Budget App - Cashify

PROG7313 POE Part 1 – Planning and Design Question

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Planning and Design Question

1. **Introduction**

   This document outlines the design and planning of a financial management application that allows users to track and manage their transactions. It also incorporates gamification elements to enhance user engagement. This design document elaborates on the features of the application, such as expense categorization, goal setting, reminder creation, and progress tracking. The application is based on the research conducted into the features and functionalities of current budgeting apps such as The Budgeting App, Cashew and Money Manager.

   This document connects the findings of the research with the practical aspects of app design, detailing each feature and layout that aligns with the users' expectations for a seamless, user-friendly experience.

2. **Brief overview of the app**

   2.1. Name of app

Cashify

Save Smart, Spend Wise

2.2. Initial Icon Design

The Cashify icon features a pink piggy bank as the central element, symbolizing savings and financial security. A gold/yellow coin with the South African Rand symbol ("R") is being inserted into the piggy bank, reinforcing the local currency focus. The background is a soft blue gradient, representing trust and stability while making the icon visually appealing and professional (Awad, Eida, Soliman, Alkaramani, Elbadwy, and Hassabo, 2025).

2.3. App Description

Cashify is a comprehensive and user-friendly budgeting app designed to help users take full control of their finances with ease. Whether tracking daily expenses, setting savings goals, or analysing spending habits, Cashify provides a seamless experience to manage money effectively. Cashify also offers insightful reports, enabling users to make informed financial decisions effectively. (Alenazi and Sas, 2024).

2.4. Innovative Features

Smart Insights & Analytics

Interactive pie charts and bar graphs to visualize income vs. expenses.
Category breakdowns to track spending habits.
Real-time progress tracking for financial goals.
Shared goals feature for collaborative saving and spending

(Alenazi and Sas, 2024).

Goals & Limits for Smarter Saving

Create and monitor income & expense goals (e.g., birthday savings, vacation fund).
Earn achievement badges for reaching financial milestones.
Set spending limits on specific categories to avoid overspending

(Alenazi and Sas, 2024).

Advanced Transaction Tracking

Add income & expenses with categorized icons for easy identification.
View transactions by daily, weekly, or monthly reports.
Color-coded income (green) and expenses (red) for clarity

(Alenazi and Sas, 2024).

Reminders & Calendar Integration

Set payment reminders for upcoming bills.
View all financial commitments in a calendar overview.
Reminders for due payments and goal progress

(Alenazi and Sas, 2024).

Seamless Navigation & Accessibility

Bottom navigation bar for quick access to Home, Insights, Transactions, Goals, and Calendar.
Icon picker & date picker for a more intuitive transaction entry process.

(Alenazi and Sas, 2024).

3. Detailed list of the requirements for Cashify

Seamless Login & Registration

Cashify should provide secure user registration and login functionality using a email, and password. Passwords will be hashed using a secure algorithm like bcrypt. Cross-device syncing will allow users to log in on multiple devices, ensuring consistency in expense tracking across platforms (Mobian, 2019).

Add an Expense Entry

The user logs an expense by entering its title, category, date, description, amount, and image. The app allows users to assign the expense to a category (or add a new one), select the date through a calendar picker, add an optional description, enter the amount numerically, and optionally attach an image (Mobian, 2019).

Create Categories for Expenses

The user creates a category when adding an expense. They select an icon and name it in the title (Mobian, 2019).

Optionally Attach a Photo (e.g., Receipt)

Users can securely store and link a photo to each expense entry, such as a receipt, by uploading an image file (JPEG, PNG) through the expense entry form (Mobian, 2019).

Data Storage in a Local Database

The app will store all user data, including categories, expense entries, photos, and user profiles, in a local database like SQLite, ensuring quick access and offline usage, allowing quick and efficient access to user information (Mobian, 2019).

View a List of All Expenses

The user should be able to view a detailed expense list over a user-selectable period, including category, title and expense amount. The additional details can be viewed by clicking on the expense (Mobian, 2019).

View Total Amount Spent on Each Category

The app should display the total spending on each category for a user-selectable period, providing a summary of expenses for categories like "Food" and "Car," enabling users to analyse spending patterns (Mobian, 2019).

View Graph of Spending

The user-selectable timeline should be displayed on a graph that shows the total spending, with different colours representing different categories, to help users visualize their spending patterns and categories where overspending is detected with a red warning (*). There should also be a bar graph that depicts the incomes and expenses visually (Mobian, 2019).

Budget Progress Dashboard
A progress dashboard visually shows a user's progress towards their budget goals for the selected timeline. Users should also see a progress bar indicating the amount of their monthly budget spent (Mobian, 2019).

Visual Financial Insights
The app will provide user-friendly financial data through interactive pie charts and graphs, providing category-wise spending insights and overall financial health bar graphs. These charts will update in real-time based on user data, enabling quick understanding of financial status.

Set Monthly Goals
Cashify allows users to set budget goals and specific limits for each category. Users can set a goal by entering a title, selecting a category, specifying a weekly, monthly, or yearly goal, choosing the start and end dates using the date picker, and setting a financial target for the goal. Limits are set by selecting a category then adding the limit amount. The app also provides alerts when users exceed their budget in any category (Mobian, 2019).

Gamification Elements
Cashify should incorporate gamification features like badges for meeting budget goals or consistent expense logging (streaks). This allows users to stay on track and save money effectively (Mobian, 2019).

Store Data in an Online Database
The app will eventually in the final POE store user data in an online database, enabling access from multiple devices. Users can sync their data across devices, ensuring constant access to their financial information, even when switching devices (Mobian, 2019).

Shared Budgeting
The user can set financial goals and share them with a collaborator via email. Goals can be defined with a target amount and deadline, and the app will track progress, showing saved and remaining funds (Mobian, 2019).

