

Personal Finance App User Mannual

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Main Menu

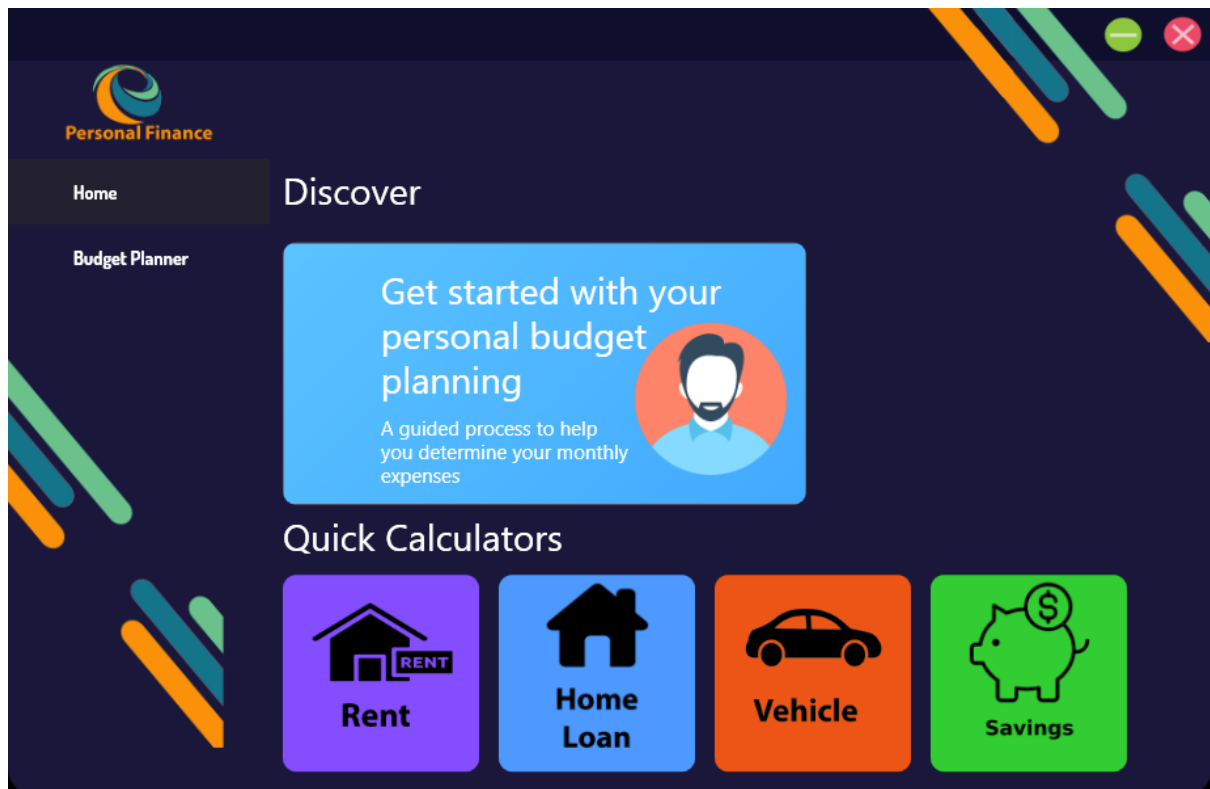


Figure 1: Main View

From Here the user has the option to either use a quick calculator which allows the user to simply calculate any expense for the chosen category or move on to the budget planner.

Budget Planner Path

In the even the user decides to go the budget planning route they are presented with the following options.

