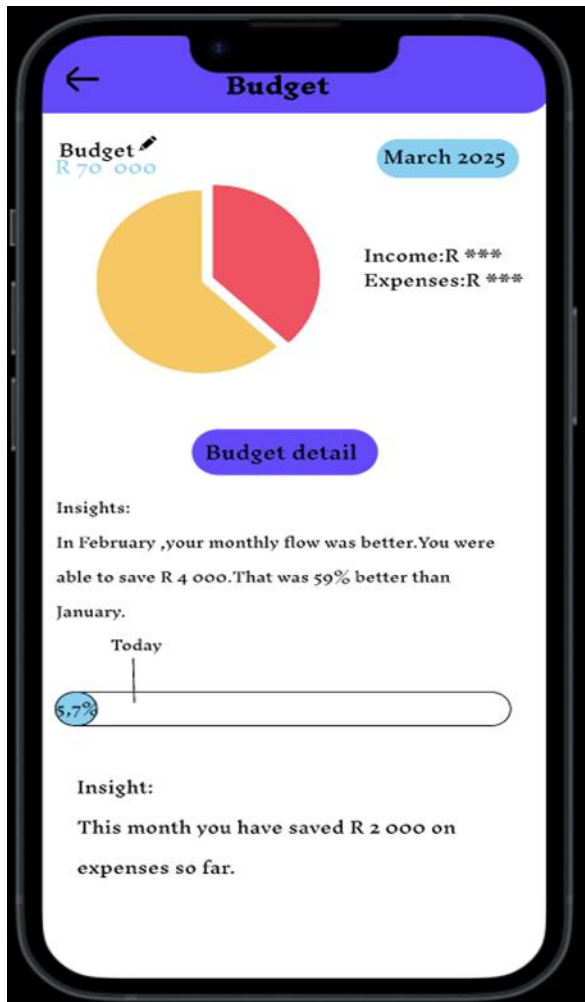


Figure 1: Budget Page

The Budget Page focuses on helping users plan and optimize their budgets:

- Monthly Budget Overview: Displays the current month's budget (e.g., March 2025) with detailed expense and income breakdowns.
- Financial Insights: Offers insights like monthly savings, comparisons with previous months, and improvements in cash flow.
- Daily Updates: Real-time insights into daily expenses and savings progress to keep users informed about their financial behavior.

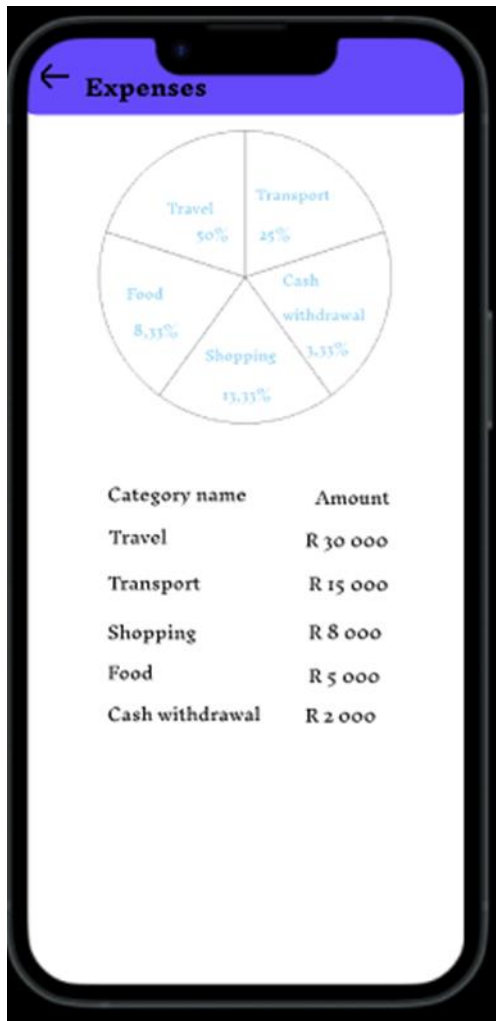


Figure 6: Expenses Page

The Expenses Page in the Billing Bud app is designed to provide users with a detailed breakdown of their spending. This page ensures that users can monitor their expenses, track spending patterns, and make informed financial decisions.

