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TASK 1

BudgetPlan code summary:

1. The code will prompt the user for their gross monthly income.
2. The code will also prompt the user for their monthly tax fee.
3. The code will then prompt the user for their monthly expenses. E.g., groceries, water & lights, traveling costs (including petrol), cell phone and telephone, and other expenses.
4. It will then prompt the user on the type of property they would like to buy.
5. If the user chooses to rent, then it will ask for the monthly rental amount, and if they choose to buy, it will ask for necessary information (purchase price, deposit, interest rate, and months in which the loan will be paid).
6. It now calculates the monthly home loan, which is the monthly instalment.
7. If the monthly instalment is more than a third of the gross monthly income, then it will show the message *“You are not eligible for this loan or property.”*
8. It will now calculate the money left after the deductions from all expenses.
9. The programme will output all the information based on the data you typed in.

TASK 2

From task 1, I improved my calculations. But instead of using a compound interest method, I used a simple interest method.

I rearranged my code so that the user may get an idea of how their finances look like in the middle of a code run, instead of inputting values constantly. The user will eventually get tired and probably give up.

I also added the vehicle classes, where the user will be prompted if they do or do not want a vehicle in the main class. Calculations are also simple interest calculations.

I used delegate to notify the user if their expenses have exceeded 75% of their income.

I also used the generic collection to store/save the expenses.