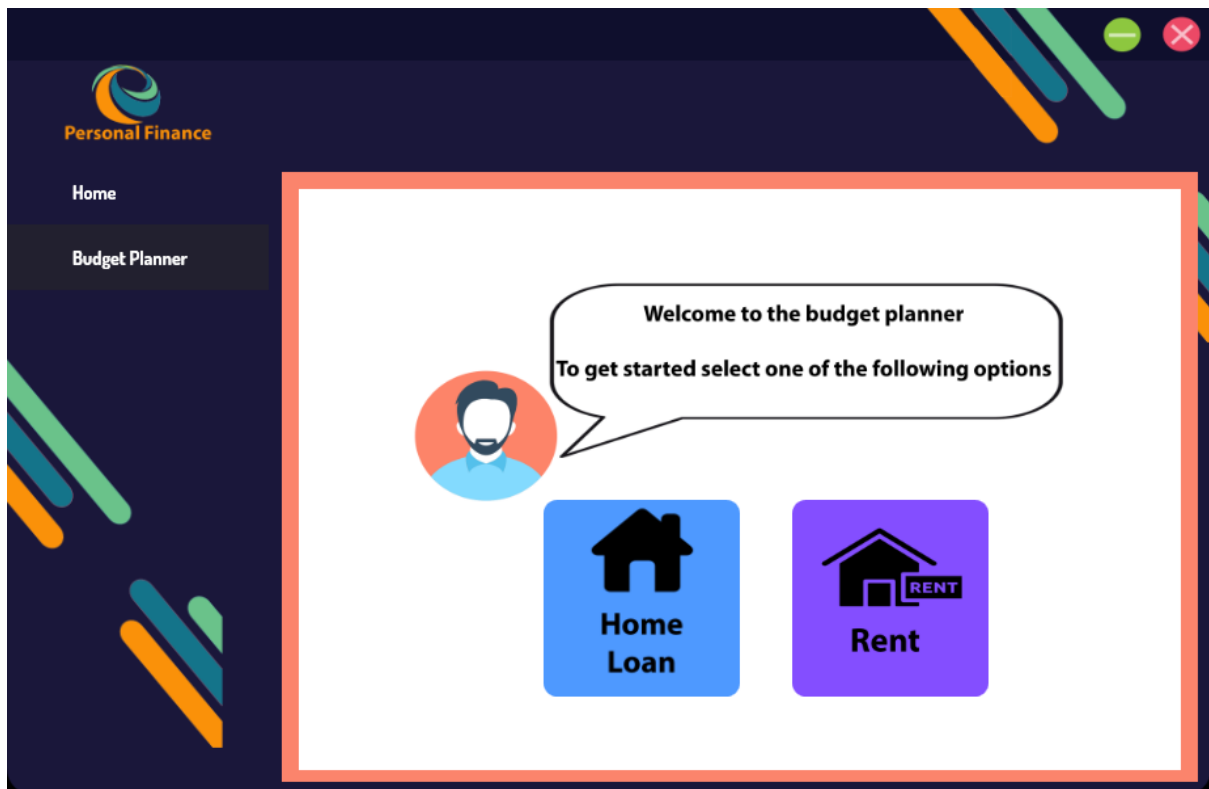


Figure 2: Budget Planner Options

The user is then allowed to choose between Rent or Home Loan, for this example we will select Home Loan.

