PERSONAL EXPENSE TRACKER APPLICATION

TEAM ID: PNT2022TMID38279

NALAIYA THIRAN PROJECT BASED LEARNING ON PROFESSIONAL READINESS FOR INNOVATION EMPLOYMENT AND ENTERPRENEURSHIP.

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1. INTRODUCTION

1.1 Project Overview

Personal Expense Tracker is a web application that allows you to track the daily expense of the user and help them to keep track of their expenses daily, monthly, weekly and yearly basis. It will also create a digital record for the user's income and various expenses spent by the user is calculated. It also gets the input from the user as how much income earned and the date of the income earned and further creates a transaction entry and sums up all the total income. It will be very helpful for the users to manage their needs and they can spend in a better way by keeping track of the application daily basis.

1.2 Purpose

The main purpose of personal expense tracker application is used to keep track of expenses based on the user income and how much they spent and they can keep track of their expenses daily, monthly, weekly and yearly basis.

2. LITERATURE SURVEY

2.1 Existing Problem

The problem of current generation population is that they can't remember where all of the money they earned have gone and ultimately have to live while sustaining the little money they have left for their essential needs. In this time there is no such perfect solution which helps a person to track their daily expenditure easily and efficiently and notify them about the money shortage they have. For doing so have to maintain long ledgers or computer logs to maintain such data and the calculation is done manually by the user, which may generate error leading to losses.

Not having a complete tracking.

2.2 Reference

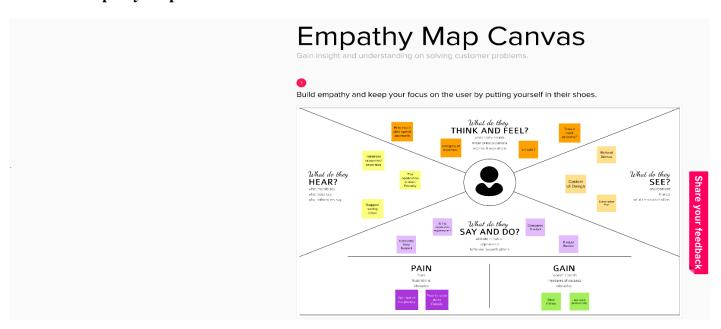
- https://flask.palletsprojects.com/en/2.1.x/tutorial/
- https://www.ibm.com/docs/en/db2-for-zos/11?topic=zos-db2-basics-tutorial-working-db2-interactively
- https://www.ibm.com/cloud/kubernetes-service/kubernetes-tutorials
- https://www.ibm.com/in-en/cloud/learn/containerization
- https://www.researchgate.net/publication/347972162 Expense Manager
 Application
- https://www.spendee.com/

2.3 Problem Statement Definition

This Expense Tracker is a web application that facilitates the users to keep track and manage their personal as well as business expenses. This application helps the users to keep a digital diary. It will keep track of a user's income and expenses on a daily basis. The user will be able to add his/her expenditures instantly and can review them anywhere and anytime with the help of the internet. He/she can easily import transactions from his/her mobile wallets without risking his/her information and efficiently protecting his/her privacy. This expense tracker provides a complete digital solution to this problem. Excel sheets do very little to help in tracking Furthermore, they don't have the advanced functionality of preparing graphical visuals automatically. Not only it will save the time of the people but also it will assure error free calculations. The user just has to enter the income and expenditures and everything else will be performed by the system. Keywords: Expense Tracker, budget, planning and savings.

