Personal Budget Planner

User Manual

by Joshua Ochayon

20117048

Contents

Application Overview

- The Personal Budget Planner allows the user to input their monthly gross income as well as their estimates tax and other expenses.

- The user will then be given the option to choose a type of accommodation (renting / buying) and will be prompted for values in respect of their input.

- The user will also be given the option to include buying a vehicle in their budget planner and will be prompted for values in respect of their input. (NOTE: loan repayment based on 5 year repayment period).

- The user will be given the option to create save up for something by a selected date. The user will be asked for a reason, amount, they will be given the option to select a date, the program will calculate the rounded amount of months. The user will also input their saving interest rate.

- A report will then be displayed to user showing their expenses arranged in descending order and will alert then if their expenses exceed 75% of their gross income as well as should the monthly home loan repayment exceed 1/3 of their gross income.

- A graph will be generated and displayed showing the users monthly income, total expenses and available balance over a 120 month (10 year) period.

- The user can then choose to save the report which will create the directory in the users device's documents folder called "20117048 - POE Final" and save the report under the name of their choice as a text file.

- This user can then load and/or edit this report at a later stage, the combo box will automatically search for saved reports on their device.

Sign in
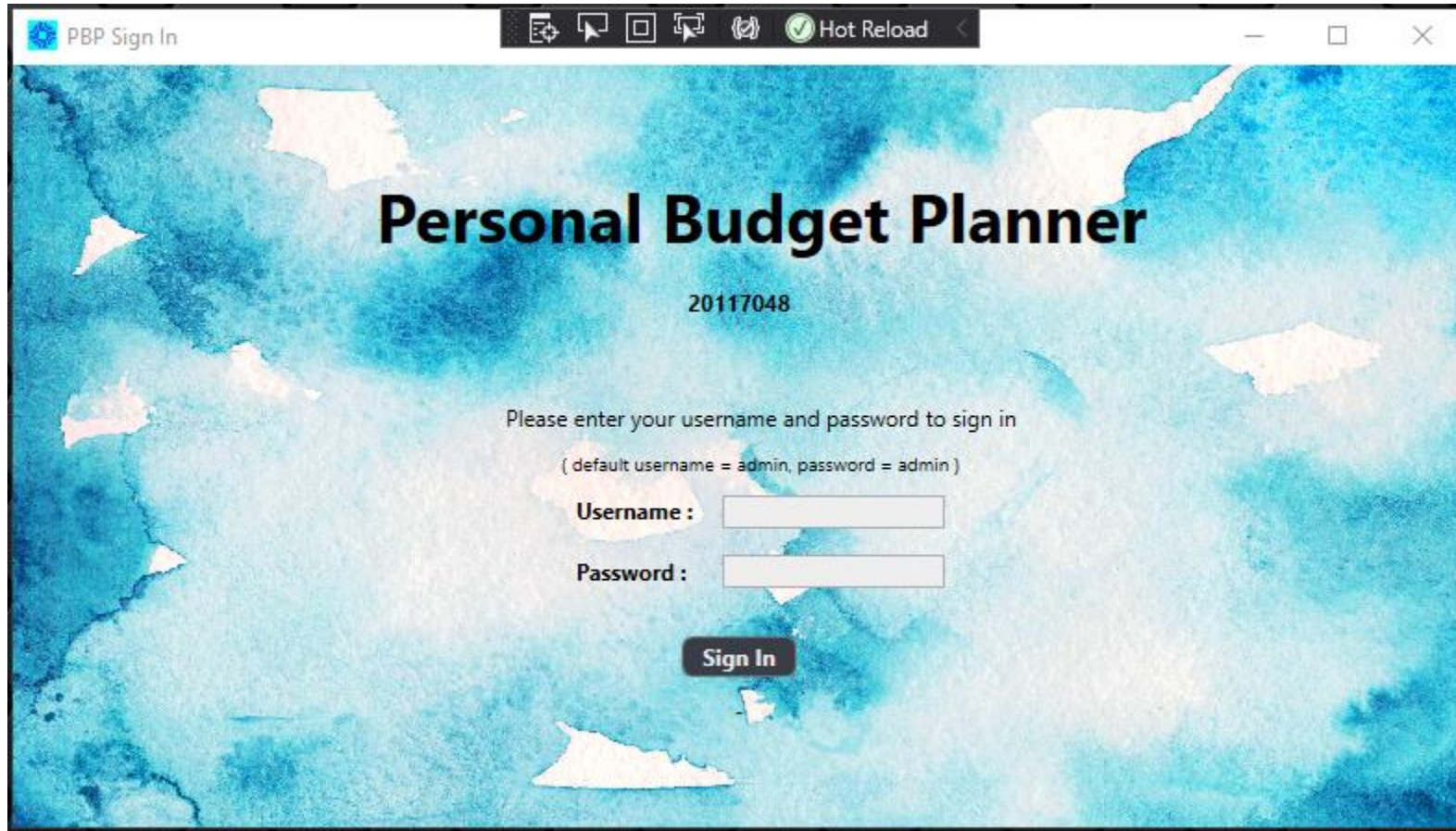
Upon running the app you will be initially prompted with the PBP sign in page, enter the default values **(username = admin / password = admin)** to continue.