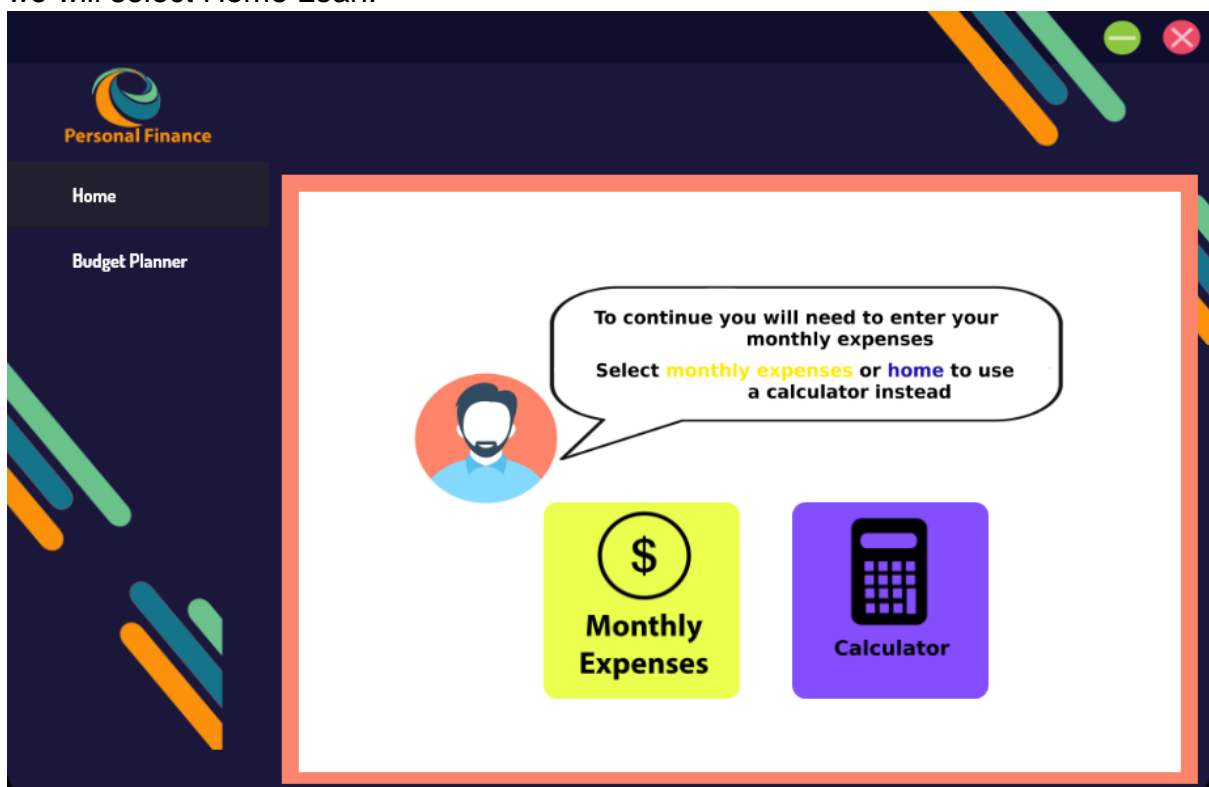


Figure 3: Budget Planner exit

Once Home Loan or rent is selected, the user must then now decide if they would like to enter their monthly expenses to continue or quit the budget planner if they wanted to use the home loan or rent quick calculator instead.

Upon clicking Monthly Expenses

The screenshot shows the 'Monthly Expenses' screen of a 'Personal Finance' application. The interface includes a dark blue sidebar on the left with 'Home' and 'Budget Planner' links. The main content area has a yellow header with a dollar sign icon and the text 'Monthly Expenses'. Below the header is a grid of input fields for various expenses, each with a slider and a text input. A 'Next' button is at the bottom right.

MY MONTHLY EXPENSES	
HOUSE	DEPOSIT
MEDICAL	TRAVEL
FOOD	CLOTHES
ELECTRIC	CREDIT
PHONE	CAR

Expense Category	Value
Enter Gross Monthly Income	0
Enter Estimated Tax	0
Enter Groceries	0
Enter Water and Lights	0
Enter Travel Costs	0
Enter Cell phone and telephone	0
Enter Other Expenses	0

Next

Figure 4: Monthly Expenses

They are greeted with an empty view which allows them to populate as they see fit. The user can use either the sliders or enter values directly into the text block.

Personal Finance

Home

Budget Planner

Monthly Expenses

Enter Gross Monthly Income: 30000

Enter Estimated Tax: 1000

Enter Groceries: 5000

Enter Water and Lights: 5000

Enter Travel Costs: 1000

Enter Cell phone and telephone: 0

Enter Other Expenses: 1000

Next

MY MONTHLY EXPENSES

HOUSE	<input checked="" type="checkbox"/>	DEPOSIT	<input checked="" type="checkbox"/>
MEDICAL	<input checked="" type="checkbox"/>	TRAVEL	<input type="checkbox"/>
FOOD	<input type="checkbox"/>	CLOTHES	<input checked="" type="checkbox"/>
ELECTRIC	<input checked="" type="checkbox"/>	CREDIT	<input type="checkbox"/>
PHONE	<input checked="" type="checkbox"/>	CAR	<input checked="" type="checkbox"/>

Figure 5: Monthly Expenses Filled

Once done they can use the next key to continue along with the budget planner.

