* Ability to register for an account, complete with login credentials
* Two factor authentication, since financial information is quite sensitive. Maybe use a one time pad if possible
* Ability to store the user’s data (login, personal information, etc)
* Option for user/password recovery. Send email to user with temporary password and then give them the option to change their password upon authentication
* Ability to connect with the Plaid API, so that users can connect their financial accounts to apps
* Option to connect their bank accounts. This should be optional, so the app can be operational if the user says no to connecting their credit card information
* A section that lists all of the user’s recent transactions. Get this data from credit card company if the app was granted permission by the user, or have the user input this information in if they didn’t give permission
* A section that allows the user to set budget/savings goals
* A personal profile section
* A graph section of their current spendings (most likely a pie chart, but something like a bar graph could work also), so that the users can visualize how much they spend on what each month
* A suggestions/reminders section (for example, reminders to pay utility bills on the 15th of each month)
* A section that logs all of the user’s debts (presumably inputted by the user themselves), which goes down when the user reports making a payment. Basically a way for them to track their progress on paying back debts
* Easy to use user interface