



LIQUID GLASS FINANCE

A PROACTIVE PERSONAL FINANCE PLATFORM THAT HELPS
USERS SEE, UNDERSTAND, AND ACT ON THEIR MONEY.

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01

2026

UMich Tech

Tartan Hacks



THE PROBLEM

ADDRESSING KEY NEEDS

- Fragmented tools force users into multiple apps
- Budgeting is backward-looking instead of proactive
- Upcoming bills are hard to track in one place
- Hidden subscriptions quietly drain cash
- Net worth and credit insights are scattered
- Users lack clear, actionable guidance

OUR SOLUTION

INTEGRATED DASHBOARD

Ledgerly is a one-stop dashboard that brings all of your finances into a single view. Instead of juggling multiple apps, users connect their accounts once through Plaid and see everything in real time — including upcoming payments, subscriptions, spending, and net worth. Ledgerly shifts people from reactive budgeting to proactive control over their money.

01

Forward-looking finance, not backward budgeting — built around what's coming next, not just what you already spent

02

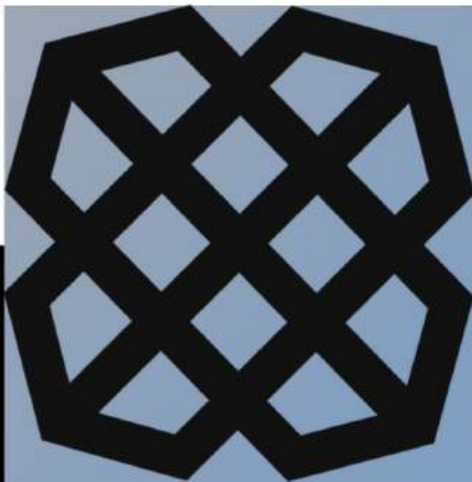
One unified source of truth — replaces 3–5 fragmented apps with a single financial command center

03

Actionable insights over raw data — surfaces what users should actually do, not just numbers

02

TECHNICAL DETAILS



SUPABASE — AUTHENTICATION & USERS

NEXT.JS — FRONTEND DASHBOARD

DJANGO SERVER — BACKEND API

PLAID API — BANK CONNECTIVITY

XRP WALLET — PAYMENTS LAYER

Agentuix — AI Layer

04

01

Credit score in the same dashboard as your spending — users don't need a separate credit app to understand how their habits affect their score.

03

Net worth built from live account data — assets and debts update automatically instead of relying on manual tracking.

02

Upcoming payments tied to real cash flow — unlike competitors that bury bills in history, Ledgerly connects future payments directly to balances and trends.

04

Subscriptions surfaced automatically from transactions — users don't have to hunt for recurring charges or input them by hand.

BENEFITS

BENEFITS OVER EXISTING
PLATFORMS

A

Credit Score

A clear, up-to-date view of your credit health so you understand where you stand and what's changing.

B

Upcoming Payments

A single forward-looking view of all bills and scheduled payments before they hit your account.

C

Net Worth (Assets - Debts)

A real-time snapshot of your total financial position in one simple number.

D

**Subscriptions
(Monthly recurring bills)**

Automatic tracking of recurring payments so you can see — and cut — unnecessary spend.

E

Savings Goals (manage targets)

Tools to set, track, and adjust savings targets to stay on pace toward your goals.


F

Spending Insights

Smart breakdowns of your transactions to show where your money actually goes.

**KEY
FEATURES**
MAPPING OUR THOUGHTS

600 .000
CREDIT SCORE



Credit score
Latest score from Plaid.

| | |
|--------|------|
| SCORE | 600 |
| RATING | Fair |

07

UPCOMING PAYMENTS

UPCOMING PAYMENTS

Scheduled outflows

Stay ahead of the next bills from your linked accounts.

TOTAL UPCOMING

\$3,771.40

NEXT PAYMENT

Feb 9, 2026

PAYMENTS

7

Payment schedule

7 ITEMS

FEB 9, 2026
FUN

\$89.40

FEB 11, 2026
Touchstone Climbing

\$78.50

FEB 13, 2026
CREDIT CARD 3333 PAYMENT *//

\$25.00

FEB 22, 2026
AUTOMATIC PAYMENT - THANK

\$2,078.50

FEB 22, 2026
Madison Bicycle Shop

\$500.00

FEB 23, 2026
Tectra Inc

\$500.00

FEB 27, 2026
United Airlines

\$500.00

05

NET WORTH

NET WORTH

Assets minus debts

Updated from your Plaid-linked accounts.

ASSETS

\$86,541.74

DEBTS

\$126,994.06

NET

-\$40,452.32

▼ Assets (8)

| | |
|-----------------------------------------------------|-------------|
| FIRST GINGHAM CREDIT UNION Plaid 401k | \$23,631.98 |
| FIRST GINGHAM CREDIT UNION Plaid Cash Management | \$12,060.00 |
| FIRST GINGHAM CREDIT UNION Plaid CD | \$1,000.00 |
| FIRST GINGHAM CREDIT UNION Plaid Checking | \$110.00 |
| FIRST GINGHAM CREDIT UNION Plaid HSA | \$6,009.00 |
| FIRST GINGHAM CREDIT UNION Plaid IRA | \$320.76 |
| FIRST GINGHAM CREDIT UNION Plaid Money Market | \$43,200.00 |

▼ Debts (4)

| | |
|----------------------------------------------------------|-------------|
| FIRST GINGHAM CREDIT UNION Plaid Business Credit Card | \$5,020.00 |
| FIRST GINGHAM CREDIT UNION Plaid Credit Card | \$410.00 |
| FIRST GINGHAM CREDIT UNION Plaid Mortgage | \$56,302.06 |
| FIRST GINGHAM CREDIT UNION Plaid Student Loan | \$65,262.00 |

SUBSCRIPTIONS

09

SUBSCRIPTIONS

Monthly recurring bills

Track your recurring subscriptions and monthly totals.

