

Project Documentation: Personal Finance Chatbot

Hackathon

Event: Cognitive X - Gen AI Hackathon

Track: Gen AI for Personal Finance

Project Title

FinMate - Your AI-Powered Personal Finance Assistant

Project Overview

FinMate is a generative AI chatbot built to empower students and professionals with personalized financial guidance. It leverages HuggingFace models, IBM Granite AI, and natural language understanding to assist users in tracking budgets, providing financial tips, and promoting smart spending habits-all in real-time.

Problem Statement

Managing personal finances can be overwhelming, especially for young earners and students. Many existing finance apps are complex or generic. This project aims to provide a conversational, easy-to-use assistant that offers:

- Personalized finance tips
- Budget insights
- Spending habit suggestions
- Adaptive learning based on user queries

Key Features

- Budget Summary Generator
- Financial Guidance
- LLM-Powered Responses
- Streamlit Frontend

Tech Stack

Frontend UI: Streamlit

AI/LLM: HuggingFace Transformers, IBM Granite

Backend Logic: Python

Integration: HuggingFace API, IBM Watson (optional)

Deployment: Local/Cloud

Folder Structure

personal-chatbot-main/

app.py

finance_engine.py

utils.py

requirements.txt

README.md

How to Run Locally

1. Install Requirements:

```
pip install -r requirements.txt
```

2. Set API Keys (if applicable)

3. Run the App:

```
streamlit run app.py
```

Sample Prompts

- "Summarize my monthly expenses."
- "How can I reduce my entertainment spending?"
- "What's a good budget plan for a college student?"

Future Improvements

- Bank Account Linking (read-only)
- Smart Expense Categorization
- Weekly Spend Forecasting
- Multilingual Support

Team Info

Developer: KONDRA MANIDEEPAK

Role: AI Engineer & Streamlit Developer

Affiliation: [Your Institute Name]

Hackathon: Cognitive X - Gen AI Hackathon

References

- HuggingFace Transformers
- IBM Granite Foundation Models
- Streamlit Docs
- OpenAI GPT-2 baseline