# 1. CUSTOMER SEGMENT(S)

Define

fit into

CS

Our customers are people who have trouble tracking their expenses and would like to have an interactive application that shows them constant reminders about spending limits and due dates of bill payments.

### 6. CUSTOMER CONSTRAINTS

CC

Customers may find trouble regarding adding their income and expenses, as they have to enter every record manually. Sometimes the reminders and alerts about their budgets and goals might become overwhelming and annoying. Users also must have certain financial knowledge for using the application.

#### 5. AVAILABLE SOLUTIONS

AS

While tracking expenses manually, customers have to track it and do calculations manually. So our application aims at removing that problems.

#### Pros

- Users can add their income and expenses and the app calculates the remaining balance, total amount spent by category and much more.
- Users can add their payment dues and also their last dates so they will get reminders and alerts.

#### Cons:

Manually enter every single transaction.

### 2. JOBS-TO-BE-DONE / PROBLEMS

J&P

TR

In paper-based expense tracker system it is difficult to track our monthly expenses manually. The paper-based expense records may get lost very easily or even destroyed. Also people tend to forget their payment dates sometimes and get charged with late payment fees and interests.

### 9. PROBLEM ROOT CAUSE

Written records are volatile and

handwriting differs according to each person. So it can be hard to

understand. Bill payment should

be remained constantly as people

forget about it during their daily

can be sometimes illegible as

RC

### 7. BEHAVIOUR

BE

They may keep a temporary note on their mobile. People should know their budgets for each month and spend appropriately according to their goals.

Manually track bills and payment dates maybe using sticky notes.

### 3. TRIGGERS

Identify strong TR &

# .....

- Realizing that excessive spending leading to lack of money in case of emergencies
- Lack of Budgeting knowledge.

#### 10. YOUR SOLUTION

life hustles.



- A cloud-based web application which keeps track of user's personal expenses This system attempts to free the user with much of the burden of manual calculation and to keep track of the expenditure.
- Users just need to enter their day-to-day expenses. They also have an option to set their limit. If the expenditure exceeds that limit, notification will be sent through mail.

## **8.**CHANNELS of BEHAVIOR



# 8.1 ONLINE

Less security and customer support. Real-time notification for un-tracked expenses is not available

# 8.2 OFFLINE

Email alerts are disabled in offline mode as users are not connected to the internet.

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4. EMOTIONS: BEFORE / AFTER  Before: Frustration, Confusion, Inadequate After: Boost, Feeling smart, Be an example for others	Application enables users to add and track their bills and receive regular alerts on their due dates	
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