NEW HORIZON
COLLEGE OF ENGINEERING
Autonomous College Permanently Affiliated to VTU, Approved by AICTE & UGC
Accredited by NAAC with 'A' Grade, Accredited by NBA

A MINI PROJECT REPORT

on

Personal Finance Planner

Submitted by

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Under the guidance of
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In partial fulfillment for the award of the degree of

BACHELOR OF ENGINEERING

in

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CERTIFICATE

This is to certify that the mini project work titled "**Personal Finance Planner"** is a bonafide work carried out by **PRABHUDEV KOLKUR (1NH24CS151)** in partial fulfillment of the degree of **Bachelor of Engineering** in **Computer Science and Engineering** of the New Horizon College of Engineering during the year **2025-2026.**

Signature of Guide

Signature of HOD

SEMESTER END EXAMINATION

Name of the Examiner

Signature with date

1. _____ _____

2. _____ _____

ABSTRACT

Personal financial management has become an essential skill in today's fast-paced and economically dynamic environment. Many individuals struggle to track their income, expenses, and savings effectively, which often leads to poor financial decisions and financial stress. The Personal Finance Planner is a web-based application designed to help users manage their monthly finances in a simple, efficient, and user-friendly manner. The main objective of this project is to provide an easy-to-use tool that assists users in budgeting, expense tracking, and savings analysis.

The system is developed using front-end web technologies such as HTML, CSS, and JavaScript. HTML is used to structure the web interface, CSS is applied to design a clean and responsive layout, and JavaScript is used to implement the core logic of calculations and validations. The user inputs their monthly income along with various expense categories such as rent, food, transportation, and other miscellaneous costs. Based on the entered data, the application automatically calculates total expenses, remaining savings, and displays the financial status of the user.

The Personal Finance Planner provides immediate feedback on spending habits and highlights whether the user is maintaining healthy savings or needs improvement. This real-time analysis helps users understand their financial position clearly and encourages better budgeting practices. Since the application runs entirely on the client side, it does not require any backend or database, making it lightweight, fast, and easily accessible through a web browser.

In conclusion, this project demonstrates the effective use of basic web technologies to solve a real-world problem. The Personal Finance Planner is a practical, scalable, and educational project that promotes financial awareness and responsible money management among users. It can be further enhanced by adding features such as graphical reports, data storage, and advanced financial analytics.

ACKNOWLEDGEMENT

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PRABHUDEV KOLKUR
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CHAPTER 1

INTRODUCTION

In the modern digital era, effective financial planning has become a crucial aspect of everyday life. Individuals are required to manage income, expenses, and savings efficiently to achieve financial stability and meet both short-term and long-term goals. However, many people still rely on manual methods or lack proper tools to monitor their spending habits, which often results in unplanned expenses and poor financial management. This creates a strong need for a simple, reliable, and accessible financial planning solution.

The Personal Finance Planner is a web-based application developed to assist users in organizing and managing their personal finances in an easy and structured manner. The primary aim of this project is to help users track their monthly income and expenses, calculate savings, and analyze their financial condition. By providing a clear overview of income and expenditure, the system enables users to make informed financial decisions and encourages responsible budgeting practices.

This application is designed using front-end web technologies such as HTML, CSS, and JavaScript. HTML is used to create the structure of the web page, CSS is utilized to enhance the visual appearance and ensure a user-friendly interface, and JavaScript is employed to perform calculations and provide dynamic interaction. The system allows users to enter income details and categorize expenses such as rent, food, transportation, and other costs. Based on these inputs, the application automatically computes total expenses and remaining savings, reducing manual effort and errors.

The Personal Finance Planner operates entirely on the client side, making it lightweight, fast, and easy to deploy without the need for a database or server. This makes the application suitable for students, individuals, and beginners who want to understand basic financial planning concepts. Additionally, the project serves as an effective learning tool for understanding the practical implementation of web technologies in solving real-world problems.

In summary, this project focuses on combining simplicity with functionality to create an effective personal finance management system. The Personal Finance Planner not only helps users manage their finances but also demonstrates the practical application of web development concepts in a meaningful

1.1 PROBLEM DEFINITION

In today's world, managing personal finances has become increasingly challenging due to rising living costs, multiple spending categories, and lack of proper financial awareness. Many individuals do not maintain a structured record of their income and expenses, which leads to overspending, poor savings habits, and financial instability. Traditional methods such as manual bookkeeping or mental calculations are time-consuming, error-prone, and inefficient for regular use.

Most people, especially students and beginners, lack access to simple and easy-to-use financial management tools. Existing financial applications are often complex, require internet connectivity, user registration, or involve paid subscriptions, making them unsuitable for basic financial planning needs. As a result, users fail to analyze their monthly expenses properly and are unable to evaluate their savings or financial status accurately.

The absence of a simple budgeting system creates difficulty in tracking expenses across different categories such as rent, food, transportation, and miscellaneous costs. Without clear insights into total expenses and remaining savings, users cannot make informed financial decisions or plan for future needs. This problem highlights the need for a lightweight, user-friendly, and easily accessible solution that can assist users in managing their finances effectively.

