Building a Finance App From ZERO (For Humans, Not Finance Majors)

This document is written for someone with NO finance background. No assumptions. No buzzwords. No hidden math. Every concept exists because it solves a real-life problem.

1. What Problem Are We Solving?

Most people fail with money for ONE reason: they cannot see time. Money today feels fine. Money in 3 months is invisible. This app exists to answer three questions clearly: • Where is my money going? • What will happen if I continue like this? • When do I get into danger?

If a feature does not help answer one of these three questions, it does NOT belong in the app.

2. The Core Idea (Very Important)

Everything in the app is based on ONE simple idea: ■ Money events happen on a timeline. A money event is either: • Income (money comes IN) • Expense (money goes OUT) If we store every money event with a date and an amount, we can calculate EVERYTHING else.

This means the app is NOT about charts. Charts are just drawings of the timeline.

3. The 4 Rules That Never Change

• Income is stored as a POSITIVE number.

• Expenses are stored as a NEGATIVE number.

• Balance = starting money + all events before today.

• Future = actual events + planned events.

If you break these rules, your app will lie to the user.

4. App Features Explained Very Simply

4.1 Cash Flow Timeline

This shows money IN and money OUT over time. Imagine a straight line: • Bars going UP = income • Bars going DOWN = expenses • A line in the middle = net result This screen answers: ■ Am I earning more than I spend?

4.2 Calendar Planning

People think in dates, not tables. The calendar shows: • Salary on the 1st • Rent on the 5th • Gym weekly This screen answers: ■ What will happen THIS week or THIS month?

4.3 Future Forecast

The forecast answers the scary question: ■ Where will my bank balance go? The app takes: • Money I already spent • Money I already earned • Money I PLAN to earn/spend Then it draws a future balance line.

4.4 Danger & Safety Meter

This section exists to protect you. It calculates: • How much you spend per month (burn rate) • How much cash you have • How long until you hit zero It then says: • Safe • Warning • Danger

5. Plan A / Plan B / Plan C (Why This Is Powerful)

The future is uncertain. So instead of guessing ONE future, we simulate MULTIPLE futures: Plan A: Things go as expected Plan B: Things go bad Plan C: Things go well Each plan slightly changes income and expenses. The app shows all outcomes.

This teaches users something very important: Money problems are often about RISK, not just income.

6. The Only Math You Need

Do NOT panic. This is basic math. Net = income + expenses Balance = yesterday balance + today net Burn rate = average monthly expenses Runway = cash / burn rate That's it. Seriously.

7. How You Actually Build This App

• Step 1: Build a screen to add income and expenses (CRUD).

• Step 2: Show monthly totals (3 numbers).

• Step 3: Draw the cash flow chart.

• Step 4: Add planning (recurring items).

• Step 5: Generate future forecast.

• Step 6: Add danger meter.

If you try to build everything at once, you will fail. Follow the steps in order.

Final Thought

This app is not about being rich. It is about NOT being surprised by the future. If the user understands their future clearly, they will make better decisions automatically.