Any invalid inputs will result in an error message and the fields being cleared.

Create / Load

Click here to create a new report

If there are any saved reports on the users device they will load automatically and fill the combo box
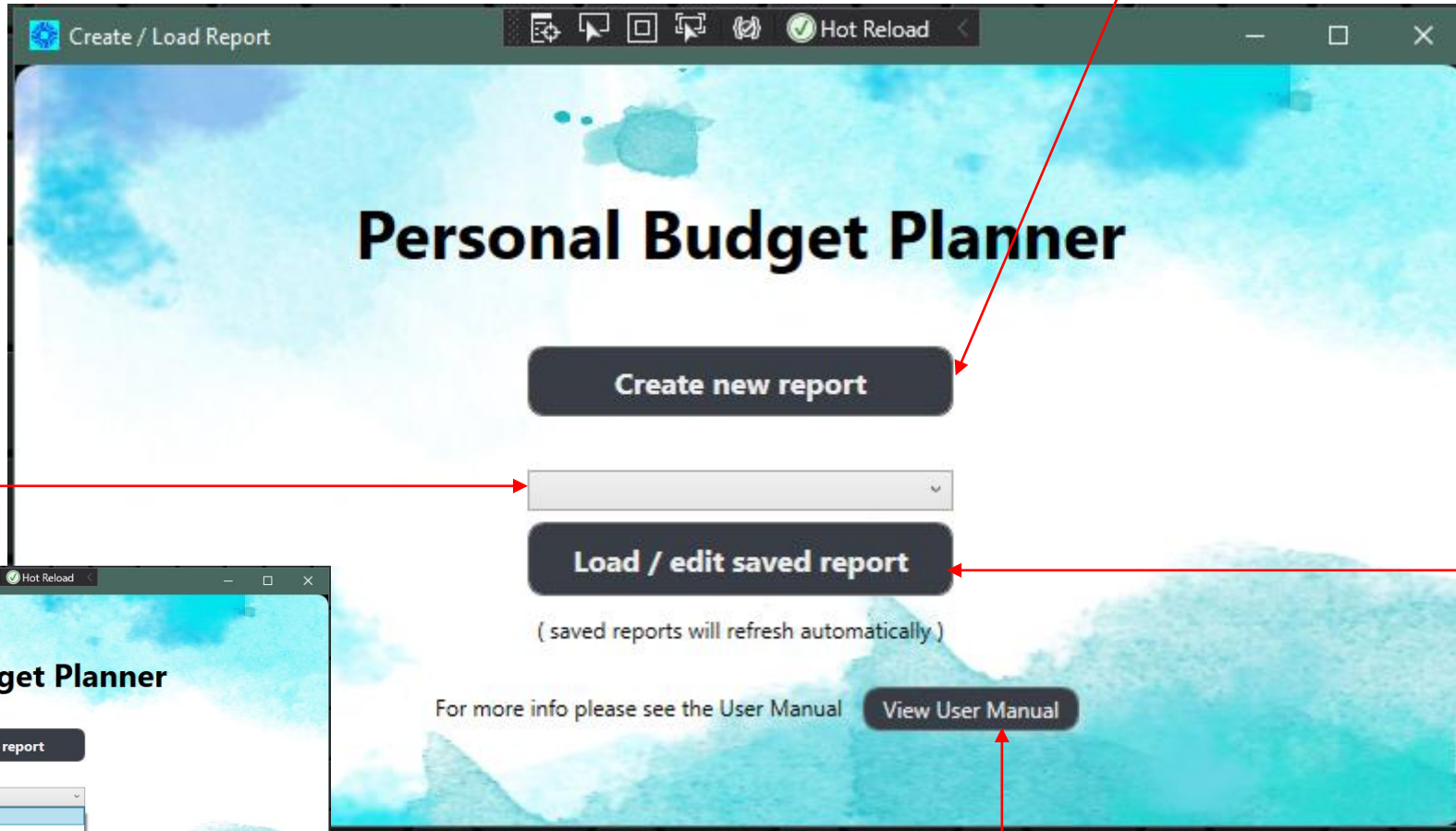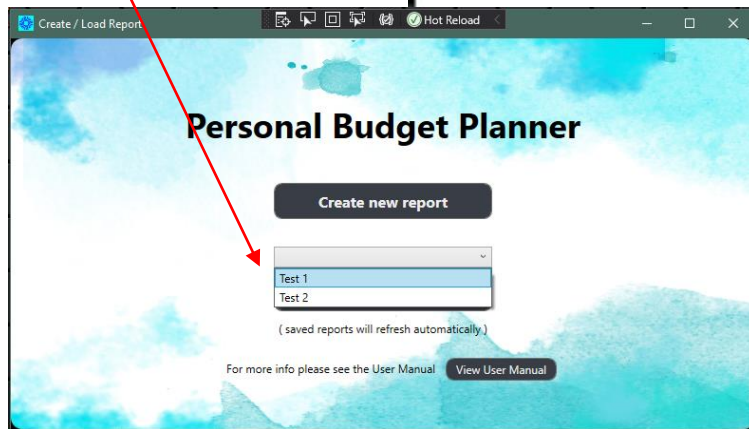
Click here to load a saved report to view or to edit