Calendar & Reminders
Cashify features a calendar for tracking payment due dates and savings goals, allowing users to set reminders for upcoming expenses or deadlines, and notifying them of important financial tasks in advance (Mobian, 2019).

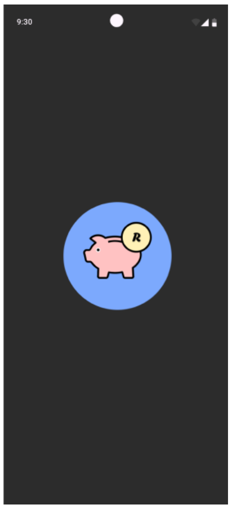
Accessibility Features
Cashify should provide accessibility features like light and dark themes, allowing users to switch between modes based on personal preference or lighting conditions (Mobian, 2019).

4. User interface design

Figma URL:
https://www.figma.com/design/3oSwzDyR39tpSFCJTmZmp8/PROG7313---Planning-and-Design?node-id=0-1&p=f&t=2ECKKG46pdjj8bwH-0
(Please refer to the above if you need clearer screens.)

4.1. Mock Up Screens and Descriptions

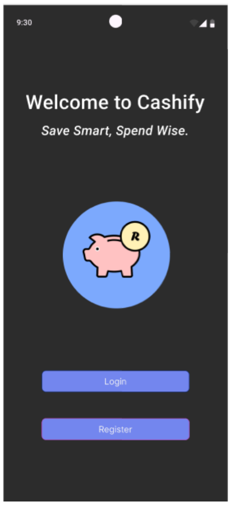
Boot Up Screen



When the app is launched, the Boot-Up Screen is displayed.

This screen serves as the initial entry point of Cashify and after a few seconds the user is taken to the Welcome Screen.

Welcome Screen

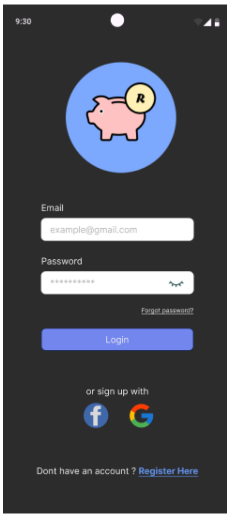


After the initial Boot Up Screen, the user is directed to the Welcome Screen.

This screen includes:
- The App Name
- The Slogan
- The App Logo for branding consistency.
- Two main options:
  - Login: Takes the user to the Login Screen to access an existing account.
  - Register: Directs new users to the Register Screen to create an account.

This screen acts allows users to quickly navigate based on their needs.

Login Screen



When the user selects the Login button from the Boot-Up Screen, they are directed to this screen.

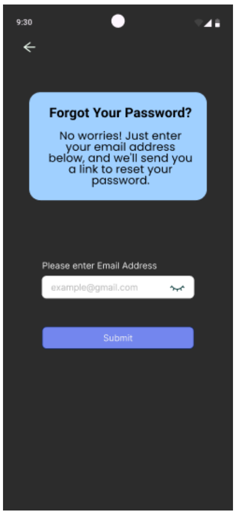
Here, the user is prompted to enter the email address and password they used to register their account.

After entering their credentials, the user can click the Login button to proceed to the Home Screen.

For convenience, users also have the option to log in using an existing Facebook or Google account.

Users also have the option to click Forgot Password if they need to reset their password

Forgot Password Screen



The Forgot Password Screen allows users to reset their password if they have trouble logging in.

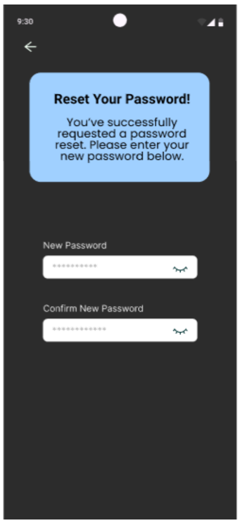
At the top of the screen, a message informs the user that they need to enter their registered email address to receive password reset instructions.

Below this, there is a text field where the user enters their email address.

Once the user provides their email, they can click the Submit button. This triggers an email containing a password reset link.

After receiving the email, the user can follow the link to access the Reset Password Screen, where they can create a new password.

Reset Password Screen



The Reset Password Screen allows users to set a new password after receiving the reset email.

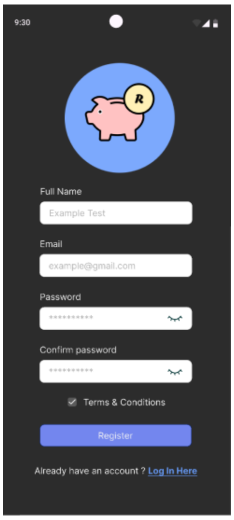
At the top of the screen, a message instructs the user to enter and confirm their new password.

Below the message, there are two text fields:
One for entering the new password.
Another for confirming the new password to ensure they match.

Once the user enters and confirms their new password, they can click the Reset Password button.

If the password update is successful, the user is redirected back to the Login Screen, where they can sign in using their new password.

Register Screen



When the user selects the Register button, they are directed to this screen.

Here, the user is prompted to enter the following details:
- Full Name
- Email Address
- Password
- Confirm Password

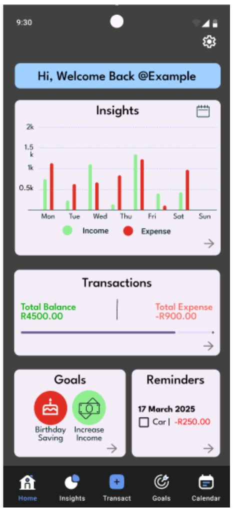
Before proceeding, the user must accept the Terms and Conditions by checking a box.