- Expense Categories: Includes transport, shopping, food, travel, and cash withdrawals.
- Expense Amounts: The exact amounts spent in each category are displayed.
- Percentage Breakdown: Each category's share of total expenses is shown, to identify overspending areas.



Figure 7: Investments Page

The Investments Page focuses on tracking and monitoring the user's assets and liabilities:

- **Net Assets and Accounts:** Lists investment accounts like ABSA, Amazon, and Nedbank, with their respective balances.
- **Balance Summary:** Displays the total balance alongside assets and debts.
- **Assets vs. Debts:** This offers a clear view of net worth by comparing total assets against liabilities, aiding in long-term wealth tracking.

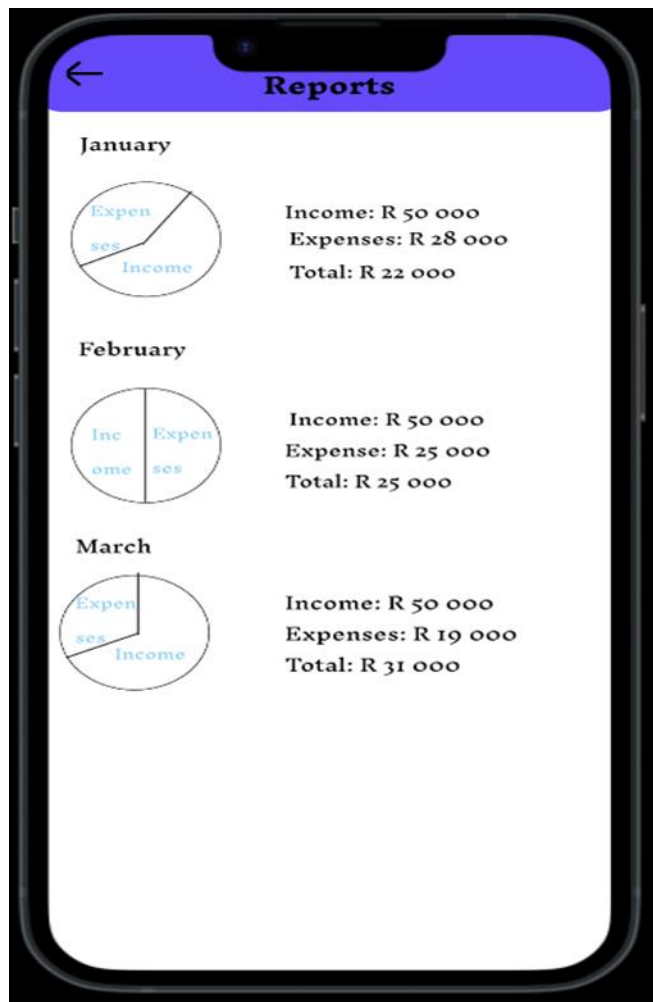


Figure 8: Reports page

The Reports Page provides a monthly breakdown of the user's financial performance, including:

- Income, Expenses, and Total: Displays categorized summaries for each month.
- Visual Representation: Likely uses charts or graphs to differentiate income and expenses for easy understanding.
- The page helps users analyze their financial trends over time, for better budgeting and decision-making.

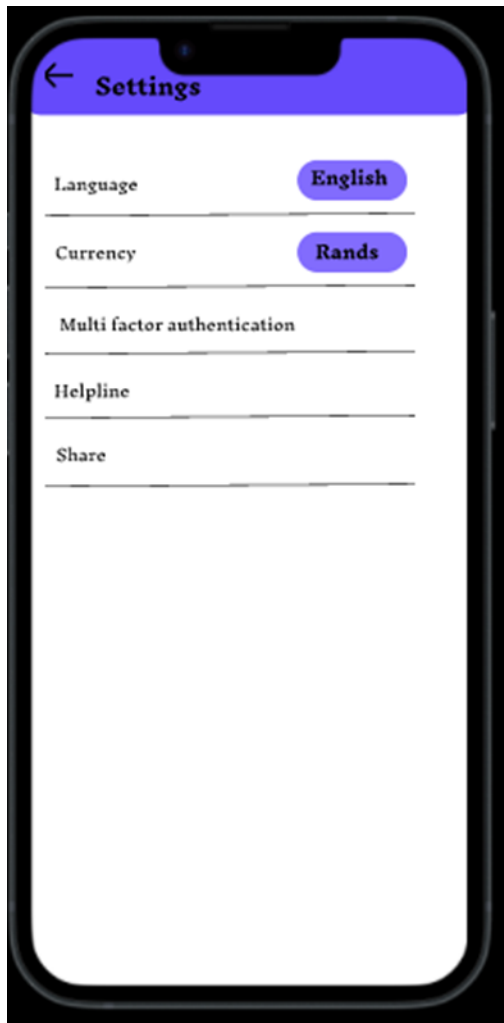


Figure 9: Settings Page

The Settings Page allows users to customize their experience in the Billing Bud app. Key features include:

