

Better Budgets – User Manual



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Overview

The Better Budgets application that can be used for personal budget planning. The user needs to input their income and expected monthly expenses. When they have entered all the amounts they will be asked if they will be renting a home or buying one. If the user decides to rent, they will be prompted to enter the rent amount per month. If they decide to buy, then they will be prompted to enter the:

- Purchase Price
- Months to Repay Home Loan
- Interest Rate

When user input is complete, the app will calculate the monthly repayment and tell the user whether their home loan will be approved. Then the app will calculate how much money the user will have available at the end of the month.

The user will then be able to choose whether they are purchasing a vehicle or not. If they decide to purchase a vehicle, they will be asked to enter the cars:

- Model and make
- Purchase Price
- Deposit
- Estimated Monthly Insurance Premium
- Interest Rate

All vehicles are to be paid off in 5 years.

Then the user will be notified when their total expenses exceed 75% of their total income. After all inputs a summary of expenses is displayed to the user.

The user will also be able to choose whether they have a savings account or not. If they have a savings account, they will be asked to enter the:

- Reason they want to save
- Total amount they want to accumulate
- How long they want to save for in years
- Interest Rate

General Expenses

Upon starting the application, you will be greeted by the welcome page.



Better Budgets

Save more money by spending more
consciously today.

Get Started

If you click **Get Started**, you will be directed to the home screen.

Home



Enter expense name



Summary

Income:	R0
Tax:	R0
Groceries:	R0
Water and lights:	R0
Travel:	R0
Cellphone/telephone:	R0
Other:	R0



You have R0 left for the month.

You have spent 0% of your income.
















If you click on the **coin icon** you will be redirected to the expense page where you will be able to input values.

Income

	Gross monthly income before deductions	
	<input type="text" value="0"/>	

Expenses

	Estimated monthly tax	
	R0	
	Groceries	
	R0	
	Water/lights	
	R0	
	Travel costs(including petrol)	
	R0	
	Cellphone/telephone	
	R0	
	Other expenses	
	R0	
		

If you are having issues moving on to the next screen, see [Fixing the Format Error](#).

Accommodation

After entering general expenses, you will be directed to the accommodation page, where you can choose to rent or buy.

Accommodation

☒ Renting

☐ Buying



Monthly rent

R0



Accommodation

☐ Renting

☒ Buying



Purchase price

R0



Total deposit

R0



Interest rate

0%



Months to repay between 240 - 360

240 months



Note: You cannot move on to the next screen without choosing an accommodation type.

Vehicles

Upon entering the Vehicle screen, you will need to decide if you are buying a vehicle or not.

Vehicles

Are you purchasing a vehicle? ☐ Yes ☐ No

Please choose if you are buying a vehicle or not.



If you decide not to buy a vehicle but come across this error, see [Fixing the Vehicle Error](#).

If you have selected **Yes** to buy a vehicle and you have filled in your values, but nothing happens when you click the next icon, please see [Fixing the Choice Error](#).

Savings

Upon entering the Savings screen, you will need to decide if you have a savings account or not.

Savings

Do you have a savings account? ☐ Yes ☐ No

Please choose if you are saving or not.



Complete

If you decide not to save but come across this error, see [Fixing the Choice Error](#).

Your input screen if you are saving, should look like this:

Savings

Do you have a savings account? ☒ Yes ☐ No



Why do you want to save?

Tertiary studies



How much do you want to accumulate?

R200000



For how long do you want to save? (Years)

20



Interest Rate

8



Please choose if you are saving or not.

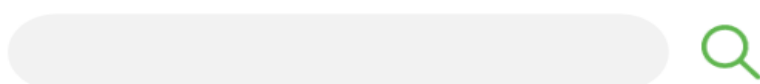


Complete

Expense Summary

When you click **Complete**, you will be directed back to the home page you they will receive a summary of your expenses.

Home



Summary

Low to High

Gross Income	R30000
Utilities	R5000
Monthly Rent	R4500
Travel	R3500
Groceries	R2276.5
Tax	R2000
Phone	R2000
Savings Deposit Per Month	R339.55
Other	R0

You have **R10383.95** left for the month.

You have spent **65.39%** of your income.

View Graph



Sort Expenses

Your expenses are by default sorted from the highest to the lowest. You can toggle this sort by clicking the **Low to High** button.

Home



Q

Summary

High to Low

Gross Income	R30000
Other	R0
Savings Deposit Per Month	R339.55
Tax	R2000
Phone	R2000
Groceries	R2276.5
Travel	R3500
Monthly Rent	R4500
Utilities	R5000


You have **R10383.95** left for the month.