3. IDEATION & PROPOSED SOLUTION

3.1 Empathy Map canvas



3.2 Ideation & Brainstorming



3.3 Proposed Solution

S.No.	Parameter	Description
1.	Problem Statement (Problem to be solved)	Earlier, we use to track all their expenses by writing down in a small notebook and calculating it on their own Even still many of them follow the same to maintain their financial expenses even some of them don't care of their expenses and spendings. Not only in our homes ,Expenses are need to be tracked in many large scale and small scale sectors such as in many schools, colleges, marketing companies , departmental stores , etc So in order to optimize their work and make peoples life easier our expense tracker application will be much helpful for financial management The outcome of the application will be much useful for them to acknowledge the daily expenses and track the monthly expenses from their income with a limit to spend. They can easily track and view their expenses with a statistical data. In short, tracking our financial expenses is a great deal especially in this scenario so making those tracking easier is the job of this application
2.	Idea / Solution description	Due to the busy and hectic lifestyle people tend to overlook their budget and end up spending an excessive amount of money since they usually didn't plan their budget wisely. user cannot predict future expenses. While they can write down their expenses in a excel spreadsheet, their lack of knowledge in managing finances will be a problem
3.	Novelty / Uniqueness	This application tracks your every expenses anywhere and anytime without using the paper work. Just click and enter your expenditure. to avoid data loss, quick settlements and reduce human error. To provide the pie chart or graph lines in this application.
4.	Social Impact / Customer Satisfaction	Using this application one can track their personal expenses and frame a monthly/annual budget. If your expense exceeded than specified limit, the application will show you an alert message in form of a pie chart.
5.	Business Model (Revenue Model)	Business people can use subscription/premium feature of this application to gain revenue.
6.	Scalability of the Solution	IBM cloud will automatically allocate the storage for the users.

3.4 Problem Solution Fit

1. CUSTOMER SECHETI(S) Who is your customer * i.e. working parens of 0.5 yo. kids -person who make budget -person who needs to track their daily expenses -person who makes weekly or monthly budget -persons who makes more expenses than their income	6. CUSTOMER CONSTRAINTS What constraints pervent your customers from taking action or limit their choices of solutions") se. spending power, budget, no cash, network connection, available devices. -Stable Network Connection -Customers must provide their expense information -subscriptions	AVAILABLE SOLUTIONS Which solutions are available to the customers when they face the problem or need to get the job done. What have they truted in the part? What prov & coun dothese solutions have? Le pen and paper is an alternative to digital notetaking - User friendly interface. - Avoiding misleading ads
2. JOBS-TO-BE-DONE / PROBLEMS Which job-to-be-done (or problems) do you address for your customers? There could be more than one, explore different sides. - User Data security - Backup and Restore all information - Alerts given based expense limit	9. PROBLEM ROOT CAUSE What is the real reason that this problem exists "What is the back is toy blaim the need to 60 this plo?" i.e. customers have to do a because of the change in regulations. People need to have internet to access the Application. People need to mention expense and income everytime they make a transaction. While they enter the data, they must remember all the payment they made for the day	7. BEHAVIOUR What does your customer do to address the problem and get the job done? It is directly related find the right solar panel installer, calculate usage and benefits, indirectly associated, customers spend fire time on volunteering work (i.e. Greenpeace) - User may get confused of their transactions They made. - People skip half of the payment they made for day

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3. TRIGGERS

Identify strong TR & EM

- Seeing good financial management and their benefits.
- -Guide them and make them aware about their daily expenses

4. EMOTIONS: BEFORE / AFTER

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 using this application they were spending thier expenses lavishly
- -After using this application they are more focused and concentrated about their expenses they make

10. YOUR SOLUTION

TR

EM

If you are working on an existing business, write down your current solution first, fill in the canvax, 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 canvax and come up with a solution that fit within customer limitations, solves a problem and matches customer behaviour.

- -Generate monthly report and forecast budget for the users
- -we will provide two modes
- -Manual mode -- were the user needs to enter the data manually.
- -Automatic mode -- were the data will gets updated automatically

8. CHANNELS of BEHAVIOUR

SL

ONLINE What kind of actions do customers take online? Extract online channels from ± 7

-Their daily expense get update to the cloud

OFFLINE
What kind of actions do customers take offine? Extract offine channels from #7 and use them for customer development.

