

## ## Customer Segments

1. The software needs to cater to different types of families, including low-income families, middle-class families, single-income families, families with elderly care needs, and large families (with multiple children).

## ## Value Propositions

2. Families need personalized financial planning tools that allow them to easily input and track various household expenses, including but not limited to food, housing, education, healthcare, and entertainment.
3. Families want to manage their budget and expenses anytime, anywhere through a mobile application.
4. Families want the flexibility to adjust spending between different categories without exceeding their overall budget.
5. Families want personalized money-saving advice, including information on discounts, coupons, and promotional activities.
6. Families want to easily plan and save for future large expenses (such as education, vacations, home purchases).
7. Families want recommendations for healthy and economical food and household items.
8. The software should consider special needs of family members (such as allergies, special dietary requirements) and provide appropriate recommendations.
9. Families want transparent price comparison tools to make informed decisions when making bulk purchases or choosing service providers.
10. Families want the software to provide multiple choices and suggestions, rather than forcefully recommending a single "best" option.

## ## Channels

11. Families want to access the service through both mobile and web applications.
12. Families value information and advice obtained through social media and financial bloggers/experts.

## ## Customer Relationships

13. Families trust recommendations and reviews from other similar families and want to access this information to make better consumer decisions.
14. Families want to share their money-saving tips and discoveries on the platform, and learn from other families.
15. Families want to engage in community interaction and sharing, but also demand strong privacy controls, allowing them to decide which financial information is visible to family members and which remains private.

## ## Revenue Streams

16. Families are willing to pay subscription fees for high-quality personal financial management services.

## ## Key Resources

17. Families want the software to securely integrate their bank account and credit card information for automatic expense tracking.
18. Families value insights provided by data analysis experts and personalized algorithm development.

### ## Key Activities

- 19. Families expect continuous software updates and maintenance to provide the best user experience and functionality.
- 20. Families value educational resources and tools provided by the software that help them understand and improve their credit scores.

### ## Key Partnerships

- 21. Families welcome partnerships with banks, credit card companies, retailers, and e-commerce platforms to gain more comprehensive financial information and offers.
- 22. Families want access to professional advice from financial advisors and wealth management experts.

### ## Cost Structure

- 23. Families expect significant investment in data security and privacy protection to ensure the safety of their financial information