



## LIQUID GLASS FINANCE

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

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Presented By: James, Jonathan, Kevin, Adil





# 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.

02

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

# TECHNICAL DETAILS



**SUPABASE** – AUTHENTICATION & USERS  
**NEXT.JS** – FRONTEND DASHBOARD  
**DJANGO SERVER** – BACKEND API  
**PLAID API** – BANK CONNECTIVITY  
**XRP WALLET** – PAYMENTS LAYER  
**Agentyuity** - AI Layer

# BENEFITS

BENEFITS OVER EXISTING  
PLATFORMS

- 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.
- 02** Upcoming payments tied to real cash flow — unlike competitors that bury bills in history, Ledgerly connects future payments directly to balances and trends.
- 03** Net worth built from live account data — assets and debts update automatically instead of relying on manual tracking.
- 04** Subscriptions surfaced automatically from transactions — users don't have to hunt for recurring charges or input them by hand.

# KEY FEATURES

MAPPING OUR THOUGHTS

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.

# 600.000

## CREDIT SCORE



### Credit score

Latest score from Plaid.

SCORE

RATING

600

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	<b>FUN</b>	\$89.40
FEB 11, 2026	<b>Touchstone Climbing</b>	\$78.50
FEB 13, 2026	<b>CREDIT CARD 3333 PAYMENT *//</b>	\$25.00
FEB 22, 2026	<b>AUTOMATIC PAYMENT - THANK</b>	\$2,078.50
FEB 22, 2026	<b>Madison Bicycle Shop</b>	\$500.00
FEB 23, 2026	<b>Tectra Inc</b>	\$500.00
FEB 27, 2026	<b>United Airlines</b>	\$500.00



# 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

No subscriptions found.

0 ITEMS

# 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

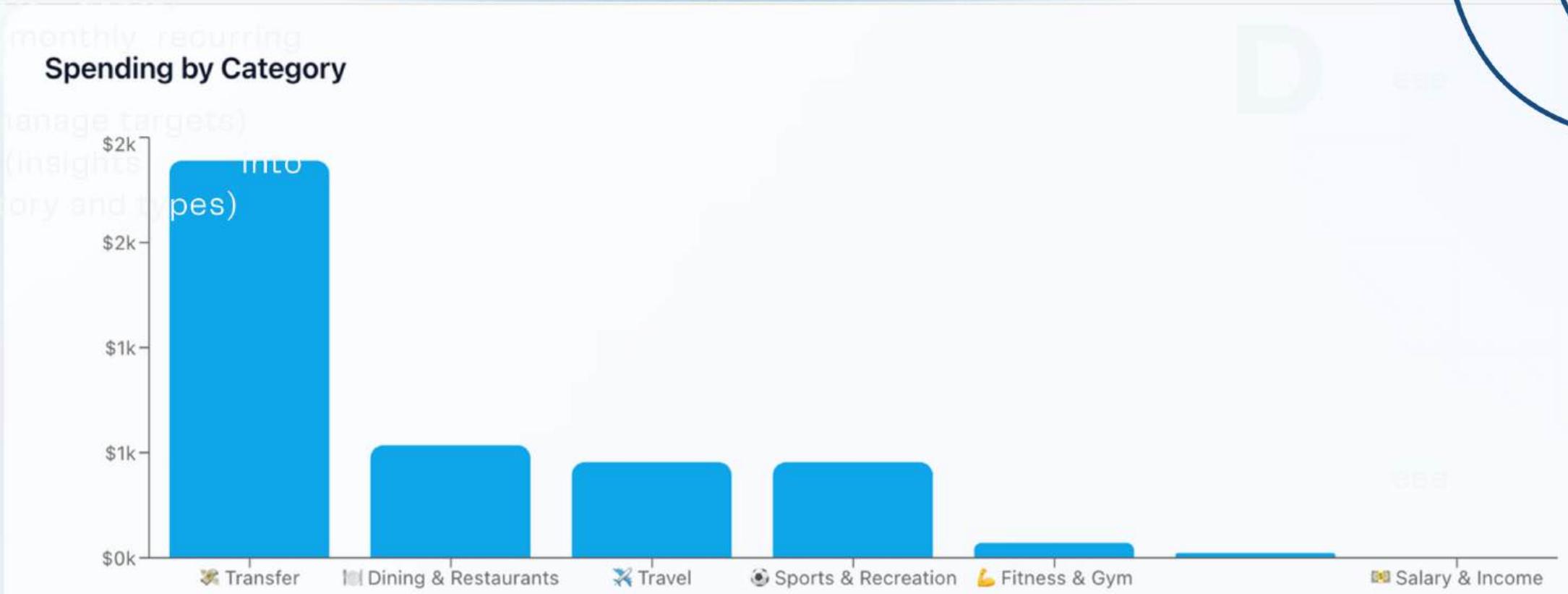
##### Monthly Subscription Alert

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

# TRANSACTION HISTORY



+\$4.22

INTRST PYMNT

2026-01-09  
MONTHLY

Salary & Income

-\$2,078.50

AUTOMATIC PAYMENT - THANK

2026-01-23  
MONTHLY

Transfer

-\$500.00

Madison Bicycle Shop

2026-01-23  
MONTHLY

Sports & Recreation

-\$500.00

Tectra Inc

2026-01-24  
MONTHLY

Dining & Restaurants

# THANK YOU

## CONTACTS:

jonnied@umich.edu  
yuqisun@umich.edu  
dunneja@umich.edu  
adil