Click here to launch default browser and see the User Manual on GitHub

Input errors & warnings

When inputting the numeric amounts, you will be given feedback based on if your input is valid

Errors:
The program will try parse the input, if the input is invalid the colours will change and the warning message will appear

Gross income:	R string	invalid input
Tax Deduction:	R -1	invalid input

Esitmated monthly expense amount:

Groceries:	R 0	**warning
Water & lights:	R 1	

Warnings:
The user will be able to enter 0 for certain inputs in which it could be a real possibility, this will result in a warning message and the textbox going blue, however the report can still be created

Validated inputs will reset the colours and error messages

Any errors (not warnings) or empty fields will not allow the user to continue and create the report

New Budget

Fill in the various fields with their respective monthly amounts

Important Notes:

- Ensure to only enter the actual numerical amount and do not enter the currency symbol (i.e. 1000 not R1000)

- Use a comma (,) to represent a decimal point (i.e. 1000,00 not 1000.00)

Create new report

Personal Budget Planner

Gross income: R [ ]   -

Tax Deduction: R [ ]   -

Esitmated monthly expense amount:

Groceries: R [ ]   -

Water & lights: R [ ]   -

Travel costs: R [ ]   -

Cell & Telephone: R [ ]   -

Other expenses: R [ ]

Accommodation selection:

○ Renting   ○ Buying

Purchase a vehicle: ☐ Yes

Would you like to save up for something: ☐ Yes

Create budget report

Close

New Budget (Accommodation)

It is required that you choose a type of accommodation (the program will not let you proceed otherwise). The radio buttons are grouped so if you select one the other will deselect

Choosing one will also reset all the other options fields and error/warning messages

Accommodation selection:

○ Renting   ○ Buying

Renting

Monthly rental amount: R [_____] -

Accommodation selection:

○ Renting   ⦿ Buying

Buying

Purchase Price: R [10000]

Total deposit: R [100]

Interest Rate %:   [10]

Repayment Months: ○ 240 (20 years) ⦿ 360 (30 years)

If buying is selected the app will calculate the monthly home loan repayment amount

The month radio buttons are also grouped

New Budget (Buy Vehicle)

You can also choose to purchase a vehicle and calculate the monthly vehicle loan repayment amount