Therefore, the problem addressed in this project is the lack of a simple, reliable, and efficient personal finance management system that helps users record income and expenses, perform automatic calculations, and provide instant feedback on their financial condition. The proposed Personal Finance Planner aims to overcome these challenges by offering a web-based solution using HTML, CSS, and JavaScript that simplifies financial planning and promotes responsible money management.

1.2 OBJECTIVES

The main objective of the Personal Finance Planner project is to design and develop a simple and efficient web-based application that helps users manage their personal finances effectively. The system aims to provide a clear understanding of income, expenses, and savings, thereby encouraging better financial planning and responsible spending habits.

The specific objectives of the project are as follows:

1. To design a user-friendly interface that allows users to easily enter their monthly income and various expense details without complexity.
2. To calculate total expenses automatically based on different expense categories such as rent, food, transportation, and other miscellaneous costs.
3. To determine monthly savings by subtracting total expenses from the user's income, reducing manual calculations and errors.
4. To analyze the financial status of the user and provide feedback indicating whether the user has healthy savings or needs improvement.
5. To develop a lightweight application using HTML, CSS, and JavaScript that runs entirely on the client side without the need for a backend or database.
6. To improve financial awareness by helping users understand their spending patterns and savings potential.
7. To provide a cost-effective solution that can be accessed through any modern web browser without additional software or subscriptions.
8. To demonstrate practical implementation of web technologies in solving real-world problems ,making the project suitable for academic learning and evaluation.

In conclusion, the objectives of this project focus on simplicity, usability, and effectiveness. The Personal Finance Planner is intended to serve as both a functional financial management tool and an educational project that enhances understanding of budgeting and web application development.

1.3 METHODOLOGIES TO BE FOLLOWED

The development of the Personal Finance Planner follows a systematic and structured methodology to ensure simplicity, accuracy, and usability. The project adopts a front-end based development approach, focusing on clear design, efficient calculations, and user-friendly interaction. The methodologies followed during the development process are described below:

1. Requirement Analysis

   The initial step involves understanding the basic financial planning needs of users. Key requirements such as income input, expense categorization, automatic calculation of expenses and savings, and display of financial status are identified. This phase helps in defining the scope and functionality of the application.

2. System Design

   In this phase, the overall structure of the application is designed. The user interface layout is planned using HTML elements, ensuring easy navigation and readability. CSS is used to design a clean and responsive layout, while JavaScript logic is planned for performing calculations and validations.

3. Front-End Development

The application is developed using HTML, CSS, and JavaScript.

- HTML is used to create the structure of input forms and result sections.
- CSS is used to enhance the visual appearance, alignment, and responsiveness of the interface.
- JavaScript is used to implement calculation logic, handle user inputs, and display dynamic results.

4. Input Validation

Validation techniques are applied to ensure that users enter valid numerical values for income and expenses. This prevents incorrect calculations and improves the reliability of the system.

5. Testing and Verification

   The application is tested using different input values to verify the correctness of calculations. Various test cases such as high expenses, low income, and zero values are considered to ensure accurate output and smooth functionality.

6. Result Analysis and Display

   The system calculates total expenses, savings, and financial status in real time and displays the results clearly. This allows users to analyze their financial condition instantly.

7. Deployment and Execution

   Since the application is entirely client-side, it can be deployed by simply opening the HTML file in a web browser. No server or database configuration is required, making it easy to use and maintain.

   In summary, the methodologies followed in this project emphasize a structured approach, ease of implementation, and efficient use of web technologies to develop a reliable personal finance management tool.

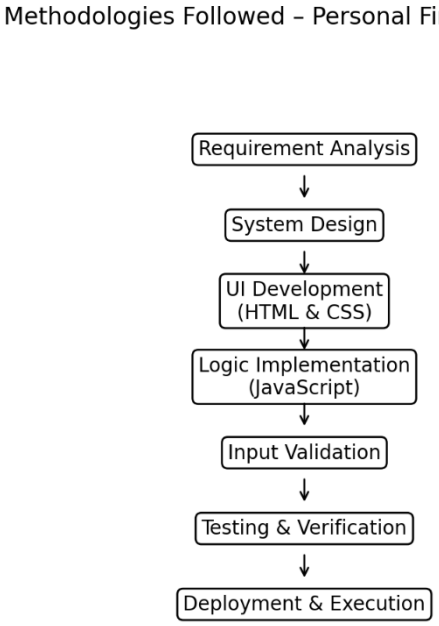

Fig 1.1

CHAPTER 2

FUNDAMENTALS OF THE LANGUAGES USED

The Personal Finance Planner is developed using basic web technologies, namely HTML, CSS, and JavaScript. These languages form the foundation of modern web development and are widely used for creating interactive and user-friendly web applications. Each language plays a specific and important role in the development of the system.

2.1 HTML

HTML (HyperText Markup Language) is the standard markup language used to create the basic structure and content of web pages. It provides the framework upon which web applications are built and allows browsers to interpret and display text, images, forms, and other elements correctly. HTML uses a system of tags and attributes to define different components of a web page.

In the Personal Finance Planner project, HTML is used to design the overall structure of the application. It creates the layout for user input forms where users enter their monthly income and expense details. HTML elements such as <form>, <label>, <input>, <button>, , and headings are used to organize the content in a clear and systematic manner. These elements ensure that users can easily understand and interact with the application.

