

# **PERSONAL EXPENSE TRACKER APPLICATION**

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1.

## **INTRODUCTION**

### **1.1 Project Overview**

Personal Expense Tracker is a daily expense management system which is specially designed for non- salaried and salaried personnel for keeping track of their daily expenditure with easy and effective way through computerized system which tends to eliminate manual paper works. It will also manage records in systematic way and user can access the stored data conveniently. We have tried to design the project in such way that user may not have any difficulty in using this application without much effort. This software can be really used by end user who have Android running devices with them. The language that we use to develop this system is and MYSQL for database.

### **1.2 Purpose**

The idea of developing this project for user convenience. Because whenever they make expenses immediately, they add in the application. Some of the concerns maintaining a personal expense is a BIG problem, in daily expenses many times we don't know where the money goes. Some of the conventional methods used to tackle this problem in normal circumstances are like making use of a sticky notes by common users, Proficient people deals with this kind of problems by using spreadsheets to record expense and using a ledger to maintains the largeamounts data by especially by expert people. We believe a handy design and a handy mobile application which handles these troubles. Such that app is capable of recording the expenditure and giving broad view with easy to use the user interface and this application is intelligent enough to shows the history of expenses.

## **2. LITERATURE SURVEY**

### **2.1 Existing Problem**

**A. GIRISH BEKAROO AND SAMEER SUNFALOO “INTELLIGENT ONLINE BUDGET” PROCEEDINGS OF THE 2007 COMPUTER SCIENCE AND IT EDUCATION CONFERENCE INTELLIGENT ONLINE BUDGET TRACKER GIRISH BEKAROO AND SAMEER SUNFALOO :**

The development of this application has been conducted in a stepwise manner using the welldefined methodology, RUP, customized according to the requirements of the systems. Most of the goals set at the start of the development have been met. Security problems like web security have also been treated in design and development system, thus increasing the reliability of the system. Quality Management issues have also been handled satisfactorily.

**B. S.CHANDINI, T.POOJITHA, D.RANJITH, V.J.MOHAMMED AKRAM, M.S.VANI, V.RAJYALAKSHMI “ONLINE INCOME AND EXPENSE TRACKER” -MARCH 2019:**

The user can make use of this application in his/her daily life. After being used it can be a part of daily life to update and view daily expense and family expenses. This helps to track expenses and manage it for the user as they are busy in their daily routine, they are not able to keep track of their incomes and expenses.

**C. RAJAPRABHA.M“FAMILYEXPENSE MANAGER APPLICATION”-  
2017:**

The user can make use of this application in his/her daily life. After being used it can be a part of daily life to update and view daily expense and family expenses. This helps to track expenses and manage it for the user as they are busy in their daily routine, they are not able to keep track of their incomes and expenses.

**D. MUSKAAN SHARMA ,AYUSH BANASAL,DR. RAJU RANJAN,  
SHIVAM SETHI “ A NOVEL EXPENSE TRACKER USING  
SATISTICAL ANALYSIS”-JUNE 2021:**

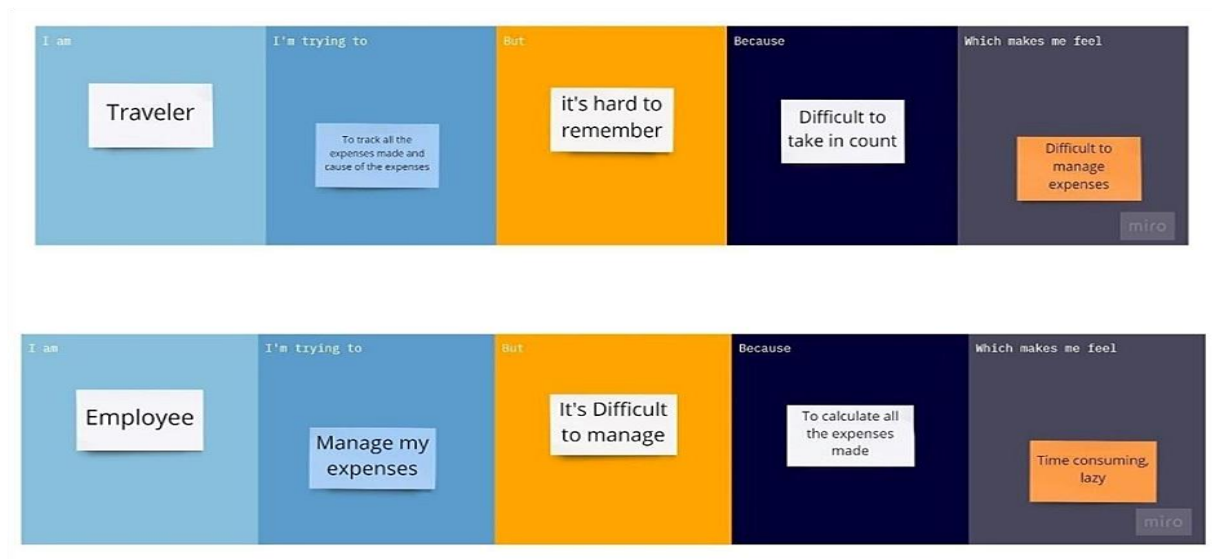
Expense tracker is used to maintain and manage data of daily expenditure in a more precise way it can give profound knowledge of their expenses. User can choose the kind of spending they wanted to do, even the amount etc. and all these details is going to be saved by the internal database storage. In this system user can actually have the knowledge about their expenditure on their daily basis, weekly as well as monthly basis. This systematic way of sorting your information related to your expenses would help you to keep a track of Your expenditure and further you do not have to do the manual stuff. Some statistical analysis have to be done to be able to give users correct information on their expenses and help them spend better. This helps the society to prevent the issues like bankruptcy and save time from manual calculations. User can

provide his/her income to calculate the total expense per day and result will be sorted for each individual user. People when usually go for trips with friends, can use this tracker to maintain their expense.

## 2.2 References

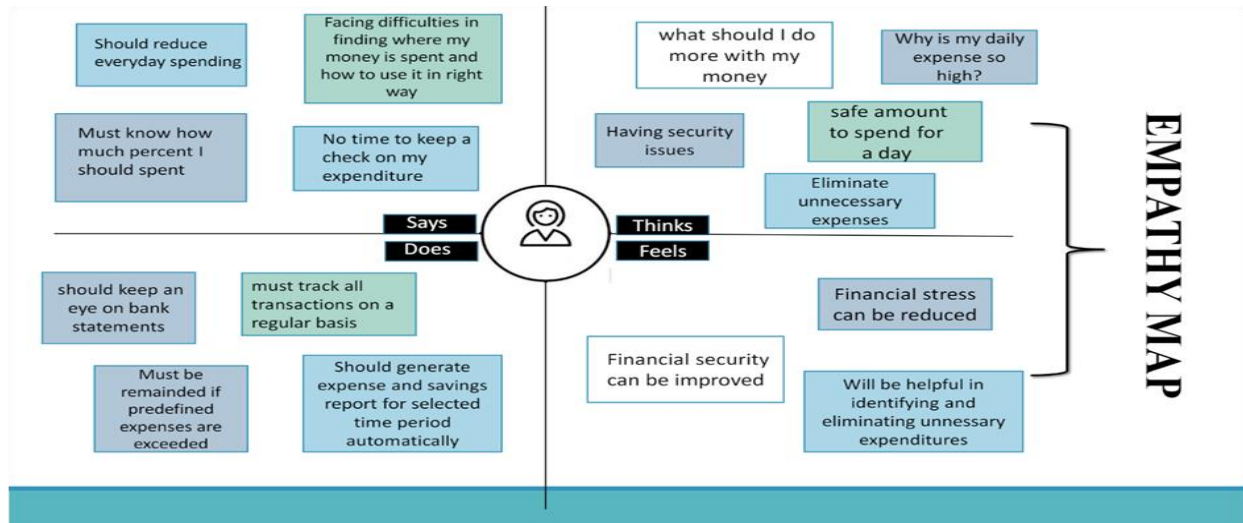
1. [https://ijirt.org/master/publishedpaper/IJIRT151474\\_PAPER.pdf](https://ijirt.org/master/publishedpaper/IJIRT151474_PAPER.pdf)
2. <https://iopscience.iop.org/article/10.1088/1757-899X/263/4/042050>
3. <https://www.irjet.net/archives/V6/i3/IRJET-V6I31110.pdf>