Unselecting the checkbox will reset all respective fields

Purchase a vehicle: ✔ Yes

Vehicle Purchase

Make:	Lamborghini
Model:	Aventador SV
Purchase price:	R 1000000,00
Total deposit:	R 50000
Interest rate %:	10
Estimated insurance premium:	R 2500

You can enter numeric values with or without the decimal points

New Budget (Save Up Goal)

You can choose if you would like to include a savings goal in your budget report, the program will calculate how much you need to save every month

Unselecting the checkbox
will reset all respective fields

You can choose the date which you would like to save up by and the program will calculate the rounded amount of months you have to save.
This value will displayed at the bottom.

New Budget (Create Report)

Once all values have been entered, click this button to proceed and create the budget report

The program will only proceed should all inputs be filled in and valid

Or click here to close this window and re-open the New / Load window

New Budget (Create Report Error)

Any errors or missing fields will produce this error message and will prevent you from proceeding

New Budget (Alerts)

If buying a property is selected, the program will alert you should the monthly home loan repayment be more than 1/3 of your gross income
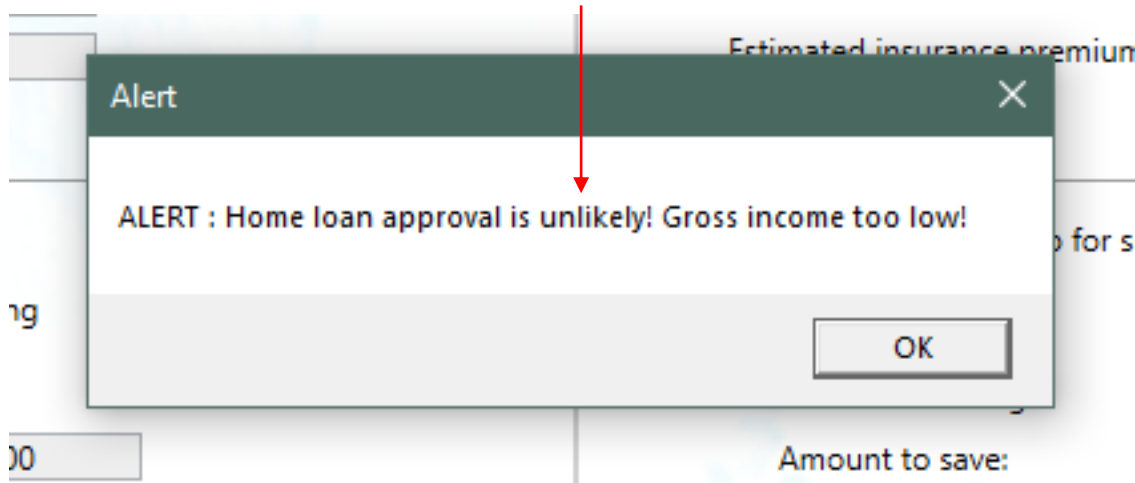
The program will also alert you should the monthly expense total exceed 75% of your monthly gross income

Estimated insurance premiun

Alert ✕

ALERT : Home loan approval is unlikely! Gross income too low!

OK

Amount to save:

Alert ✕

ALERT : Your monthly expenses exceed 75% of your gross income

OK
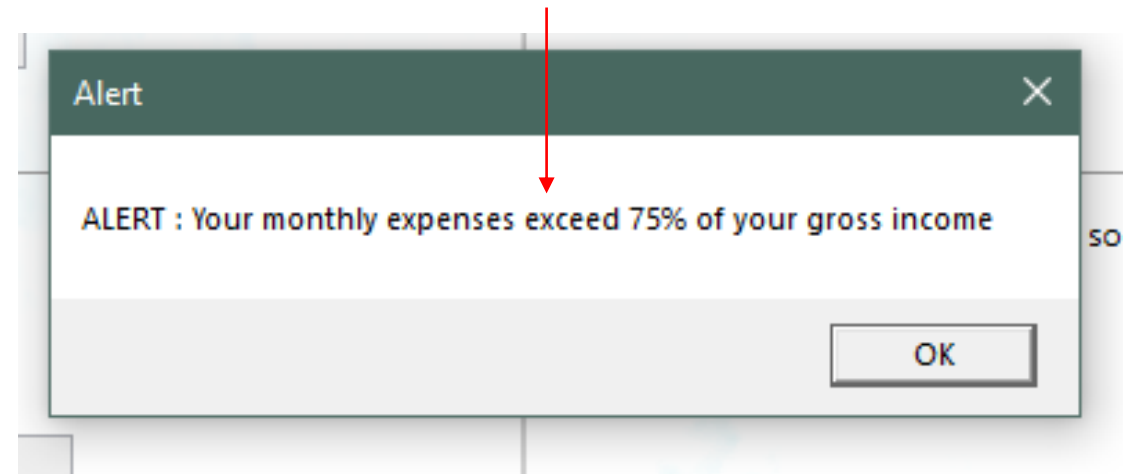
These alerts will also be displayed at the bottom of the Display Report window

