

## Project Design Phase Solution Architecture

Date	23 March 2025
Team ID	SWTID1744280958
Project Name	SpendSmart: Your Personal Finance Companion
Maximum Marks	4 Marks

Problem-Solution fit canvas 2.0		Purpose / Vision	
Define CS, fit into CC	<b>1. CUSTOMER SEGMENT(S) [CS]</b> -Young working professionals (age 22–35) -College students managing limited finances -Married couples and small families -Freelancers and gig workers with variable income	<b>6. CUSTOMER CONSTRAINTS [CC]</b> -Limited financial literacy -Time-consuming manual entry -No habit of consistent tracking -Privacy concerns around data and banking integrations -Limited mobile storage or older devices	<b>5. AVAILABLE SOLUTIONS [AS]</b> -Excel/Google Sheets -Pen & paper budgeting -Other apps (Walnut, Money View, YNAB) -Bank SMS alerts -Bank-provided spend summaries
	<b>2. JOBS-TO-BE-DONE / PROBLEMS [J&amp;P]</b> -Track and manage daily expenses without manual entry -Maintain monthly budgets and avoid overspending -Split bills with friends/roommates accurately -Get notified of upcoming subscriptions and bills -Understand where the money goes (expense insights)	<b>9. PROBLEM ROOT CAUSE [RC]</b> -Lack of financial education from early age -Budgeting perceived as boring or difficult -Inconsistent income and spending habits -Manual tracking is inconvenient and unsustainable	<b>7. BEHAVIOUR [BE]</b> -Download budgeting apps and test them briefly -Track expenses only during crisis months -Avoid linking bank accounts due to trust issues -Ask friends for recommendations -Use Excel only during tax season or audits
Identify strong TR & EM	<b>3. TRIGGERS [TR]</b> -Realization of overspending at the end of the month -New year financial goals or resolutions -Friends using finance apps and recommending them -Discovering a more efficient solution through social media -Major life event: getting a job, moving out, or getting married	<b>10. YOUR SOLUTION [SL]</b> -Spend Smart offers: -Automated expense logging via UPI/SMS parsing -Subscription tracking and alerts -Smart bill-split features -Expense prediction and budgeting suggestions with AI -Clean, customizable UI with themes -Easy export to Google Sheets -Community challenges for motivation	<b>8. CHANNELS OF BEHAVIOUR [CH]</b> <b>8.1 ONLINE</b> -Finance YouTube channels and Reddit forums -Instagram reels and influencer reviews -Google search for “best budgeting apps” -App store reviews and screenshots <b>8.2 OFFLINE</b> -Word of mouth from friends/family -Budgeting advice from parents or mentors -Financial planning events or workplace sessions
	<b>4. EMOTIONS: BEFORE / AFTER [EM]</b> -Before: Lost, anxious, unaware of spending patterns, overwhelmed -After: Confident, in control, empowered, informed		