

Entities

1. User

Field	Type
userId	ObjectId
name	string
email	string
passwordHash	string
createdAt	timestamp
updatedAt	timestamp

2. Account

Field	Type
accountId	ObjectId
userId	Reference to User
plaidItemId	string
plaidAccountId	string
accountName	string
officialName	string
mask	string
type	string (e.g., "depository")
subtype	string (e.g., "checking")
balancesAvailable	decimal
balancesCurrent	decimal
institutionId	string
institutionName	string
lastSync	timestamp

3. Transaction

Field	Type
transactionId	ObjectId
userId	Reference to User
accountId	Reference to Account
plaidTransactionId	string
amount	decimal
date	date
authorizedDate	date
merchantName	string
merchantEntityId	string
category	array of strings
categoryId	string
personalFinanceCategory	object (primary + detailed)
paymentChannel	string
pending	boolean
location	object (address, city, region, postalCode, country, lat, lon)
counterparties	array of objects (name, type, website, logo_url)
createdAt	timestamp

4. Budget

Field	Type
budgetId	ObjectId
userId	Reference to User
category	string
amount	decimal
period	string (e.g., "monthly")
startDate	date
endDate	date
createdAt	timestamp

5. Goal

Field	Type
goalId	ObjectId
userId	Reference to User
title	string
targetAmount	decimal
currentAmount	decimal
targetDate	date
createdAt	timestamp

6. Notification

Field	Type
notificationId	ObjectId
userId	Reference to User
type	string
message	string
read	boolean
createdAt	timestamp

7. ChatMessage (Optional)

Field	Type
messageId	ObjectId
userId	Reference to User
message	string
role	string ("user" or "assistant")
createdAt	timestamp