## 2.3 Problem Statement Definition

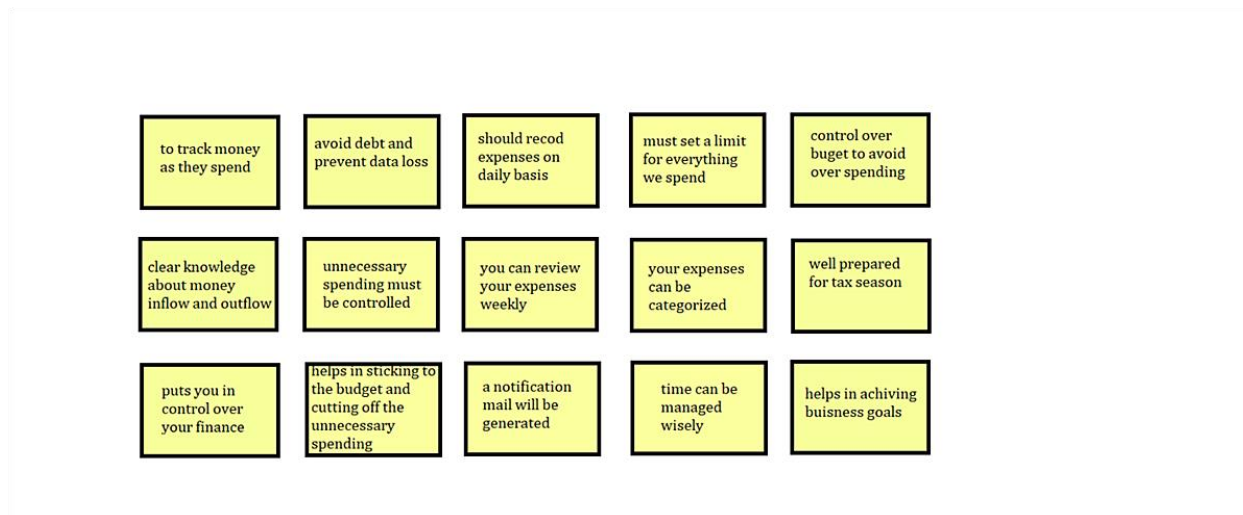


### 3. IDEATION & PROPOSED SOLUTION

#### 3.1 Empathy Map Canvas



#### 3.2 Ideation & Brainstorming





### 3.3 Proposed Solution


S.No	Parameter	Description
1.	Problem Statement	Many Organizations have their own system to record their income and expenses. It is good for a person to record daily expenses and tracking the expenses throughout the month is essential. Thus, personal expense tracker application has made tracking and managing expenses a breeze.
2.	Novelty	This app effectively works in providing financial management and helps in maintaining healthy and happier financial life fulfilling all needs and requirements as the user's comfort. This app provides a higher range of accuracy regarding real-time effectively and security.
3.	Feasibility of Idea	User can easily maintain their untracked expenses and the app helps the user to record their expenditure. This app can achieve economic feasibility and security feasibility with at most care and support to the user.
4.	Business Model	The application can be provided based on user required feature and the cost depends on the usage.


5.	Social Impact	This application can create awareness among common people about finance and stuffs. This application also helps user to be financially responsible.
6.	Scalabilty of the Solution	This application can handle large number of users and data with high performance and security at any given point of time.

## 3.4 Problem Solution fit

The Problem-Solution Fit simply means that you have found a problem with your customer and that the solution you have realized for it actually solves the customer's problem. It helps entrepreneurs, marketers and corporate innovators identify behavioral patterns and recognize what would work and why.

Problem-Solution Fit canvas		Purpose / Vision	Version:
<b>1. CUSTOMER SEGMENT(S)</b> <span>CS</span> Common people earning and managing their life financially. People owing or running a business.	<b>6. CUSTOMER LIMITATIONS</b> <span>CL</span> <small>EG. BUDGET, DEVICES</small> High security to credentials not available. No good customer support and real-time tracking of un-tracked expenses. No graphical representation of expenses.	<b>5. AVAILABLE SOLUTIONS</b> <span>AS</span> <small>PLUSSES &amp; MINUSES</small> Best tracking of expenses but manual entry for the expenses is needed. Less security to entered credentials and low-performance. No good customer support and user-interface	Explore AS, define CS, CL, AS, CL
<b>2. PROBLEMS / PAINS</b> <span>PR</span> <small>+ ITS FREQUENCY</small> <ul style="list-style-type: none"> <li>No real-time tracking of expenses</li> <li>Less security and customer support</li> <li>No graphical representation of expenses</li> <li>Real-time notification for un-tracked expenses is not available</li> </ul>	<b>9. PROBLEM ROOT / CAUSE</b> <span>RC</span> <ul style="list-style-type: none"> <li>Not linking financial accounts to the application due to security reasons</li> <li>Less focus on user-interface and customer support team</li> <li>Real-time tracking is difficult for physical mode of payment</li> </ul>	<b>7. BEHAVIOR</b> <span>BE</span> <small>+ ITS INTENSITY</small> <ul style="list-style-type: none"> <li>Most often these issues occur</li> <li>Mediately occurring issue</li> <li>Issue is not a game-changer</li> <li>Highly occurring issue for all customers</li> </ul>	Focus on PR, TR, BE, RC, AS, CL, AS, CL, AS, CL
<b>3. TRIGGERS TO ACT</b> <span>TR</span> Want a healthier and a stable financial life? Then why not to use a Personal Expense Tracker! <b>4. EMOTIONS</b> <span>EM</span> <small>BEFORE / AFTER</small> Stressed time in managing expenses. Easy and efficient method to tackle and manage important expenses with at most security	<b>10. YOUR SOLUTION</b> <span>SL</span> A complete application that uses major details of the user that is related to the financial life with high security and real-time tracking of expenses done by the user. To provide a visual representation of expense and notify user for un-tracked expenses with good customer support.	<b>8. CHANNELS of BEHAVIOR</b> <span>CH</span> <b>ONLINE</b> <ul style="list-style-type: none"> <li>Less security and customer support</li> <li>Real-time notification for un-tracked expenses is not available</li> </ul> <b>OFFLINE</b> <ul style="list-style-type: none"> <li>No real-time tracking of expenses</li> <li>No graphical representation of expenses</li> </ul>	Extend online & offline CH of BE

 Problem-Solution Fit canvas is licensed under a Creative Commons Attribution-NonCommercial-NoDerivatives 4.0 International License.  
 Designed by Dorine Neprukhina / [www.ideahackers.nl](https://www.ideahackers.nl) - see tailor ideas to customer behaviour and increase solution adoption probability.

 IdeaHackers .NL

## 4. REQUIREMENT ANALYSIS

### 4.1 Functional requirements

Following are the functional requirements of the proposed solution.

