

Scenarios

1. Khushal struggles with impulse purchases and wants a way to set spending limits.
2. He is unsure how much money to allocate for food, entertainment, and essentials.
3. Khushal gets overwhelmed by complex budgeting apps with too many features.
4. He needs an easy way to track and categorize transactions automatically.
5. Khushal wants to save money but doesn't know how to create a savings plan.
6. He is confused by financial jargon and needs simple explanations.
7. Khushal forgets to check his budget before spending and needs real-time reminders.
8. He is unsure how to reduce student debt effectively while covering daily expenses.
9. Khushal wants insights on spending patterns to identify bad financial habits.
10. He wishes there was an app that could suggest small, achievable financial goals.

User Stories

1. As a student, I want a simple budgeting tool so I can track my income and expenses without confusion.
2. As a college student, I want an impulse spending alert so I can stay within my budget.
3. As a financially inexperienced user, I want explanations of financial terms so I can understand my money better.
4. As a user, I want automatic transaction categorization so I don't have to manually sort my spending.
5. As a student, I want a savings tracker so I can see progress toward my financial goals.
6. As a budget-conscious user, I want daily spending insights so I can adjust my habits in real time.
7. As a student, I want reminders before large purchases so I can reconsider impulse buys.
8. As a student, I want a student debt repayment calculator so I can plan payments efficiently.
9. As a mobile user, I want a clean and intuitive interface so I can manage my finances with ease.
10. As a student, I want financial goal suggestions so I can take small, manageable steps toward saving.

Feature List

1. Simple Budgeting Dashboard – Easy-to-use interface for tracking income and expenses.
2. Impulse Spending Alerts – Notifies users when spending is unusually high.
3. Financial Glossary – Quick explanations of key financial terms.
4. Auto Transaction Categorization – Organizes spending into predefined categories.
5. Savings Goal Tracker – Helps users set and monitor savings progress.
6. Daily Spending Insights – Provides real-time financial feedback.
7. Smart Reminders – Sends alerts before large transactions to prevent impulse buys.
8. Student Debt Planner – Offers repayment strategies and calculations.

9. Minimalist UI – Clean, simple design focused on usability.
10. AI-Driven Financial Goal Suggestions – Recommends small savings actions based on spending behavior.