HTML also helps in structuring the result display section, where total expenses, savings, and financial status are shown after calculations. By using proper semantic elements, the application becomes more readable, accessible, and easier to maintain. HTML provides the foundation that connects the styling layer (CSS) and the functionality layer (JavaScript).

In addition, HTML supports compatibility across different browsers and devices, making the application easily accessible without the need for any additional software. Since the Personal Finance Planner is a client-side application, HTML plays a crucial role in presenting the interface and enabling smooth interaction between the user and the system.

2.2 HTML TAGS

HTML tags are the fundamental building blocks of a web page. They are used to define and structure the content displayed in a web browser. Each HTML tag represents a specific element and is usually enclosed within angle brackets (< >). Most HTML tags come in pairs, consisting of an opening tag and a closing tag, which together define the start and end of an element.

In the Personal Finance Planner project, various HTML tags are used to create a structured and user-friendly interface. Some of the important HTML tags used in this project are explained below:

<html> Tag

The <html> tag is the root element of the web page. It contains all other HTML elements and defines the beginning and end of the HTML document.

<head> Tag

The <head> tag contains metadata about the document, such as the title of the page, character encoding, and internal CSS styles. It helps browsers understand how to process the page.

<title> Tag

The <title> tag defines the title of the web page, which appears on the browser tab. In this project, it represents the name Personal Finance Planner.

<body> Tag

The <body> tag contains all the visible content of the web page, including input fields, buttons, and result displays.

 Tag

The tag is used as a container to group related elements together. In this project, it is used to structure sections such as the main container and result box.

<label> Tag

The <label> tag is used to describe input fields. It improves clarity and accessibility by indicating the purpose of each input.

<input> Tag

The <input> tag allows users to enter data such as income and expenses. Numeric input types are used to ensure valid data entry.

<button> Tag

The <button> tag is used to trigger actions. In this project, it is used to calculate total expenses and savings when clicked.

<p> Tag

The <p> tag is used to display text and results such as total expenses, savings, and financial status.

<footer> Tag

The <footer> tag is used to display additional information such as project details at the bottom of the page.

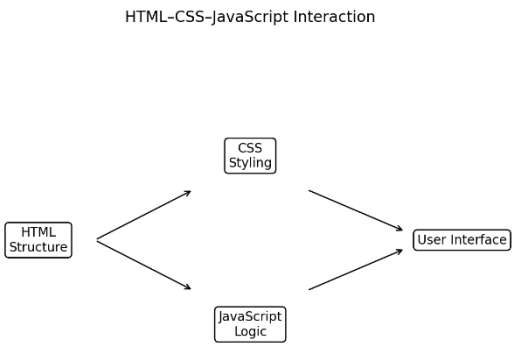

Fig2.1

2.3 CSS

CSS (Cascading Style Sheets) is a style sheet language used to describe the presentation and visual appearance of HTML documents. While HTML is responsible for structuring the content of a web page, CSS is used to control layout, colors, fonts, spacing, alignment, and overall design. CSS plays an important role in enhancing user experience by making web applications visually attractive and easy to use.

In the Personal Finance Planner project, CSS is used to design a clean, simple, and professional user interface. It helps in organizing content properly and ensures that the application looks consistent across different devices and screen sizes. CSS properties are applied to style input fields, buttons, containers, headings, and result sections.

The layout of the application is designed using CSS to center the main content on the page and provide sufficient spacing between elements. Rounded corners, shadows, and background colors are used to improve readability and make the interface visually appealing. CSS also enables hover effects on buttons, which improve user interaction and feedback.

CSS supports reusability and maintainability by allowing styles to be defined in a centralized manner. This reduces repetition and makes future modifications easier. In this project, internal CSS is used within the HTML file, making the application easy to deploy and understand without requiring external style sheets.

In conclusion, CSS enhances the overall appearance and usability of the Personal Finance Planner. By separating design from structure, CSS allows the application to maintain a professional look while ensuring simplicity and clarity for the user.

2.4 JAVASCRIPT

JavaScript is a widely used scripting language that enables dynamic and interactive behavior in web applications. Unlike HTML, which provides structure, and CSS, which controls presentation, JavaScript is responsible for implementing logic, calculations, and user interaction. It allows web pages to respond to user actions such as button clicks, data input, and form submissions in real time.

In the Personal Finance Planner project, JavaScript plays a crucial role in handling the core functionality of the system. It is used to collect user input values such as monthly income and various expense amounts. These values are then processed to calculate total expenses and remaining savings automatically. JavaScript eliminates the need for manual calculations, thereby reducing errors and improving efficiency.

JavaScript is also used for input validation in the application. It ensures that users enter valid numerical values and prevents incorrect or incomplete data from being processed. This improves the reliability and accuracy of the results displayed to the user. Additionally, JavaScript dynamically updates the result section, displaying total expenses, savings, and financial status without refreshing the web page.

The use of JavaScript enables real-time feedback to users regarding their financial condition. Based on the calculated savings, the system indicates whether the user has healthy savings or needs improvement. This interactive behavior makes the application more engaging and informative.

In conclusion, JavaScript forms the functional backbone of the Personal Finance Planner. By enabling calculations, validations, and dynamic content updates, JavaScript transforms a static web page into an interactive and user-friendly financial management tool.

