

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.

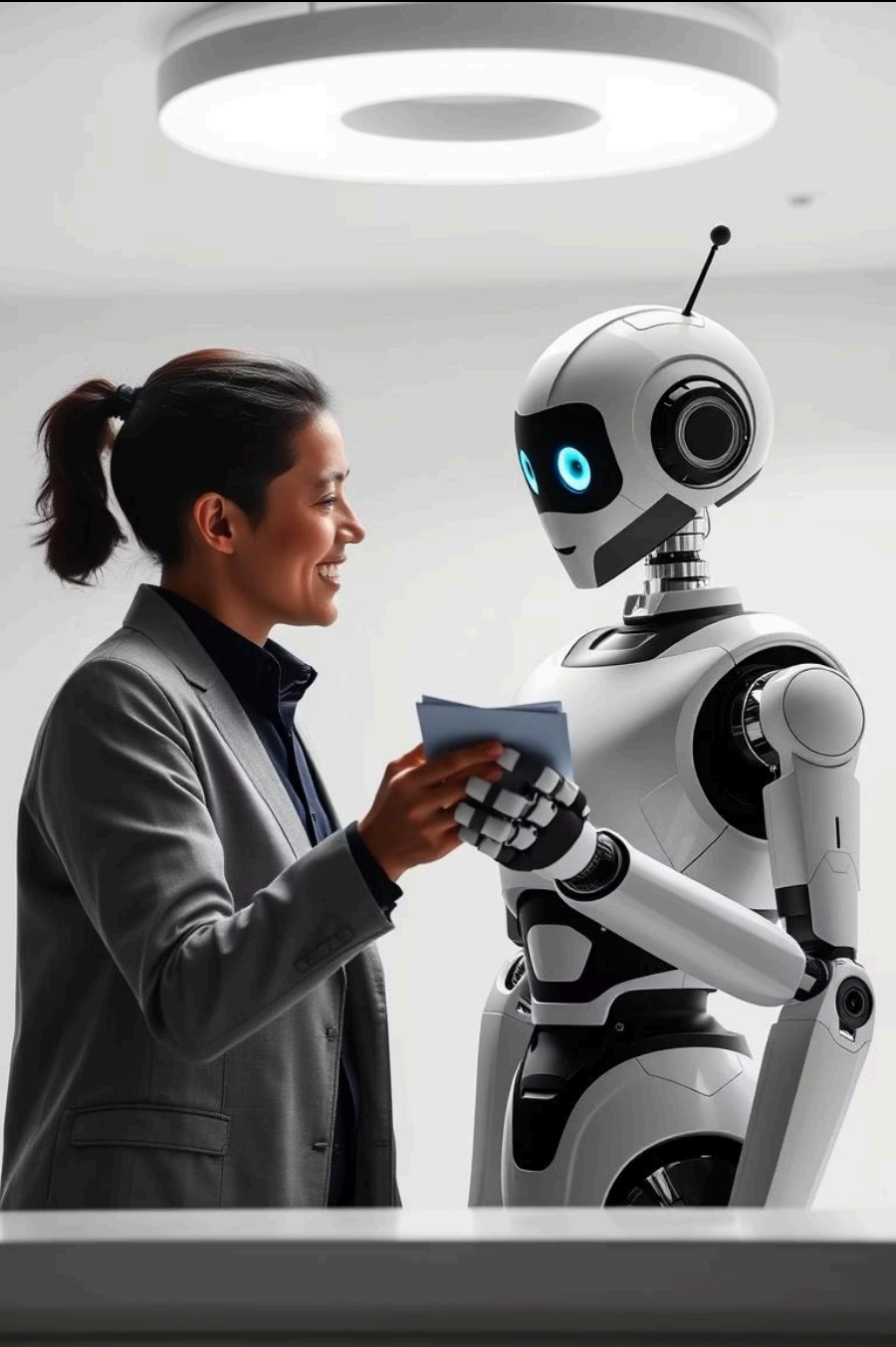
Generic Advice Fails

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.