Once all fields are completed, the user can click the Register button to create an account.

After successful registration, the user is redirected to the Login Screen, where they can log in with their newly created credentials.

For users who already have an account, there is an option to select "Already have an account? Log in here", which takes them back to the Login Screen.

Home Screen



The Home Screen serves as the central hub for navigating Cashify's features, providing a quick financial overview at a glance.

Welcome Message & Settings
- Displays a personalized greeting for the user.
- A settings icon in the top-right corner, which opens a pop-up menu with options for Account, Profile, Accessibility, and Logout.

Insights Overview
- A bar graph showcasing the selected week's income vs. expenses for a quick financial snapshot.

Transactions Overview
- A summary of recent transactions with a balance preview.

Goals Overview
- Displays active financial goals, such as savings targets and spending limits.

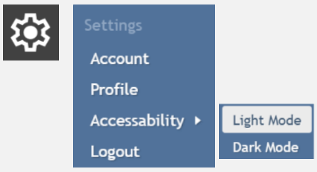
Reminders Overview
- Shows upcoming payment reminders and due dates.

Each overview container is clickable, allowing users to quickly navigate to the corresponding Insights, Transactions, Goals, or Reminders screen for more details.

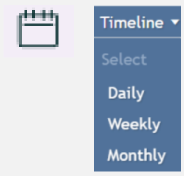
Bottom Navigation Bar
A fixed bottom navigation bar provides quick access to key sections of the app. It includes five navigation icons:
- Home: Returns the user to the Home Screen for an overview of their finances.
- Insights: Displays graphs and detailed analytics to help users track financial trends.

- Transact: Opens a screen where users can add income or expenses.
- Goals: Helps users set and monitor their financial savings goals.
- Calendar: Allows users to view transactions in a date-based format for better tracking.

This navigation bar ensures smooth movement between different sections, making financial management more intuitive.

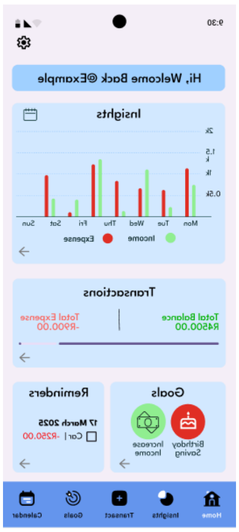


When the Settings icon is clicked, the user can access their Account, Profile, Accessibility (Light Mode, Dark Mode), Logout



When the Timeline icon is clicked, the user can select the timeline they want to view.

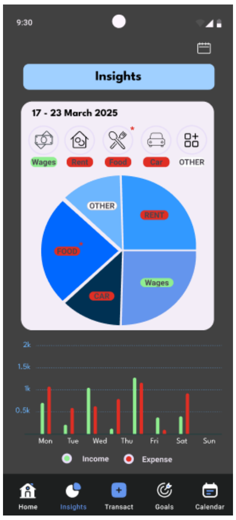
Home Screen - Light Mode



This is an example of the light mode UI after the user clicks on the Settings icon, the user selects Accessibility in the drop download chooses the light mode option.

For the rest of the application prototype we will be using the dark mode\

Insight Screen

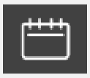


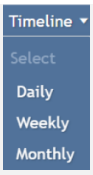
The Insights Screen provides a visual breakdown of the user's financial data, helping them track income and expenses effectively.

At the top of the screen, a heading labelled "Insights" is displayed.

Below the heading, all the user-created categories (such as wages, rent, food, car, other - to select categories.) are listed for quick reference.
By clicking one these categories, the user can view the individual Category Insight Screens.
A Pie Chart visually represents the distribution of amounts across different categories:
- Income categories are displayed in green.
- Expense categories are displayed in red.
- * represents a notification for categories that have gone over the limit

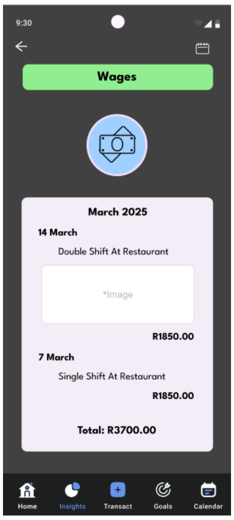
Below the pie chart, a Bar Graph shows a daily comparison of income vs. expenses for the selected timeline.





When the Timeline icon is clicked, the user can select the timeline they want to view.

Insight Screens – Wages, Rent, Food
Insight Screen – Wages

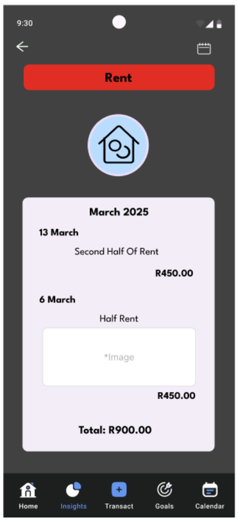


When the user taps on a specific category from the pie chart in the Insights screen, they are taken to the Category Details Screen, which provides a breakdown of transactions related to that category.

Screen Layout & Features:
Category Icon & Name:
- At the top, the selected category's icon and name (e.g., Wages with the money icon) are displayed.

Transaction List (Most Recent First):
- Below the category heading, transactions for that category are displayed in descending date order.
- Each transaction includes:
  - Date of transaction.
  - Description (if added by the user)
  - Receipt/Image (if uploaded by the user).
  - Transaction Amount

Insight Screen – Rent

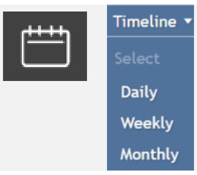


Calendar Date Filter:
Users can change the date range using a calendar picker, allowing them to view transactions for a specific time period.

Total Amount:
At the bottom of the screen, the total sum of all transactions for the selected category within the chosen date range is displayed.

