Splitsy: Final Report

Let's go Splitsies! - Shared Expense Management

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1 ABSTRACT

Splitting shared expenses is a frequent challenge among college students, often leading to confusion when handled manually. This project presents Splitsy, a mobile application designed to streamline bill splitting through automated receipt scanning, itemized and equal-split calculations, group-based tracking, and reminder notifications. Guided by user-centered design processes and informed by interviews with college students, Splitsy was built to reduce manual calculations and provide a clearer experience for managing shared costs.

To evaluate the effectiveness of these design choices, we conducted a within-subjects usability study in which 10 participants completed the same expense-splitting task using both traditional manual methods and Splitsy. Participants completed a pre-survey, performed the tasks while thinking aloud, and responded to a post-task Visual Analog Scale (VAS) survey and interview. Quantitative metrics included task completion time and satisfaction ratings, while qualitative data were collected through observations and open-ended responses.

Results supported both hypotheses. Participants completed tasks significantly faster using Splitsy than through manual calculation, and they reported higher satisfaction and ease of use when interacting with the app's core features, including receipt scanning, group selection, and balance interpretation. Qualitative feedback further indicated that Splitsy's structured flow, clear navigation, and automated calculations reduced confusion and frustration.

Overall, the findings suggest that well-designed, automated tools like Splitsy can meaningfully improve efficiency, accuracy, and user satisfaction in shared expense management compared to traditional manual methods.

2 INTRODUCTION

Managing shared expenses among friends, roommates, or travel companions is a common yet often frustrating challenge. While one person may conveniently cover a bill upfront, confusion frequently arises later when determining who owes what, keeping track of amounts, or reminding others to pay. Interviews with college students revealed these issues, with many reporting lost information, unclear splits, and discomfort in requesting repayment. These findings align with broader research, such as a 2018 Zelle survey in which 54% of respondents said they would repeatedly follow up with friends to receive repayment for a group purchase [1]. Prior work also shows that financial interactions among peers are emotionally charged and can strain relationships when handled informally [2], emphasizing the need for systems that promote clarity, fairness, and trust. Interface design quality is especially critical, as it directly influences users' willingness to adopt and continue using mobile payment and expense-tracking tools [3].

College students are particularly affected by these challenges, as they frequently share costs for groceries, utilities, dining, and social activities. Their routines and reliance on mobile technology create a need for a dependable way to manage shared expenses without relying on manual calculations or scattered conversations.

Splitsy directly responds to these problems using a user-centered design approach guided by the principle that "the user is not like me." Hosting interviews with ten college students aged 19–21 revealed clear requirements: receipt scanning, automatic calculations, group balances, and reminders for unpaid expenses. These user needs directly informed about the features and interface design evaluated in this study.

The purpose of this project was to determine whether Splitsy's automated design effectively enhances the process of splitting expenses compared to traditional manual methods. To evaluate this, we conducted a study in which participants completed the same splitting task manually and using Splitsy.

The study focused on two hypotheses:

Primary Null Hypothesis (H_{01}):

Users will not show a significant difference in the time it takes to add and split expenses between using Splitsy and traditional manual methods.

Primary Hypothesis (H_1):

Participants will complete expense-splitting tasks significantly faster using Splitsy compared to traditional manual methods of splitting.

Secondary Null Hypothesis (H_{02}):

Users will report an overall satisfaction score less than or equal to the neutral benchmark of 50 when interacting with core features, including expense addition, adding friends and groups, viewing financial positions, and editing preferences.

Secondary Hypothesis (H_2):

Users will report an overall satisfaction score significantly above the neutral benchmark of 50 when interacting with core features including expense addition, adding friends and groups, viewing financial positions, and editing preferences.

Through quantitative and qualitative analysis, this study aims to determine whether Splitsy effectively reduces the effort and frustration associated with splitting shared expenses, and whether its design meaningfully improves both performance and user experience.

3 USER REQUIREMENTS

The user requirements for Splitsy are products of the application of the user-centered design process, following the mantra of "the user is not like me." To avoid potential biases and assumptions in the development of this app, we conducted interviews and tests that provided us with qualitative data. The interviews were semi-structured, and the participants consisted of 10 college students aged 19 to 21 years old.