- Multi-Factor Authentication (MFA): Enhances account security.
- Language Preferences: Users can select their preferred language.
- Currency Options: Adjust the currency format to match their location (e.g., Rands).
- Share Feature: Possibly allows users to share app details or reports.
- Helpline: A support section to assist users with app usage.

The back arrow is located on the left corner of the page, so users can easily navigate back to the previous page.

Hamburger Menu: A hamburger page was selected, so that the user can interact with the different screens on the application. It was used as it saves screen space while keeping the menu accessible.

Detailed List of Requirements

The app must meet the following minimum requirements:

User registration and login: This is implemented to safeguard the user's personal information, by providing secure authentication along with password recovery options.

Dashboard overview: A clear summary of the user's financial activities.

Transaction management: The ability to modify and classify transactions.

Data representation: To examine the user's spending habits.

Security measures: That adheres to data privacy laws.

Search and filter: A visual representation of the transactions by the amount spent and category, making them accessible.

Innovative Features

Goal-Based Budgeting with AI Insights

The goal-based budgeting feature allows users to set specific financial goals. Users can define the target amount, time frame, and purpose of each goal. The AI-driven component analyzes the user's income and expense patterns to provide personalized suggestions on how to achieve these goals efficiently.

It also sends reminders and motivational messages to keep users on track. Additionally, progress trackers and visual graphs help users in achieving their goals.

Comprehensive Financial Reports

Billing Bud generates automated, detailed financial reports that give users a complete overview of their financial status. These reports cover monthly summaries of income etc. Users can filter reports based on specific periods, categories, or transaction types.

These reports are generated using advanced data visualization tools, presenting information through charts for easy understanding.

Investment and Wealth Tracking

Billing Bud allows users to link their investment accounts, such as stocks. The app monitors the value of these investments in real time and calculates overall net worth.

Expense and Income Tracking

Users can link their bank accounts for automatic tracking. The app categorizes transactions into various groups like groceries, and transportation.

Billing Bud also provides spending insights, identifies frequent overspending in specific categories. Users can set spending limits, and the app sends notifications when they exceed these limits.

Multi-Factor Authentication (MFA)

To ensure data security, Billing Bud uses multi-factor authentication (MFA) to protect user accounts. Besides the usual password, users can enable additional authentication methods such as:

- **OTP (One-Time Password):** Sent to a registered mobile number or email.
- **Biometric Verification:** Using fingerprints or facial recognition for quick and secure access.

- Authenticator Apps: Integration with apps like Google Authenticator for time-based codes.

These layered security measures safeguard sensitive financial data, to build user trust.

Interactive Helpline with Tutorials

The Helpline section acts as a dedicated support center for users. It includes step-by-step tutorials, FAQs, and instructional videos on how to use the app effectively. Topics include:

- How to create and track financial goals.
- How to generate and interpret financial reports.
- Understanding investment performance.
- Managing expenses effectively.

In addition, a live chat feature allows users to connect with support agents for personalized guidance.

Customizable Financial Reports/Invoices

Billing Bud generates personalized invoices and reports, catering to personal finance enthusiasts. The customization features include:

- Adding company logos, contact information, and payment methods.
- Choosing different templates based on professional or personal use.
- Editing itemized billing details, applying taxes, and calculating totals.
- Export invoices in multiple formats (PDF, Word) for easy sharing.

For personal users, customizable reports help track household budgets, loan repayments, and monthly savings plans.