Personal Finance

Home

Budget Planner

We've got everything you need when buying a home

Home Loan Calculator

Enter Purchase Price of Property: 0

Enter Deposit: 0

Enter Number of Months: 240

Enter Interest Rate: 1

Monthly repayment will be **R 0**

Current monthly expenses total: R 13000

Next

Figure 6: Home Loan

The Home Loan view now appears as it was the chosen view for this tutorial. As the user can see their current monthly expenses have already been calculated and are shown in the Blue block to the right. Once the user starts to move the sliders or add their own values the current expenses total and monthly repayment values will increase dynamically showing the users what their current totals are.

The screenshot shows a web application interface for a 'Home Loan Calculator'. The interface has a dark blue sidebar on the left with the 'Personal Finance' logo and two menu items: 'Home' and 'Budget Planner'. The main content area has a header with the text 'We've got everything you need when buying a home' and a background image of a modern house. Below the header is the 'Home Loan Calculator' section. It contains four input fields with sliders, each with a label and a value: 'Enter Purchase Price of Property' (1000000), 'Enter Deposit' (10000), 'Enter Number of Months' (240), and 'Enter Interest Rate' (7). To the right of these inputs is a blue box with a white border containing the text 'Monthly repayment will be R 7675' and a small circular profile icon. Below this box, it says 'Current monthly expenses total: R 20675'. At the bottom right of the calculator section is a 'Next' button.

Input	Value
Enter Purchase Price of Property	1000000
Enter Deposit	10000
Enter Number of Months	240
Enter Interest Rate	7

Output	Value
Monthly repayment will be	R 7675
Current monthly expenses total	R 20675

Figure 7: Home Loan Filled

Once done with this view the user can click next.