-Their daily expense budget calculation will be done

4. REQUIREMENT ANALYSIS

4.1 Functional requirement

FR	Functional Requirement	Sub Requirement (Story / Sub-Task)
No.	(Epic)	
FR-1	User Registration	Registration Form for collecting details.
FR-2	User Login	Enter Username and Password.
FR-3	Forgot Password	Reseting the password by sending an OTP to user's
		mail
FR-4	Calendar	Personal expense tracker application must
		allowuser to add the add to their expenses.
FR-5	Dashboard	User can add the expense and can evaluate them
		using the provided options.
FR-6	Result Page	Show the user result.

${\bf 4.2\ Non-Functional\ requirement}$

NFR No.	Non-Functional Requirement	Description
NFR-1	Usability	Customers can use the application in almost allthe web browsers. Application is with good looking and detailed UI, Which makes it more friendly to use.
NFR-2	Security	Customers are asked to create an account for themselves using their email which is

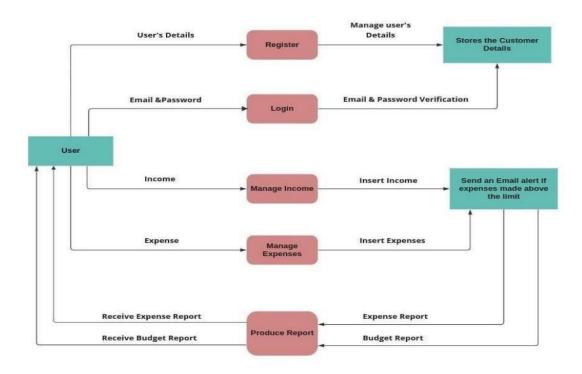
		protected with an 8 character-long password, making it more secure.
NFR-3	Reliability	Each data record is stored on well built efficient
		database schema. There is no risk of data loss.
NFR-4	Performance	Customers will have a smooth experience whileusing the application, as it is simple and
		is well
		optimised.

NFR-5	Availability	Application is available 24/7 as it is hosted on
		IBM cloud.

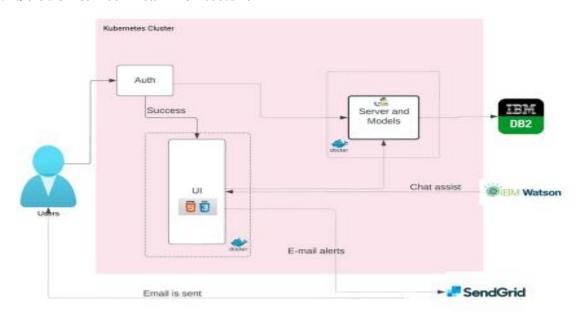
5. PROJECT DESIGN

5.1 Data Flow Diagrams

A Data Flow Diagram (DFD) is a traditional visual representation of the information flows within a system. A neat and clear DFD can depict the right amount of the system requirement graphically. It shows how data enters and leaves the system, what changes the information, and where data is store.



5.2 Solution & Technical Architecture



5.3 User Stories

User Type	Functional Requirement (Epic)	User Story Number	User Story / Task	Acceptance criteria	Priority	Release
Customer (Mobile user)	Registration	USN-1	As a user, I can register for the application by entering my email, password, and confirming my password.	I can access my account / dashboard	High	Sprint-1
		USN-2	As a user, I will receive confirmation email once I have registered for the application	I can receive confirmation email & click confirm	High	Sprint-1
		USN-3	As a user, I can register for the application through Social media accounts	I can register & access the dashboard with Social media Login	Low	Sprint-2
	Login	USN-4	As a user, I can log into the application by entering email & password	I can access my account / dashboard	High	Sprint-1
	Dashboard	USN-5	Once logged in , based on user's expenses and data records , graphical representation is achieved	I can view my updated dashboard	High	Sprint-2
	Financial account	USN-6	As a user, I can add and remove any financial accounts	I can manage financial accounts	High	Sprint-2
	Notifications	USN-7	As a user, I can receive alerting notifications on untracked expenses	Untracked expenses are alerted	High	Sprint-3
		USN-8	As a user, I can receive suggesting notifications for saving and earning money	Suggestions are notified	Low	Sprint-3
	Security	USN-9	As a user, I am assured for linking my financial accounts securely	Security is assured	High	Sprint-4
Customer Care Executive	Customer care	USN-10	As a user, I can access the customer care for any queries and issues regarding the applications	24/7 customer care support is provided	Low	Sprint-4

