

Define CS, fit into CC	1. CUSTOMER SEGMENT(S) CS Our Proposed Model targets people who overspending the money and one who struggle to maintain the budget	6. CUSTOMER CC Not having knowledge of the available and upcoming solutions and models catering to this problem is one major factor inhibiting customers from accessing such software and technologies. Moreover, some of the existing solutions may not alert the user which result in overspending.	5. AVAILABLE SOLUTIONS AS TrackIt : It is a very manual app, kind of like a glorified calculator. It allows you to manually input all of your expenses, date, and amount. It give you a picture but only if you fill it in daily or every couple of days. YNAB: It is good for someone who loves a good budgeting spreadsheet and getting into the details of their finances, but it is not free. YNAB takes your income and your current expenses, and it creates a zero-sum budget	Explore AS, differentiate
	2. JOBS-TO-BE-DONE / PROBLEMS J&P Expense Tracker is a simple web application to manage and document day to day expenses all along with providing a nice overview of the monthly statistics on the categories of different consumptions. These apps can help you gain control of your finances and grow your net worth.	9. PROBLEM ROOT CAUSE RC Most of the people face consequences of not budgeting include lack of savings, less financial security and more financial stress. In addition, when you live without a budget, it becomes more difficult to navigate unexpected expenses, and achieve your financial goals..	7. BEHAVIOUR BE Gain knowledge on the existing solutions and try to learn more on the products available in this domain, to effectively make use of the current solutions. One can also try to build the budget and enable to use the application as soon as possible to benefit their needs.	
Identify strong TR & EM	3. TRIGGERS TR Friends and family who wish to save the money will be encouraged to try this model.	10. YOUR SOLUTION SL We aim to design an Expense Tracker web app which is used to manage the expenses and aims to save for the future investments. User can track the income & expense and can visualise it graphically. The Application will notify the user when it detects any abnormal spend. The web application can monitors user's income by tracking the received SMS's from the user's saving accounts. By calculating income and expense it produces the user's balance in monthly and yearly basis.	8. CHANNELS of BEHAVIOUR CH 8.1 ONLINE Use websites and journals to gather information on how to use tr. 8.2 OFFLINE Check regularly and build the budget.	Extract online & offline CH of BE
	4. EMOTIONS: BEFORE / AFTER EM Before: Stress, Panic, Fear After: Hope, Confident, Joy			