ALERT : Your monthly expenses exceed 75% of your gross income

ALERT : Home loan approval is unlikely! Gross income too low!
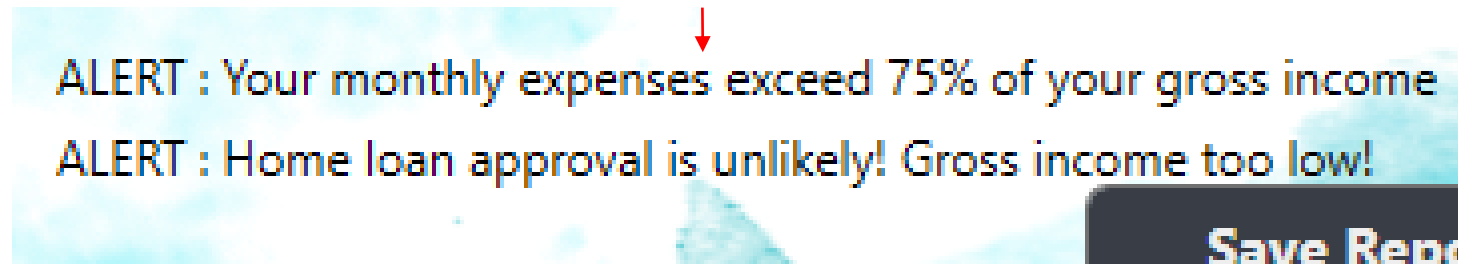
Save Rep

