

FinTrack360

Expense Categorization & Saving Pattern Analysis App

Client Overview:

A fintech startup aims to empower users with insights into their personal finances by analyzing transaction data gathered from SMS alerts, UPI logs, and bank statements. The platform helps in categorizing expenses, identifying spending patterns, detecting recurring payments, and forecasting future savings or deficits.

Objectives of This Dashboard:

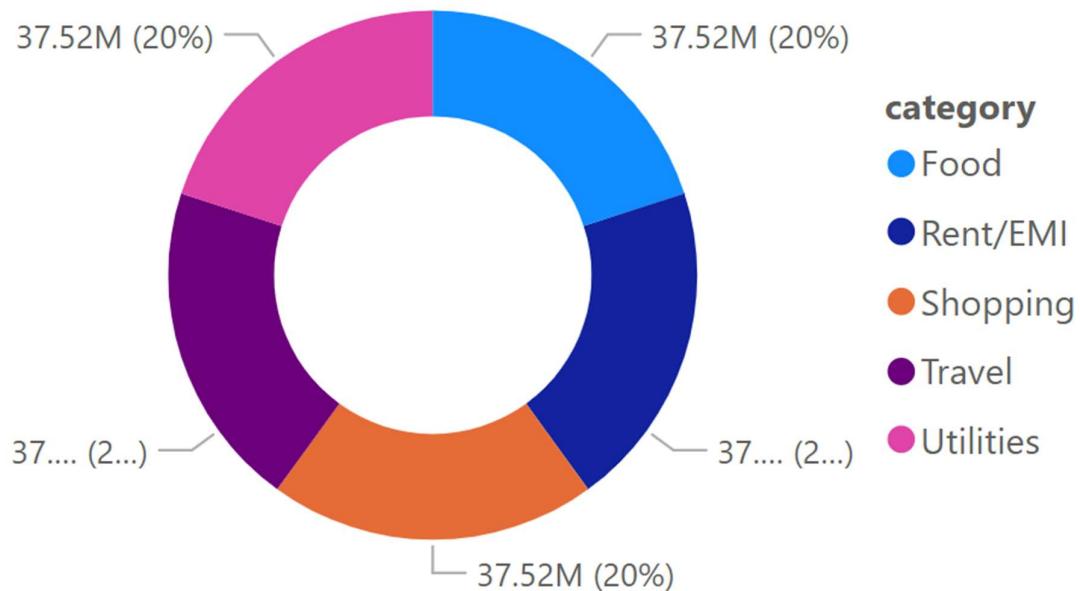
1. Categorize user expenses from SMS and UPI logs.
2. Detect recurring monthly payments like rent, EMIs, subscriptions.
3. Visualize income vs expense over time.
4. Compare actual bank summaries with self-reported ones.
5. Identify surplus/deficit months to guide saving decisions.
6. Provide a user-friendly and interactive experience.

Purpose:

To give the user a high-level view of their financial health including monthly trends, expense breakdown, and alerts for savings or over-spending.

1. Expense Breakdown by Category

Expense Breakdown



Purpose: Shows how user's expenses are distributed across categories like Food, Travel, Shopping, etc.