2.5 XHTML

XHTML (Extensible HyperText Markup Language) is a stricter and more structured version of HTML. It is developed as an application of XML (Extensible Markup Language) and combines the flexibility of HTML with the strict syntax rules of XML. XHTML is designed to improve the reliability, consistency, and compatibility of web documents across different platforms and browsers.

Unlike HTML, XHTML requires that all tags be properly closed, elements be nested correctly, and attribute values be enclosed within quotation marks. Tag names in XHTML must be written in lowercase, and the document must follow a well-defined structure. These strict rules help reduce coding errors and improve the overall quality and maintainability of web pages.

In the Personal Finance Planner project, the principles of XHTML can be applied to ensure well-structured and error-free markup. By following XHTML standards, the web page becomes more readable and easier to debug. This approach also improves compatibility with different devices and supports future integration with other XML-based technologies.

XHTML promotes cleaner coding practices and helps developers maintain a consistent structure throughout the application. Although modern web development commonly uses HTML5, understanding XHTML is important from an academic perspective, as it emphasizes disciplined coding and standard compliance.

In conclusion, XHTML provides a structured and rule-based approach to web page design. By following XHTML concepts, the Personal Finance Planner ensures better code quality, improved interoperability, and adherence to web standards, making the application more robust and reliable.

2.6 XML

XML (Extensible Markup Language) is a flexible, platform-independent markup language designed to store, transport, and organize data in a structured and readable format. Unlike HTML, which is mainly used to display data, XML focuses on describing and structuring data. XML allows users to define their own custom tags, making it highly adaptable for different types of applications.

XML follows a strict set of rules that ensure data is well-formed and easy to interpret. All tags must be properly opened and closed, elements must be correctly nested, and attribute values must be enclosed in quotation marks. These rules help maintain data integrity and consistency across systems.

In the context of the Personal Finance Planner project, XML can be used conceptually to store financial data such as income, expenses, and savings in a structured format. Although the current version of the application does not use XML for data storage, XML is commonly used in real-world applications for data exchange between systems, configuration files, and web services.

XML plays an important role in enabling interoperability between different platforms and programming languages. It is widely used for data sharing, reporting, and communication between client-side and server-side applications. Understanding XML is essential for academic learning, as it forms the foundation for many advanced technologies such as web services and data interchange formats.

In conclusion, XML provides a standardized and structured way to represent and exchange data. While not directly implemented in this project, XML concepts are relevant for extending the Personal Finance Planner into a more advanced system involving data storage, reporting, or integration with external services.

CHAPTER 3

REQUIREMENT SPECIFICATION

Requirement Specification describes the functional and non-functional requirements needed for the successful development and execution of the Personal Finance Planner. It defines what the system should do and the constraints under which it must operate. This section helps in understanding the expected behavior of the application and ensures that all requirements are clearly identified before implementation

3.1 HARDWARE REQUIREMENTS

the Personal Finance Planner is a lightweight, client-side web application developed using basic web technologies. It does not require advanced or specialized hardware for execution. The minimum hardware requirements necessary to run the application efficiently are listed below:

- System: Personal Computer or Laptop
- Processor: Intel Pentium IV or higher
- RAM: Minimum 2 GB
- Hard Disk: Minimum 10 GB free space
- Input Devices: Keyboard and Mouse
- Display: Monitor with minimum resolution of 1024 × 768

These hardware requirements ensure smooth execution of the application on commonly available systems. Since the project runs entirely on a web browser, it is suitable for use on low-end systems and does not demand high computational resources.

3.2 SOFTWARE REQUIREMENTS

The Personal Finance Planner is a web-based application developed using front-end technologies and requires minimal software resources for execution. The software requirements are easily available and platform independent. The required software specifications are as follows:

- Operating System:
  Windows 7/8/10/11, Linux, or macOS

- Web Browser:
  Google Chrome, Mozilla Firefox, Microsoft Edge, Safari, or any modern web browser

- Development Tools (for coding and editing):
  Visual Studio Code, Notepad++, Sublime Text, or any HTML-compatible text editor

- Technologies Used:

- HTML, CSS, JavaScript

The application does not require any backend server, database, or additional software installation. It can be executed by simply opening the HTML file in a supported web browser, making it easy to deploy, maintain, and use across different platforms

CHAPTER 4

DESIGN

The design phase of the Personal Finance Planner focuses on creating a simple, efficient, and user-friendly structure that fulfills the project requirements. The main goal of the design is to ensure ease of use, clarity of information, and smooth interaction between the user and the system. Since the application is a client-side web-based system, the design emphasizes simplicity, responsiveness, and logical flow.

The system is designed using a modular approach, where different components of the application perform specific tasks. The user interface is designed using HTML to provide a clear structure for data input and output. CSS is used to enhance the visual appearance and layout, ensuring proper alignment, spacing, and readability. JavaScript is integrated to handle calculations, validations, and dynamic content updates.

The design consists of the following main components:

1. Input Design

   The input design allows users to enter monthly income and expense details such as rent, food, transportation, and other expenses. Input fields are clearly labeled to avoid confusion and ensure accurate data entry.