Budget Report
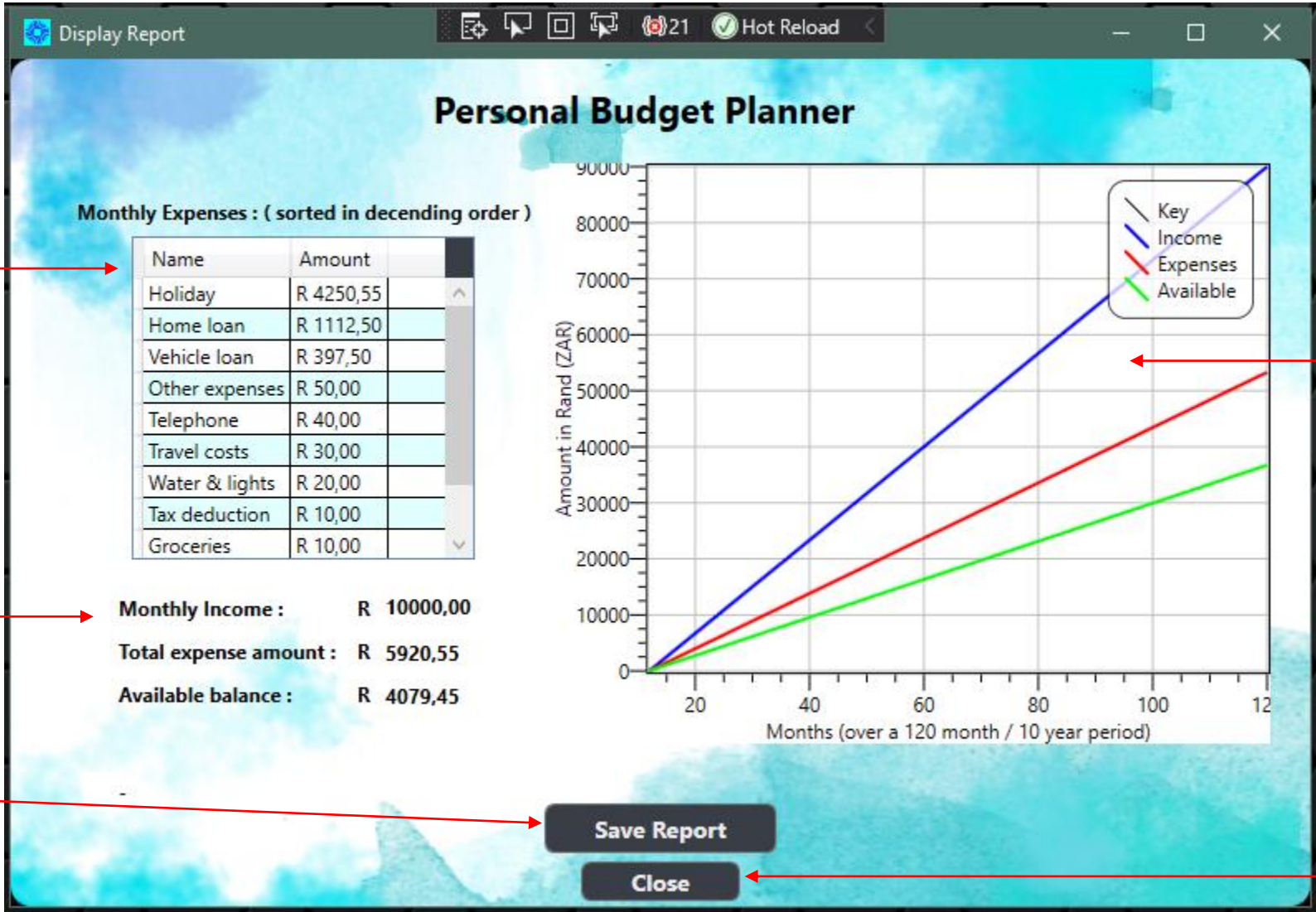
Expenses displayed in descending order

Monthly income, expense total and available balance displayed

Monthly income, expense total and available balance displayed as a graph over 120 months / 10 years
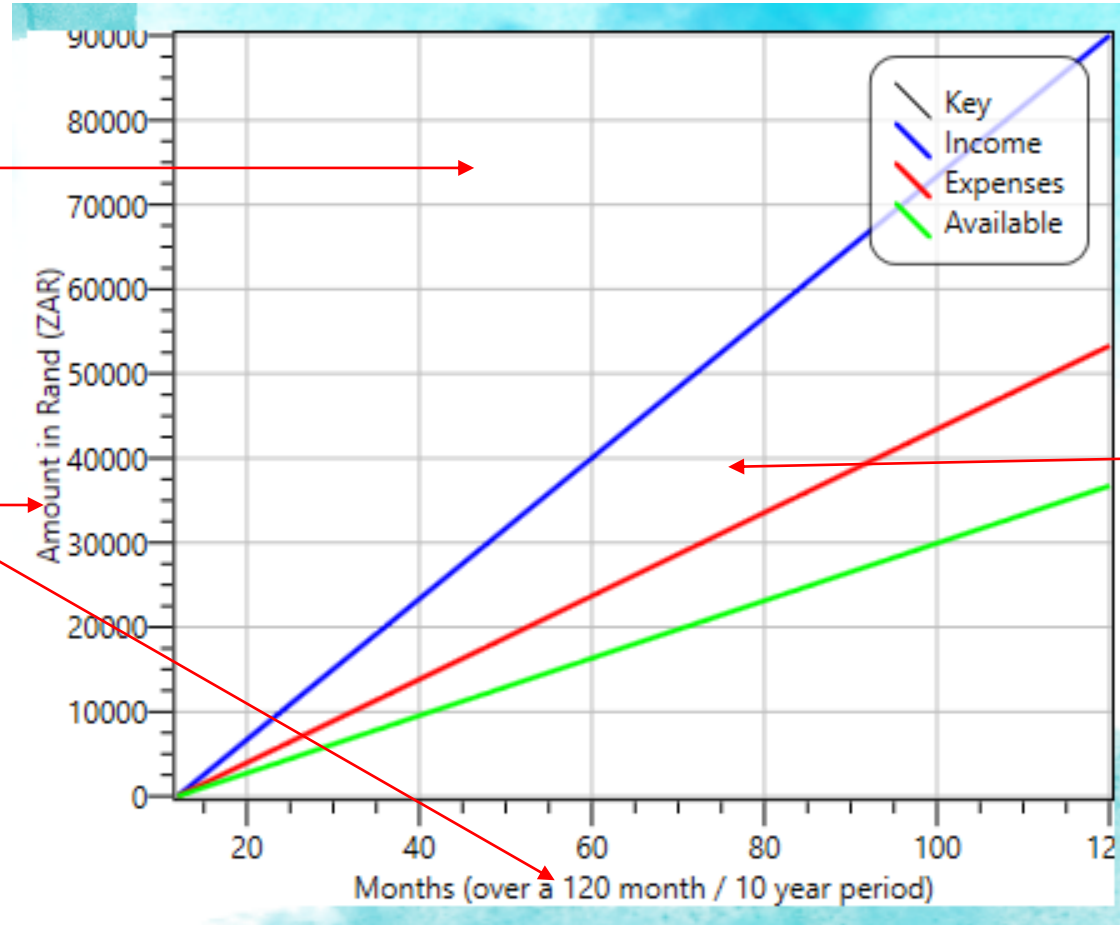
Click here to close save report