Navigation Flow Diagram

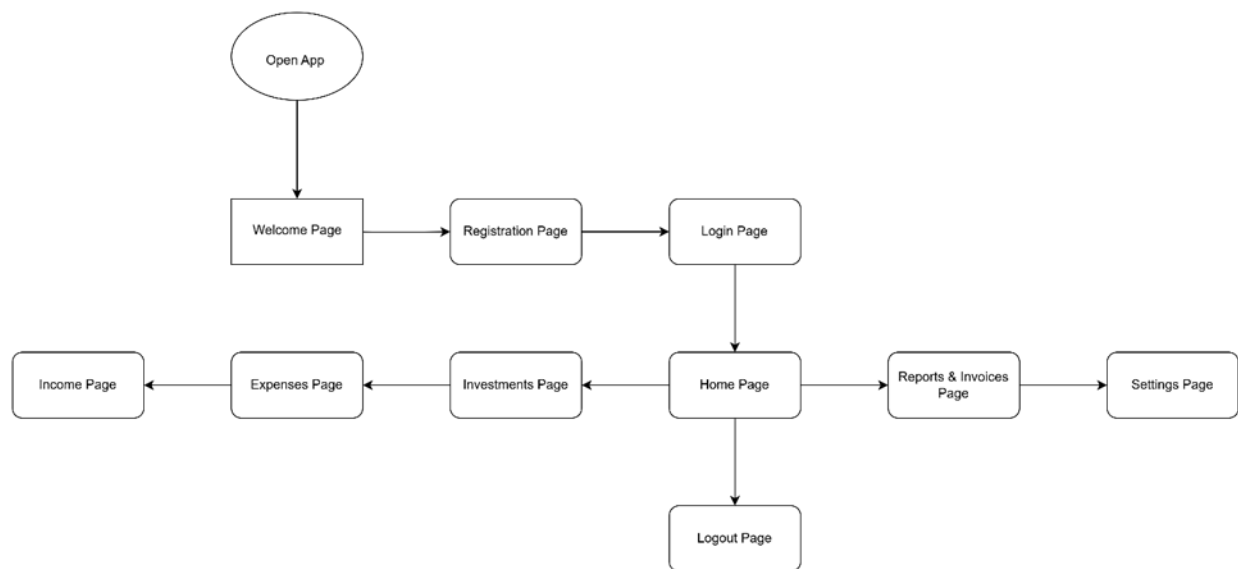


Figure 10: Flow diagram

Diagram explained:

1. Opening the app:

As the user, begins by opening the app.

2. Welcome page:

The screen that introduces you to the platform.

3. Registration & login page:

Registration page for new users.to register.

Login pages for returning users to login.

4. Home page:

Which serves as the central hub for all activities.

5. From the home page:

Budget page for helping users to plan their budget.

Expenses page for managing expenses.

Investment page for tracking investments.

Reports page for financial reports.

Settings page to customize app preferences.

6. Logout page:

From there, the user confirms the logout and is directed to the login page.

Project Plan

Figure 11: Project plan

Task Mode	WBS	Task Name	Duration	Start	Finish	Predecessors	Resource Names
	1	Budgeting App	28 days	Mon 25/02/17	Wed 25/03/26		
	1.1	Researching & Planning	14 days	Mon 25/02/17	Thu 25/03/06		
	1.1.1	Define scope & market research	3 days	Mon 25/02/17	Wed 25/02/19		Assy,Shayla,Precious
	1.1.2	Identify target audience & needs	4 days	Thu 25/02/20	Tue 25/02/25		Shayla,Assy
	1.1.3	Gather analysis & industry trends	3 days	Wed 25/02/26	Fri 25/02/28		Assy,Shayla,Precious
	1.1.4	Define technical feasibility & project constraints	4 days	Mon 25/03/03	Thu 25/03/06		Assy,Shayla,Precious
	2.1	Design Phase	14 days	Fri 25/03/07	Wed 25/03/26		
	2.1.1	Create wireframes	2 days	Fri 25/03/07	Mon 25/03/10	2	Assy
	2.1.2	Develop prototype	3 days	Tue 25/03/11	Thu 25/03/13	8	Shayla,Precious
	2.1.3	Finalize prototype design	5 days	Fri 25/03/14	Thu 25/03/20	9	Assy,Shayla
	2.1.4	Finalize colour scheme and branding	4 days	Fri 25/03/21	Wed 25/03/26	10	Assy,Shayla,Precious