Participants requested features of receipt scanning, automatic calculation of splits, and reminders for unpaid balances. From these findings, it was clear that Splitsy should meet the user requirements of scanning a receipt directly into the app, viewing automatic per-person calculations, viewing running balances for each group, and sending or receiving reminder notifications for unsettled expenses. These requirements directly informed the design and development of the core features in Splitsy, including receipt scanning, balance calculations, and notifications.

4 DESCRIPTION OF YOUR INTERFACE

Splitsy's interface was designed to support fast, low-effort expense splitting through a clear, minimal mobile application. The core design centers around a bottom navigation bar with five main buttons: Home, Friends, Add Expense, Activities, and Settings.

The Home screen highlights two cards ("You Owe" and "You're Owed"), allowing users to have a quick overview of what they are owed in splitting items. A Friends screen lists individual friends and groups, enabling participants to quickly select and create frequently used groups such as roommates or travel groups.

A major portion of the study evaluated the three-step Add Expense flow, which includes (1) scanning or manually entering a receipt, (2) selecting participants or groups, and (3) choosing a splitting method (equal or itemized). The clarity of this flow played a central role in observing how users navigated receipt scanning, itemized splitting, and group selection compared to manual calculation methods. The Activities screen was designed into an organized chronological feed, helping users track payments. This layout allowed participants to easily verify who paid for what and how much was owed. Also, a Settings screen allowed users to manage profile details, notification preferences, and payment options.

Throughout the app, visual cues such as iconography and simplified card layouts were incorporated to reduce confusion and support faster decision-making. These interface elements were central to the study tasks, enabling us to measure task performance, satisfaction, and usability challenges as participants worked through both Splitsy and manual expense-splitting methods.

Overall, Splitsy's interface was designed to reduce manual calculations and minimize the frustrations typically associated with splitting expenses. The purpose of the study was to test whether these design choices, such as automated receipt scanning, guided itemized splitting, and streamlined group selection, made the process faster and clearer than traditional manual methods. By comparing user performance and satisfaction across both approaches, the study evaluated whether Splitsy truly replaces tedious manual work with a more efficient experience.

5 METHOD

For this study, the participants were 10 college students who were between the ages of 19 and 21 years old. The participants also met the study criteria of frequently sharing expenses among friends, roommates, or other groups, as well as having basic mobile app literacy. The study consisted of a within-subjects design, in which participants completed a splitting task under two conditions: manually and using Splitsy. For the study procedure, the conductor began by welcoming the participant, explaining the goal of the session, obtaining consent through the study consent form, and completing a pre-study survey. Then, the participant was read a scenario regarding splitting a check at a restaurant and shown a receipt representing the restaurant bill in the scenario. Participants were then directed to split the check in a manual

fashion and using Splitsy, in randomized order. The conductor provided instructions during these steps and asked the participants to think aloud. Following these tasks, participants completed a post-task survey with the Visual Analog Scale (VAS) and a post-interview debrief of open-ended questions. To measure results from the study, the primary metric used was a one-tailed paired t-test comparing the time it took in seconds for users to add and split expenses manually versus using Splitsy. The secondary metric was a one-sample one-tailed t-test of user satisfaction scores using a neutral benchmark score of 50.

Prior to conducting the study, a pilot test was conducted with 2 participants to identify any technical issues in the app, ensure that the tasks were clear, and confirm that all the surveys were understandable. Based on the results of the pilot test, the VAS survey was modified to have less biased wording in the instructions. In addition, the participant procedure was extended to include setting timer constraints and recording relevant information on the conductor's side. The post-interview questions were also modified to have clear wording.

6 RESULTS

6.1 Primary Hypothesis Testing

The primary hypothesis (H1) stated that *Users can complete expense addition (manual or receipt scan) significantly faster with Splitsy compared to traditional manual methods of splitting.*

To evaluate this hypothesis, we conducted a one-tailed paired t-test comparing the time (in seconds) it took participants to add and split expenses using traditional methods versus Splitsy. We conducted our tests using the SciPy library in Python and called the function stats.ttest_rel(), and these are the values that we obtained:

t-statistic: 2.511

p-value: 0.0166

Mean difference: 102.0 sec – 69.2 sec = 32.8 sec

Standard deviation for Manual: 55.61 sec

Standard deviation for Splitsy: 32.54 sec

With a p-value of 0.0166, this is smaller than α (0.05), therefore we reject the primary null hypothesis and can conclude that participants completed expense addition significantly faster with Splitsy than with traditional manual calculations. This finding supports our primary hypothesis (H1) and suggests that Splitsy effectively reduces task completion time.