2. Process Design

   The processing logic is handled using JavaScript. Once the user enters the required values and clicks the calculate button, the system computes the total expenses and savings. Input validation is performed to ensure that only valid numerical data is processed.

3. Output Design

   The output design displays calculated results such as total expenses, savings, and financial status in a clear and readable format. The results are shown dynamically without reloading the page, providing immediate feedback to the user.

4. User Interface Design

The user interface is designed to be clean and professional. CSS styling such as background colors, buttons, spacing, and result boxes improves user experience and makes the application visually appealing.

Overall, the design of the Personal Finance Planner ensures efficient data flow from input to output, minimizes user effort, and provides a clear overview of financial information. The design approach makes the application easy to understand, maintain, and extend in the future.

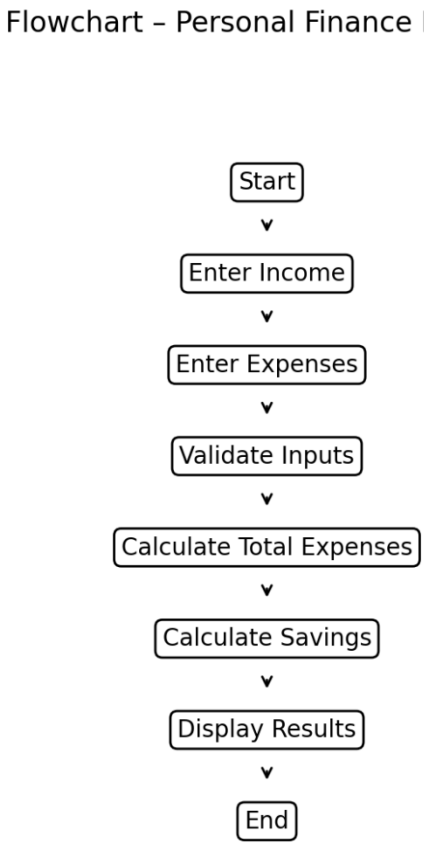

Fig 4.1

4.1 DESIGN GOALS

The design goals of the Personal Finance Planner focus on creating a simple, efficient, and user-friendly web application that effectively assists users in managing their personal finances. The primary objective of the design is to ensure clarity, ease of use, and accurate financial analysis while maintaining a clean and responsive interface.

The key design goals of the system are as follows:

1. Simplicity

   The application is designed to be simple and easy to understand, even for users with minimal technical knowledge. Clear labels, minimal input fields, and straightforward navigation reduce user effort and confusion.

2. User-Friendly Interface

   The interface is designed to provide a smooth and comfortable user experience. Proper alignment, readable fonts, and intuitive layout help users enter data and view results easily.

3. Accuracy

   The system aims to provide accurate calculations of total expenses and savings. JavaScript logic is carefully designed to minimize errors and ensure reliable financial results.

4. Responsiveness

   The application is designed to work smoothly on different screen sizes and devices. Responsive design techniques ensure that the layout adapts well to various resolutions.

5. Efficiency

   The system processes user input quickly and displays results instantly without page reloads. This improves performance and enhances interactivity.

6. Maintainability

   The design follows a structured approach, making the code easy to understand, modify, and extend in the future. This supports future enhancements such as adding charts or data storage.

7. Accessibility

   The application is accessible through any modern web browser without requiring additional software or installations.

In conclusion, the design goals of the Personal Finance Planner emphasize simplicity, accuracy, usability, and efficiency. These goals ensure that the application effectively meets user requirements while demonstrating good design practices in web development.

