**LITERATURE REVIEW**

**PERSONAL EXPENSE TRACKER APPLICATION**

1. **Daily Expense Tracker (2022) by TAMIA RUVIMBO MASENDU , AANAJEY MANI TRIPATH -** Daily Expense Trackers lets in the person in accordance with hold a computerized diary. It is an application as users do accomplish between their computers. It is capable after begetting one’s fees yet deliverance document so care of duration up to expectation be able to keep selected. Daily Expense Tracker systematically continues the file of transactions done and effortlessly helps the person after getting admission to in the formation stalls all call as I back according to strengthen that system is Java (Apache NetBeans IDE 13) and my MySQL Workbench. This application is a GUI (Graphics User Interface) based application. Daily Expense Tracker is chronic by someone character in imitation of rule one’s income-expenditure of daily groundwork upon after the end regarding the month longevity. The essential function that that utility is so much you can tune your costs by looking out the date, month, or year. By doing hence whole the leading will show accordingly. Many humans right here in India continue to exist regarding a constant income, and that choice located oversea month gives up so those function yet no longer hold adequate cash to pair their needs. This trouble is triggered by using vile salaries to that amount certain receives month-end, continuously that is due by terrible money management skills longevity. Daily Expense Tracker helps in figuring out fraud, with India mildly moving according to digital charge such is vital you maintain close tune regarding your savings visiting card statements, financial institution debts yet spend. Otherwise, ye execute read exhaust according to monetary fraud and no longer even realize it. This challenge also offers half possibilities that choice help the person by maintaining all pecuniary things to do kind of digital computerized diary. So, because of the higher fee tracking system, I raised my assignment so pleasure helps customers a lot. This venture pleasure shop epoch or grant an accountable lifestyle. This law is chronic via any individual in imitation of power his income-expenditure from every day to annual basis yet in imitation preserving an eye over theirs spending. This software is entirely effortless in imitation usage and that have multi-language features. The important characteristic about this application is that amount you perform tune than expense by means of citing date, month yet year. You may utilize it according to preserve thane expenses then additionally enhance your savings.
2. **Design of a Rule-based Personal Finance Management System based on Financial Well-being (2021) by ALHANOOF ALTHNIAN -** The main goal of this work was to propose a personal finance management system with new architecture that builds on the fundamental principles of financial well-being as defined by the American Consumer Financial Protection Bureau (CFPB). This work has presented the main components of the system architecture and how they guide users to adopt financial practices that help them reach the state of financial well-being. The proposed system uses Artificial Intelligence to achieve this goal and consists of three main modules; awareness module, insight module, and advice module. Further, this work proposed a rule-based system that provides spending and saving advice that enable the user to make informed spending decisions and achieve their financial goals.
3. **Expense Tracker (2021) by ATIYA KAZI , PRAPHULLA S. KHERADE2 , RAJ S. VILANKAR3 , PARAG M. SAWANT –** This work builds an android application named as “Expense Tracker”. As the name suggests, this project is an android app which is used to track the daily expenses of the user. It is like digital record keeping which keeps the records of expenses done by a user. The application keeps the track of the Income and Expenses both of user on a day-to-day basis. This application takes the income of a user and manage its daily expenses so that the user can save money. If you exceed daily expense allowed amount it will give you a warning, so that you don’t spend much and that specific day. If you spend less money than the daily expense allowed amount, the money left after spending is added into user’s savings. The application generates report of the expenses of each end of the month. The amount saved can be used for celebrating festivals, Birthdays or Anniversary. In this proposed System, User are provided with three options for data entry namely Income, Expense and Wish List. If you select income or expense you would be provide with its types and subtypes. For wish list only items can be inserted. This information would be saved onto database by their particular classification. The saved data can later be changed if the user needs to do as such. Altering here means adding description changing wish list updating data etc. User can also view the result. They can also filter to see the required content only.
4. **Expense Tracker : A Smart Approach to Track Everyday Expense (2020) by** **HRITHIK GUPTA, ANANT PRAKASH SINGH, NAVNEET KUMAR AND J. ANGELIN BLESSY -** Expense Tracker is a day-to-day expense management system designed to easily and efficiently track the daily expenses of unpaid and unpaid staff through a computerized system that eliminates the need for manual paper tasks that systematically maintains records and easily accesses data stored by the user. This paper designs the window based application in such a way that the user does not have to bother using this application without much effort. End users with window running devices can use this software. The language databases this work use to develop this system are Java (Apache Netbins 11.3) and MySQL Workbench 8.0 CE. This application is a GUI (Graphics User Interface) based application. For window user, they can download the application and work accordingly. This system is used by any person to control his income expenditure from daily to annual basics. And to keep an eye on their spending. This app is very easy to use and mutli-language. The main feature of this app is that you can track by day and category. You can use it according to your category.
5. **Expense Manager Application (2020) by VELMURUGAN A, ALBERT MAYAN J, NIRANJANA P3 AND RICHARD FRANCIS4 -** Mobile applications are top in user convenience and have overpassed the web applications in terms of popularity and usability. There are various mobile applications that provide solutions to manage personal and group expense but not many of them provide a comprehensive view of both cases. In this paper, a mobile application is developed for the android platform that keeps record of user personal expenses, his/her contribution in group expenditures, top investment options, view of the current stock market, read authenticated financial news and grab the best ongoing offers in the market in popular categories. The proposed application would eliminate messy sticky notes, spreadsheets confusion and data handling inconsistency problems while offering the best overview of your expenses. With our application can manage their expenses and decide on their budget more effectively. This mobile application keeps track of all of your daily transactions, keeps track of your money lent or borrowed ,suggests you with the most effective investment options, offers your discounts in popular categories , view exchange and to read latest authenticated financial news. This application can also help digital marketing agencies in rolling out their advertising campaigns more effectively. This paper uses programming languages, tools and technologies like Android studio , Kotlin and Java, SQLite, Android OS , Figma Designing tool.