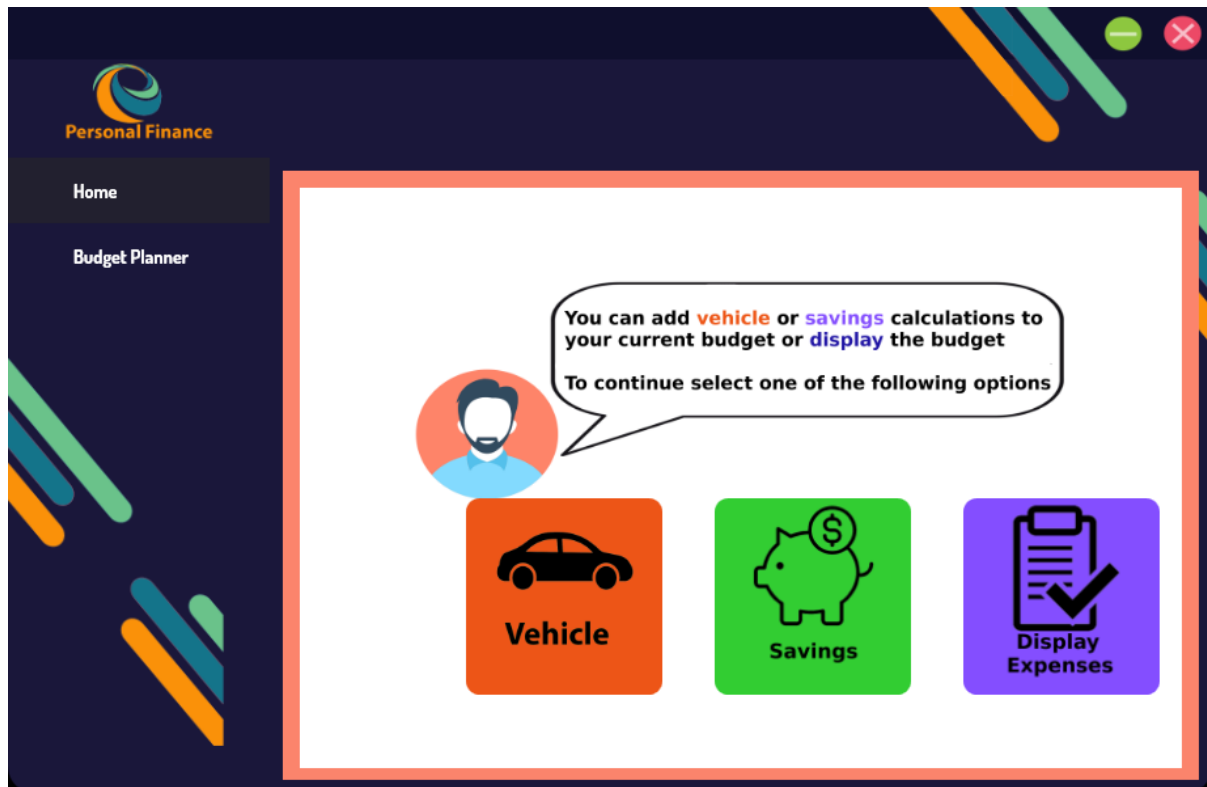


Figure 8:Multi Select

They are then greeted with the option to choose either vehicle, savings or displaying expenses. The user can navigate to any one of these views but do note that if the user decides to add a vehicle loan they will still be able to add savings later on but if they decide to add savings now they can no longer add a vehicle loan later on and of course if they display expenses at this stage the vehicle and savings options will not be presented again later on.

For the purposes of this tutorial we will select vehicle

Personal Finance

Home
Budget Planner

Drive your dream car with an affordable car loan

Car Loan Calculator

Enter Vehicle model and make eg: Audi TT
Car Name

Enter Purchase Price
0

Enter DownPayment
0

Enter Estimated Insurance Premium
0

Enter Interest Rate
1

Monthly repayment will be
R 0

Current monthly expenses total: R 20675

Next

Figure 9 :Vehicle

Once again the current monthly total expenses have updated and the familiar user interface is present once again. The user can simply move the sliders or enter their values

Personal Finance

Home
Budget Planner

Drive your dream car with an affordable car loan

Car Loan Calculator

Enter Vehicle model and make eg: Audi TT
Car Name

Enter Purchase Price
300000

Enter DownPayment
10000

Enter Estimated Insurance Premium
100

Enter Interest Rate
5

Monthly repayment will be
R 5572.66

Current monthly expenses total: R 26247.66

Next

Figure 10 :Vehicle Filled

When the user is happy they are able to click the next button to proceed.