FR.No	Functional Requirement(Epic)	Sub Requirement(Story/Sub-Task)
FR-1	User Registration	Registration through Form Registration through Gmail
FR-2	User Confirmation	Confirmation via Email Confirmation via OTP
FR-3	User Financial Accounts	Account Details Verification of Details
FR-4	User Dashboard	Expense Data Data Records
FR-5	User Notifications	System Access Real time Alerting
FR-6	Security of User Data	Secured Database Data Security Algorithms

### 4.2 Non-Functional requirements

Following are the non-functional requirements of the proposed solution.

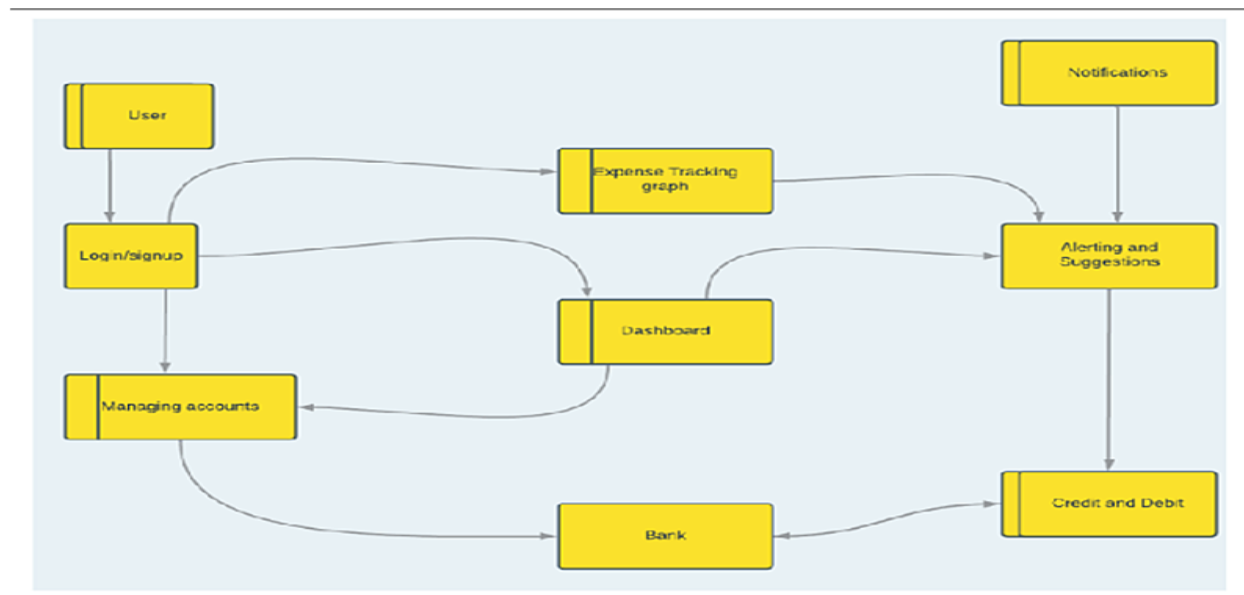
FR.No	Non-Functional Requirement	Description
NFR-1	Usability	By using this application, the user can keep track of their expenses and can ensure that user's money is used wisely.
NFR-2	Security	Maintain user personal details in a encrypted manner by using data security algorithms.
NFR-3	Reliability	It will maintain a proper tracking of day-to-day expenses in an efficient manner.

NFR-4	<b>Performance</b>	By enter our incoming and departing cash, and the software can help you keep and monitor it with at most quality and security with high performance.
NFR-5	<b>Availability</b>	Using charts and graphs may help you monitor your budgeting and assets.
NFR-6	<b>Scalability</b>	Rely on your budgeting app to track, stramline, and automate all the recurrent expenses and remind you on a timely basis.

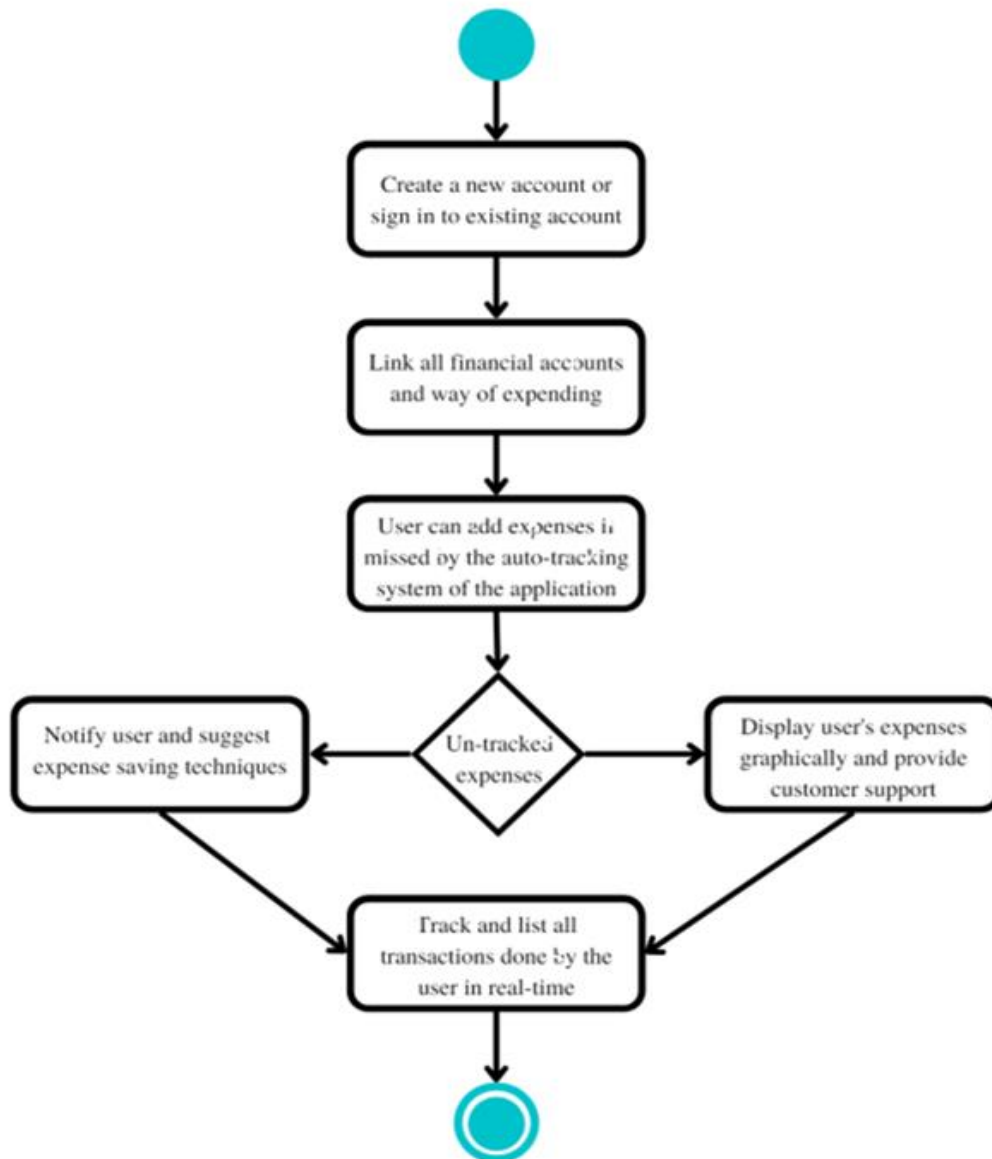
## 5. PROJECT DESIGN

### 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 stored.



## 5.2 Solution & Technical Architecture



## 5.3 User Stories

Use the below template to list all the user stories for the product

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
Customer Care Executive	Security	USN-9	As a user, I am assured for linking my financial accounts securely	Security is assured	High	Sprint-4
	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 AND SCHEDULING:

