1. **Business Requirements**

1. **User Registration and Authentication**
   * **Description:** Users must be able to register and log in.
   * **Justification:** Essential for secure, personalized access to sensitive financial information.
2. **Single Balance per User**
   * **Description:** Each user has a single balance that reflects their total available funds. Transactions will increase or decrease this balance.
   * **Justification:** Simplifies the system by removing the need for multiple accounts.
3. **Transaction Management**
   * **Description:** Users can create income or expense transactions, specifying the amount, date, category, and an optional description.
   * **Justification:** Core functionality for tracking cash flow.
4. **Category Management**
   * **Description:** Each transaction belongs to a category (e.g., groceries, utilities, salary, etc.), which the user can create.
   * **Justification:** Helps users organize expenses and income sources.
5. **Budget Tracking**
   * **Description:** Users can set budgets within specific date ranges. The system tracks spending relative to these budgets.
   * **Justification:** Encourages mindful spending and saving patterns.
6. **Goal Setting**
   * **Description:** Users can define financial goals with a target amount and track their progress over time.
   * **Justification:** Encourages saving for long-term objectives like an emergency fund or vacation.
7. **Bill Management**
   * **Description:** Users can track recurring or one-time bills (e.g., rent, credit card, utilities) by storing a next due date, amount, and a description.
   * **Justification:** Ensures users are aware of upcoming financial obligations and can plan accordingly.
8. **Editing and Deleting Transactions**
   * **Description:** Users must be able to update (e.g., correct amounts, change categories) or delete existing transactions if they made a mistake or want to remove an old record.
   * **Justification:** Mistakes can happen; having an easy way to correct transactions helps maintain accurate financial records in the system.
9. **Editing and Deleting Budgets**
   * **Description:** Users must be able to update the amount, start date, or end date of an existing budget. If a budget is no longer needed, users should have the option to delete it entirely.
   * **Justification:** Financial plans can change, and users may need to adjust their budgets to reflect new goals or priorities. Providing flexibility ensures budgets remain relevant and accurate.
10. **Editing and Deleting Goals**
    * **Description:** Users must be able to modify a goal’s name, target amount, saved amount, or deadline if their priorities or progress change. Users should also be able to delete a goal if it’s no longer relevant.
    * **Justification:** Life circumstances can shift, and users may want to change or remove goals as needed. This helps keep their goal list organized and up-to-date.

**II. Five Main MVP Features**

**User Registration and Authentication**

* **Description:** Users must be able to create an account by providing an email and password. Users should log in securely using their credentials.   
  **Requirements Addressed:**
  + User Registration and Authentication
* **Justification:** Essential for personalized access to user-specific financial information and secure storage of data.

**2. Transaction Management**

* **Description:** Users can create income or expense transactions, specifying the amount, date, category, and description. Each transaction updates the user’s single balance. Users can also edit or delete transactions to correct errors or remove old data.
* **Requirements Addressed:**
  + Single Balance per User
  + Transaction Management
  + Editing and Deleting Transactions
* **Justification:** Managing cash flow is the core functionality of the system. Allowing users to edit/delete transactions ensures the accuracy of financial records.

**3. Budget Tracking**

* **Description:** Users can create budgets with a target amount and date range. The system tracks spending against the budget. Users can also edit or delete budgets to adjust financial plans.
* **Requirements Addressed:**
  + Budget Tracking
  + Editing and Deleting Budgets
* **Justification:** Helps users plan and track their expenses within specific timeframes, encouraging better financial habits.

**4. Goal Setting and Tracking**

* **Description:** Users can create financial goals (e.g., saving for a vacation) by defining a goal name, target amount, saved amount, and deadline. Users can edit or delete goals if their priorities change.
* **Requirements Addressed:**
  + Goal Setting
  + Editing and Deleting Goals
* **Justification:** Encourages users to save for long-term objectives, fostering positive financial habits.

**5. Bill Management**

* **Description:** Users can add bills (e.g., rent, utilities, subscriptions) by specifying the amount, due date, and description. Users can edit or delete bills as needed, ensuring accurate tracking of financial obligations.
* **Requirements Addressed:**
  + Bill Management
* **Justification:** Tracking and managing bills helps users plan for recurring or one-time expenses and avoid missing payments.