Main functions of the budget apps (personal financial management):

1. Functions that I think our app can have:
2. Take input from user. (how much money spent on what?)
3. User can label their spending (education, rent, eat out, groceries.. etc etc)

This is a debatable function. This function is certainly a mush have. But we don’t want to make it to too specific cause it’ll be a long list. And user will be lost from searching for the label that they want to use.

We should have several main categories we need to come up with.

And ideally we’ll find a way to simplify the input process. The main reason I’m not using a budget app is that I hate typing.

1. Generate statistical graph. (E.g. weekly/monthly total spent pie chart,

Weekly/monthly line/bar chart. (E.g. a day-to-day track for a specific category, comparing different categories, comparing money spent on the same category in this month and last month. ))

1. Generate report that contains those graph and could send it as email to users. In a pdf format. (weekly? Monthly?)
2. Automatically generate fixed spending, at each start of the week. (how are we going to test it hahaha?)
3. Allow users to specify how much money they earn.
4. And how much money they want to save. (no negative numbers)
5. Find a mean/ medium amount of money from previous days to predict if the saving objective can be accomplished.
6. How much money they think they’ll need to spend on food, electricity etc.
7. Alert user if they spent to much.
8. Users are not going to enter every transaction they made as we expected. How do we adjust that? (by letting the user enter how much money left in the end of each day? Too frequent? How about each week?)
9. We need something to encourage users to open our app frequently. Something like random funny facts about saving money or whatever that’ll prompt up each time they open the app. And something else.. imaging how many facts we’ll need hahaha. Oh we can prompt up a fat cat if they spent too much money on eating out.
10. Congrats for users if they meet their objective. And maybe, prompt a reward String if there is an extra saving. E.g. “You saved $xxx in the last month! $xxx more than your objective. You should go out for a movie or a big meal blah blah blah”
11. Functions that budget apps in market have but I didn’t mention.
12. Display income and balance all the time one the bottom.
13. Calculator that linked with input Textview? Why would people can’t do math want to manage their money? Are they the user group we wanted? Umm im so mean.
14. Simply display day-to-day overall spent on the main screen… (kinda ugly I have to say)

Overall, the functions we needed are not too complicated. No internet stuff as long as we don’t send monthly report to users. All the graphs would be easy with those Objective-C/C++ UI libraries sitting on the internet waiting for us to download. And fortunately, as I looked through the New Zealand region ios app store. I didn’t find any competitive apps among personal financial management apps.

I also thought about adding AI receipt scanner and carcode scanner into the app. But that would require database from nowhere and image processing stuff…. So we can add those functions as cool points in the second semester.

**Pls add functions that you think are missing with a different font color.**

**Or shade the function that you think is redundant.**