6 PROJECT PLANNING & SCHEDULING

6.1 Sprint Planning & Estimation

Sprint	Functional Requirement (Epic)	User Story Number	User Story / Task	Story Points	Priority	Team Members
Sprint-1	Registration	USN-1	As a user, I can register for the application by entering my email, password, and confirming my password.	3	High	Jagadesh, Ashik, Kamal raj
Sprint-1		USN-2	As a user, I will receive confirmation email once I have registered for the application	3	Low	Jagadesh, Ashik, Kamal raj
Sprint-1	Login	USN-3	As a user, I can log into the application by entering email & password	2	High	Jagadesh, Ashik, Ajay
Sprint-1	Wallet page	USN-4	As a user, I can add my monthly income in the wallet section	4	High	Jagadesh, Kamal raj, Ajay
Sprint-2	Adding Expenses	USN-5	As a user, I will track my expenses by collecting expense information	4	High	Ajay, Kamal raj
Sprint-2	Computing Available Balance	USN-6	As a user, The income and expenses get computed and available balance is shown	4	High	Jagadesh, Ashik
Sprint-2	Setting limit balance	USN-7	As a user, I can set the limit of my expenses or balance	4	Low	Kamal raj, Ajay
Sprint	Functional Requirement (Epic)	User Story Number	User Story / Task	Story Points	Priority	Team Members
Sprint-3	Alert Mail	USN-8	As a user, If my balance or expenses goes beyond the set limit a email will be sent to alert the user.	3	High	Jagadesh, Ashik, Kamal raj
Sprint-3	Storing information in cloud database	USN-9	As a user, My data will get stored in cloud database and can be accessed anywhere and anytime	3	High	Jagadesh, Kamal raj, Ajay
Sprint-3		USN-10	As a user, I can give the description of my income and expenses	2	Low	Jagadesh, Ashik
Sprint-3	Retrieving data	USN-11	As a user, I can view my previous transactions in history.	4	High	Jagadesh, Ashik, Aiav
Sprint-4	Update and graph view	USN-12	As a user, I spend the money in the wallet and the wallet will be updated periodically and can see the monthly expenses as a graph	4	Low	Kamal raj, Ajay
Sprint-4	Monthly Report	USN-13	As a user, I can get monthly reports.	4	Low	Ajay, Ashik
Sprint-4	Logout or Delete	USN-14	As a user, I can logout or delete my account	4	Low	Jagadesh, Ashik

6.2 Sprint Delivery Schedule

Sprint	Total Story Points	Duration	Sprint Start Date	Sprint End Date (Planned)	Story Points Completed (as on Planned End Date)	Sprint Release Date (Actual)
Sprint-1	12	6 Days	24 Oct 2022	29 Oct 2022	12	29 Oct 2022
Sprint-2	12	6 Days	31 Oct 2022	05 Nov 2022	12	05 Nov 2022
Sprint-3	12	6 Days	07 Nov 2022	12 Nov 2022	12	12 Nov 2022
Sprint-4	12	6 Days	14 Nov 2022	19 Nov 2022	12	19 Nov 2022

7.CODING & SOLUTIONING (Explain the features added in the project along with code) 7.1 Feature

Feature 1: Add Expense

Feature 2: Update Expense

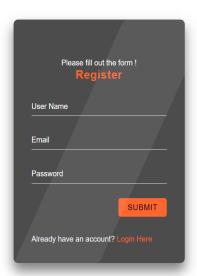
Feature 3: Set Limit

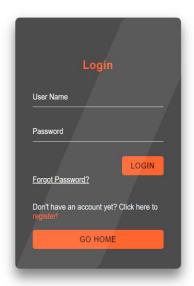
Feature 4: Send Alert Emails to users

7.2 Feature

Track your expenses anywhere, anytime. Seamlessly manage your money and budget without any financial paperwork. Just click and submit your invoices and expenditures. Access, submit, and approve invoices irrespective of time and location. Avoid data loss by scanning your tickets and bills and saving in the app. Approval of bills and expenditures in real-time and get notified instantly. Quick settlement of claims and reduced human errors with an automated and streamlined billing process.







