





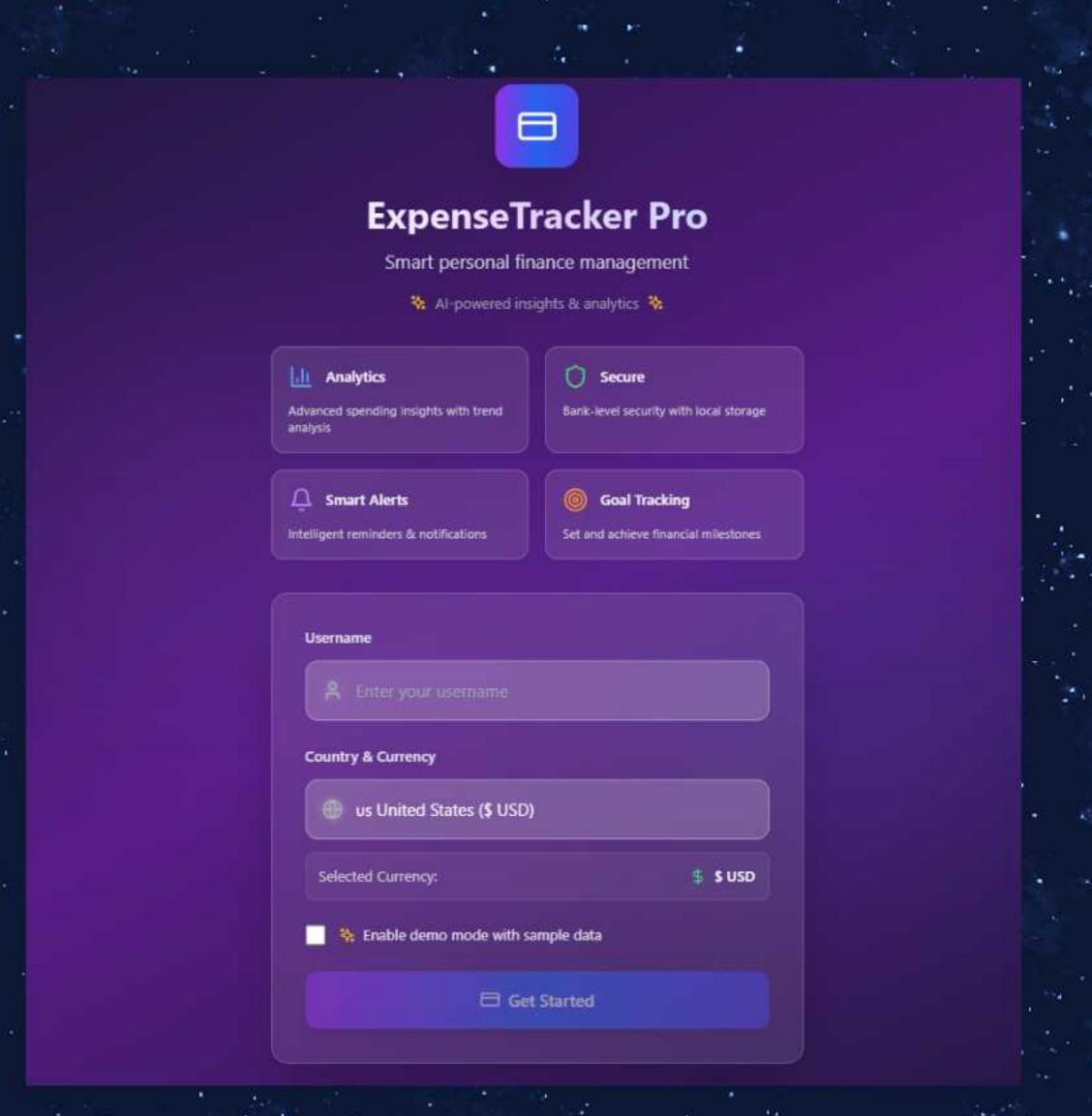
## HackOrbit 2025

## TECH NOVA

"Tech-Nova – Where Al Meets Financial Precision."