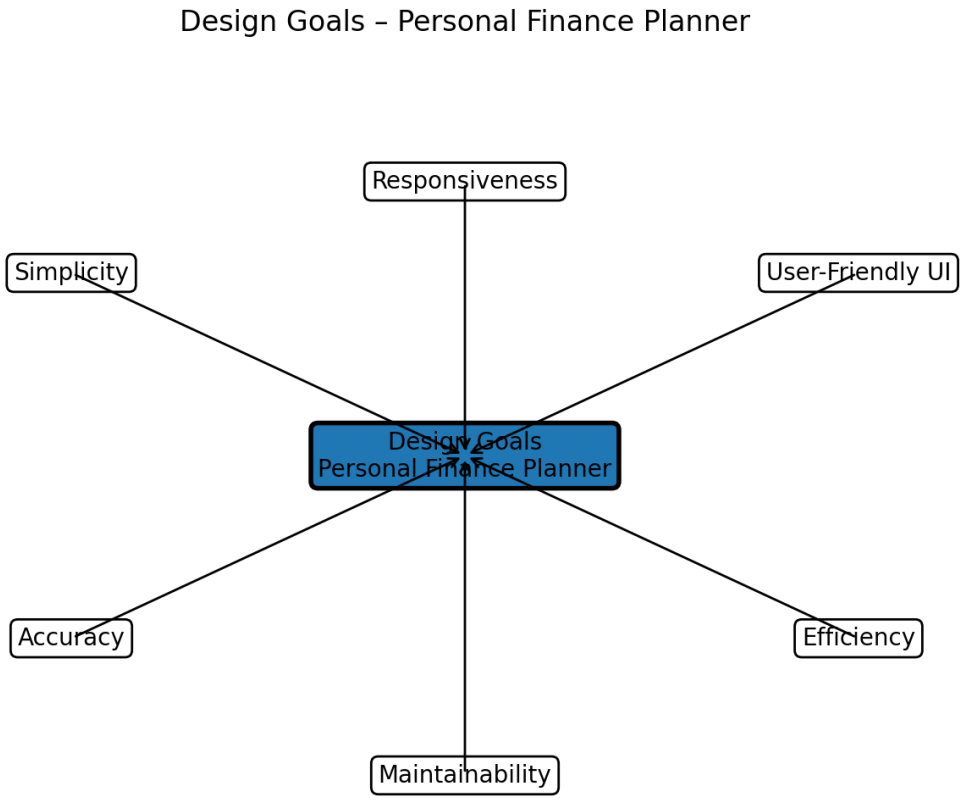

Fig 4.2

CHAPTER 5
IMPLEMENTATION

The implementation phase of the Personal Finance Planner involves converting the system design into a working web application using front-end web technologies. The project is implemented using HTML, CSS, and JavaScript, following a simple and modular structure to ensure clarity, efficiency, and ease of maintenance.

The implementation is carried out in the following stages:

1. User Interface Implementation

The user interface is developed using HTML to create structured input forms and display sections. Input fields are provided for monthly income and different expense categories such as rent, food, transportation, and other expenses. Labels are used for each input field to guide the user and ensure accurate data entry.

CSS is applied to style the interface and enhance visual appearance. The layout is centered on the screen, with proper spacing, colors, and fonts to improve readability. Buttons and result sections are designed to be visually distinct, making interaction intuitive for users.

2. Input Handling and Validation

JavaScript is used to read user input values entered in the form fields. Before performing calculations, validation is applied to ensure that the income field is not empty and that all inputs contain valid numerical values. This prevents incorrect or incomplete data from affecting the results.

3. Calculation Logic

Once valid input is provided, JavaScript performs the core calculations of the application. It calculates the total expenses by summing all expense categories and determines the savings by subtracting total expenses from the monthly income. These calculations are done dynamically when the user clicks the calculate button.

4. Result Display

The calculated results, including total expenses, savings, and financial status, are displayed dynamically on the web page without refreshing it. Based on the savings amount, the system indicates whether the user has healthy savings or needs improvement. This real-time feedback helps users understand their financial condition instantly.

5. Execution and Testing

The application is executed by opening the HTML file in a web browser. Multiple test cases are performed with different income and expense values to verify the correctness of calculations and system behavior. The system performs accurately under various scenarios, ensuring reliability.

Conclusion

The implementation of the Personal Finance Planner successfully integrates HTML for structure, CSS for design, and JavaScript for functionality. The application achieves its objective of providing a simple, interactive, and efficient tool for managing personal finances. The modular and client-side implementation makes the system easy to use, maintain, and extend in the future.

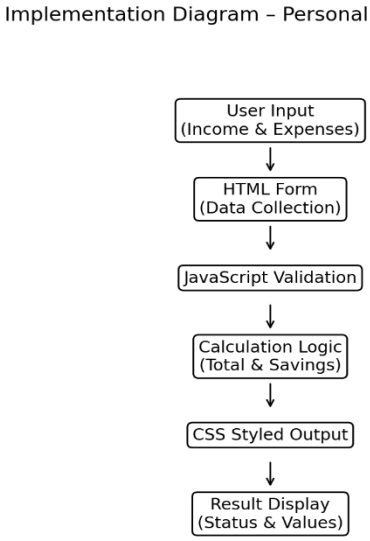

Fig 5.1

CHAPTER 6

RESULTS

The Personal Finance Planner was successfully implemented and tested using various input scenarios to evaluate its functionality and performance. The results obtained from the application demonstrate that it effectively meets the objectives defined during the design and implementation phases.

When the user enters the monthly income and different expense values, the system accurately calculates the total expenses by summing all expense categories. The remaining savings are computed correctly by subtracting total expenses from the income. These results are displayed instantly on the screen without reloading the page, providing real-time feedback to the user.
The application responds correctly to different test cases, including high expenses, low income, and balanced budgeting scenarios. Input validation ensures that invalid or missing values are handled appropriately, preventing incorrect calculations. The financial status indicator clearly shows whether the user has healthy savings or needs improvement, helping users understand their financial condition easily.

The user interface is clean and intuitive, allowing smooth interaction and easy interpretation of results. The application performs efficiently across different web browsers and devices, confirming its portability and reliability. Since the system operates entirely on the client side, execution speed is fast and does not depend on internet connectivity.

Overall, the results confirm that the Personal Finance Planner is a functional, accurate, and user-friendly web application. It successfully assists users in tracking income, managing expenses, and analyzing savings, thereby fulfilling the goals of the project.