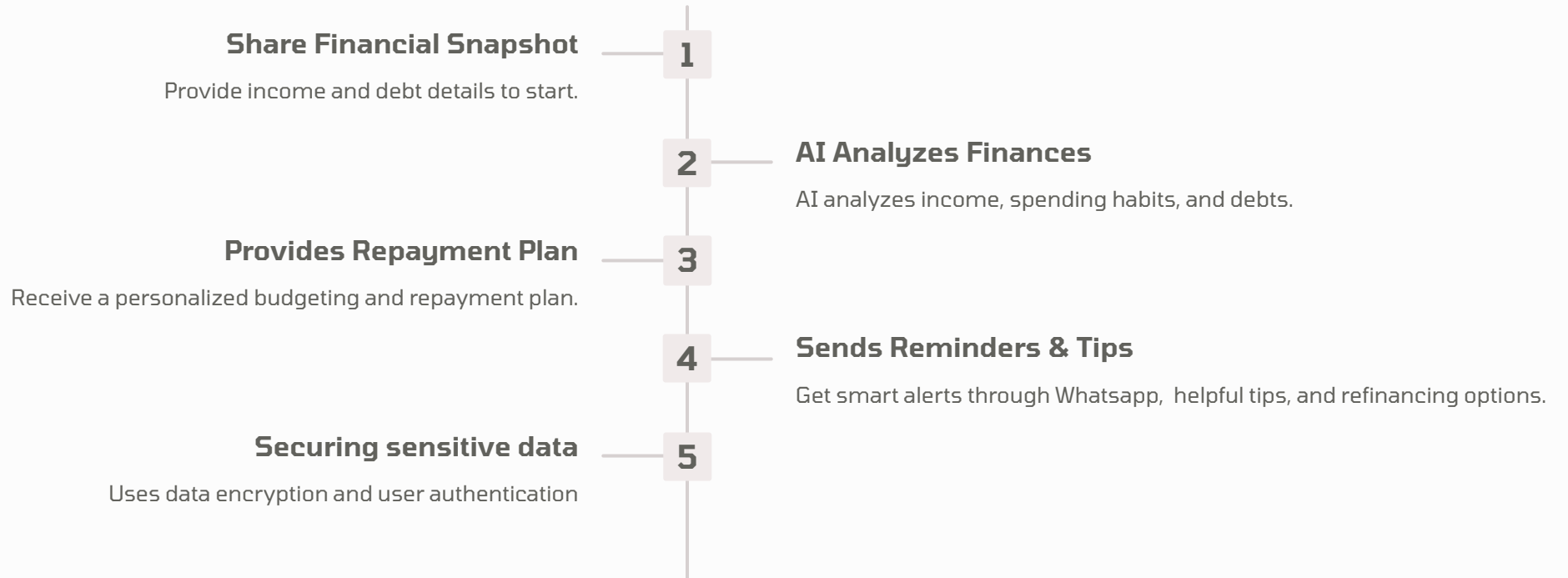


Smarter Budgeting

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

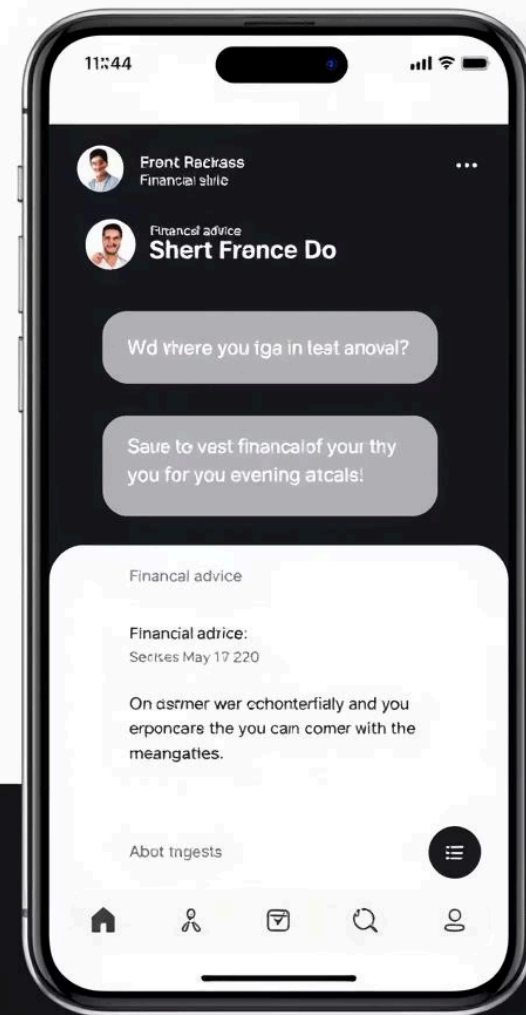
Applying snowball and Avalanche methods