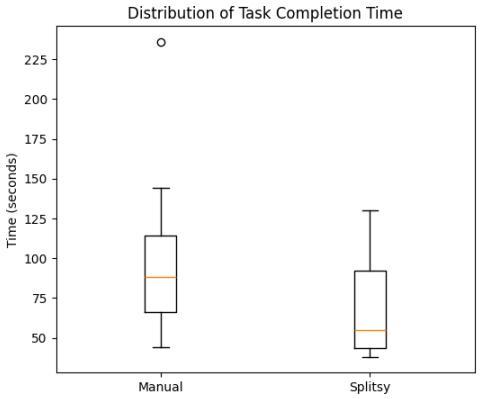

Figure 1: Boxplot showing results for participants' task completion time with manual methods versus Splitsy

The plot above also supports our findings regarding H1. Although the ranges for both the graphs are similar, the median for the Manual time is considerably higher than the median for the Splitsy time.

6.2 Secondary Hypothesis Testing

The secondary hypothesis (H2) stated that *Users will report satisfaction scores significantly above the neutral benchmark of 50 when interacting with core features, including adding friends and groups, viewing financial positions, and editing preferences.*

To evaluate this hypothesis, we conducted a one-sample one-tailed t-test against a neutral benchmark of 50, and called the function stats.ttest_1samp() in the SciPy library. These are the values that we obtained:

t-statistic: 11.005

p-value: 8.019e-07

Mean satisfaction: 88.3

Standard deviation: 11.01

Since the p-value (≈0) is far below the 0.05 α threshold, we reject the secondary null hypothesis. This suggests there is evidence to support that users experienced higher satisfaction with Splitsy's usability and features. Furthermore, the mean satisfaction value is 88.3, which is a lot higher than our neutral benchmark of 50. This finding supports our secondary hypothesis (H2).

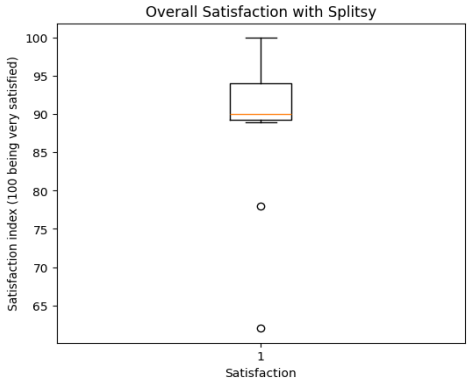

Figure 2: Boxplot showing participants' overall satisfaction with Splitsy on a scale of 0-100

6.3 Qualitative Results

Our post-study interviews corroborate the quantitative findings. Based on responses, we can further support our secondary hypothesis that users will report high satisfaction when interacting with core features. Most participants reported that Splitsy was "much faster" and required less mental effort than manual calculations. Several also noted that Splitsy reduced the chances of math errors.

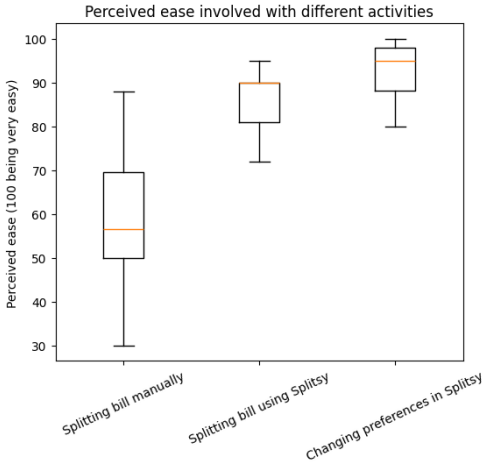

Figure 3: Boxplots showing participants perceived ease with splitting bill manually, splitting with Splitsy, and changing preferences in Splitsy on a scale of 0-100

Participants also expressed favorable views of the app's interaction design and functionality. Figure 3 shows that the ease of splitting the bill with our app was much higher compared to doing it manually. They also found it pretty intuitive to change preferences in the app, such as how you split the bill and changing groups. The navigation structure also made "sequential sense".