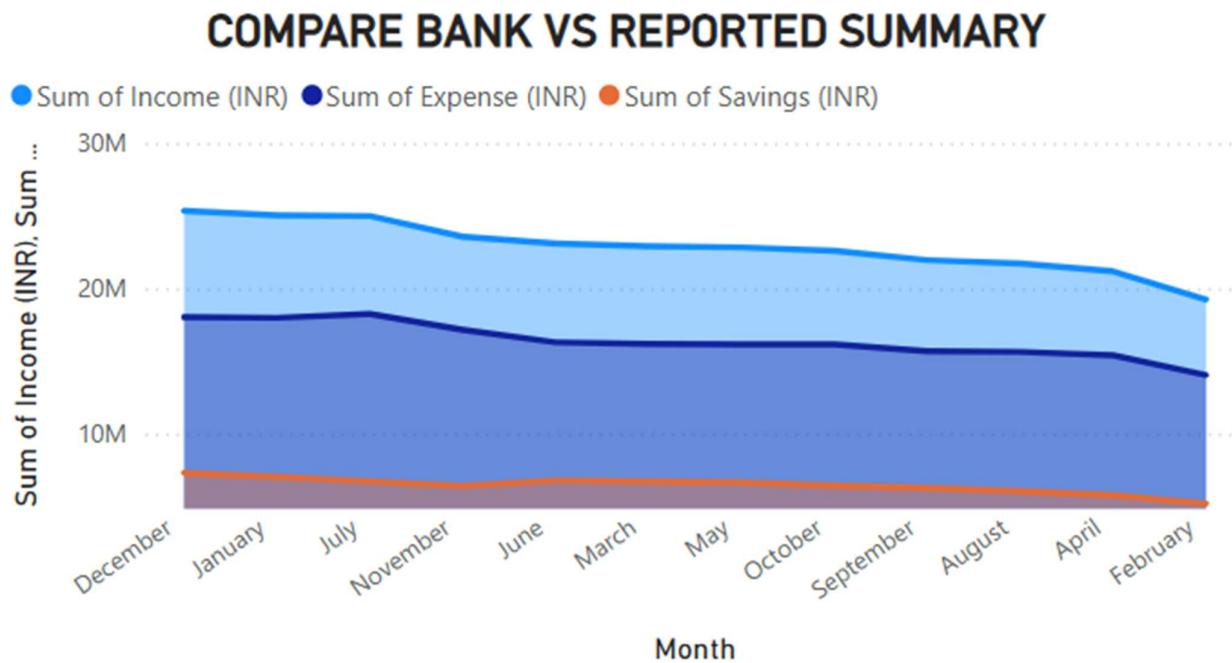
2. Recurring Expenses Table

RECURRING EXPENSES

Description	Count of Month
Amazon Purchase	1
Credit Card Payment	1
Electricity Bill	1
Flight Booking	1
Fuel	1
Insurance Premium	1
Medical Expense	1
Salary Credited	1
SIP Investment	1
UPI to Zomato	1
Total	10

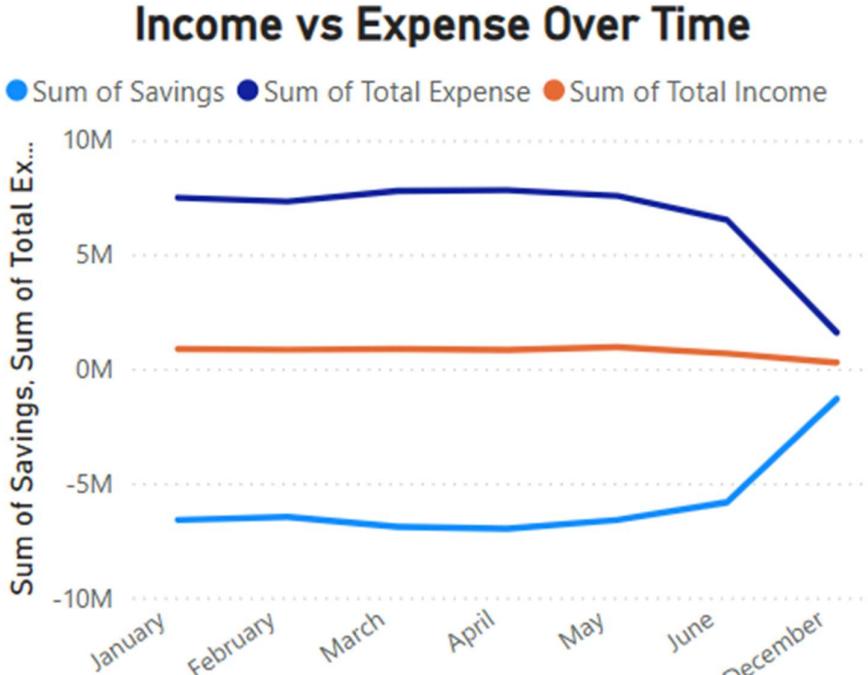
Purpose: Highlights transactions that repeat for 3+ months (e.g. Netflix, EMI, Rent)

3. Compare Bank vs Reported Summary



Purpose: Compare the system-generated vs user-reported income, expense & savings

4. Income vs Expense Over Time



Purpose: Trends of income, expense, and savings month-wise

Conclusion: FinTrack360 Financial Insights

The FinTrack360 – Expense Categorization & Saving Pattern Analysis App provides users with a detailed and data-driven view of their financial behavior. By integrating SMS, UPI, and bank statement data, the platform delivers a **360-degree perspective** on where, how, and when users are spending — and more importantly, how much they're saving or overspending.

Key insights gained:

- **Categorized Spending** helps users understand top areas where their money flows — like Food, Travel, Shopping, or Subscriptions.
- **Recurring Expense Detection** enables identification of fixed monthly commitments such as EMI, rent, or OTT subscriptions — helping in future planning.
- **Income vs Expense Trends** reveal how user behavior changes across months, and whether they are financially stable or at risk of deficit.
- **Surplus/Deficit Alerts** serve as intelligent financial reminders, pushing users to reflect and take action when spending exceeds income.

This dashboard not only acts as a mirror to a user's financial health but also serves as a **powerful decision-support tool**, guiding them toward smarter money management, reduced wasteful spending, and improved savings.

In short, **FinTrack360 empowers financial awareness and planning through transparency, intelligence, and personalization.**