Most existing systems of money management manually record income and expenses in account books. Since smartphones have begun playing such a huge role in daily life, we can throw account books away and turn to smartphones applications instead. There are many applications for managing your money. However, the main problem for users is that they do not know how to effectively use these applications. One possible reason for the problem is that most applications have complicated interfaces. There are a lot of buttons that contain specific financial words. Thus, users could benefit from an application that has new smart features. This application would help them plan and manage finances by using assignable goals.

The main objectives of this application are to consolidate records of income and expense transactions and provide relevant information to support users who want to manage their money by a plan. This application will allow users to set goals for managing finances for a finite period, and it will also periodically report net savings and give suggestions to complete their goals.

**Main functions**

• Expense Trackers : record daily transactions and categorize.

• Bill Reminder : schedule upcoming bills and notify user before due date.

• Set Goals and Saving plan

• Speech to text processing

• Scanner processing

• Set up recurring transactions

• Personal Dashboard

• In-app help and support

To summarize, the main problem for users is that they do not know how to effectively use these applications.One possible reason for the problem is that most applications have complicated interfaces. Our application go to give you a new experiences of financial application, easier, better, less complicated that the other application.