Expense Tracker

Log Out

YOUR BALANCE

₹40000

INCOME EXPENSE ₹50000 ₹10000

Click here to see Transaction History

Add New Transaction

For your reference Enter Date along with Description inside (DD-MM-YY).

Enter Description...

Amount

(negative (-) - expense , positive (+) - income)

Enter amount...

Submit

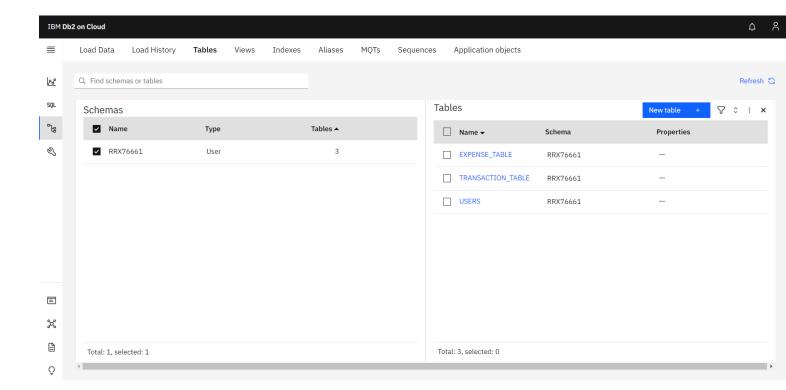
Set/Change Expense limit

Enter Limit...

When limit is set you will be notified when Expenses are made beyond the limit.

User	Transaction	Income	Expense
jagadesh	Salary (14-11-2022)	50000	0
jagadesh	Rent (25-11-2022)	0	10000

Go Back To Dashboard





Team id: PNT2022TMID38279



Sign Up

Welcome To Our Site! Tech Used -Docker

Personal Expense Tracker Application is used to track your expenses and saving you a lot of time budgeting your finances, you can also set expense limit and get alert when exceeding that limit.