### 6.1 SPRINT PLANNING AND ESTIMATION:

Sprint	Functional Requirement(Epic)	User Story Number	User Story/Task	Story Points	Priority	Team Members
Sprint-1	Registration	USN-1	As user ,I can register for the application by entering my email, password ,and confirming my password.	2	High	athi guru
Sprint-1		USN-2	As a user ,I will receive confirmation email once I have registered for the application	1	Medium	vijay krishnan
Sprint-2	Login	USN-3	As a user ,I can register for the application through Facebook	2	Medium	niketha

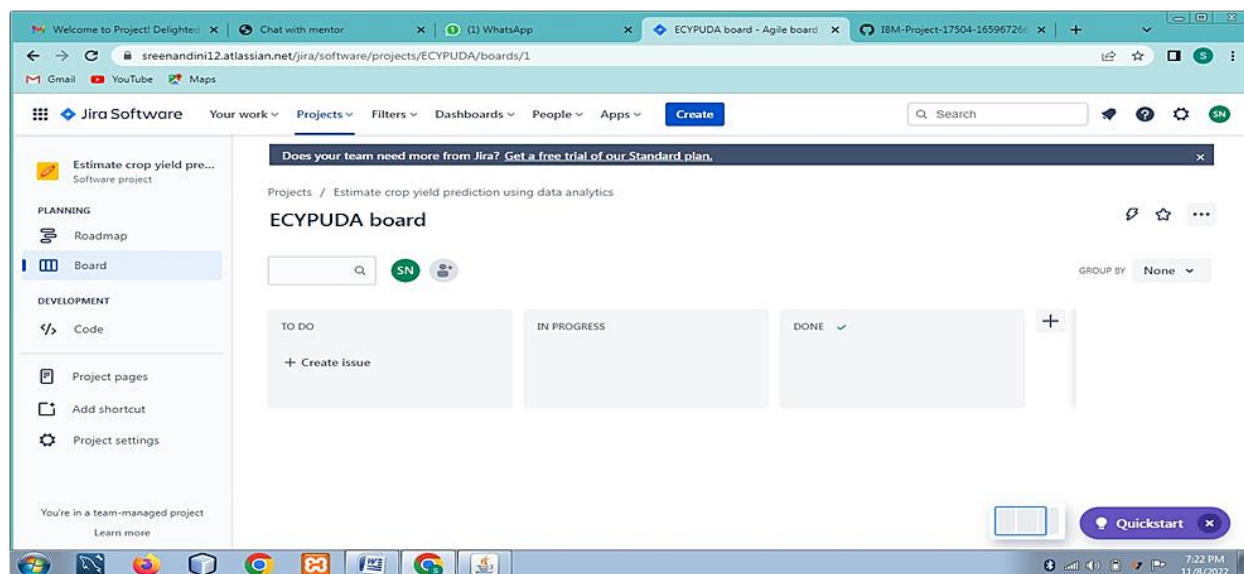
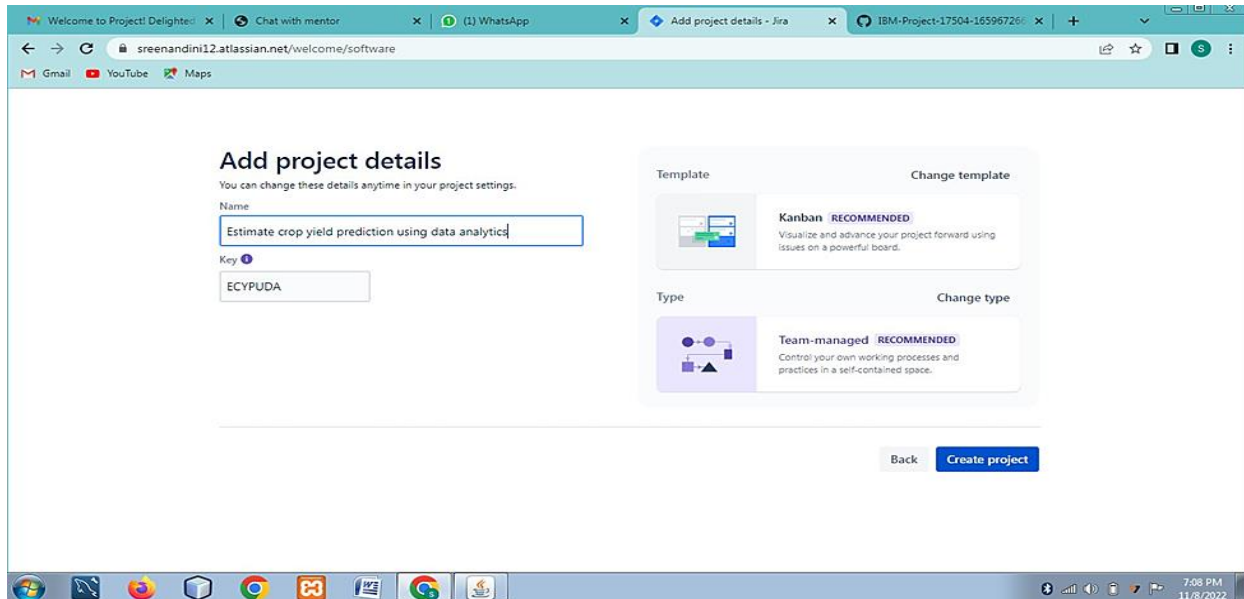
Sprint-1	Dashboard	USN-4	As a user, I can register for the application through Gmail	2	High	sheethal
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## 6.2 SPRINT DELIVERY SCHEDULE:

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	20	6 Days	24Oct2022	29Oct2022	20	29Oct2022
Sprint-2	20	6 Days	31Oct2022	05Nov2022	18	06Nov2022
Sprint-3	20	6 Days	07Nov2022	12Nov2022	15	14Nov2022
Sprint-4	20	6 Days	14Nov2022	19Nov2022	19	21Nov2022

## 6.3 REPORT FROM JIRA:

### A) SPRINT 1:



Browser tabs: Welcome to Project! Delighted, Chat with mentor, (3) WhatsApp, Estimate crop yield prediction, IBM-Project-17504-16596726

Address bar: [sreenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1/roadmap](https://sreenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1/roadmap)

Navigation: Jira Software, Your work, Projects, Filters, Dashboards, People, Apps, Create

Search: Search

Project: Estimate crop yield pre... Software project

PLANNING

- Roadmap
- Board

DEVELOPMENT

- Code
- Project pages
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### Roadmap