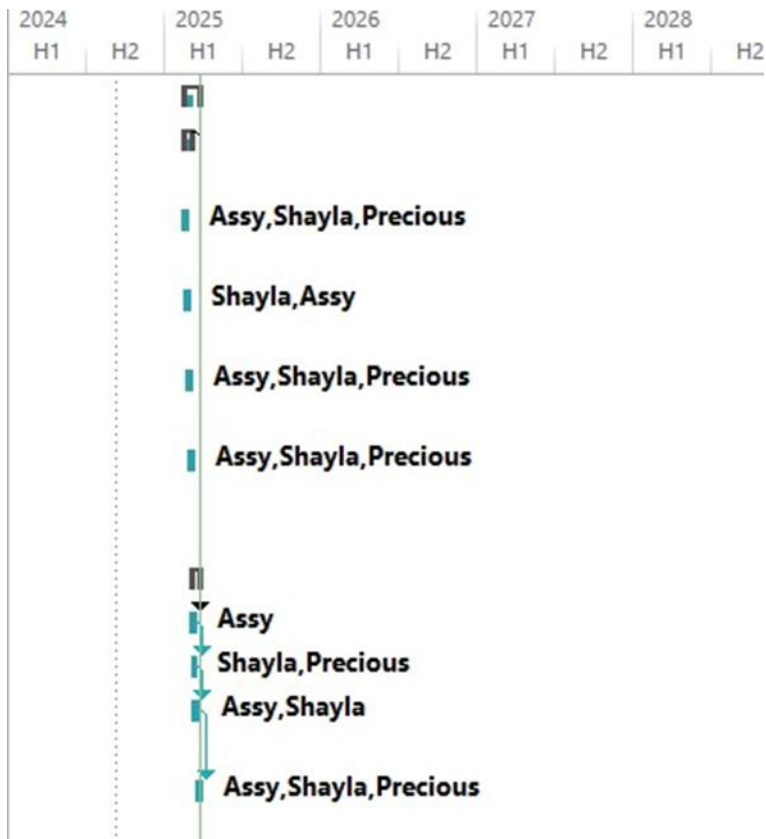


Figure 12: Gantt chart 1

Gantt chart

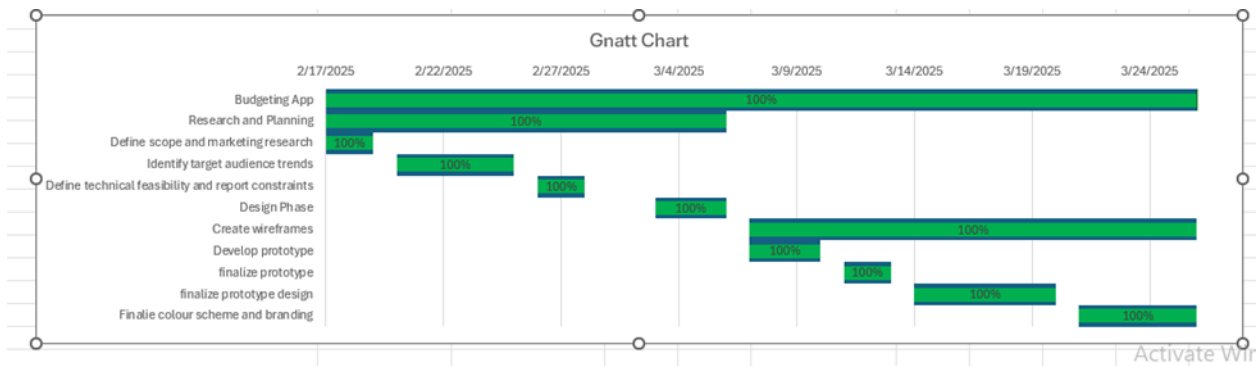


Figure 13: Gantt chart 2

Conclusion

Billing Bud is designed to be a comprehensive and user-friendly financial management app, catering to individuals seeking better control over their finances and businesses requiring detailed expense tracking and invoicing. By combining goal-based budgeting, AI-driven insights, financial reporting, and investment tracking, the app empowers users to make informed financial decisions.

The integration of advanced security measures like multi-factor authentication (MFA) ensures data protection, while the interactive helpline makes financial literacy accessible to all. The customizable reports and invoices further enhance the app's versatility, making it adaptable for both personal and professional financial management.

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