6. **IRJET- Online Income and Expense Tracker (2019) by S. CHANDINI1, T. POOJITHA2, D. RANJITH3, V.J. MOHAMMED AKRAM4, M.S. VANI5, V. RAJYALAKSHMI -** Income and Expense Tracker will maintain data of daily, weekly, monthly, yearly expenses, Manages your expenses and earnings in a simple and intuitive way. User can select category of expense, enter other information like user can capture photo, add location, select amount of expense etc. And this will save to the local database. User can view and sort expense as per weekly, monthly, yearly. By using this, we can reduce the manual calculations for their expenses and keep the track of the expenditure. In this, user can provide his/her income to calculate his total expenses per day and these results will stored for unique user. To reduce manual calculations, this application is developed using php. People when usually go for trips or movies with friends they can use this tracker to maintain their expense. It will be easy for them to share the bill in this tracker. This will display graph as per selected view. And user can enter his monthly income or limit of monthly Expense in this tracker. This tracker system provides an integrated set of features to help you to manage your expenses and cash flow. The modules are developed with efficient and also in an attractive manner.
7. **Developing Google Android Mobile Clients for Web Services (2012) by SRI TULASI PEDDOLA -** Earlier we have expenses tracker application with local database, in this project Developing Google Android Mobile Clients for Web Services, users can save his personal data on his mobile. If the mobile crashes or mobile lost there is no way to take the back up of the data. So if the mobile data is saved in some centralized location the user can save or backup his data even if the mobile is lost or crashed. This is not the only one advantage of this, as we have the centralized database, the development architecture is different. Here we are maintaining SOA, which means once if we have a web service in remote server with centralized database then we can use the same web service for different clients either it may be Android, iPhone, Blackberry, Windows phone, Bada, Java phones, Symbian phones, etc. Different clients can use the common web service to save or retrieve the data. We can also take backup/restore the database from database end. For this to implement the main resource needed is Internet Information Server (IIS) Web Server. For this SOA process the current database MS SQL Server database can also be replaced by other databases like MySQL, Oracle, Postgre, etc. Building an Android application that runs on mobile phones for tracking expenses. The application will store data locally and as well as on the server using web services. Users can enter expenses using the app like name of the expense, category of the expense, amount spent, date, etc. Users can view expenses both in table form and in graph form. This application provides flexibility to users by calculating monthly, yearly and as well selected category wise budget. Many people are unaware of costs and waste scarce resources. Expenses tracker is the way to calculate the total costs of purchasing and utilization of the product and helps to control and reduce costs to plan for the future in regards to the budget. The main goal of implementing this project is to support Google Android mobile platform as client, thereby demonstrating its main features, design and architecture and illustrating the importance of Android mobile platform relationship with Web Services.
8. **Expense tracker mobile application (2012) by ANGAD MANCHANDA -** XpensTrak, the Expense Tracker Mobile Application was developed for iPhone users to keep track of their expenses and determine whether they are spending as per their set budget. Potential users need to input the required data such as the expense amount, merchant, category, and date when the expense was made. Optional data such as sub-category and extra notes about the expense can be entered as well. The application allows users to track their expenses daily, weekly, monthly, and yearly in terms of summary, bar graphs, and pie-charts. Core Data was chosen over SQLite to persist the data which is very beneficial even though the data would reside on the device locally. The application’s interface is designed using custom art elements, the functionality is implemented using iOS SDK, and the phase of testing the product was accomplished successfully. The application is not much user intensive but just comprises of having them enter the expense amount, date, category, merchant and other optional attributes (taking picture of the receipts, entering notes about the expense, adding subcategories to the categories). With this entered information, the user is able to see the expense details daily, weekly, monthly, and yearly in figures, graphs, PDF format, and can print them as well if a printer is detected or scanned nearby. This mobile application is a full detailed expense tracker tool that will not only help users keep a check on their expenses, but also cut down the unrequired expenses, and thus will help provide a responsible lifestyle.
9. **Intelligent Online Budget Tracker (2007) by GIRISH BEKAROO –** This paper present an intelligent online budget tracker (GeniusIOBT.com) to efficiently manage household budget. This system will help to plan and track household-budget related issues where members of the system can securely access it anytime from anywhere via the Internet. Also, the system has been developed using several modern technologies so that it can fulfil the requirements of the users. To construct the Intelligent Online Budget Tracker, the ASP.NET 2.0 platform has been used where both VB and C# have been used as server-side languages. For autogenerated images, GDI+ has been used as well. JavaScript has been the main client-side scripting language used for validations and the display of friendly user messages to the user. CSS technology has been used massively which renders the constant display of the design in all the forms. CSS reduces the size of the pages which makes it faster to load than the use of images. XML Technologies have also been used so as to dynamically configure the server from a client host by the administrator. The Intelligent Online Budget Tracker not only keeps track of the budget but also provides means to analyze data via charts and graphs as well as intelligently predicting future budgets and issues like bankruptcy.
10. **Cloud based Expense Tracker by ASTHHA WAHAL , MUSKAN AGGARWAL -** Cloud based Expense Tracker aims to help everyone who are planning to know their expenses and save from it. DET is an android app which users can execute in their mobile phones and update their daily expenses so that they are well known to their expenses. Here user can define their own categories for expense type like food, clothing, rent and bills where they have to enter the money that has been spent and also can add some information in additional information to specify the expense. User can also define expense categories. User will be able to see pie chart of expense. Also, DET app is capable of clustering. Personal and administration clustering is possible by the use of Apriori algorithm. Although this app is focused on new job holders, interns and teenagers, everyone who wants to track their expense can use this app.