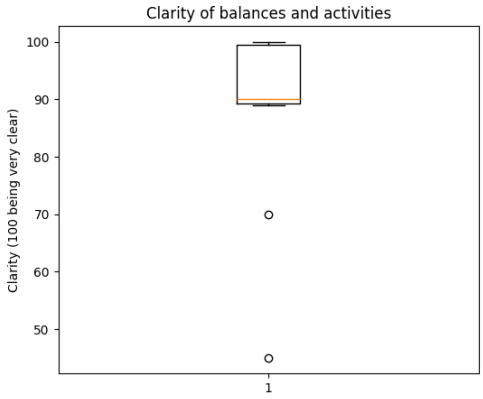

Figure 4: Boxplots showing participants' perceived clarity with balances and activities feature on a scale of 0-100

Figure 4 illustrates high clarity ratings for Splitsy's balances and recent activity features. Users expressed that they appreciated the transparency that these features provide, such as how the balances dashboard allowed them to understand their financial standing, and it also simplifies accountability.

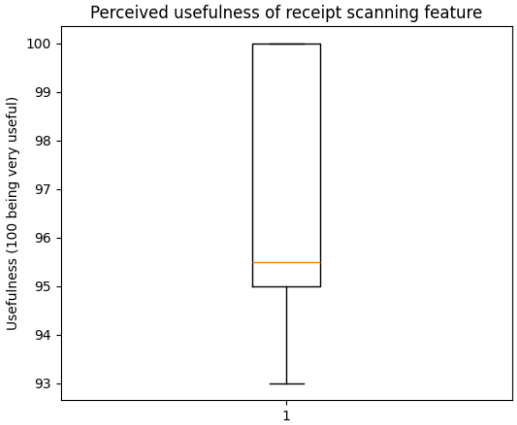

Figure 5: Boxplot showing the perceived usefulness of the receipt scanning feature on a scale of 0-100

Figure 5 presents perceptions regarding the usefulness of the receipt scanning feature, with responses again on the high end of the rating scale. Participants emphasized that scanning made it easy to get information from the receipt, especially for complex or longer receipts. Although several participants noted that scanning may feel excessive for smaller bills, they acknowledged that in larger group dining contexts, it would reduce effort. Users also appreciated that Splitsy handled the tax distribution automatically and enabled assigning individual items.

Overall, the qualitative findings support statistical evidence supporting our hypotheses, indicating that Splitsy makes splitting bills faster and is helpful and fair in managing shared expenses.

7 DISCUSSION

7.1 Analysis of Results

As Figure 1 visualizes, the median value for the manual time was found to be lower than Splitsy's median value. In addition, the plot also visualizes the minimum and maximum of the task completion times. Aside from a single high outlier in the manual condition, both methods showed a fairly similar spread of completion times as most values fell within a comparable range. However, the distribution for Splitsy appears shifted downward as most values are clustered at shorter completion times compared to the manual method. The paired t-test also provided evidence in support of the primary hypothesis, aiding this visualization.

Based on the VAS post-survey visualizations in 6.3, the investigators found that overall satisfaction with Splitsy was fairly high, with a mean score of 88.3. Scores ranged from 62 to 100, all well above the neutral benchmark of 50. A one-sample, one-tailed t-test further supported this result, providing evidence for the secondary hypothesis.

Across the remaining VAS measures, perceived ease of use was consistently higher for Splitsy compared to the manual method. Participants also rated the clarity of balances and activities, as well as the usefulness of the receipt-scanning feature, very positively. These results suggest that users not only found Splitsy easier to use but also felt the impact of the application's features.

Qualitative feedback was also gathered through think-aloud notes and the post-interview. A major pattern observed in the think-aloud notes was the clarity of the plus button in the navbar. Many participants stated that they pressed that button to add an expense, which indicates that the feature was effective in its iconography, size, and placement. Similar results were found in the friends addition area, where many participants noted that they naturally used the plus button at the top to add a friend. However, some design inconsistencies were also noted. A few participants mentioned that it would be more helpful to have the save button at the bottom after scanning the receipt.