Click here to close report and re-open the New / Load window

Budget Report (Graph)

There is quite a bit of control over the graph

You can zoom in and out by hovering your mouse here and scrolling

You can also only zoom in on one axis by hovering over the label then scrolling

You can pan by clicking and holding and dragging in the direction you desire

Budget Report (Saving)

Saving the report will create a directory in your documents folder called "20117048 – POE Final". The name given will be the text file name you enter + " – Budget Summary", the report will be saved in this directory as a .txt file

Once you click save this window will pop up requesting a name for the report

If you enter the same name as a previous report it will overwrite the previous one
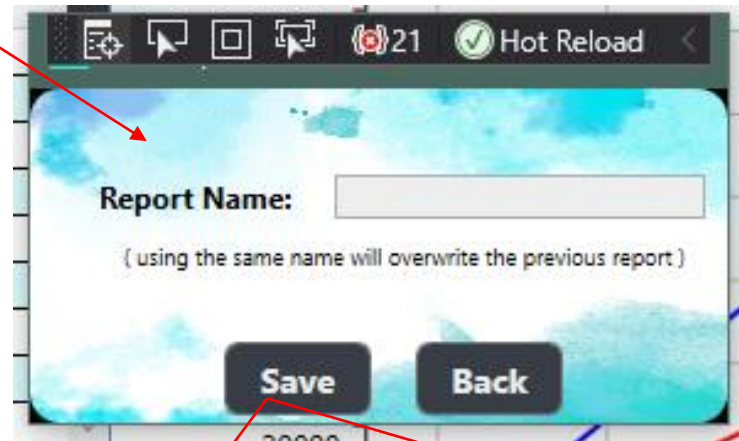
Should the save be successful you will be notified with this message containing the report name

Leaving the name field empty will result in this error message
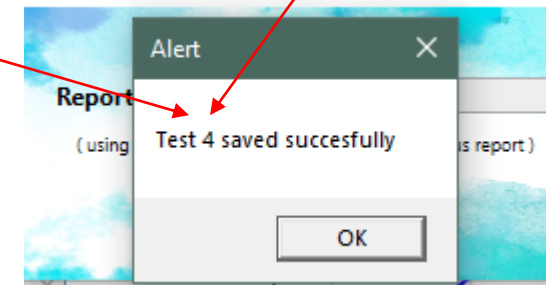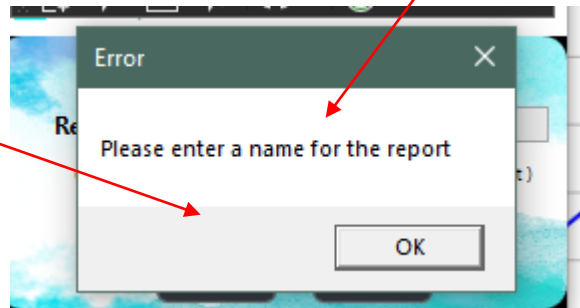
Load / Edit Budget