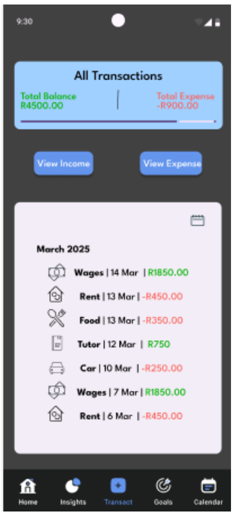
Overspent Warning Container
If the total spending exceeds the user's set limit for that category, a red warning box appears with:
Overspent Amount: Displays amount user has exceeded their budget by.

Insight Screen – Food



When the Timeline icon is clicked, the user can select the timeline they want to view.

Transaction Screen



The Transactions Screen provides a detailed breakdown of the user's financial activity, helping them track their income and expenses effectively.

"All Transactions"
At the top of the screen, a header bar labelled "All Transactions" displays key financial summaries:
- Total Balance: Shows the user’s current overall balance.
Total Expenses: Displays the total amount spent.
- Progress Bar: A visual indicator comparing income vs. expenses for better financial insight.

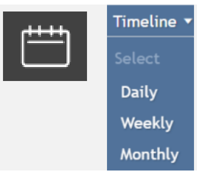
View Income & View Expenses Buttons
Below the progress bar, two interactive buttons allow users to filter their transactions:
- View Income: Navigates to a dedicated screen showing only income transactions.
- View Expenses: Navigates to a dedicated screen displaying only expense transactions.

Transaction History
The main section contains a scroll able list displaying all income and expense transactions in date order, from the most recent to the oldest. Users can select the Timeline they would like to view their transactions as.

- Income transactions are displayed in green text.
- Expense transactions are displayed in red text.

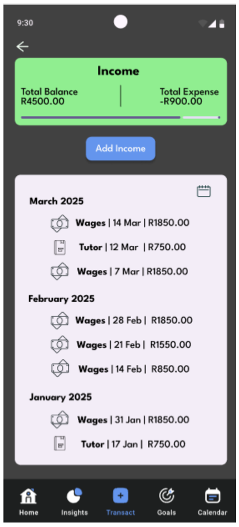
Users can scroll down to view past transactions, ensuring access to their full financial history.

By clicking on a transaction, the user can view the transaction details.



When the Timeline icon is clicked, the user can select the timeline they want to view.

Income Screen



The Income Screen allows users to track and manage all received income in one place.

”Income”
At the top, the screen retains the same top bar as the Transactions Screen, displaying:
- Total Balance: The user's current total balance.
- Total Expenses: The total amount spent.
- Progress Bar: A visual comparison of income vs. expenses to show financial standing.

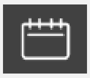
Add Income Button
Below the progress bar, there is an "Add Income" button, which allows users to quickly navigate to the Add Income Screen to enter new sources of income.

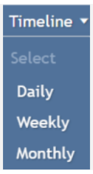
Income History
The main section contains a scroll able list of all income transactions, displayed with:
- Category Icon: Represents the type of income (e.g., salary, freelance, investment).
- Income Title: Name of income
- Date: An exact date of Income received
- Amount: Amount received

Green Text box to know the current page is an income

Users can scroll down to view older income entries, ensuring they can track their full financial history.

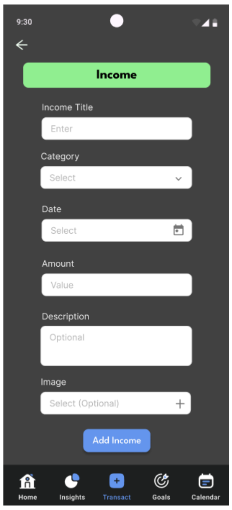
By clicking on an income, the user can view the income details.





When the Timeline icon is clicked, the user can select the timeline they want to view.

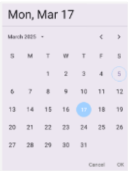
Add Income Screen



The Add Income Screen allows users to enter new income transactions, ensuring their financial records stay up to date.

Input Fields
The screen contains the following text fields for entering income details:
- Title: The name of the income
- Category: Specifies the type of income (e.g., Salary, Freelance, Investments).
- Date: Allows users to select the date the income was received.
- Amount: The value of the income received.
- Description: An optional field where users can add a brief note or details about the transaction.
- Image: A picture or receipt of the income

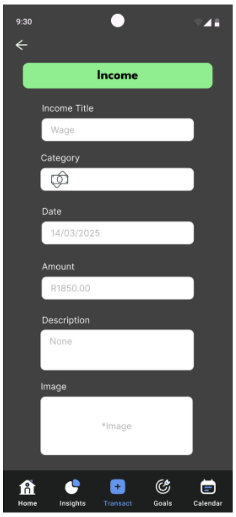
Add Income Button
At the bottom of the screen, there is a "Add Income" button.
- When clicked, the income is saved and added to the View Income List, appearing in recent order.
- The user is then redirected back to the Income Screen, where the new entry is visible.



The Date Picker is a tool that allows users to select a specific date when adding an income or expense transaction.

The Category Picker allows users to visually select an icon when adding a new income or expense category for better organization and recognition.

View Transaction



The View Income Screen allows users to review their income transactions and their relevant details.

View Fields
The screen contains the following text fields for viewing income details:
- Title: The name of the income
- Category: Specifies the type of income (e.g., Salary, Freelance, Investments).
- Date: Allows users to select the date the income was received.
- Amount: The value of the income received.
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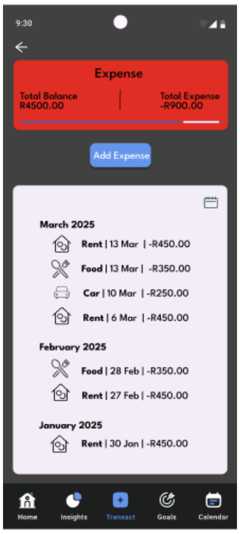
- Image: A picture or receipt of the income

Expense Screen



The Expenses Screen helps users track and manage all their spending in one place.

