

# Debtora: AI for Personalized Debt Management

A conversational AI solution to empower users with personalized financial strategies, turning debt management into an accessible and actionable journey.

**By PottyCoders**

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# Why People Struggle with Debt

## Overwhelmed and Confused

Debt is more than numbers; it's an emotional and confusing maze.

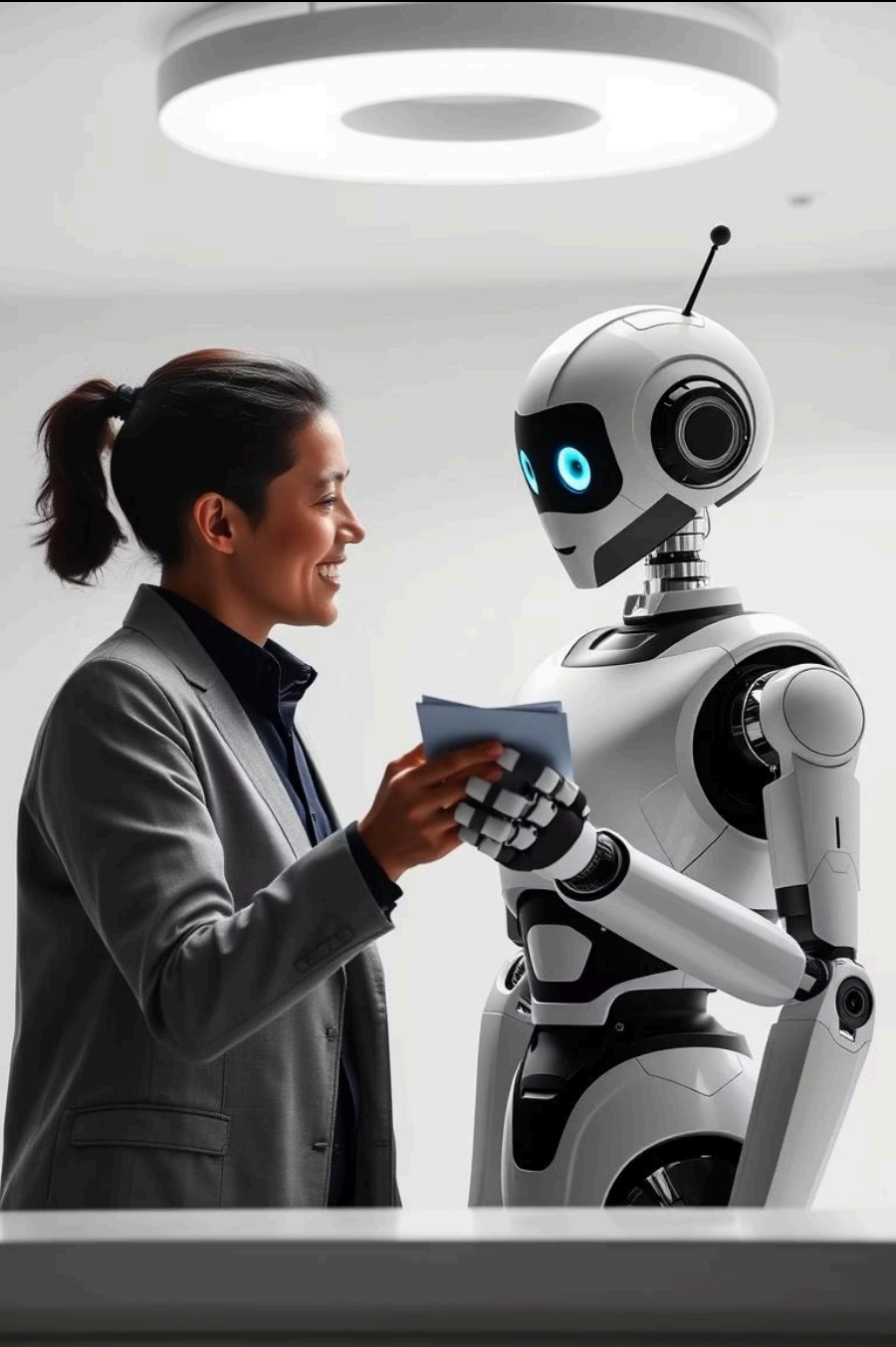
## Generic Advice Fails

Cookie-cutter solutions don't fit unique financial situations.

## Need Personalized Help

Users need step-by-step guidance on budgeting and repayment.





# Debtora: AI That Understands Your Finances



## AI Assistant

Custom guidance.



## Tailored Plans

Based on user behavior.