8 CODE:

```
from flask import Flask, flash, session, render_template, url_for, request, redirect, abort
import ibm_db
import re
from sendgrid import SendGridAPIClient
from sendgrid.helpers.mail import Mail
app = Flask(__name__)
app.secret_key = ''
mail_api = ""
hostname = ""
uid = ""
pwd = ""
driver = ""
db = ""
port = ""
protocol = ""
cert = ""
dsn = (
    "DATABASE={0};"
    "HOSTNAME={1};"
    "PORT={2};"
    "UID={3};"
    "SECURITY=SSL;"
    "SSLServerCertificate={4};"
    "PWD={5};"
     ).format(db,hostname,port,uid,cert,pwd)
conn = ibm_db.connect(dsn,'','')
@app.route('/')
def home():
    return render_template('landing_page.html')
@app.route('/login', methods=['POST','GET'])
def login():
    global userid
    msg = ''
    if request.method == 'POST':
        username = request.form['username']
        password = request.form['password']
```

```
sql = "SELECT * FROM users WHERE username =? AND password =?"
        stmt = ibm_db.prepare(conn, sql)
        ibm_db.bind_param(stmt,1,username)
        ibm_db.bind_param(stmt,2,password)
        ibm_db.execute(stmt)
        account = ibm db.fetch assoc(stmt)
        #print(account)
        if account:
            session['loggedin'] = True
            session['id'] = account['EMAIL']
            userid = account['USERNAME']
            session['username'] = account['USERNAME']
            #print(session)
            return redirect(url_for('Dashboard'))
        else:
            msg = 'Incorrect username or password !'
   return render_template('login.html', msg=msg)
@app.route('/register', methods = ['GET', 'POST'])
def register():
   msg = ''
   if request.method == 'POST':
        username = request.form['username']
        email = request.form['email']
        password = request.form['password']
        sql = "SELECT * FROM users WHERE username =? OR EMAIL = ?"
        stmt = ibm db.prepare(conn,sql)
        ibm_db.bind_param(stmt,1,username)
        ibm_db.bind_param(stmt,2,email)
        ibm db.execute(stmt)
        account = ibm_db.fetch_assoc(stmt)
        #print(account)
        if account:
            msg = 'Account already exists username or mail already taken!'
        elif not re.match(r'[^0]+@[^0]+\.[^0]+',email):
            msg = "invalid email address !"
        elif not re.match(r'[A-Za-z0-9]+',username):
            msg = "Name must contain only Characters and Numbers !"
        elif re.search(r'[!@#$%&]', password) is None:
            msg = "Password must contain atleast one special character"
        elif re.search(r'\d', password) is None:
            msg = "Password must contain atleast one digit"
        elif re.search(r'[A-Z]', password) is None:
            msg = "Password must contain atleast one uppercase letter"
        elif not re.match(r'[A-za-z0-9 !@#$%&]{6}',password):
           msg = "Password length must be atleast 6 characters long"
```

```
else:
            insert_sql = "INSERT INTO users VALUES (?,?,?)"
            prep_stmt = ibm_db.prepare(conn, insert_sql)
            ibm_db.bind_param(prep_stmt,1,username)
            ibm_db.bind_param(prep_stmt,2,email)
            ibm_db.bind_param(prep_stmt,3,password)
            ibm_db.execute(prep_stmt)
            insert_data = "INSERT INTO EXPENSE_TABLE VALUES (0,0,0,0,0,?,0)"
            data_stmt = ibm_db.prepare(conn, insert_data)
            ibm db.bind param(data stmt,1,username)
            ibm_db.execute(data_stmt)
            msg = 'You have successfully registered ! , Please click login to continue.'
   elif request.method == 'GET':
       msg = 'Please fill out the form !'
    return render_template('register.html', msg=msg)
@app.errorhandler(500)
def internal_error(error):
    return render_template('log_err.html'), 500
@app.route('/dashboard', methods = ['POST', 'GET'])
def Dashboard():
   global bal , Inc , exp
   if session['loggedin'] == True:
        sql3 = "SELECT * FROM Expense Table WHERE USERID = ?;"
        stmt2 = ibm_db.prepare(conn,sql3)
        ibm_db.bind_param(stmt2,1,session['username'])
        ibm_db.execute(stmt2)
        record = ibm_db.fetch_assoc(stmt2)
       #print(record)
        bal = "₹" + str(record['BALANCE'])
        Inc = "₹" + str(record['INCOME'])
        exp = "₹" + str(record['EXPENSE'])
        if request.method == 'POST':
            amount = int(request.form['rupee'])
```

```
limit = request.form['bal_limit']
detail = request.form['transaction_for']
if amount > 0:
    sql = "UPDATE Expense_Table SET inc = ? , income = income + ? WHERE USERID = ?"
    stmt = ibm_db.prepare(conn,sql)
    ibm_db.bind_param(stmt,1,amount)
    ibm_db.bind_param(stmt,2,amount)
    ibm_db.bind_param(stmt,3,session['username'])
    ibm_db.execute(stmt)
    transact sql = "INSERT INTO TRANSACTION TABLE VALUES (?,?,?,0)"
    transact_stmt = ibm_db.prepare(conn,transact_sql)
    ibm_db.bind_param(transact_stmt,1,session['username'])
    ibm_db.bind_param(transact_stmt,2,detail)
    ibm_db.bind_param(transact_stmt,3,amount)
    ibm_db.execute(transact_stmt)
elif amount < 0:
    sql = "UPDATE Expense_Table SET exp = ? , expense = expense + ? WHERE USERID = ?"
    stmt = ibm_db.prepare(conn,sql)
    ibm_db.bind_param(stmt,1,abs(amount))
    ibm_db.bind_param(stmt,2,abs(amount))
    ibm_db.bind_param(stmt,3,session['username'])
    ibm_db.execute(stmt)
    transact_sql = "INSERT INTO TRANSACTION_TABLE VALUES (?,?,0,?)"
    transact_stmt = ibm_db.prepare(conn,transact_sql)
    ibm_db.bind_param(transact_stmt,1,session['username'])
    ibm_db.bind_param(transact_stmt,2,detail)
    ibm db.bind param(transact stmt,3,abs(amount))
    ibm_db.execute(transact_stmt)
if bool(limit) != False and int(limit) > 0:
    sql_limit = "UPDATE EXPENSE_TABLE SET BAL_LIMIT = ? WHERE USERID = ?"
    stmt_limit = ibm_db.prepare(conn,sql_limit)
    ibm_db.bind_param(stmt_limit,1,limit)
    ibm_db.bind_param(stmt_limit,2,session['username'])
    ibm db.execute(stmt limit)
sql2 = "UPDATE Expense_Table SET balance = income - expense WHERE USERID = ?"
stmt = ibm db.prepare(conn,sql2)
ibm_db.bind_param(stmt,1,session['username'])
ibm db.execute(stmt)
up_sql = "SELECT * FROM Expense_Table WHERE USERID = ?;"
up_stmt = ibm_db.prepare(conn,up_sql)
ibm_db.bind_param(up_stmt,1,session['username'])
ibm_db.execute(up_stmt)
limit_info = ibm_db.fetch_assoc(up_stmt)
```