Projects / Estimate crop yield prediction using data analytics

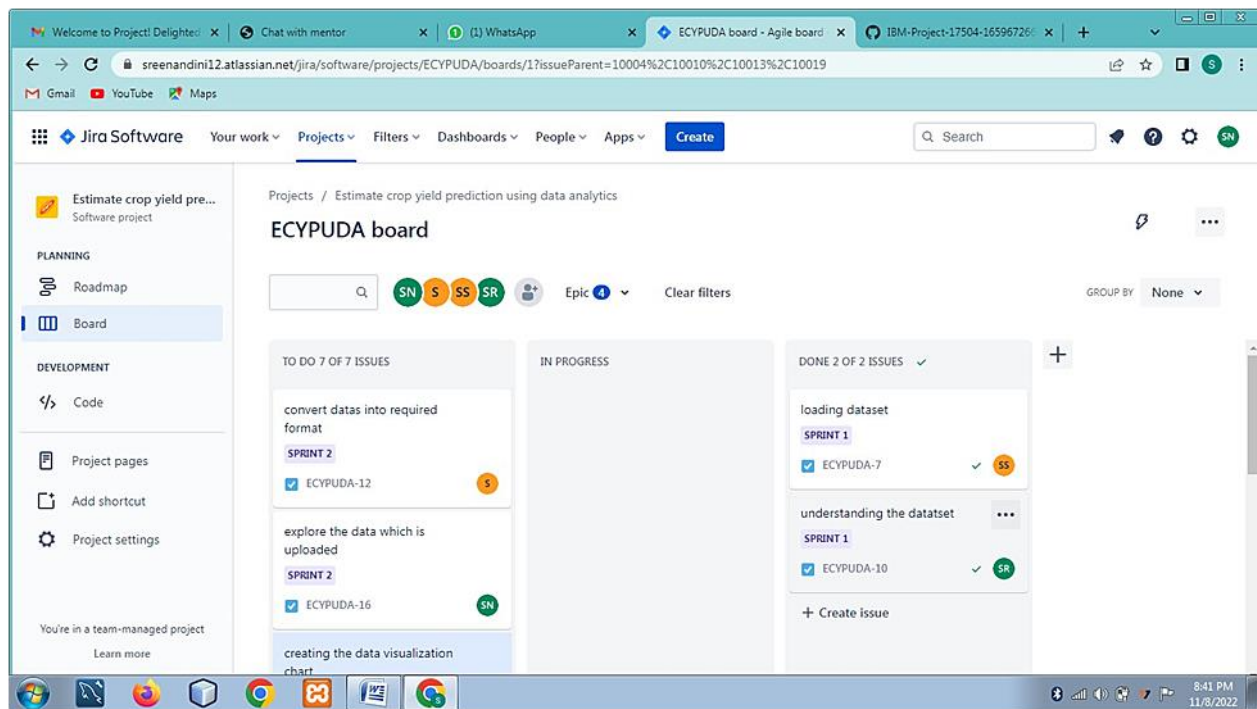
Give feedback, Share, Export

Search, SN, SR, SS, Status category, Epic

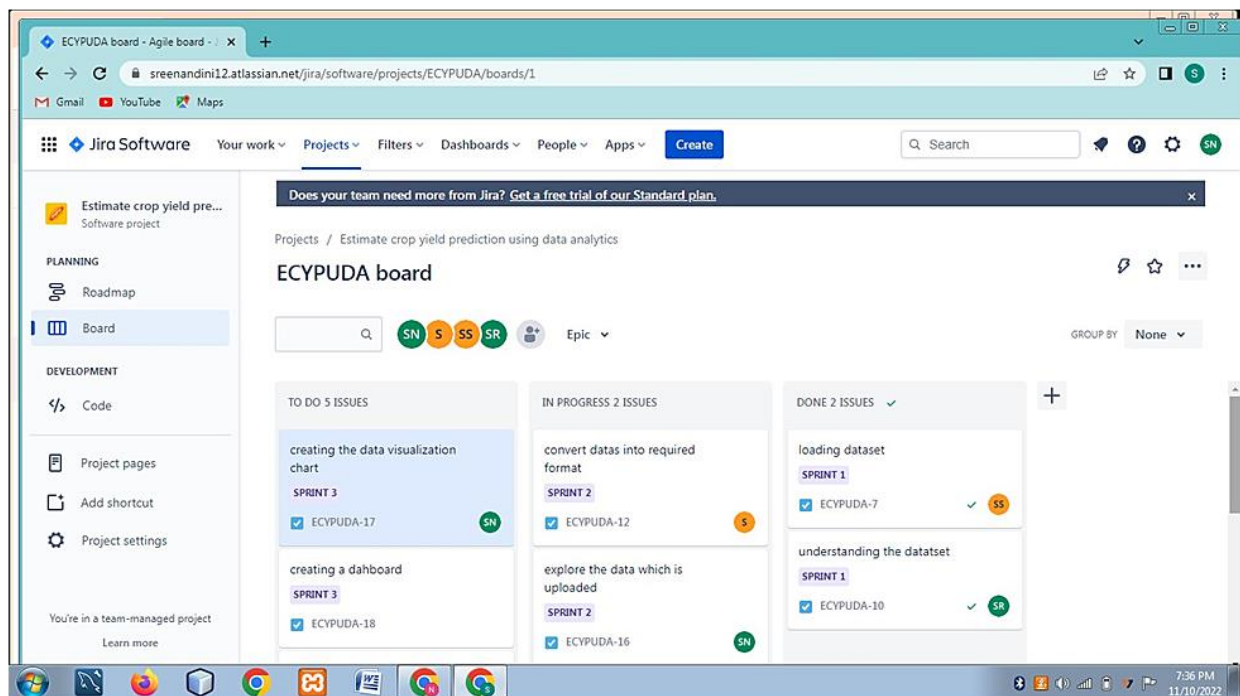
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
ECYPUDA-5 sprint 1																					
ECYPUDA-7 loading dat...																					
ECYPUDA-10 understan...																					
ECYPUDA-11 sprint 2																					
ECYPUDA-12 convert datas i...																					
ECYPUDA-16 explore the dat...																					
ECYPUDA-14 sprint 3																					
ECYPUDA-17 creating the da...																					
ECYPUDA-18 stting a dah...																					

Today, Weeks, Months, Quarters

7:59 PM 11/8/2022



## B) SPRINT 2:



ECYPUDA board - Agile board

screenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1

Jira Software Your work Projects Filters Dashboards People Apps Create Search

Estimate crop yield pre... Software project

PLANNING Roadmap Board

DEVELOPMENT Code Project pages Add shortcut Project settings

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Projects / Estimate crop yield prediction using data analytics

### ECYPUDA board

GROUP BY None

TO DO 5 ISSUES

- ECYPUDA-18
- visualisation using python SPRINT 3
- ECYPUDA-19
- creating the report SPRINT 4
- ECYPUDA-21

IN PROGRESS

DONE 4 ISSUES

- explore the data which is uploaded SPRINT 2
- ECYPUDA-16
- convert datas into required format SPRINT 2
- ECYPUDA-12

7:38 PM 11/10/2022

Estimate crop yield prediction using data analytics

screenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1/roadmap

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Estimate crop yield pre... Software project

PLANNING Roadmap Board

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### Roadmap

Give feedback Share Export

Status category Epic

	NOV 3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
ECYPUDA-5 sprint 1																					
ECYPUDA-11 sprint 2																					
ECYPUDA-16 explore th...																					
ECYPUDA-12 convert da...																					
ECYPUDA-14 sprint 3																					
ECYPUDA-20 sprint 4																					
+ Create Epic																					

Today Weeks Months Quarters

7:39 PM 11/10/2022

### C)SPRINT 3:

The screenshot shows the Jira Software interface for the 'ECYPUDA board'. The board is organized into three columns: 'TO DO 1 ISSUE', 'IN PROGRESS 3 ISSUES', and 'DONE 4 ISSUES'. The 'DONE' column contains four issues, all marked as completed with checkmarks and status icons (SN, SS, S, SR). The issues are: 'loading dataset' (SPRINT 1, ECYPUDA-7), 'understanding the dataset' (SPRINT 1, ECYPUDA-10), 'explore the data which is unloaded', and 'creating a dashboard'.