In the post-interview, participants noted that the major difference between manual methods and Splitsy was that they no longer had to do the math themselves or manage the mental load. Some also shared their enthusiasm about having the ability to assign items per person. When asked what they liked least about Splitsy, a few participants mentioned the lack of a direct expense request since Splitsy requires users to split a payment. They also noted that the tool may be more useful for larger receipts, as smaller receipts could be handled with a calculator without much effort.

The investigators concluded the post-interview by asking participants about additional features that could improve the app. Participants suggested that an option for gratuity would be useful. In addition, participants suggested finding a better way to view settled expenses, as the current colored dot method next to each expense was unclear. Some participants offered more creative suggestions, such as incorporating games to determine who pays the total. Overall, the interviews provided valuable insights into gaps in understanding and potential areas for future improvement.

7.2 Analysis of Hypotheses

The primary null hypothesis, H01, stated that "Users will not show a significant difference in the time it takes to add and split expenses between using Splitsy and traditional manual methods." As the paired t-test produced a value below the 0.05 significance threshold, the null was rejected, and the primary hypothesis was supported.

In addition, the secondary null hypothesis, H02, stated that "Users will report an overall satisfaction score less than or equal to the neutral benchmark of 50 when interacting with core features including expense addition, adding friends and groups, viewing financial positions, and editing preferences." The one-sample t-test produced a value below the 0.05 significance threshold, rejecting the null hypothesis and supporting the secondary hypothesis.

The secondary hypothesis helps explain the outcomes of the primary hypothesis, as the positive design factors, such as interface clarity and receipt navigation, likely facilitated faster task completion in addition to increasing satisfaction ratings. In turn, the time efficiencies observed in the primary hypothesis may have further contributed to a positive overall user experience, which suggests interconnected relationships between satisfaction rates and task performance times.

For the primary hypothesis, the results suggest that solutions designed to create efficiency in tasks that are otherwise manually difficult can lead to measurable improvements in time spent. However, this does not mean that basic applications should be created for every small task without careful consideration. Designers and developers should emphasize user-centered design principles and iteratively refine features to ensure a minimal solution that authentically improves efficiency.

For the secondary hypothesis, similar recommendations apply. User satisfaction is both an outcome of efficiency and a driver of faster task performance. Designers should focus on clarity, cohesiveness, and usability, while developers must preserve these design principles by providing helpful feedback and ensuring smooth interactivity. Overall, performance metrics and user satisfaction are key attributes of the design process that help produce meaningful and effective outcomes.

7.3 Relationship to Conceptual Themes

The results of the hypotheses were built upon the foundations of the conceptual themes in Human-Computer Interaction. Throughout the course, an emphasis was placed on the Gulfs of Execution and Evaluation. Splitsy ensured that its design, like the

Navbar and features like receipt addition and navigation, highlighted the clarity of a user's position financially and within the application. These efforts aimed to reduce these gulfs and produce high satisfaction rates and increased efficiency, as noted in the results. In addition, other principles Splitsy heavily focused on were repetition and regularization of its shapes, colors, and more. Ensuring this consistency further aimed to reduce these gulfs. Gestalt's grouping principles were also factors taken into consideration when making design decisions in color schemes, shape placements, and more to ensure similarity and symmetry.

In addition to the user-centered design module, this project's outcomes heavily depended on prototyping, especially low-fidelity prototypes. Low-fidelity prototypes helped navigate the initial and later designs of Splitsy's core features. Prototyping also enabled quick feedback, allowing for iterations of the design to its final state.

7.4 Reflection: Contributions and Limitations

We initially anticipated that the primary focus of the application would be the tracking of expenses between people. While the application still focuses on this functionality, the expense addition navigation unexpectedly became the most critical feature as development progressed. Ensuring this part of the application was the most efficient was determined to be a highly important factor in user adoption of the application as opposed to manual calculation and tracking of expenses. We also expected that our design was mostly finalized and would not require extensive iteration. However, user feedback on our low-fidelity prototypes made it clear that iterations were necessary for components such as the navigation bar, the expense addition interface, and other features to ensure clarity. This experience reinforced the value of iteration and user feedback in the design process overall as well.

