

Define CS, fit into CC	1. CUSTOMER SEGMENT(S) CS Who is your customer? i.e. working parents of 0-5 y.o. kids <ul style="list-style-type: none"> Customers are people who spend money either carelessly or with difficulty keeping track of it. Provides a whole lot of different categories of expenditure types to avoid mismatch of expenditure. The Need for Financial Management for Common People. 	6. CUSTOMER CONSTRAINTS CC What constraints prevent your customers from taking action or limit their choices of solutions? i.e. spending power, budget, no cash, network connection, available devices. <ul style="list-style-type: none"> The majority of online solutions include numerous ads that restrict their effectiveness. The approach proposed here features a function that allows you to view expenses visually. It also has a functionality that notifies you throughout email if a spending exceeds a predetermined limit. Devices That Are Available. Network Relationship 	5. AVAILABLE SOLUTIONS AS Which solutions are available to the customers when they face the problem or need to get the job done? i.e. have already tried the basic pros & cons of these solutions have? i.e. pen and paper is an alternative to digital notetaking <ul style="list-style-type: none"> Applications that track expenses and are accessible for both iOS and Android. A personal expense tracking tool was created for this project. Calculating the total spendings of the user. Alerting the user nearing the budget. Notifying the user of spending above budget. Providing useful financial tips for better savings. Providing reports for assessments 	Explore AS, differentiate
	2. JOBS-TO-BE-DONE / PROBLEMS J&P Which jobs-to-be-done (or problems) do you address for your customers? i.e. more than one; explore different sides. <ul style="list-style-type: none"> This application's goal is to make it possible for users to keep track of their spending. The categories for the expenses are made available to the clients. They also have the choice of viewing the costs as a graphical depiction for the duration of a year, six months, etc. Fixed by establishing a cap on the amount that can be spent in a given month; if the cap is surpassed, the user will be notified through email. 	9. PROBLEM ROOT CAUSE RC What is the real reason that this problem exists? i.e. the back story behind the need to do this job? i.e. customers have to do it because of the change in regulations. <ul style="list-style-type: none"> Inappropriate expenses result in high taxes. Easy company forecasting; significant cost savings; difficulty in manually tracking expenses due to the abundance of payment options An opportunity lost A reduction in savings A poor investment No comprehensive and simple way to keep track of everyday spending excessive spending without effective management insufficient financial knowledge mistake prone and it takes time. 	7. BEHAVIOUR BE What does your customer do to address the problem and get the job done? i.e. directly related: find the right solar panel installer, calculate usage and benefits; indirectly associated: customers spend free time on volunteering work (i.e. Greenpeace) <ul style="list-style-type: none"> Start utilising the cost tracker software. Classify expenses as they are incurred to save money. Set a monthly spending cap and maintain separate in-hand wallet and online accounts. Ask your neighborhoods or coworkers for information. Obtain recommendations from professionals who are knowledgeable in the finance sector. 	
3. TRIGGERS TR What triggers customers to act? i.e. seeing their neighbour installing solapanel, reading about a more efficient solution in the news. Knowing that these expenditure applications can help clients save a lot of money.	10. YOUR SOLUTION SL If you are working on an existing business, write down your current solution first, fill in the canvas, and check how much it fits reality. If you are working on a new business proposition, then keep it blank until you fill in the canvas and come up with a solution that fits within customer limitations, solves a problem and matches customer behaviour. Create a flask-based personal cost tracker application, use the sendgrid framework to enable email-based expense notifications, and offer a graphical expense display option.	8. CHANNELS of BEHAVIOUR CH 8.1 ONLINE What kind of actions do customers take online? Extract online channels from #7 Virtual budget trackers have numerous advertising t when clicked, capture information including account numbers they are provided.	Extract online & offline CH of BE	
4. EMOTIONS: BEFORE / AFTER EM How do customers feel when they face a problem or a job and afterwards? i.e. lost insecure > confident, in control - use it in your communication strategy & design. Before: Users are in a depressive state prior. After: Users feel ready to handle the cost.	8.2 OFFLINE What kind of actions do customers take offline? Extract offline channels from #7 and use them for customer development. <ul style="list-style-type: none"> Access to data that has already been downloaded. Make sure they are familiar with the tax laws by having them read the available books on taxes. 			

Define CS, fit into CC

Focus on J&P, tap into BE, understand RC

Identify strong TR & EM

Explore AS, differentiate

Focus on J&P, tap into BE, understand RC

Extract online & offline CH of BE