| **Feature** | **Backend Tasks** | **Frontend Tasks** | **Tools/Tech Stack** |
| --- | --- | --- | --- |
| **User Authentication** | JWT or OAuth2, Role management | Login/Signup UI, password reset | Node.js / Django / Spring Boot |
| **Unified Financial Dashboard** | Aggregate data via APIs, Store in DB | Dynamic cards for Accounts, Budget, Goals | React / Vue / HTML+JS |
| **Budgeting Tool** | CRUD budget items, category logic | Graphs (pie/bar) for expenses | Chart.js / D3.js |
| **Product Comparison Engine** | Scrape or API for products, scoring algo | Filter/sort UI, Compare cards | Python + BeautifulSoup / REST APIs |
| **Goal Tracker** | Set & update saving goals | Progress bar UI, reminders | MySQL, Notifications logic |
| **Credit Score API Integration** | Call third-party API, store score | Display score, tips | Experian/Equifax API (sandbox for dev) |
| **Spending Categorization** | Auto-tag transactions using ML model | Category list & edit option | Python ML (scikit-learn or custom rules) |
| **Chatbot Assistant (Optional AI)** | NLP model or Dialogflow | Chat widget UI | Dialogflow / Rasa |

**🔁 Alternative Feature Options for Credit Score API Integration**

**1. Financial Health Score (Internal Scoring Engine)**

* 📊 **What it is:** Create your own "Financial Health Score" based on users' income, expenses, budget consistency, debt ratio, and savings rate.
* 🛠️ **How it works:** Use input data like monthly income, total expenses, savings goals met, etc.
* ✅ **Benefit:** No third-party API, and still gives users helpful feedback.

**2. Spending Insights / Monthly Review**

* 📅 **What it is:** Show users how their spending compares month-over-month.
* 🔍 Include metrics like:
  + Top 5 categories
  + Largest transaction
  + Budget overages
* 📈 Use bar or line graphs to visualize trends.

**3. Savings Streak Tracker**

* 💸 Track how many months in a row a user meets their saving goals.
* 🎯 Encourage gamified behavior with badges (e.g., “3-month saver”, “Debt Slayer”).

**4. Debt-to-Income (DTI) Ratio Calculator**

* 📐 Ask users to input loan or mortgage payments + income.
* 🧮 Show simple ratio and educate on healthy range (<36%).
* 🎓 Add tips for reducing debt if the ratio is high.

**5. AI-Based Financial Tips (No Sensitive Data)**

* 🤖 Use lightweight machine learning or rule-based logic to give users custom saving/investment tips without needing sensitive credit info.