From a technical perspective, we anticipated that the expense tracking logic would make up the majority of the backend work, which was accurate. Thus, the structure of our data models required only minor adjustments. Additionally, features like splitting expenses evenly or by item were priorities from the start, and we were able to implement them as planned without major changes to our initial thought processes.

8 CONCLUSION AND FUTURE WORK

This course and the development of Splitsy was a journey that challenged our perceptions of the definition of "good design." The process from drafting a proposal to evaluating the project demonstrated the iterative nature of design and the importance of consistent feedback throughout. The outcome of the study corroborated these methods as participants completed otherwise manual tasks significantly faster, and satisfaction ratings exceeded the neutral benchmarks. Nonetheless, feedback also revealed opportunities for future work in gratuity, gamification of payers, and more. This feedback not only allows for changes within the existing interface but also allows for fresh ideas that can further the application's benefits.

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APPENDIX A: INFORMED CONSENT AGREEMENT

UF | Institutional Review Board
UNIVERSITY of FLORIDA

RESEARCH PARTICIPANT INFORMED CONSENT FORM

Please read this document carefully before you decide to participate in this research study. **Your participation is voluntary, and you can decline to participate, or withdraw consent at any time, with no consequences**.

Study Title:

Evaluating User Experience in Splitting Expenses Using the *Splitsy* Application

Person(s) conducting the research:

- **Aarushi Jain**, *University of Florida, Department of Computer & Information Science and Engineering*

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- **Kriti Shah**, *University of Florida, Department of Computer & Information Science and Engineering*

Email: kriti.shah@ufl.edu Phone: 863-409-6082

Purpose of the research study:

The purpose of this study is to understand the efficiency of splitting shared expenses using the *Splitsy* app compared to manual methods, such as calculating by hand. This study will also evaluate user satisfaction and ease of use of *Splitsy*.

What you will be asked to do in the study:

You will be asked to complete tasks on a device provided to you to split a restaurant bill in two ways:

1. **Manual**: Splitting a bill as you normally would (calculators, notes, or paper).
2. **Splitsy**: Splitting a bill using Splitsy by adding a friend, scanning a receipt, and adding the expense.

You will complete short surveys before and after these tasks. Additionally, there will be a post-interview where you will describe your experience. The study will be done in person and will **NOT** be recorded. Only written notes will be taken during the study.

Time required:

The entire session will take no longer than 30 minutes and only needs to be done once.

Secondary use of your de-identified research data:

If any identifiable information was collected as part of this research, it is possible that your research information, with all personally identifiable information removed, could be used for future research studies or distributed to another investigator for future research studies without additional informed consent from you or your legally authorized representative.

Risks and benefits:

There are no more than minimal risks to your participation. There are no direct benefits of participation for you.

Confidentiality:

The information you provide in this study will be kept strictly private. We will not collect or use any information that can identify you. We will ask for some basic information about you, like your age and occupation. Your individual study data, such as how long it takes you to complete tasks, your satisfaction ratings, and other performance measures, will be stored on a secure platform that only the researchers can access. When we look at or share the data, we will make sure that no one can identify you. Overall results and findings from the study will be shared in a research report, but no information about individual participants will be included.

Compensation:

No compensation will be offered to participants in this study.

Source(s) of funding for the research:

There are no sources of funding for this research.

May the researcher(s) benefit from the research?

We may benefit professionally if the results of the study are presented at meetings or in scientific journals.

Withdrawal from the study:

You are free to withdraw your consent and to stop participating in this study at any time without consequence. There is a pre-study survey that allows us to gather minimal background information on the participant. There will also be a post-study questionnaire to rate usability factors and a survey with open-ended questions to help guide improvements for our application. You can decline to answer any question you don’t wish to answer.

If participants withdraw from the study, all collected information from and about participants will be discarded.

Researchers may withdraw participants from the study if they fail to comply with our guidelines and research setup. Additionally, researchers may withdraw participants from the study if it becomes evident that their participation could compromise the study’s results.

If you wish to discuss the information above or any discomforts you may experience, please ask questions now or contact one of the research team members listed at the top of this form.
If you have any questions regarding your rights as a research subject, please contact the Institutional Review Board (IRB02) office (University of Florida; PO Box 100173; Gainesville, FL 32610; (352) 273-9600 or irb@ufl.edu.)