MONTHLY TOTAL

\$0.00

ACTIVE SUBSCRIPTIONS

0

TOP SUBSCRIPTION

--

Subscription list

0 ITEMS

No subscriptions found.

SAVING GOALS

BUDGETING

Saving Goals

Set limits and track your spending goals here.

GOAL NAME

e.g., "Spring Break Trip"

Giving your goal a name helps the AI understand its purpose.

TARGET AMOUNT

\$ 999

The AI uses this to calculate required savings velocity.

TARGET DATE

dd/mm/yyyy



A deadline is essential for creating a realistic plan.

LINKED CATEGORY

Dining Out



The AI will suggest trade-offs from this category first.

Save Budget

SAVING GOALS

02

Ledgerly AI

Test the AI with a manual transaction. Load history from Plaid, then analyze.

1. User & transaction history

User ID

f67afd37-c312-41aa-ab77-5b84c2767b18

Load data

Loaded **48** transactions (cached in memory for this session).

2. Add a transaction manually

Enter a fake transaction to see how the AI responds given the user's history and goals.

Merchant / name

Netflix

Amount (outflow as positive, e.g. 19.99)

15

Date (optional)

02/07/2026

Category (optional)

Entertainment

Analyze with AI

AI response

Reasoning

The transaction for Netflix amounts to \$15 in the Entertainment category. Currently, there are no defined budgets for this category, making it hard to determine if spending is over budget. Netflix is a recurring subscription service. The user has similar subscriptions in line with Entertainment but the full details are not visible due to the absence of defined budgets and subscriptions in history. Additionally, the user's financial goal is to save for a laptop (\$500 by February 14, 2026), so tracking discretionary spending like entertainment that doesn't contribute to this goal is important.

Plan

Flag Netflix as an ongoing subscription expense. Consider reviewing this monthly outflow when determining your discretionary spending and your ability to meet your savings goal for the laptop.

Notification

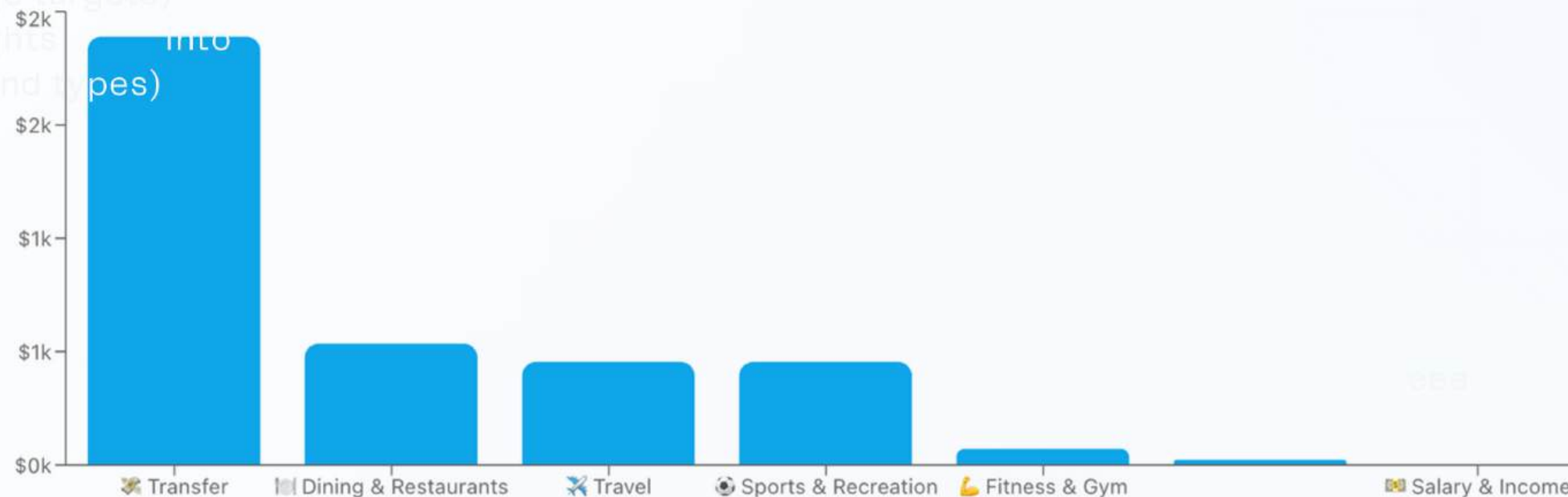
Monthly Subscription Alert

You've incurred a subscription expense of \$15 for Netflix. Consider reviewing your entertainment spending to stay on track for your savings goal.

Would show in notification bar

GET /api/transactions POST /api/insights/analyze

ORY 06



 Salary & Income

 Transfer Sports & Recreation

Dining & Restaurants

THANK YOU

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