"Expenses"
At the top, the screen retains the same top bar as the Transactions Screen, displaying:
- Total Balance: The user's current total balance.
- Total Expenses: The total amount spent.
- Progress Bar: A visual comparison of income vs. expenses to show financial standing.

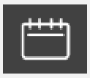
Add Expense Button
Below the progress bar, there is an "Add Expense" button, which allows users to quickly navigate to the Add Expense Screen to enter new expenses.

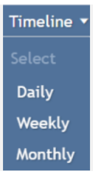
Expense History
The main section contains a scroll-able list of all expense transactions, displayed with:
- Category Icon – Represents the type of expense (e.g., Food, Rent, Car).
- Expense Title - Name of expense
- Date - An exact date of expense reported
- Amount – Amount spent

Red Text box to know the current page is an expense

Users can scroll down to view older expense entries, ensuring they can track their full financial history.

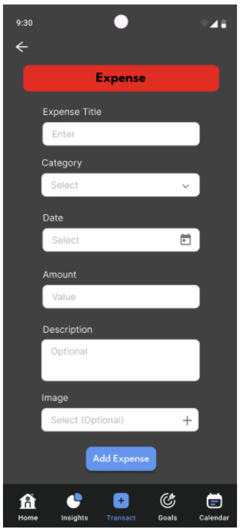
By clicking on an expense, the user can view the expense details.





When the Timeline icon is clicked, the user can select the timeline they want to view.

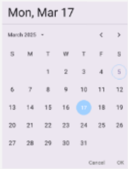
Add Expense Screen



The Add Expense Screen allows users to enter new expense transactions, keeping their spending records up to date.

Input Fields
The screen contains the following text fields for entering expense details:
- Title: The name of the expense
- Category: Specifies the type of expense (e.g., Food, Rent, Car).
- Date: Allows users to select the date the expense was paid.
- Amount: The value of the expense paid.
- Description: An optional field where users can add a brief note or details about the transaction.
- Image: A picture or receipt of the expense

Add Expense Button
At the bottom of the screen, there is a "Add Expense" button.
- When clicked, the expense is saved and added to the View Expenses List, appearing in recent order.
- The user is then redirected back to the View Expenses Screen, where the new entry is visible.



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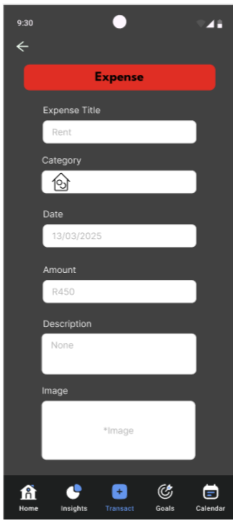
The Category Picker allows users to visually select an icon when adding a new income or expense category for better organization and recognition.

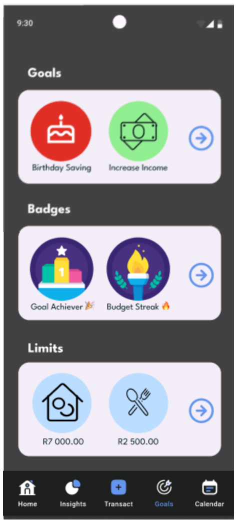
View Expense Screen



The View Expense Screen allows users to review their expense transactions and their relevant details.

View Fields
The screen contains the following text fields for viewing expense details:
- Title: The name of the expense
- Category: Specifies the type of expense (e.g., Food, Rent, Car).
- Date: Allows users to select the date the expense was paid.
- Amount: The value of the expense paid.
- Description: An optional field where users can add a brief note or details about the transaction.
- Image: A picture or receipt of the expense

Goals Screen



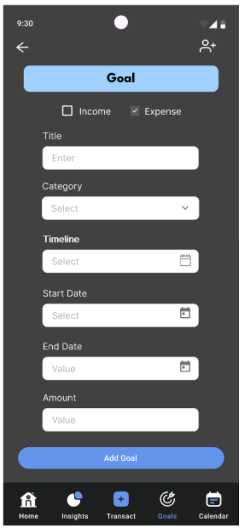
The Goals Screen is where users can track and manage their financial goals, achievement badges, and spending limits to stay on top of their budgeting.

Screen Layout & Features:
Goals Section
Displays all active goals the user has set.
Each goal has an arrow button to view goal details or edit it.

Badges Section
Displays badges the user has earned for achieving financial milestones.
Each badge has an arrow button to view more details about achievements.

Limits Section
Displays spending limits the user has set for specific categories.
Each limit has an arrow button to view details or adjust the limit.

Add Goals Screen



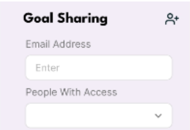
The Add Goal Screen allows users to create a new financial goal by defining its type, details, and timeline. This screen also includes an option to share the goal with another person for collaborative saving or budgeting.

Screen Layout & Features:
Goal Type Selection
Users can choose the goal type by selecting one of the check boxes:
Income / Expense

Goal Details
- Title: Enter a name for the goal
- Category: Select or enter a category for the goal
- Timeline: Specify if this is a weekly, monthly, or yearly goal.
- Start Date & End Date: Pick the goal's timeframe using the date picker.
- Amount: Set a financial target for the goal

Shared Goal Feature
The Shared Goal (Add User) Icon allows users to add a person to this goal, making it collaborative (e.g., saving for a vacation with a partner.)