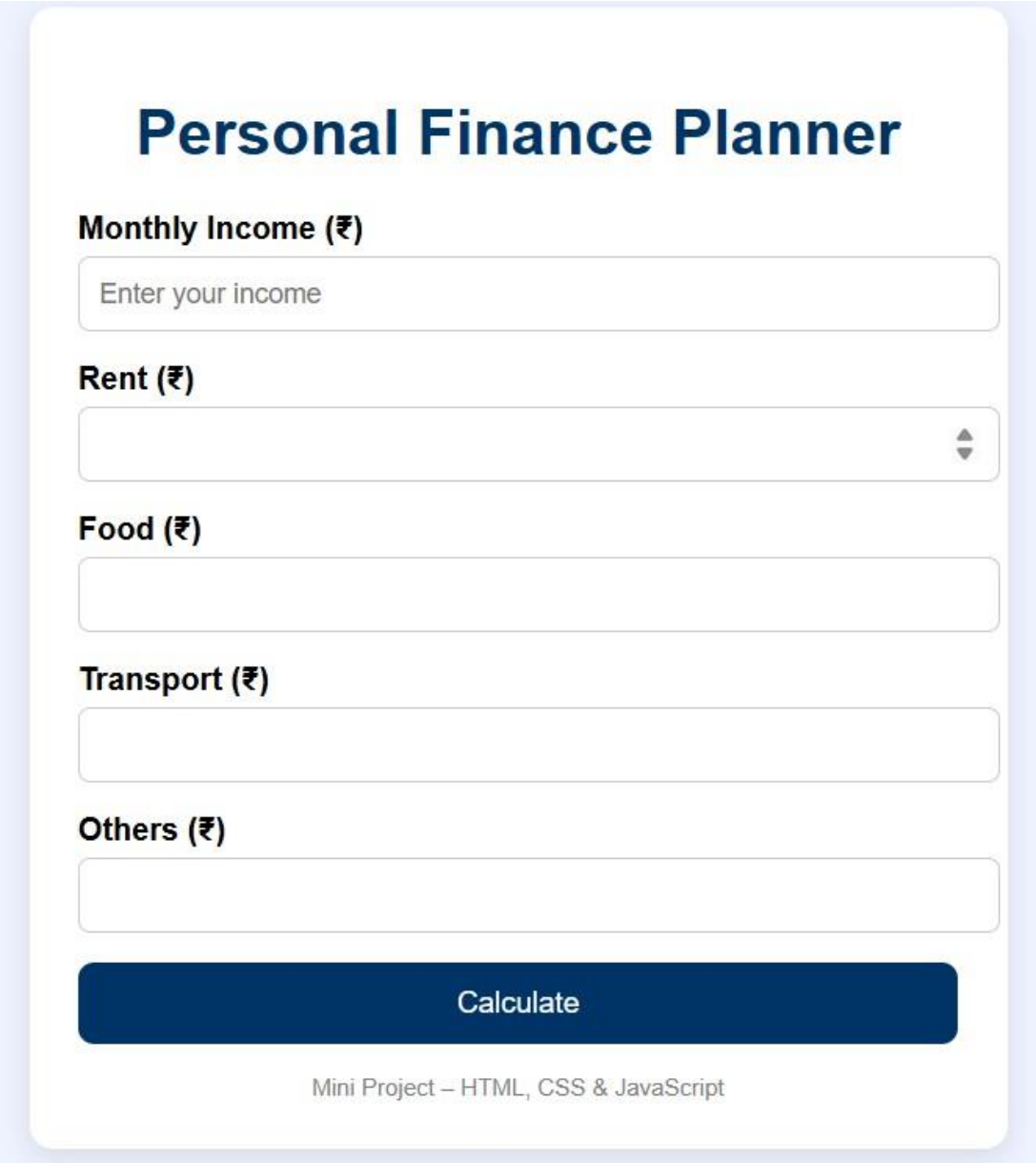
Personal Finance Planner
Monthly Income (₹)
Enter your income
Rent (₹)
Food (₹)
Transport (₹)
Others (₹)
Calculate
Mini Project – HTML, CSS & JavaScript

Fig 6.1

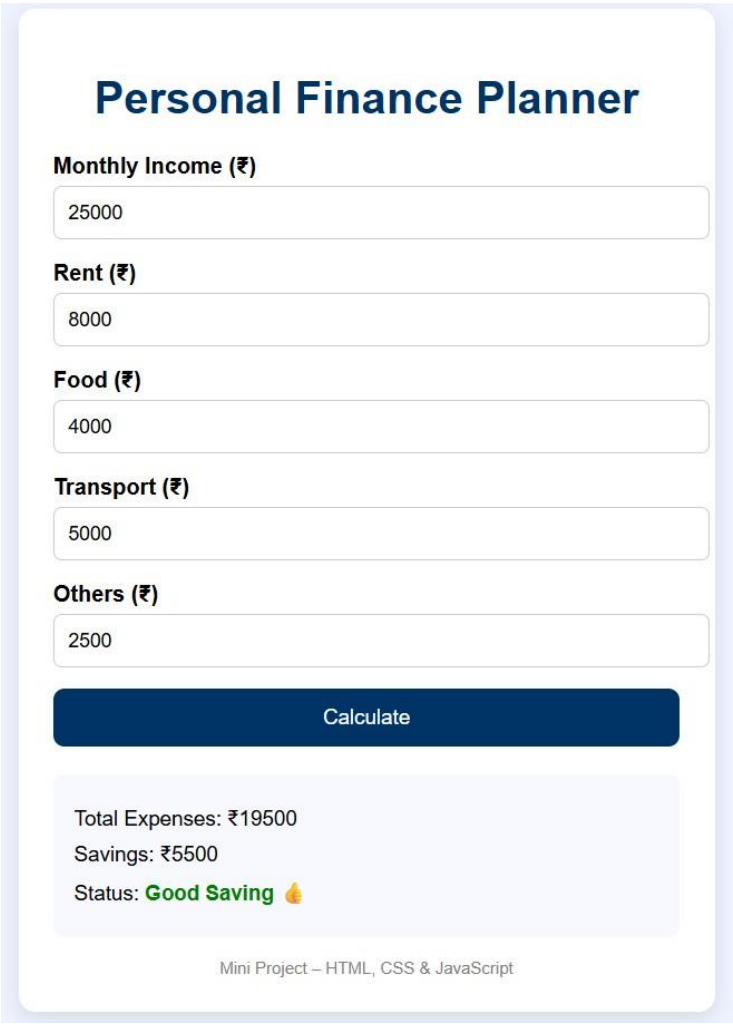
Personal Finance Planner
Monthly Income (₹)
25000
Rent (₹)
8000
Food (₹)
4000
Transport (₹)
5000
Others (₹)
2500
Calculate
Total Expenses: ₹19500
Savings: ₹5500
Status: Good Saving 👍
Mini Project – HTML, CSS & JavaScript

