

Personal Finance Tracker

1. Expense Categories

Screens: Category Manager, Transaction Tagger, Custom Rule Creator

Interaction:

- Automatically categorize transactions
- Create custom spending categories
- Set monthly category limits

2. Income Recording

Screens: Paycheck Log, Recurring Income Setup, Side Hustle Tracker

Interaction:

- Log salary/deposits with payee details
- Track irregular income sources
- Forecast future cash flow

3. Budget Goals

Screens: Goal Dashboard, Progress Thermometer, Alert Settings

Interaction:

- Set monthly spending targets
- Visualize progress with color coding
- Receive overspending warnings

4. Bill Reminders

Screens: Bill Calendar, Due Date Notifications, Auto-Pay Setup

Interaction:

- Get payment alerts 3 days in advance

- Schedule automatic payments
- Track payment history

5. Reports/Graphs

Screens: Spending Trends, Income vs Expense, Net Worth

Interaction:

- Generate custom date-range reports
- Compare monthly spending patterns
- Export visual charts

6. Account Linking

Screens: Bank Connection Wizard, Sync Status, Error Resolver

Interaction:

- Connect checking/savings/credit accounts
- Fix broken connections
- Control sync frequency

7. Debt Tracking

Screens: Loan Dashboard, Payoff Calculator, Interest Analyzer

Interaction:

- Track all debts in one place
- Test payoff scenarios
- View interest cost breakdowns

8. Savings Goals

Screens: Goal Visualizer, Contribution Planner, Milestone Tracker

Interaction:

- Create targeted savings buckets

- Set up automatic transfers
- Celebrate goal achievements

9. Tax Categories

Screens: Deduction Manager, Year-End Summary, CPA Export

Interaction:

- Tag tax-deductible expenses
- Generate IRS-ready reports
- Estimate quarterly taxes

10. Export Data

Screens: Export Wizard, Format Selector, Archive Manager

Interaction:

- Download CSV/PDF/QBO files
- Schedule automatic backups
- Encrypt sensitive exports