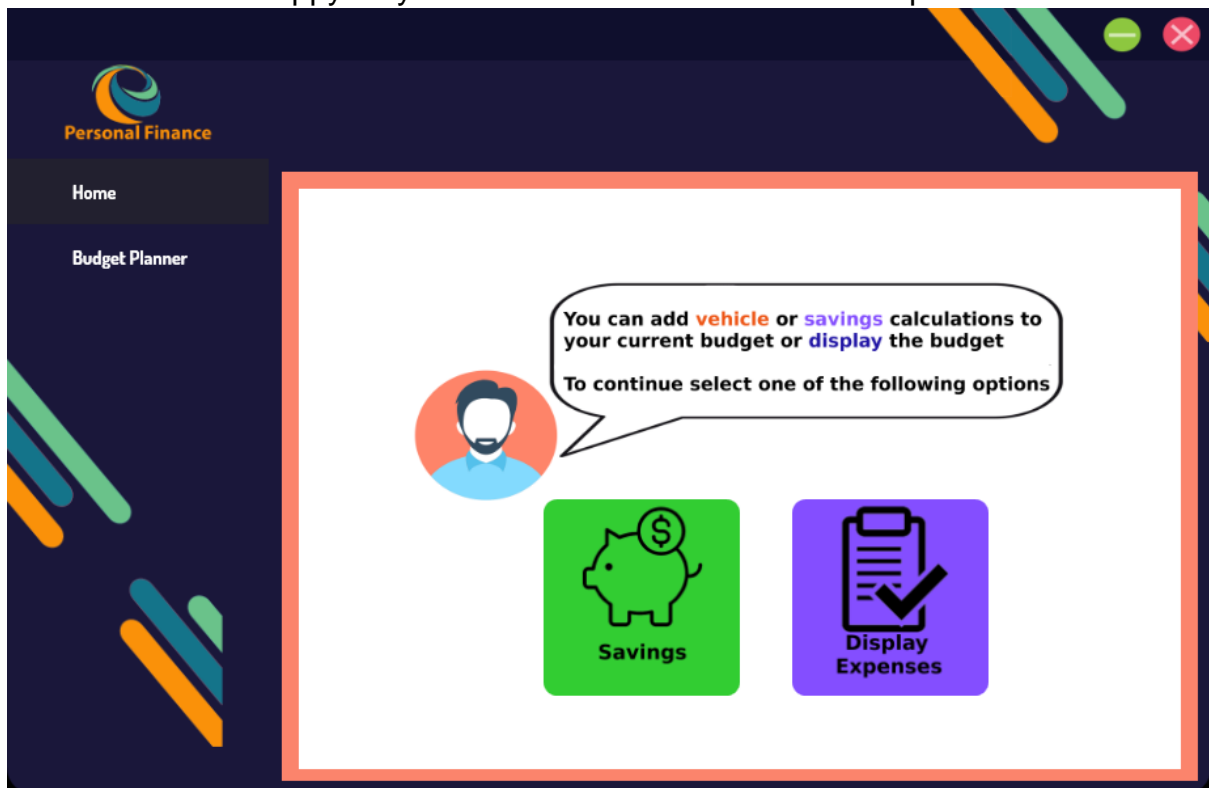


Figure 11 :Double Selector

Here the user is given the choice to either add savings or display expenses. Note if the user decides to display expenses they will not be able to add savings to their calculations. For the purpose of this tutorial we will select savings

Personal Finance

Home
Budget Planner

Enter the name of what you are saving for
Savings Goal

Enter Savings Goal (how much you want to save up to)
0

Enter Starting Balance
0

Enter Annual Interest Rate
1

Enter years to save
1

Monthly repayment will be
R 0

Current monthly expenses total: R 26247.66

Next

Figure 12 :Savings

Once Savings is selected the user once again presented with an empty view that allows them to populate it using the sliders or text blocks as they wish.

Personal Finance

Home

Budget Planner

Enter the name of what you are saving for
Honours Degree

Enter Savings Goal (how much you want to save up to)
100000

Enter Starting Balance
0

Enter Annual Interest Rate
5

Enter years to save
5

Monthly repayment will be
R 1470.46

Current monthly expenses total: R 27718.12

Next

Figure 13 :Savings Full

Once populated the user can proceed to the final page where they can see all their expenses listed out in descending order.

Quick Calculators

A quick calculator allows a user to easily use the calculator of their choice without having to navigate the budget planner process.

The screenshot shows a web application titled "Personal Finance". On the left is a dark sidebar with two menu items: "Home" and "Budget Planner". The main content area has a dark header with a logo and the text "We've got everything you need when buying a home" above a house image. Below this is the "Home Loan Calculator" section. It contains four input fields: "Enter Purchase Price of Property" (0), "Enter Deposit" (0), "Enter Number of Months" (240), and "Enter Interest Rate" (1). To the right of these fields is a blue box with a white border containing the text "Monthly repayment will be R 0" and "Current monthly expenses total: R 0", accompanied by a small circular avatar icon. A "Next" button is located at the bottom right of the calculator area.

Figure 14 :Home Loan quick

As the user is not in the budget planner mode, the current monthly expenses total will be set to 0. This applies to all the quick calculators.