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

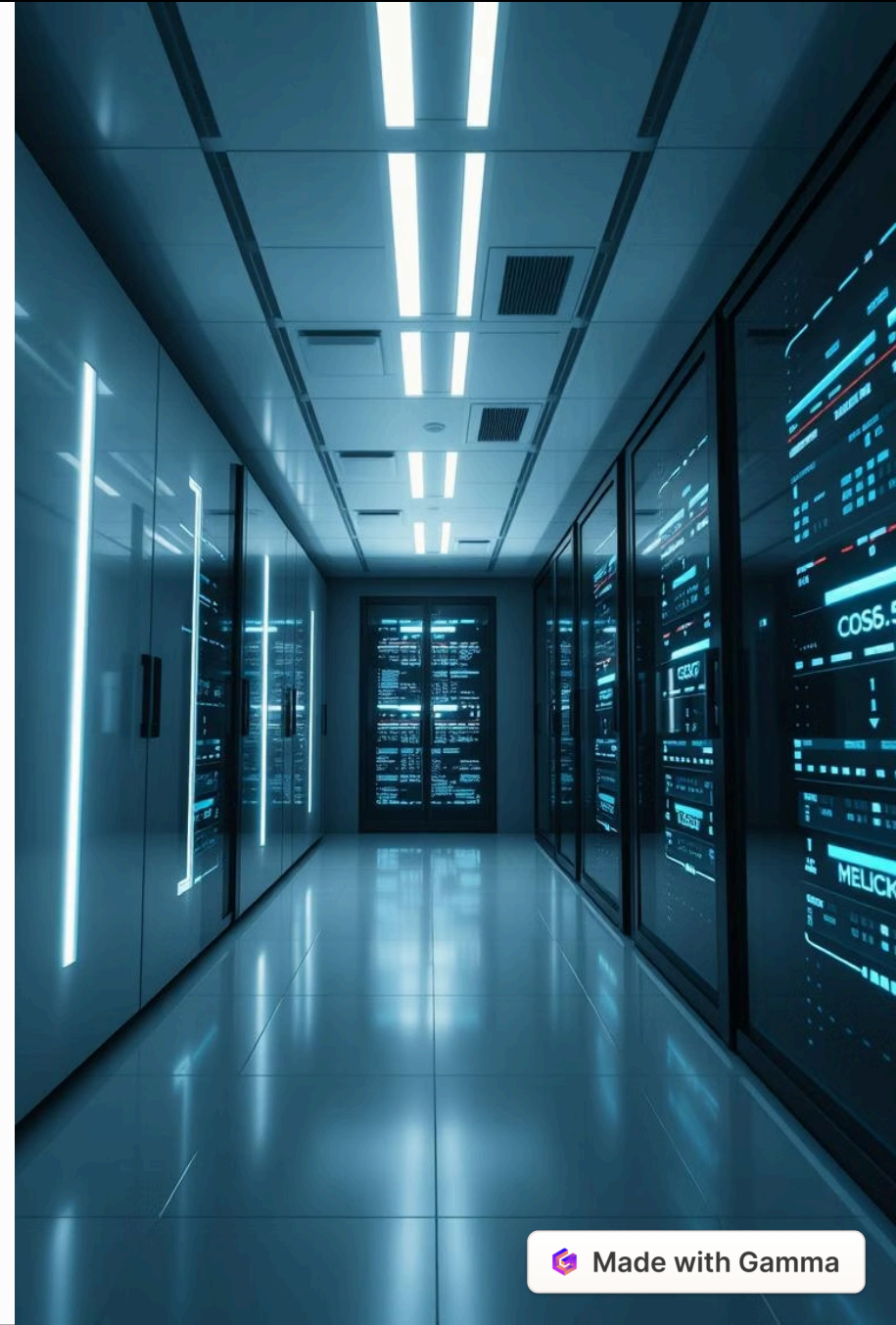
AI Model

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.