## PROBLEM STATEMENT:-AI & ML for Smart Personal Finance

"Most people don't realize they are overspending until it's too late. In today's digital world, where transactions are fast and frequent, there's no smart system that can predict future expenses or warn users before they overspend. This leads to poor financial habits and money stress, especially in categories like food, shopping, and lifestyle."



### PROPOSED SOLUTION

An expense tracker that uses Al to:

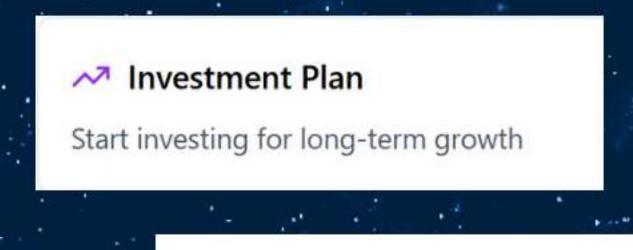
#### 1. Predict next month's expenses



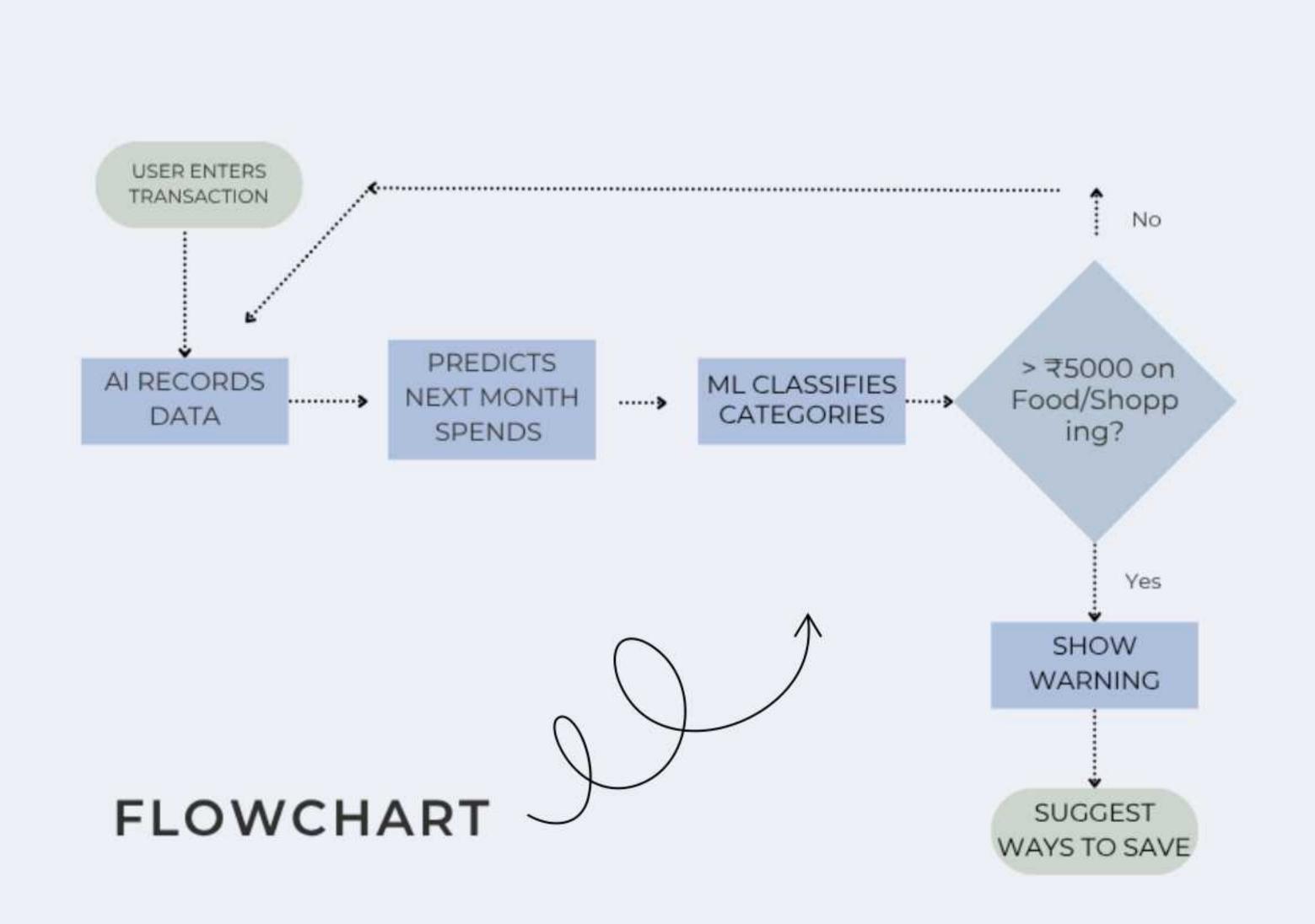
3. Show warnings pop up if food/shopping goes over ₹5000