program continues ...

9 ADVANTAGES & DISADVANTAGES

ADVANTAGES:

One of the major pros of tracking spending is always being aware of the state of one's personal finances. Tracking what you spend can help you stick to your budget, not just in a general way, but in each category such as housing, food, transportation and gifts. While a con is that manually tracking all cash that is spent can be irritating as well as time consuming, a pro is that doing this automatically can be quick and simple. Another pro is that many automatic spending tracking software programs are available for free. Having the program on a hand-held device can be a main pro since it can be checked before spending occurs in order to be sure of the available budget.

DISADVANTAGES:

A con with any system used to track spending is that one may start doing it then taper off until it's forgotten about all together. Yet, this is a risk for any new goal such as trying to lose weight or quit smoking. If a person first makes a budget plan, then places money in savings before spending any each new pay period or month, the tracking goal can help. In this way, tracking spending and making sure all receipts are accounted for only needs to be done once or twice a month. Even with constant tracking of one's spending habits, there is no guarantee that financial goals will be met. Although this can be considered to be a con of tracking spending, it could be changed into a pro if one makes up his or her mind to keep trying to properly manage all finances.

10 CONCLUSION

From this project, we are able to manage and keep tracking the daily expenses as well as income. While making this project, we gained a lot of experience of working as a team. We discovered various predicted and unpredicted problems and we enjoyed a lot solving them as a team. We adopted things like video tutorials, text tutorials, internet and learning materials to make our project complete.

11 FUTURE SCOPE

The project assists well to record the income and expenses in general. However, this project has some limitations:

- This application does not provide higher decision capability.
- Does not provide best saving ideas.

To further enhance the capability of this application, we recommend the following features to be updated into the system in future:

- Multiple language interface.
- Provide backup and recovery of data.
- Provide better user interface for user.
- Mobile apps advantage.
- Provide Graphical presentation.
- Better Saving ideas.

12 APPENDIX

Source Code Git hub Link:

 $\frac{https://github.com/IBM-EPBL/IBM-Project-}{3558-1658579678}$

Project Demo Link:

http://169.51.205.212:30786/