Agreement:

I have read the procedure described above. I voluntarily agree to participate in the procedure and I have received a copy of this description.

_____
Participant Name

_____ _____
Participant Signature Date

_____
Name of Person obtaining informed consent

_____ _____
Signature of Person obtaining informed consent Date

APPENDIX B: GROUP CONTRIBUTIONS

The team collaborated evenly across all project reports, with each member taking responsibility for both technical and documentation tasks. Krithika focused primarily on backend development and integrating friends and expense features with the frontend. Kriti developed the OCR system using Python and Flask, created low-fidelity prototypes, and contributed to major portions of the documentation. Shreya worked on the backend development for the receipt itemization feature as well as updating balances across friends/groups and assisted with writing and refining the project reports. Jett contributed to frontend component development, supported backend integration, and edited the project's demonstration video. Aarushi worked on the OCR and backend functionality and took the lead in documenting study results and organizing relevant sections of the report. Together, the team ensured consistent communication and shared responsibility throughout the project lifecycle.

APPENDIX C: COMPLETED CONSENT AGREEMENTS

information on the participant. There will also be a post-study questionnaire to rate usability factors and a survey with open-ended questions to help guide improvements for our application. You can decline to answer any question you don't wish to answer.

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Chandler Rosen
Participant Name

Chandler Rosen
Participant Signature

11/18/25
Date

Jeff Nguyen
Name of Person obtaining informed consent

Signature of Person obtaining informed consent

11/18/25
Date

IRB Project #: 1
IRB Version: 04/24/25
PI Version: 11/10/2025

Page 3 of 3

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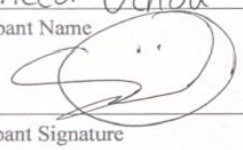
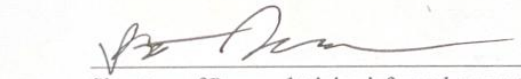
I have read the procedure described above. I voluntarily agree to participate in the procedure and I have received a copy of this description.

Seneca Ochoa
Participant Name


Participant Signature

11/18/25
Date

Jeff Nguyen
Name of Person obtaining informed consent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11/18/25
Date

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Agreement:

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Caitriona Schork

Participant Name

Caitriona Schork 11/18/25

Participant Signature Date

Krithika Kondapalli

Name of Person obtaining informed consent

Krithika Kondapalli 11/18/25

Signature of Person obtaining informed consent Date

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Nikki Chen
Participant Name

Nikki 11/19/25
Participant Signature Date

Krithika Kondapalli
Name of Person obtaining informed consent

Krithika Kondapalli 11/19/25
Signature of Person obtaining informed consent Date

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Xalan Dames
Participant Name

Xalan Dames — 11/24/25
Participant Signature — Date

Shreya Shenoy
Name of Person obtaining informed consent

Shreya Shenoy — 11/24/25
Signature of Person obtaining informed consent — Date

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Nadaroopa Saraswathi Mohan
Participant Name

Nadaroopa Saraswathi Mohan 11/24/25
Participant Signature Date

Shreya Shenoy
Name of Person obtaining informed consent

Shreya Shenoy 11/24/25
Signature of Person obtaining informed consent Date

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Devika Kumar
Participant Name

Devika 11/20/25
Participant Signature Date

Aarushi Jain
Name of Person obtaining informed consent

11/20/25
Signature of Person obtaining informed consent Date

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Teji Kari
Participant Name

Teji Kari — 11/20/25
Participant Signature — Date

Aarushi Jain
Name of Person obtaining informed consent

Aarushi — 11/20/25
Signature of Person obtaining informed consent — Date

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Jeniza Asante
Participant Name

Participant Signature

11/29/2025
Date

Kriti Shah
Name of Person obtaining informed consent

Kriti Shah
Signature of Person obtaining informed consent

11/29/2025
Date

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Helen Thomas
Participant Name


Participant Signature

11/29/2025
Date

Kriti Shah
Name of Person obtaining informed consent


Signature of Person obtaining informed consent

11/29/2025
Date

APPENDIX D: CODE REPOSITORY LINK

https://github.com/JettNguyen/Splitsy