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Projects / Estimate crop yield prediction using data analytics

### ECYPUDA board

Search: [ ] Filter: [SN SS S SR] Epic: [ ] GROUP BY: None

Column	Issue Count	Issue	Sprint	Key	Status
TO DO	1	export the analytics	SPRINT 4	ECYPUDA-23	Not Started
IN PROGRESS	3	creating the data visualization chart	SPRINT 3	ECYPUDA-17	In Progress
		visualisation using python	SPRINT 3	ECYPUDA-19	In Progress
		creating a dashboard			In Progress
DONE	4	loading dataset	SPRINT 1	ECYPUDA-7	Done
		understanding the dataset	SPRINT 1	ECYPUDA-10	Done
		explore the data which is unloaded			Done
		creating a dashboard			Done

The screenshot shows the Jira Software interface for the 'ECYPUDA board'. The board is organized into three columns: 'TO DO 1 ISSUE', 'IN PROGRESS', and 'DONE 7 ISSUES'. The 'DONE' column contains seven issues, all marked as completed with checkmarks and status icons (SN, SS, S, SR). The issues are: 'loading dataset' (SPRINT 1, ECYPUDA-7), 'understanding the dataset' (SPRINT 1, ECYPUDA-10), 'explore the data which is unloaded', 'creating a dashboard', 'visualisation using python' (SPRINT 3, ECYPUDA-19), 'creating the data visualization chart' (SPRINT 3), and 'export the analytics' (SPRINT 4, ECYPUDA-23).

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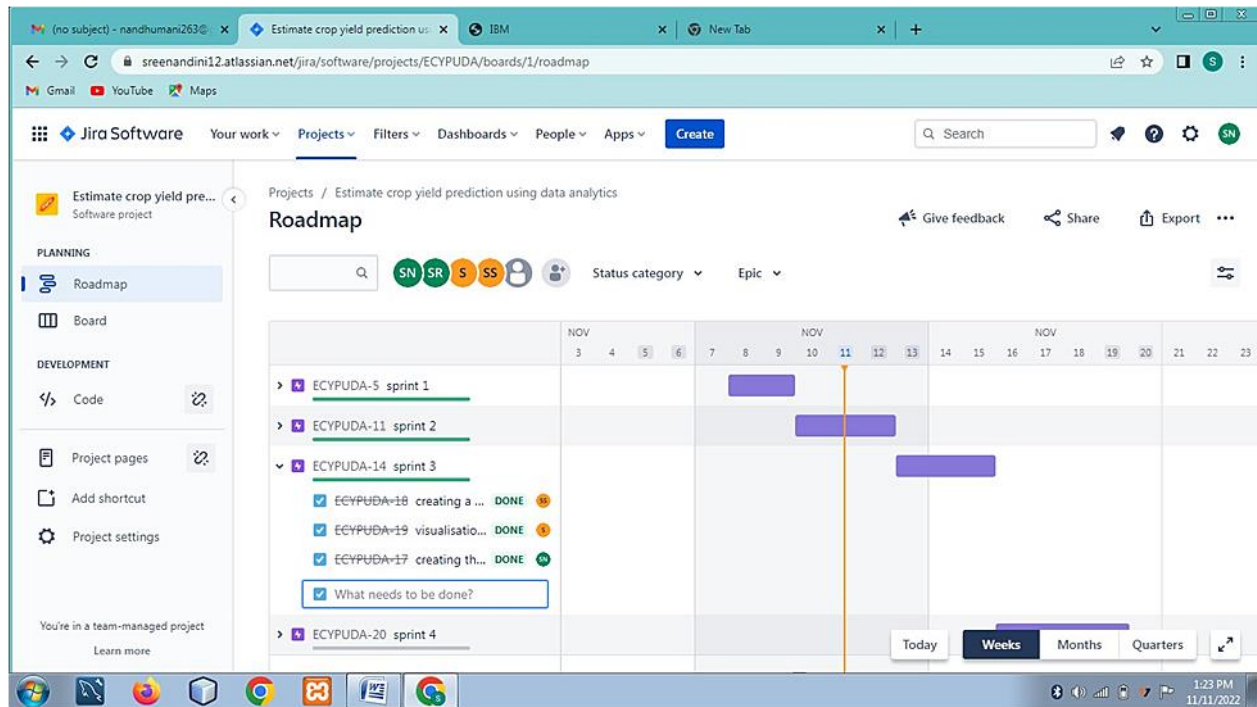
Projects / Estimate crop yield prediction using data analytics

### ECYPUDA board

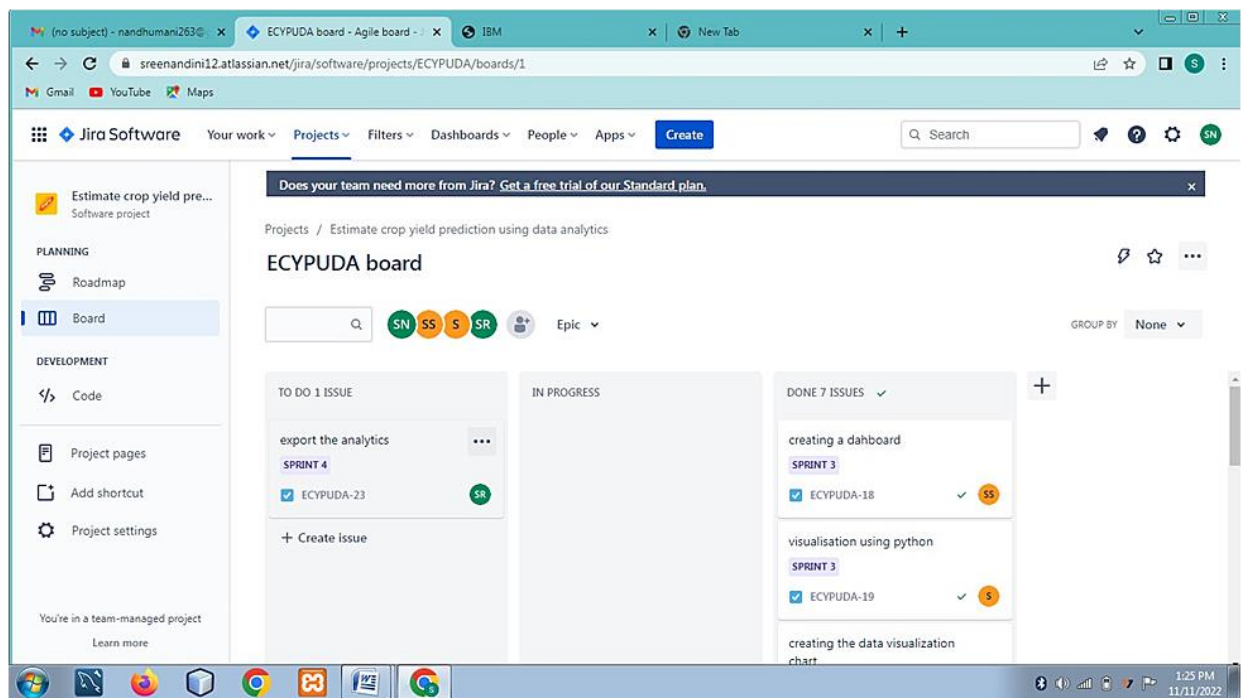
Search: [ ] Filter: [SN SS S SR] Epic: [ ] GROUP BY: None

Column	Issue Count	Issue	Sprint	Key	Status
TO DO	1	export the analytics	SPRINT 4	ECYPUDA-23	Not Started
IN PROGRESS	0				
DONE	7	loading dataset	SPRINT 1	ECYPUDA-7	Done
		understanding the dataset	SPRINT 1	ECYPUDA-10	Done
		explore the data which is unloaded			Done
		creating a dashboard			Done
		visualisation using python	SPRINT 3	ECYPUDA-19	Done
		creating the data visualization chart	SPRINT 3		Done





