



AI Powered Personal Finance Assistant

# Alconomy : AI to your Financial Economy

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Devयुध



# Abstract

Managing personal finances remains a significant challenge due to limited financial literacy, complex tools, and the absence of personalized guidance. This project proposes an AI-powered personal finance assistant designed to help users track expenses, set savings goals, and receive tailored financial advice based on their spending behaviour.

By leveraging machine learning for spending insights, automating budgeting recommendations, and integrating securely with bank APIs for real-time data, the solution aims to empower users with smarter financial decision-making. The outcome is a user-friendly, scalable web/mobile platform featuring an AI-driven dashboard, automated bill reminders, and a goal-oriented savings planner.

# Alconomy : AI to your Financial Economy

**Team Name : Bugged&Functional**

**Team Members :**

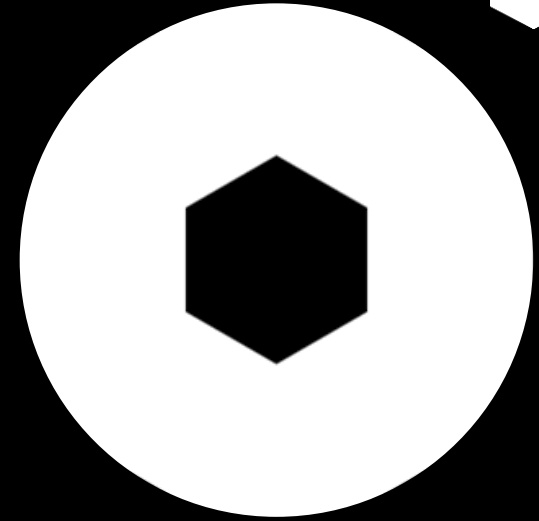
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# USP : Unique Selling Propositions



## Automated Recurring Payments

No more manual reminders to pay for subscriptions, Alconomy can do it for you.



## Smart Alerts

No on call Transactions, least OTP commute, Two Step Verification Code, Transaction Limit



## Your Voice – Our Asset

Why deal with complex interfaces, use Google and siri like assistants to manage your finances.



## Enhanced Privacy

Data Masking, Encryption, Hashing Models and related techniques.



## AI Integrations

Need not worry about the pile ups, let AI be your assistant from analytics budgeting, it can do it all.



## Inviting Freelancers

Real time finances need real time people to deal with them, pay as long as you need the human assistance.

# Our Audience

## Individuals

Our platform empowers individuals to navigate personal finances with ease through tailored plans that reduce stress and promote financial well-being.

## Entrepreneurs

We streamline financial management for entrepreneurs, offering customized solutions that free up time and energy for business growth.

## Teens

By introducing teens to finance and investments early, we foster financial literacy and independence, turning learning into real-world empowerment.

# Proposed Business Model

## Basic - Free

- First 2 Months
- Limited access

## Alconomy - Plus

- 1 Year Validity
- Individual Access

## Alconomy - Premium

- 1 Year Validity
- Access upto 5 members

## Alconomy - Student

- Student ID
- 1 Year Validity

## Promotional

- Based on promotions



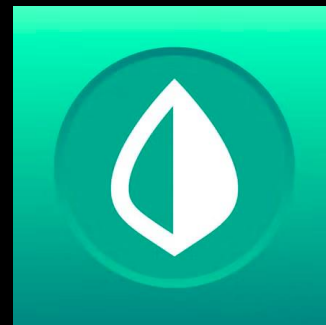
# Our Competitors



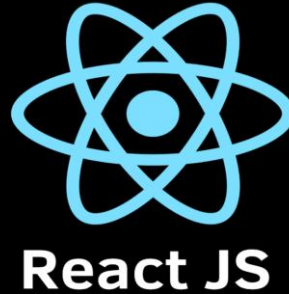
Money Lover



Goodbudget™  
Budget well. Live life. Do good.



# Tech Stack Used





# Thank You!