#### 2. Give smart money-saving tips







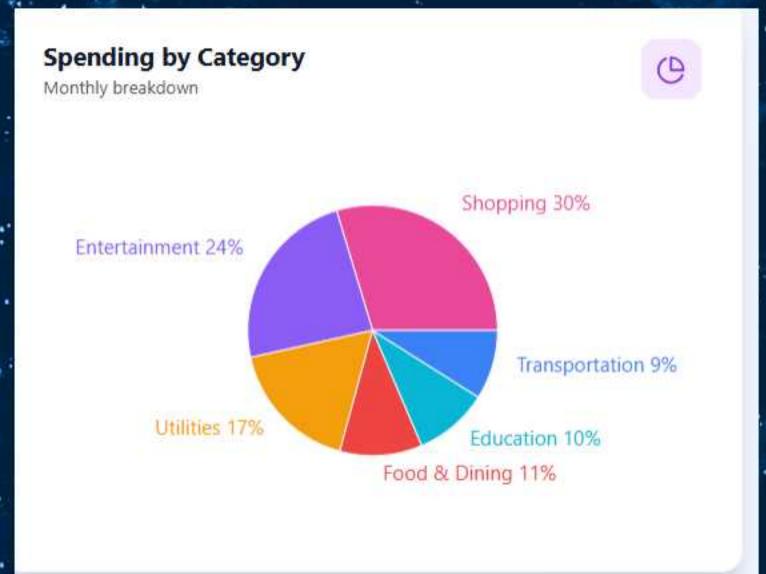
### FLOWCHART I DIAGRAM

- The user starts by entering their daily or monthly expenses into the app. Once the data is added, the AI system analyzes previous spending patterns and predicts how much the user might spend in the upcoming month.
- Next, a Machine Learning model categorizes each expense into types such as food, shopping, travel, etc. If the system detects that the predicted spending in food or shopping categories is likely to exceed ₹5000, it immediately triggers a warning, shown pop up to alert the user.
- In the end, the app gives easy tips like spending less on takeout or shopping, so users can save more and manage their money better.

#### FEATURES

- Shows income, expenses, and balance clearly.
- Pie charts and graphs to understand spending.
- Forecasts next month's expenses using past data.
- Gives alerts when expenses go beyond limits.
- Offers savings tips based on user habits





### NOVELTY

- Suggests actions to improve spending.
- Helps track financial goals easily.
- Gives personal advice, like a mini finance guide.

### DRAWBACKS:

- Needs manual entry of transactions.
  - Expense alerts are fixed, not adjustable.
  - Doesn't connect with bank accounts yet.
  - Predictions may miss unexpected spending.

## SHOWSTOPPERS:

- Doesn't work without internet.
  - No login security like OTP or 2-step.
  - Not ready for large number of users.
  - Users can't see how predictions are made.

#### TECHNOLOGIES USED

#### **Frontend**

- React (with TypeScript) Building modern UI with Modular structure with components type safety
- Vite Fast build tool for rapid development
- Tailwind CSS Utility-first CSS for responsive, clean design

#### Components

like: Dashboard.tsx, Analytics.tsx, TransactionForm.tsx, etc.

#### Al & ML Logic

Custom ML logic in predictor.ts

- Predicts next month's expenses using simple pattern analysis
- Gives early warnings if categories (e.g., food/shopping) exceed ₹5000

## TECH NOVA TEAM MEMBERS DETAILS

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