#### D)SPRINT 4:





Browser tabs: (no subject) - nandhumani263@, ECYPUDA board - Agile board - J, IBM, New Tab

Address bar: [sreenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1](https://sreenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1)

Jira Software navigation: Your work, Projects, Filters, Dashboards, People, Apps, Create

Project: Estimate crop yield prediction using data analytics

### ECYPUDA board

Filters: SN, SS, S, SR | Epic | GROUP BY: None

TO DO	IN PROGRESS 1 ISSUE	DONE 7 ISSUES
+ Create issue	export the analytics SPRINT 4 ECYPUDA-23	creating a dashboard SPRINT 3 ECYPUDA-18 visualisation using python SPRINT 3 ECYPUDA-19 creating the data visualization chart

Windows taskbar: 1:25 PM 11/11/2022

Browser tabs: (no subject) - nandhumani263@, ECYPUDA board - Agile board - J, IBM, New Tab

Address bar: [sreenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1](https://sreenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1)

Jira Software navigation: Your work, Projects, Filters, Dashboards, People, Apps, Create

Project: Estimate crop yield prediction using data analytics

### ECYPUDA board

Filters: SN, SR, SS, S | Epic | GROUP BY: None

TO DO	IN PROGRESS	DONE 8 ISSUES
+ Create issue	+ Create issue	export the analytics SPRINT 4 ECYPUDA-23 creating a dashboard SPRINT 3 ECYPUDA-18 visualisation using python

Windows taskbar: 1:25 PM 11/11/2022

no subject - nandhuman263@...

Estimate crop yield prediction using data analytics

IBM

New Tab

←→↻sreenandini12.atlassian.net/jira/software/projects/ECYPUDA/boards/1/roadmap

Gmail

YouTube

Maps

Jira Software

Your work

Projects

Filters

Dashboards

People

Apps

Create

Q

Search

🔊

?

⚙️

SN

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Export

⋮

Roadmap

Q

SN

S

SR

SS

👤

👤

Status category

Epic

⌵

	NOV				NOV							NOV						
	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
ECYPUDA-5 sprint 1																		
ECYPUDA-11 sprint 2																		
ECYPUDA-14 sprint 3																		
ECYPUDA-20 sprint 4																		
ECYPUDA-23 export the ...																		
What needs to be done?																		

Today

Weeks

Months

Quarters

⌵

1:26 PM

11/11/2022

## **CHAPTER 7**

### **Coding And Solutioning**

#### **7.1. Features**

**Feature 1:** Add Expense

**Feature 2:** Update expense

**Feature 3:** Delete Expense

**Feature 4:** Set Limit

**Feature 5:** Send Alert Emails to users

#### **7.2. Other Features:**

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.

## CHAPTER 8

### TESTING

#### 8.1. TESTING:

1. Login Page (Funcional)
2. Login Page (UI)
3. Add Expense Page (Functional)

#### 8.2. User Acceptance Testing:

##### 1. Purpose of Document

The purpose of this document is to briefly explain the test coverage and open issues of the [ProductName] project at the time of the release to User Acceptance Testing (UAT).

##### 2. Defect Analysis

This report shows the number of resolved or closed bugs at each severity level, and how they were resolved

Resolution	Severity 1	Severity 2	Severity 3	Severity 4	Subtotal
By Design	10	4	2	8	15
Duplicate	1	0	3	0	4
External	2	3	0	1	6
Fixed	9	2	4	11	20
Not Reproduced	0	0	1	0	1
Skipped	0	0	1	1	2
Won't Fix	0	5	0	1	8
Totals	22	14	11	22	51

### 3. Test Case Analysis

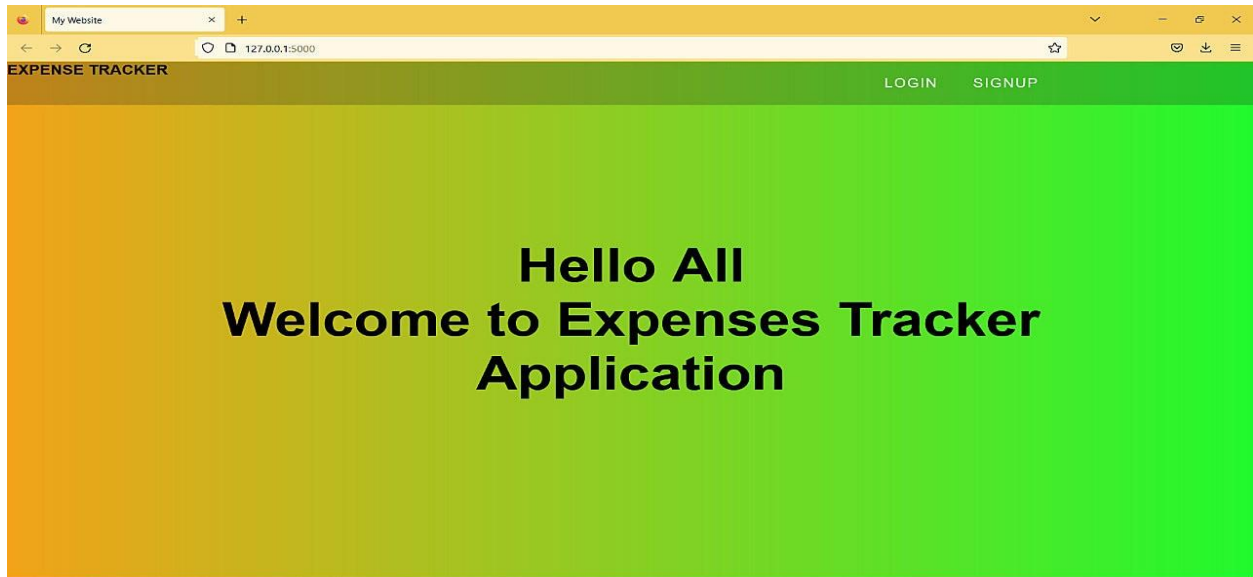
This report shows the number of test cases that have passed, failed, and untested

Section	Total Cases	Not Tested	Fail	Pass
Interface	7	0	0	7
Login	43	0	0	43
Logout	2	0	0	2

