

Final Design

The final solution we considered was a solution that dropped the native program in favor of a purely web-based experience. The user would create an account on the website then access the financial manager program on the website. There would be no download required, and all data would be saved on our servers. Here is what we implemented.

The program has 4 main pages. A page for entering expenses, a page for entering incomes, a page for entering your budget, and a page to view all of this data graphically. The page for entering expenses would allow you to enter a dollar amount, the date you spent the money on, a brief description of the item (either for saying what it is or for any other reason), then select a category that best fits the expense. This would allow the user to see what type of purchases they are making most frequently, and how much they are spending.

The incomes page is similar, with the amount of income entered in a dollar amount, date received, brief description of where it came from, and a selection between whether this income is from a continuous source like a job, or from a unique one-time place. This will allow the user to see how much they are making, and if any extra money they have is from continuous, reliable revenue sources, or from one-time non repeating sources.

The budget page allows the user to set a budget. It lays out a variety of expenses, like education, groceries, hobbies, rent, etc. The user then puts in a target amount of what they would like to limit their spending on those sections each month. The total budget (all of these sectors added together) is then calculated.

The visualisation page brings all of this together. The user can see, for any given month, what they have earned, how much they have spent, how much they budgeted for, and how much they saved (income - expenses, which will be negative if they have spent more than they earned). While it may seem simple, the graphical representation is a powerful tool for users to get a comprehensible look at exactly how much they are spending relative to how much money they have at their disposal, as well as how close they are to their targets. It will allow the user an objective view of their spending, forcing them to look at how much they spend and what they spend it on.

All of this data is stored within a SQL table, and is retrieved and modified through the website.