Budgeting App

Requirements

App will NOT be actively linked to actual accounts at this time (Possible updates)

Allocate funds towards expense budgets.

Track multiple accounts and their balances.

Track transaction, total expenses, incomes.

Chart spending habits

Display charts and spending weights.

Set target budgets.

Set target dates and timeframes for budget.

Track percentage of budget allocated and/or difference in current allocation and needed.

Re-Allocate money from other ‘envelopes’ to each other if needed.

Signal underfunding or overspending.

Carryover balances / adjust incremental needs based on underfunding/overfunding.

For example. Target $1000.00 Time 10 months.

Month 1 funding $90.00 Remaining months would need $101.11 to hit target.

Month 2 funding $ 120.00 Remaining months would need $98.75 to hit target.

Track scheduled payments or bill due dates tied to envelopes.

Customize categories/ envelopes.

Monthly/Yearly Projected income/expense/ratio/spending plan

Debt payments

Credit Card and Loan interest charge calculation and tracking