Add Goal Button
The "Add Goal" button saves the goal, adding it to the Goals Screen



By clicking the Goal Sharing icon, the user can add the email address of a person they would like to share their goal with as well as view the people with access.

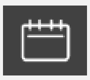
Badges Screen

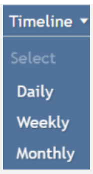
The Badges Screen is designed to showcase the user's achievements in financial goal setting and budgeting. It provides a clear overview of the badges earned based on goal progress and completion.

Screen Layout & Features:
Date Picker
Allows users to select a date to filter badges earned within a specific time period.
Helps users track their achievements over time.

Badges List
Displays a list of earned badges with their names and achievement dates.

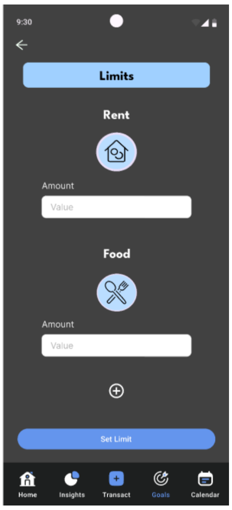
This screen acts as a motivation tracker, rewarding users for their financial discipline and goal progress.





When the Timeline icon is clicked, the user can select the timeline they want to view.

Limits Screen

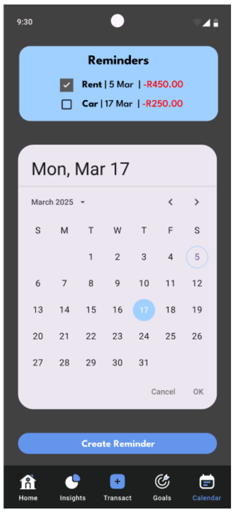


The Limits Screen is where users can manage their spending limits for various categories. It provides an overview of existing limits, the option for fast limit addition, and the ability to create new limits tailored to their budget.

Screen Layout & Features:
Edit Limit
- Change the amount under its respective category
- Press the “Set Limit” button store the edited limit

Create New Limit
- "+" Button at the bottom allows users to create a new limit. When pressed, users can select a category and enter its limit amount
- Press the “Set Limit” button store the new limit

Calendar Screen



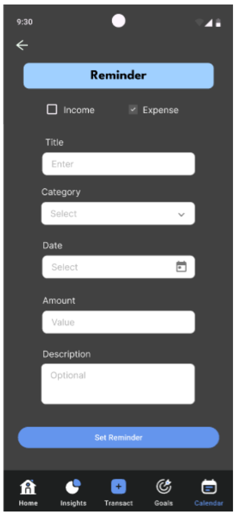
The Calendar Screen provides users with an organized view of their upcoming payment reminders and allows them to track due dates. This screen serves as a visual reminder tool for financial management, helping users stay on top of their scheduled payments and financial obligations.

Screen Layout & Features:
Overview of Payment Reminders
At the top of the screen, users can see an overview of upcoming payment reminders, offering users an easy way to manage upcoming payments.
Reminders include the following details:
- Category
- Due Date
- Amount

Calendar Display
Below the reminder overview, the calendar shows the current month and highlights the current date as well as reminder dates.
Users can navigate the calendar by swiping or tapping to move between months, making it easy to plan for upcoming payments.

Create New Reminder Button
The “+ Create Reminder” button at the bottom of the screen allows users to add new reminders by taking them to the Reminders Screen.

Reminders Screen



When the user clicks the "Create Reminder" button, they are taken to a screen where they can set up a new reminder for an income or expense.

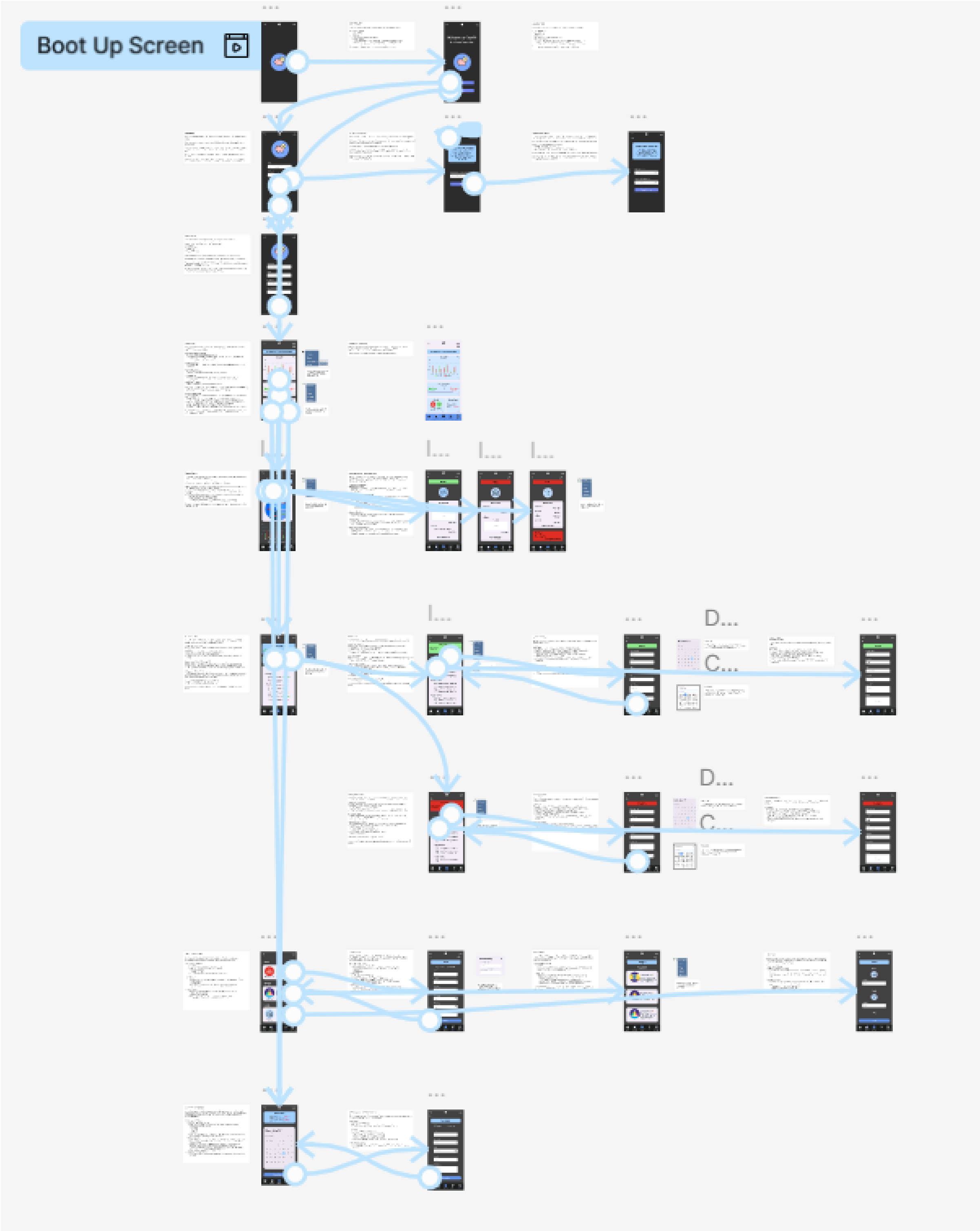
Screen Layout & Features:
Checkbox for Reminder Type
The user can select whether the reminder is for Income or Expense.