Fig 6.2

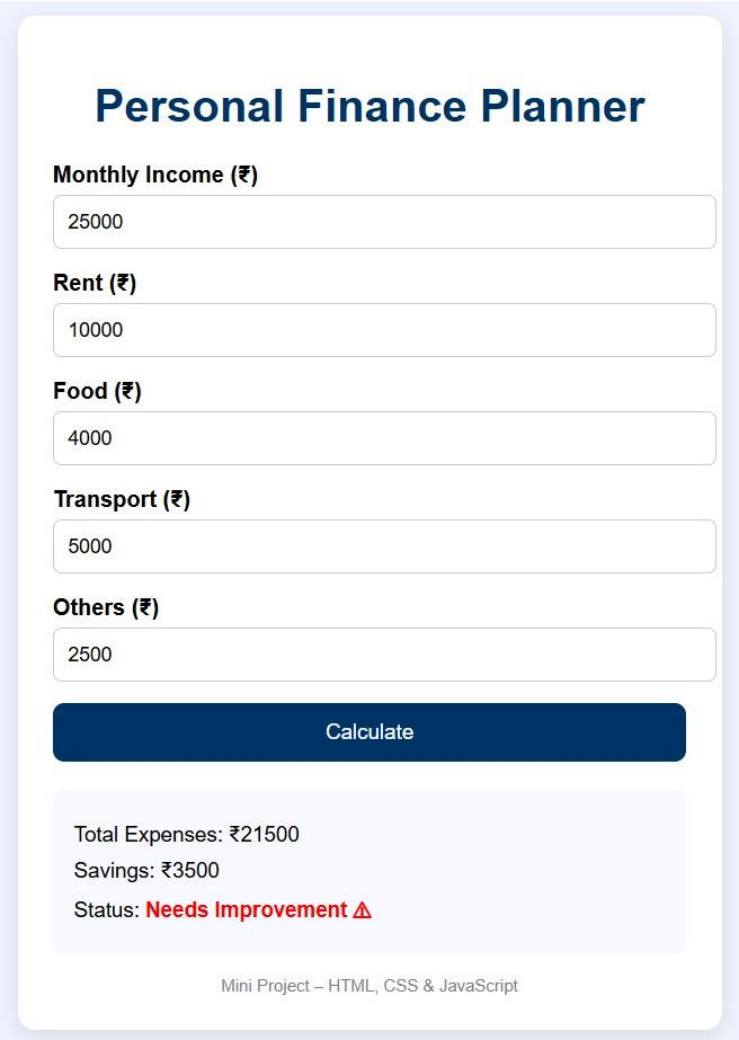
Personal Finance Planner
Monthly Income (₹)
25000
Rent (₹)
10000
Food (₹)
4000
Transport (₹)
5000
Others (₹)
2500
Calculate
Total Expenses: ₹21500
Savings: ₹3500
Status: Needs Improvement ⚠
Mini Project – HTML, CSS & JavaScript

Fig 6.3

CHAPTER 7

CONCLUSION

The Personal Finance Planner is a simple and effective web-based application developed to assist users in managing their personal finances efficiently. The main objective of the project was to design a user-friendly system that helps users track income, monitor expenses, and analyze savings using basic web technologies. This objective has been successfully achieved through the implementation of HTML, CSS, and JavaScript.

The application provides accurate calculations of total expenses and savings and presents the results in a clear and understandable manner. Real-time feedback and input validation enhance the reliability and usability of the system. The clean interface and straightforward workflow make the application suitable for users with minimal technical knowledge, including students and beginners.

Since the system operates entirely on the client side, it does not require a database or server, making it lightweight, fast, and easy to deploy. The project demonstrates the practical application of web development concepts and highlights how simple technologies can be used to solve real-world problems such as personal financial management.

In conclusion, the Personal Finance Planner fulfills its intended purpose by providing a reliable and accessible tool for budgeting and financial awareness. The project also serves as a strong academic model for understanding the integration of front-end technologies and can be further enhanced with additional features in the future.

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