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muzzammil's code
/* -----
 Budget Tracker Bot Logic
 */
const STORAGE_KEY = 'btb_data_v1';
// Data model
let state = {
transactions: [], // {id, type:'expense'|'income', amount, category, note, dateISO, recurring:
{interval:'monthly', lastAppliedISO}}
 budgets: {}, // {category: limit}
goal: { amount: 0 },
};
// Utilities
const uid = () => 't' + Math.random().toString(36).slice(2,9);
const nowISO = (d=new Date()) => d.toISOString();
const toDateStr = iso => new Date(iso).toLocaleString();
const formatCurrency = n => ₹${Number(n | | 0).toLocaleString()};
// Load / Save
function loadState() {
 const raw = localStorage.getItem(STORAGE_KEY);
 if (raw) {
  try { state = JSON.parse(raw); }
  catch(e){ console.error('loadState parse',e); }
}
function saveState() {
 localStorage.setItem(STORAGE_KEY, JSON.stringify(state));
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}
/* --- Chat UI --- */
const chat = document.getElementById('chat');
function botSay(text, important=false) {
 const div = document.createElement('div');
 div.className = 'msg from-bot';
 if (important) div.style.border = '1px solid #f5d6d6';
 div.textContent = text;
 chat.appendChild(div);
 chat.scrollTop = chat.scrollHeight;
}
function userSay(text) {
 const div = document.createElement('div');
 div.className = 'msg from-user';
 div.textContent = text;
 chat.appendChild(div);
 chat.scrollTop = chat.scrollHeight;
}
/* --- Core functions --- */
function addTransaction(tx, save=true) {
 tx.id = tx.id | | uid();
 tx.dateISO = tx.dateISO || nowISO();
 state.transactions.push(tx);
 if (save) { saveState(); renderAll(); }
 // After adding an expense, check budget alert
 if (tx.type === 'expense') checkBudgetAlert(tx.category);
}
function editTransaction(id, newData) {
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const idx = state.transactions.findIndex(t=>t.id===id);
 if (idx>=0) {
  state.transactions[idx] = { ...state.transactions[idx], ...newData };
  saveState(); renderAll();
  return true;
 }
 return false;
}
function deleteTransaction(id) {
 state.transactions = state.transactions.filter(t=>t.id!==id);
 saveState(); renderAll();
}
/* Budgets */
function setBudget(category, amount) {
 if (!category) return;
 state.budgets[category.toLowerCase()] = Number(amount);
 saveState(); renderAll();
}
/* Goals */
function setGoal(amount) {
 state.goal.amount = Number(amount);
 saveState(); renderAll();
}
function increaseGoal(byAmount) {
 state.goal.amount = Number(state.goal.amount || 0) + Number(byAmount);
 saveState(); renderAll();
}
```