Error Messages

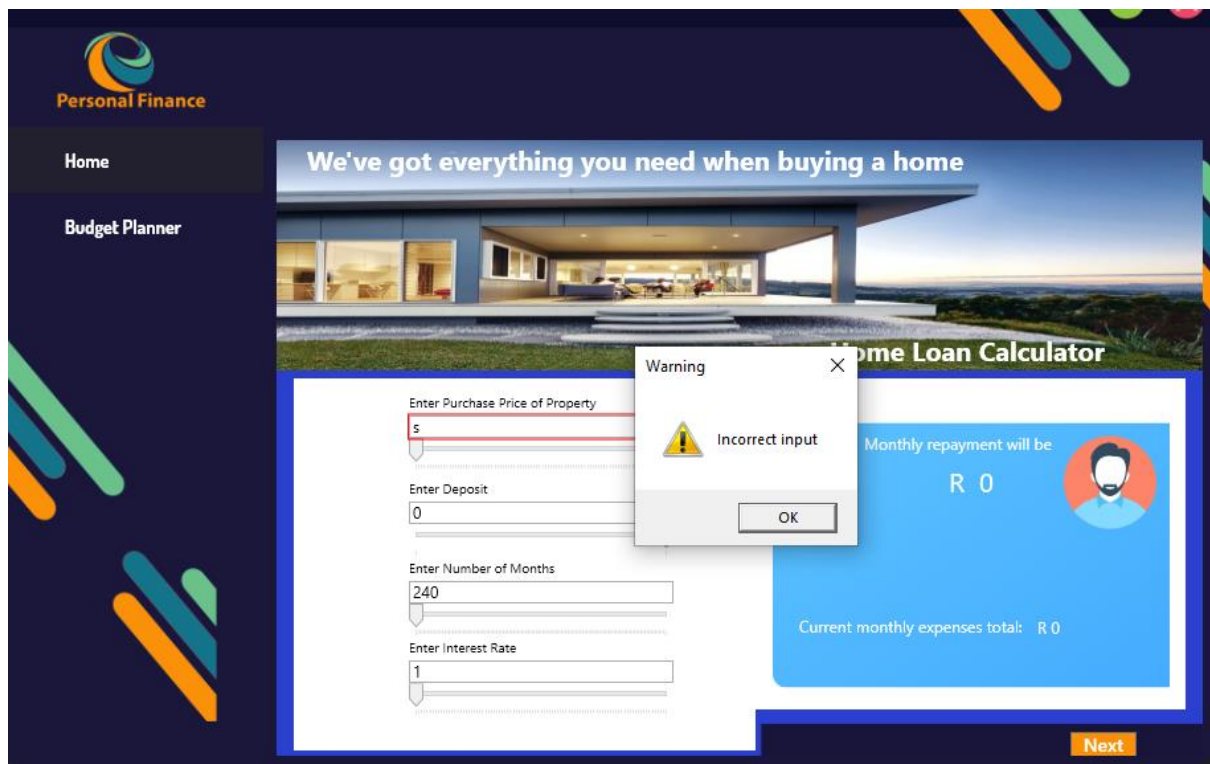


Figure 15 :Input Error

If a user tries to enter a non-numerical value they will be told their value is incorrect and the textblock reset to 0

Delegate warning

The screenshot shows a web application titled "Personal Finance" with a sidebar containing "Home" and "Budget Planner". The main content area features a banner for a car loan with the text "Drive your dream car with an affordable car loan" and a "Car Loan Calculator" button. Below the banner is a form with the following fields:

- Enter Vehicle Name:
- Enter Purchase Price:
- Enter Down Payment:
- Enter Estimated Insurance Premium:
- Enter Interest Rate:

A warning dialog box titled "Warning Vehicle Exceeded" is displayed over the form. It contains a yellow warning icon and the text: "WARNING!!! This is greater than 75% of your income". An "OK" button is at the bottom right of the dialog.

On the right side of the form, there is a blue box with a user profile icon and the text: "Current monthly expenses total: R 35702.66". A "Next" button is located at the bottom right of the form area.

Figure 16 :Vehicle Delegate