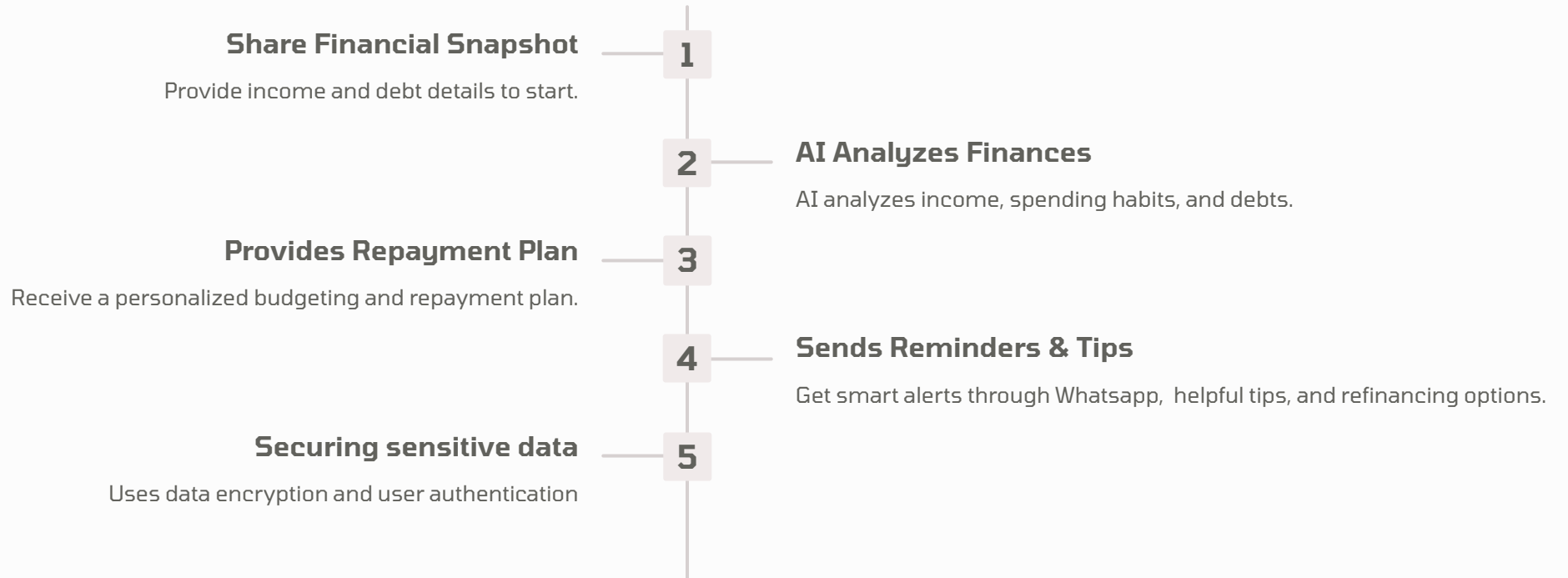


## Smarter Budgeting

Explore refinancing.



# Smart. Simple. Secure.



# Powerful Features, Simple Experience

## Chat-Based Interface

Built for simplicity and inclusivity — easy to use for every age and every voice.

## Personalized Repayment Plans

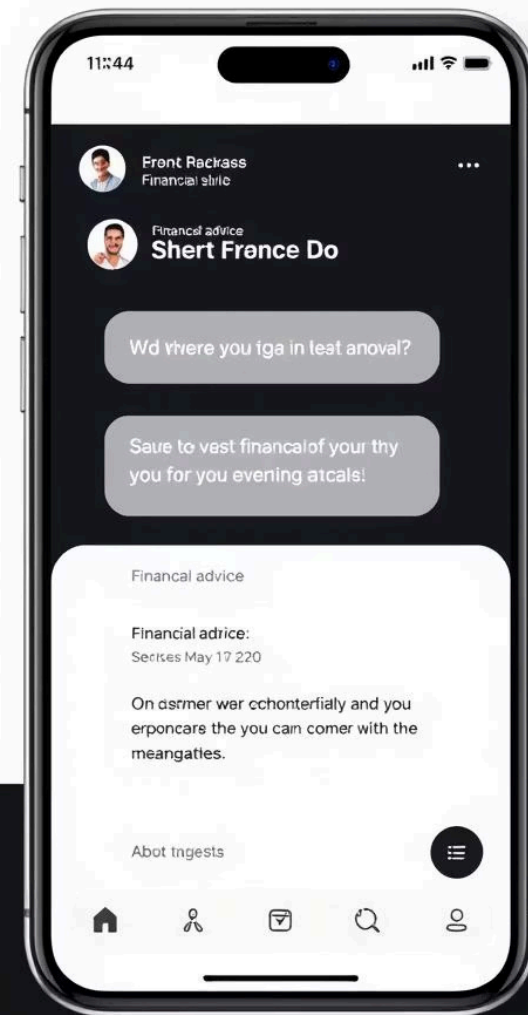
Applying snowball and Avalanche methods

## Budget Planner

Spending analysis and timely goal setting.

## Smart Alerts

Payments, deadlines.





# Our Proposed USP

## **Conversational**

Intuitive, human-like, use from home alternative to debt counsellors

## **Personalized**

Tailored strategies and regular messages for effective budgeting

## **Integration of finance into lifestyle apps**

like UPI + investment features in Google Pay, PhonePe, etc.

