Business Requirements Document: Budget Tracker Application

1. Project Overview

The Budget Tracker application aims to provide individuals with a comprehensive financial management tool that simplifies expense tracking, budget planning, and financial goal setting.

2. Project Objectives

- Create a secure and intuitive personal finance management system
- Enable users to track income and expenses effectively
- Provide visual insights into spending patterns
- Support informed financial decision-making
- Ensure data privacy and security

3. Core Features

3.1 User Authentication

- Secure signup and login functionality
- Password recovery system
- Two-factor authentication
- Session management

3.2 Income & Expense Management

- Add, edit, and delete transactions
- Categorize transactions
- Recurring transaction support
- Receipt image upload capability

3.3 Budget Management

- Create monthly budgets by category

- Set spending limits

- Budget vs. actual comparison

- Alert notifications for budget overruns

3.4 Dashboard

- Real-time financial overview

- Income vs. expense visualization

- Budget progress meters

- Recent transaction list

3.5 Reports & Analytics

- Category-wise spending analysis

- Monthly, quarterly, and yearly reports

- Savings trajectory charts

- Custom date range filtering

3.6 Data Export

- Export reports in PDF format

- CSV export for spreadsheet analysis

- Data backup functionality

4. Enhanced Features (AI-Powered)

- Intelligent spending pattern analysis

- Personalized savings recommendations

- Anomaly detection in spending

- Smart budget suggestions based on historical data

- Predictive expense forecasting

5. New Feature Recommendations

- Bill payment reminders and scheduling

- Investment portfolio tracking

- Multiple currency support

- Financial goal setting and tracking

- Shared budget management for families

- Integration with bank accounts (read-only)

6. Technical Requirements

- Responsive web design (desktop and mobile)

- Cross-browser compatibility

- Secure data encryption

- Regular automated backups

- API documentation

7. Deliverables

- Fully functional application with source code

- Comprehensive documentation

- Setup and installation guide

- API documentation

- User manual

- Security