Problem: Managing personal finances efficiently can be challenging for many people, leading to difficulties in budgeting, tracking expenses, and saving money effectively.

Solution: Develop a personal finance management program using the principles of Programming with Classes to help individuals organize their finances, track expenses, set budgets, and achieve their financial goals.  
  
This outline includes several classes:

* Transaction: Represents a financial transaction with common properties like date, description, and amount.
* Income and Expense: Derived classes of Transaction representing income and expense transactions respectively.
* Account: Manages a list of transactions.
* Budget: Manages budget categories and amounts allocated to each category.
* FinancialGoal: Represents a financial goal with a target amount.

These classes demonstrate principles of object-oriented programming including abstraction, encapsulation, inheritance, and polymorphism. The specific responsibilities are delegated to each class, and they collaborate with each other where necessary to achieve the overall task of managing personal finances.