Select the budget you wish to load or edit

Then click this button to load it
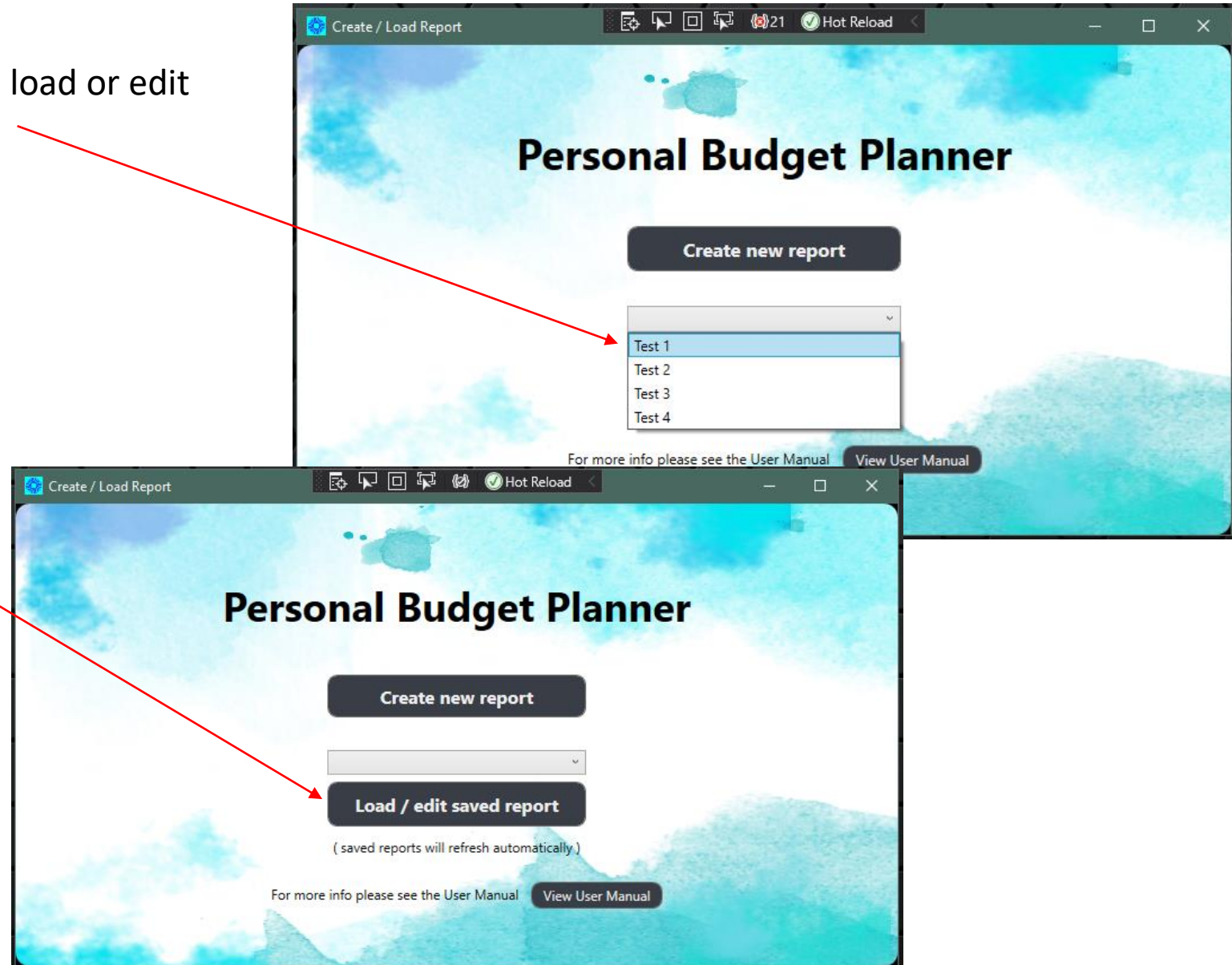
Load / Edit Budget

The program will read the saved text file and pull all relevant data into their respective fields

To view the same report simple re-click the create budget report button again to regenerate the same report

Alternatively, edit whichever fields you desire and then create the new report

End

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