Reminder Details
- Title: Enter the title for the reminder
- Category: Select the category for the reminder
- Date: Use the date picker to select the due of the reminder.
- Amount: Enter the amount due for the reminder.
- Description: Optionally add any notes or description for the reminder.

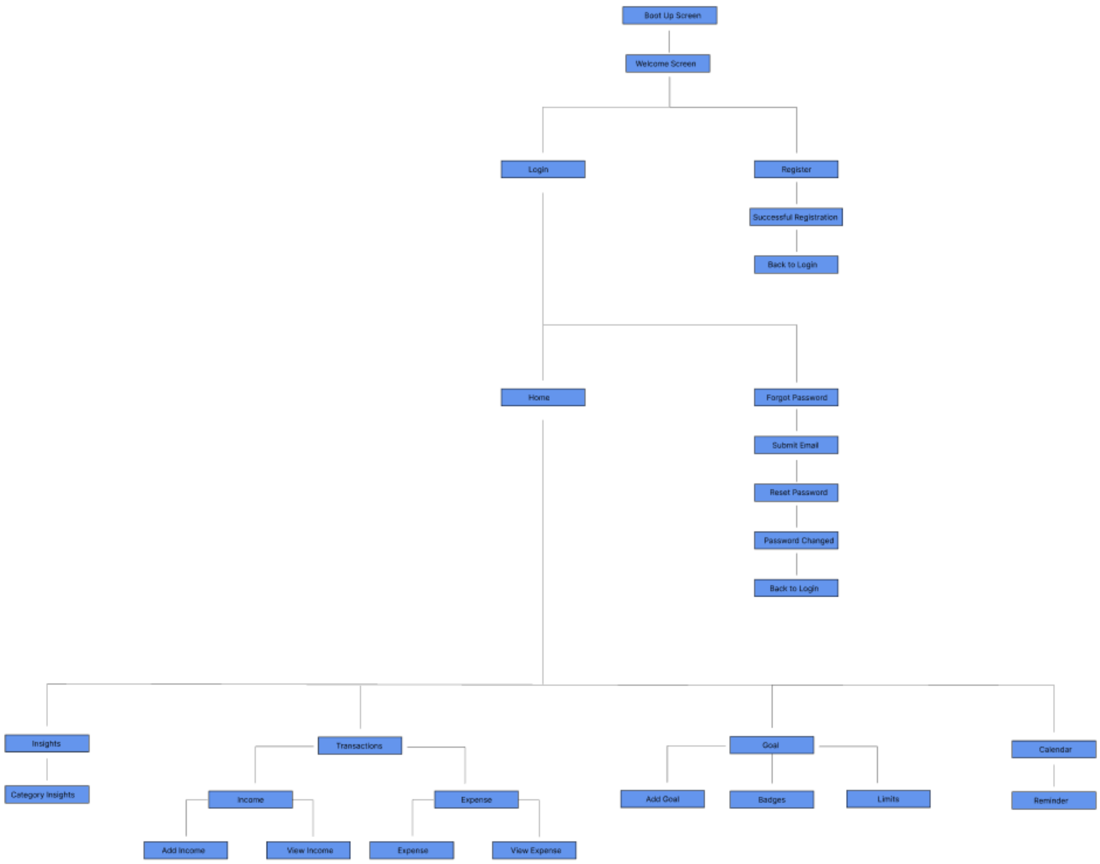
Set Reminder Button
Once all details are entered, the user presses the "Set Reminder" button to save the reminder.

(Figma, 2025).