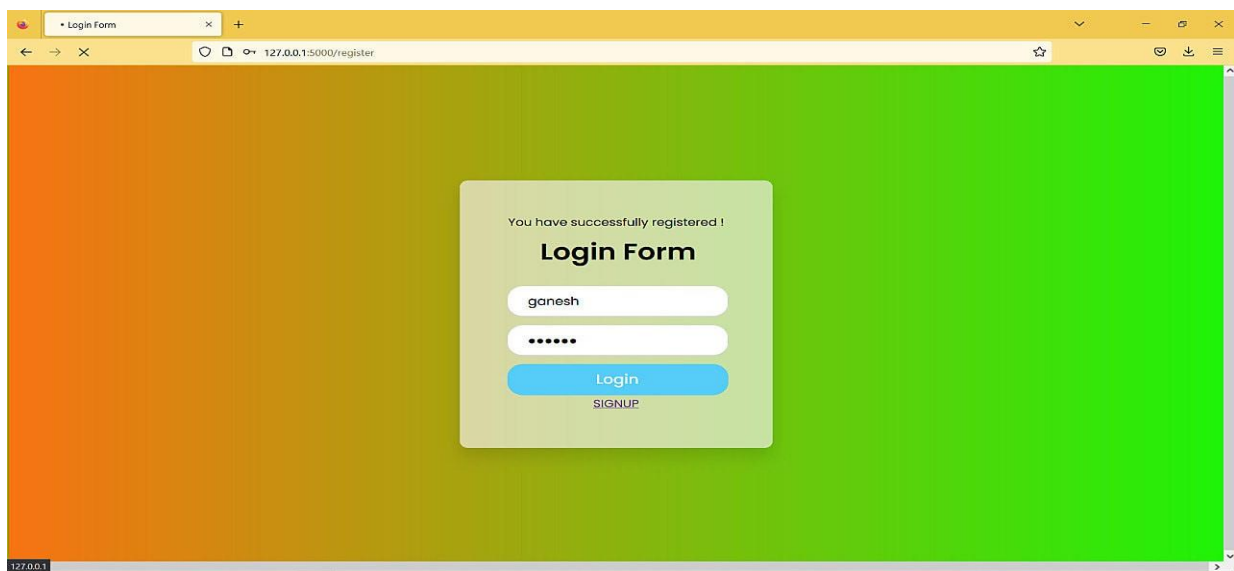
## CHAPTER 9

## RESULTS

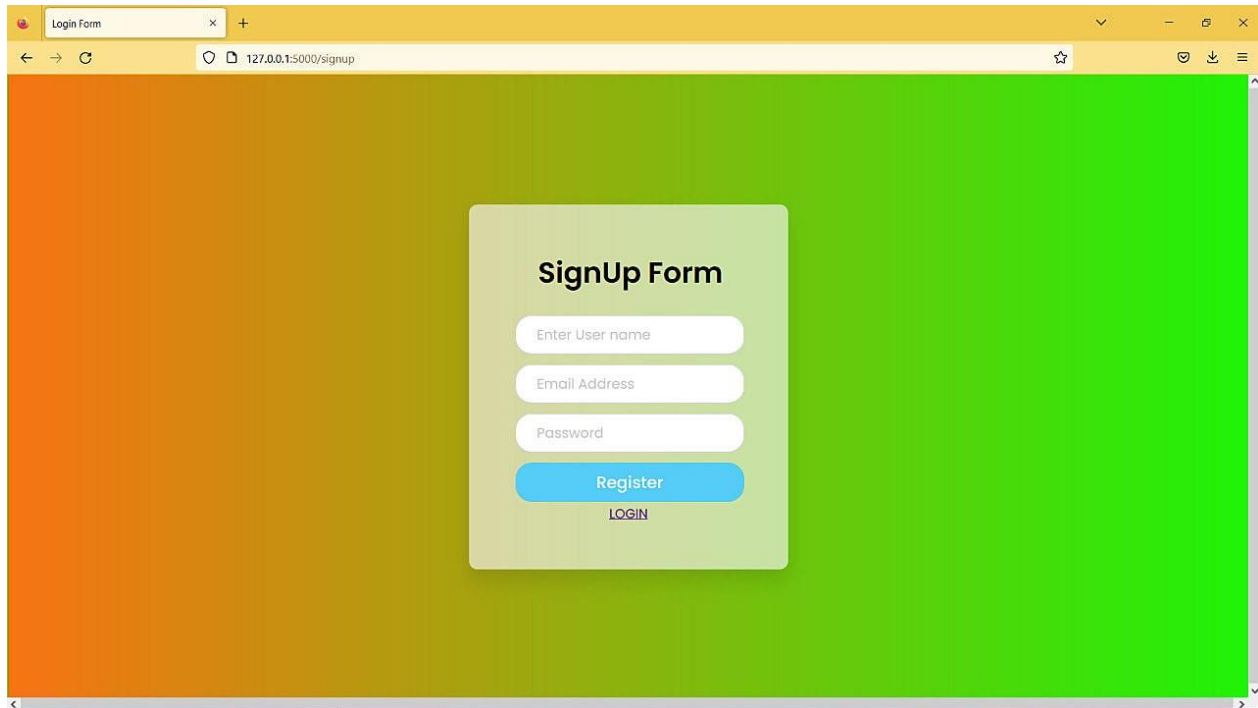
### 9.1 HomePage



### 9.2 login page



## 9.3 Sign up page



SignUp Form

Enter User name

Email Address

Password

Register

[LOGIN](#)

## 9.4 Expense Breakdown









Document x +

127.0.0.1:5000/add

HOME ADD HISTROY LIMIT TODAY MONTH YEAR Logout

### Add Expense

19/11/2022

3000

shopping

debitcard

other

ADD

127.0.0.1

Document						
127.0.0.1:5000/display						
HOME	ADD	HISTROY	LIMIT	TODAY	MONTH	YEAR Logout
EXPENSES						
2022-11-19	shopping	₹ 3000	debitcard	other	Edit	Delete

Document						
127.0.0.1:5000/display						
HOME	ADD	HISTROY	LIMIT	TODAY	MONTH	YEAR Logout
EXPENSES						
2022-11-19	shopping	₹ 3000	debitcard	other	Edit	Delete
2022-11-19	sharing	₹ 6000	cash	food	Edit	Delete

Document

127.0.0.1:5000/limitn

HOMEADDHISTROYLIMITTODAYMONTHYEARLogout

Currently your MONTHLY limit is ₹ 5000

ENTER the MONTHLY LIMIT to avoid over EXPENSES

Submit to set Limit

## **CHAPTER 10**

### **ADVANTAGES AND DISADVANTAGES**

#### **10.1. ADVANTAGES:**

Keeping accurate records of personal expenses is very important for many reasons,

- Create a monthly budget
- Know where you're spending more than you actually think you are
- Figure out ways to cut back on your spending
- Know how much extra payments you can make towards your debt
- Plan for future large purchases
- Create a savings plan for putting money away every month
- Plan for retirement
- Create an investment strategy with extra money

In short, knowing where each dollar is going to go before you spend it will help it spend more time in your bank account.

#### **10.2. 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 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. Another con that may occur when spending is being tracked is an error, but this may also be able to be changed into a pro if the person does regular tracking. Frequent tracking of cash spending can allow one to catch and correct errors so that the budget plan is still able to be adhered to despite the mistake.

## **CHAPTER 11**

### **CONCLUSION**

A comprehensive money management strategy requires clarity and conviction for decision making. You will need a defined goal and a clear vision for grasping the business and personal finances. That's when an expense tracking app comes into the picture. An expense tracking app is an exclusive suite of services for people who seek to handle their earnings and plan their expenses and savings efficiently. It helps you track all transactions like bills, refunds, payrolls, receipts, taxes, etc., on a daily, weekly, and monthly basis.

## **CHAPTER 12**

### **FUTURE SCOPE**

1. Achieve your business goals with a tailored mobile app that perfectly fits your business.
2. Scale-up at the pace your business is growing.
3. Deliver an outstanding customer experience through additional control over the app.
4. Control the security of your business and customer data.
5. Open direct marketing channels with no extra costs with methods such as push notifications.
6. Boost the productivity of all the processes within the organization.
7. Increase efficiency and customer satisfaction with an app aligned to their needs.
8. Seamlessly integrate with existing infrastructure.
9. Ability to provide valuable insights.
10. Optimize sales processes to generate more revenue through enhanced data collection.
11. Robo Advisors: Get expert investment advice and solutions with the Robo-advisors
12. feature. This feature will analyze, monitor, optimize, and improve diversification in investments by turning data into actionable insights in real-time. Chats: Equip your expense tracking app with a bot that can understand and answer all user queries and address their needs such as account balance, credit score, etc.

13. **Prediction:** With the help of AI, your mobile app can predict your next purchase, according to your spending behavior. Moreover, it can recommend products and provide unique insights on saving money. It brings out the factors causing fluctuations in your expenses.
14. **Employee Travel Budgeting:** Most businesses save money with a travel budgeting app as It helps prepare a budget for an employee's entire business trip. The feature will predict the expenses and allocate resources according to the prediction



