**Problem Statement:**

Modern education does not focus on finance management.

This is primarily due to lack of resources and the Indian value

system on giving money to children. Failing to teach this

valuable knowledge had left many Indians to recklessly spend

their income and fall into vicious cycles of EMI and debt. Many of

them are just a month’s salary away from bankruptcy.

This issue is tackled by providing a web application for where

people can plan their monthly expenses into categories, set

alerts and get visual insights from their spending patterns.

1. Who does the problem affect ?

Young adults and earning middle class citizens.

2. What is the issue ?

Lack of financial literacy among people

3. When does the issue occur ?

Primarily when the person moves from college to job and

starts earning their own money.

4. Where is the issue occurring ?

Especially among young engineers who are newly exposed

to consumer centric market and services.

5. Why is it important that we fix the problem ?

The recent BuyNowPayLater services and Credit apps have

made people spend more than what they earn and repay.