4.2. Screen Navigation Diagram

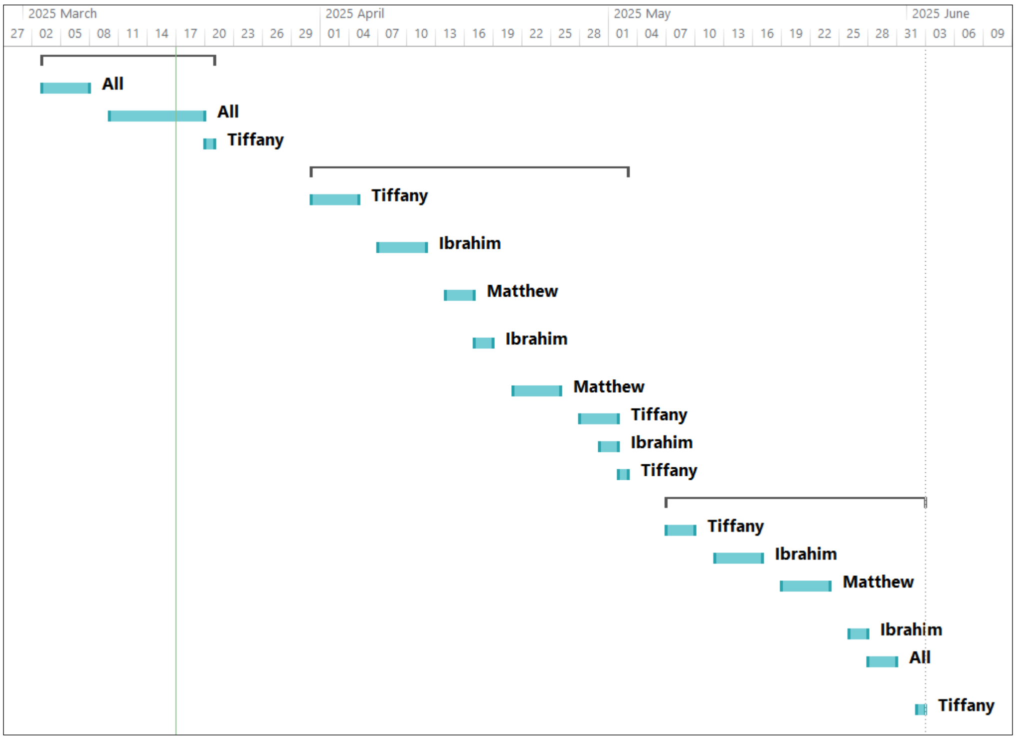


(Figma, 2025).


Boot Up Screen
Welcome Screen
Login
Register
Successful Registration
Back to Login
Home
Forgot Password
Submit Email
Reset Password
Password Changed
Back to Login
Insights
Category Insights
Transactions
Income
Expense
Add Income
View Income
Expense
View Expense
Goal
Add Goal
Badges
Limits
Calendar
Reminder

(Figma, 2025).

5. Project plan



Task Name	Duration	Start	Finish	Resource Names
Part 1	**14 days**	**Mon 25/03/03**	**Thu 25/03/20**	
Research on Budgeting Apps	5 days	Mon 25/03/03	Fri 25/03/07	All
Planning & Designing App	8 days	Mon 25/03/10	Wed 25/03/19	All
Submission of Part 1	1 day	Thu 25/03/20	Thu 25/03/20	Tiffany
Part 2	**25 days**	**Mon 25/03/31**	**Fri 25/05/02**	
Implementing Login & Authentication	5 days	Mon 25/03/31	Fri 25/04/04	Tiffany
Implementing Expense Entry & Categories	5 days	Mon 25/04/07	Fri 25/04/11	Ibrahim
Adding Photo & Expense Viewing Feature	3 days	Mon 25/04/14	Wed 25/04/16	Matthew
Implementing Budget Goals & Summaries	2 days	Thu 25/04/17	Fri 25/04/18	Ibrahim
Data Persistence (RoomDB)	5 days	Mon 25/04/21	Fri 25/04/25	Matthew
UI Improvements & Bug Fixing	4 days	Mon 25/04/28	Thu 25/05/01	Tiffany
Automated Testing & GitHub Actior	2 days	Wed 25/04/30	Thu 25/05/01	Ibrahim
Submission of Part 2	1 day	Fri 25/05/02	Fri 25/05/02	Tiffany
Part 3	**19 days**	**Wed 25/05/07**	**Mon 25/06/02**	
Implementing Firebase Database	3 days	Wed 25/05/07	Fri 25/05/09	Tiffany
Graphs & Visual Spending Insights	5 days	Mon 25/05/12	Fri 25/05/16	Ibrahim
UI Refinements & Additional Features	5 days	Mon 25/05/19	Fri 25/05/23	Matthew
Online Data Storage & Final Testing	2 days	Mon 25/05/26	Tue 25/05/27	Ibrahim
Creating Demo Video & Documentation	3 days	Wed 25/05/28	Fri 25/05/30	All
Submission of Final App	1 day	Mon 25/06/02	Mon 25/06/02	Tiffany

(Gido, Clements and Baker, 2018).

6. Conclusion

In conclusion, this design document provides a comprehensive plan for the development of Cashify, offering a detailed breakdown of the features, layout, and user navigation. The research conducted on existing budgeting applications has significantly enhanced the development process, ensuring that the app will cater to users' financial needs and preferences. With an emphasis on usability, goal setting, and real-time tracking, this application will improve users' financial awareness and discipline. Additionally, the integration of gamification elements and shared goal features creates motivation and collaboration among users. As the project moves from design to development, the insights from both the research document and this design document will serve as essential guiding tools to create a functional, intuitive, and engaging financial management application.

7. References

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8. Annexture: Disclosure of AI Usage in our Assessment

8.1. Section(s) within the assessment in which generative AI was used

Section(s) within the assessment in which generative AI was used, Question 1 - Question 6

8.2. Name of AI tool(s) used

QuillBot Paraphrasing Tool

8.3. Purpose/intention behind use

Paraphrasing, correcting grammar and spelling.

8.4. Date(s) in which generative AI was used

From 11 March 2025 - 20 March 2025.

8.5. Link to QuillBot paraphrasing tool

https://quillbot.com/paraphrasing-tool