Team 3 Project Charter

Team Members:
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Project Title**:** College Capital

Problem Statement**:** College students today have more to manage than ever with rigorous course loads, hectic social lives, and an increasingly present sense of independence. Along with these increased responsibilities comes a larger financial burden, one which can cause stress and unnecessary chaos while attempting to juggle various sources of income and expense. College Capital alleviates these burdens by aggregating a student's financial information into one place, allowing for quick access to things like monthly tuition payments, weekly meal plans, and personal expenses. Unlike other financial services, College Capital distinguishes itself by providing features like predictive spending based on current habits and suggestions to help the user manage their finances in the future.

Project Objectives**:** Develop a web app that can do the following:

- Assist college students in managing their personal finances.
- Help budget, save, and efficiently track funds in one location.
- Use predictive algorithms to help improve spending habits.
- Allow users to specify the importance of specific personal expenses, tailoring their financial predictions to their needs.
- Help users gain a better understanding of their financial situations through visualization.

Stakeholders:
Users: Primarily college students or post-grads in need of financial assistance. However, the application is accessible to all.
Developers: Muhammad Bokhari (Front-End/Back-End), Jeremy Chen (Back-End), Justin Chen (Front-End), Charlie Newell (Front-End/Back-End), Matthew Story (Back-End), Jethro Zhou (Front-End)
Project Coordinator: Yamini Ponugoti
Project Owners: Muhammad Bokhari, Jeremy Chen, Justin Chen, Charlie Newell, Matthew Story, Jethro Zhou
Additional Stakeholders: Families of College Students, High School/Post-grad Students

Project Deliverables: The first goal is to design a web application that fetches financial data from a variety of sources and combines them into one easy to view location.

- Create a web application on the front-end using HTML, CSS, and react.js that tracks various currencies alongside personal finances in a combined format
- Manage the backend using Java and Firebase to store user data and carry out network operations

- Display current balances alongside previous balances utilizing matplotlib to help the user visualize data
- An interface to integrate school-specific currencies in balance and graph displays
- Implement predictive algorithms that help the user understand current spending and habits impact on future finances
- Design algorithms that can determine if current spending habits are unsustainable for the user, and provide automated messages that provide user with feedback and suggestions in order to help them improve their financial situation.