customer segments:

* low-income family
* middle-class family
* single income family
* elderly caregivers family
* big size family(with many children)

value proposition:

* personal financial planning
* budget management tool
* support networks with expert
* easily manage household expenses
* collaboration among family members
* privacy protection on data analyze

channels:

* mobile app
* web application
* social media
* collaborate with financial blogger and expert
* collaborate with social center and promote

customer relationship:

* automatic service platform
* regular user surveys and feedback collection
* user support(online/offline chatting and emails)
* community interaction and sharing

revenue stream:

* subscription fees
* advertising
* cooperative extension
* selling analyzed data

key resources:

* software development team
* data analyze experts
* security and privacy protection technologies
* user data and usage patterns
* server and cloud infrastructure

key activities:

* software development and maintenance
* data analysis and personalize algorithm development
* customers support
* marketing and user acquisition
* security and privacy protection
* establishing partnerships with financial institutions and retailers

key partnerships:

* Banks and credit card companies (for account integration)
* Retailers and e-commerce platforms (for obtaining discount information)
* Cloud service providers
* Data security companies
* Financial advisors and wealth management experts (for providing professional advice)
* Local government agencies

cost structure:

* Software development and maintenance costs
* Server and cloud infrastructure costs
* Marketing and user acquisition costs
* Customer Support team salary
* Investment in data security and privacy protection
* Compliance and legal costs