# Market Analysis

- Every **young dreamer, side-hustler, and budget warrior** struggles with money management.
- **Rising financial literacy awareness** post-COVID
- **Millennials and Gen Z** prefer chat-based, interactive solutions over traditional banking advisors.



# Methodology

## Secure Authentication

Users sign in securely via Google OAuth 2.0. JWTs authenticate API calls, enhancing security.

## Intelligent Data Collection

The chatbot gathers income, expenses, and goals through a conversational UI.

## Robust Financial Analysis

Our engine calculates key metrics and offers customized suggestions for savings.

## Personalized Recommendations

Users receive visual and conversational outputs, optimizing their financial goals.



# Tech Stack

1

## Frontend

HTML + CSS + Javascript

2

## Backend

Django (Python) - API Integration

3

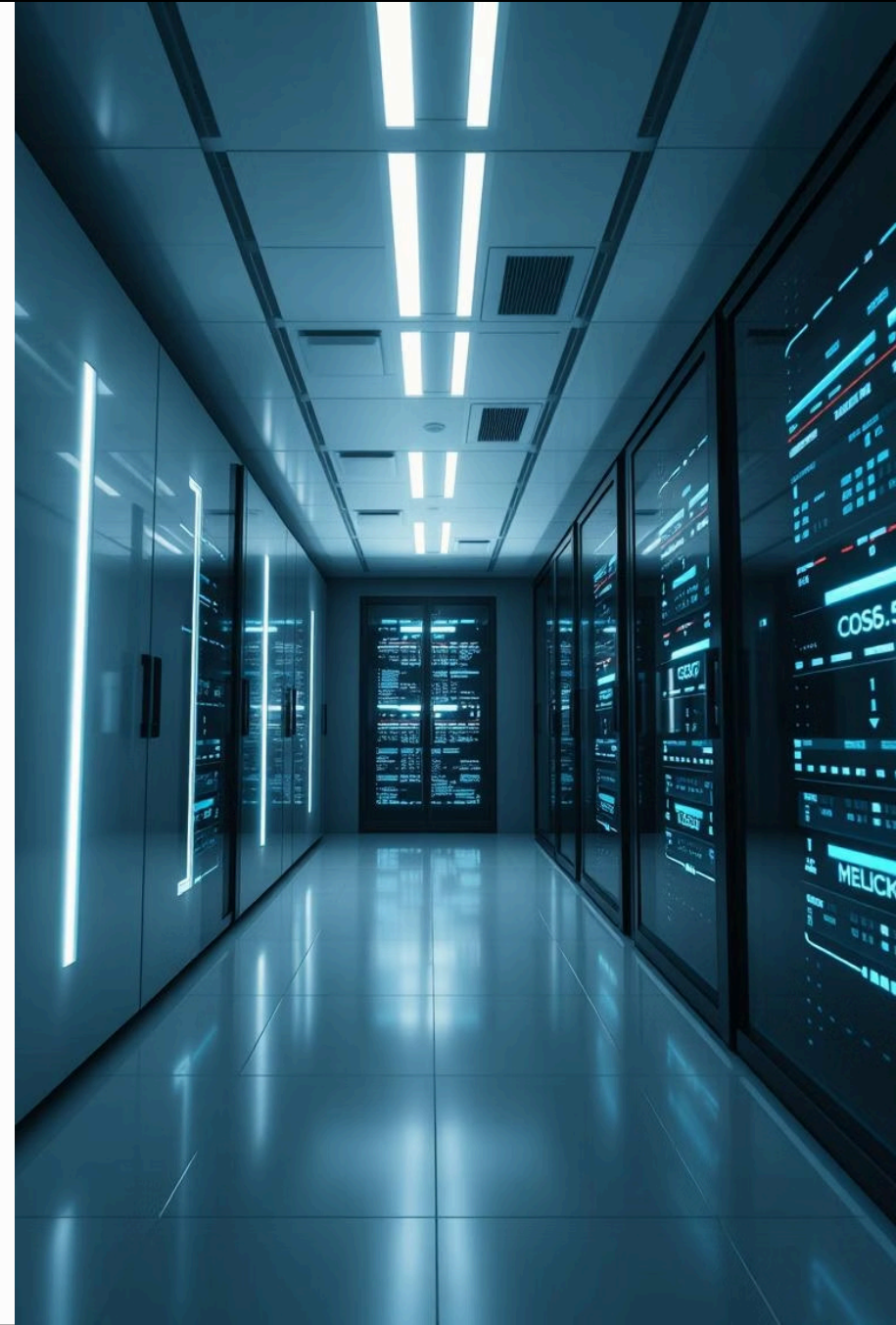
## AI Model

Llama - 4 Maverick Instruct

4

## Dataset Used

Global Debt dataset - Kaggle



# Thank You

*Thank you for your time and attention. We are excited about the future of Debtora.*

*We are confident that Debtora can improve financial well-being for users since we, as developers greatly relate to this problem.*