You have spent **65.39%** of your income.

View Graph



Notifications

If you want to view your notifications click on the  on the top right corner of the home screen and the below screen will be displayed.

Notifications



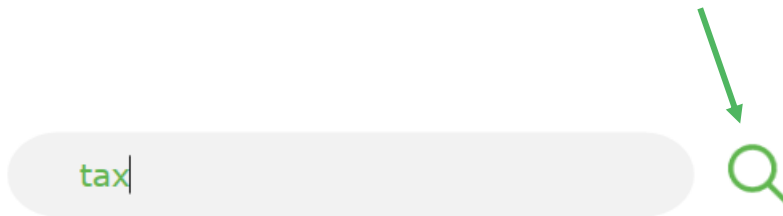
Nothing here yet.

Tuesday, 28 June 2022 10:21:28



Search

If you wish to search for any of your expenses enter a search term in the search box on the home screen and click the search button or press enter after typing.



After one of those actions the below screen should appear.

Results for 'tax'



If your search term is not found, the below screen should appear.

Results for 'search'

No results found.



Expense Analysis

After completing all inputs, the following button should appear on the home screen.

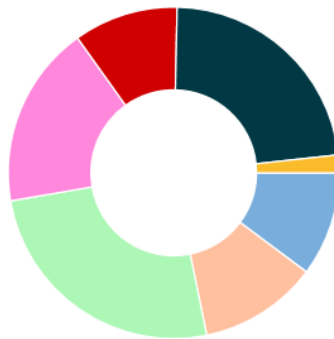
View Graph

When you click on this button, you will see the below screen.

Expense Analysis

Portion of Income Spent on Expenses

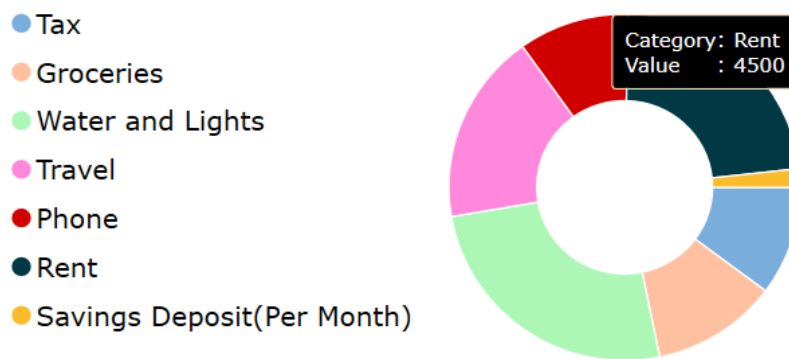
- Tax
- Groceries
- Water and Lights
- Travel
- Phone
- Rent
- Savings Deposit(Per Month)



If you hover your mouse over any of the different segments, you will see, the name of the expense and how much you spent on it.

Expense Analysis

Portion of Income Spent on Expenses



×

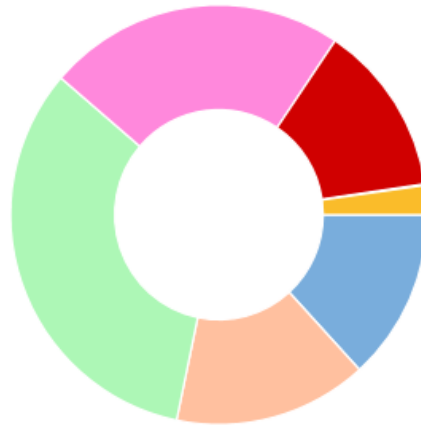
If you click on any of the legends on the left, that segment of the chart will disappear.

Expense Analysis

Portion of Income Spent on Expenses

Legends:

- Tax
- Groceries
- Water and Lights
- Travel
- Phone
- Rent
- Savings Deposit(Per Month)





Errors

Fixing the Format Error



Note: This solution is valid for any format error.

If nothing happens when you click the next icon on the bottom right of screen and you have an error message visible, this means that you input an invalid number.


Income



	Gross monthly income before deductions	
	R30000	

Expenses

	Estimated monthly tax	
	R2000	

	Groceries	
	<input type="text" value="22.7-0"/>	

	Water/lights	
	R5000	

	Travel costs(including petrol)	
	R3500	

	Cellphone/telephone	
	R2000	



	Other expenses	
	R0	

There are errors with you amounts please try again.
All decimals must use a period (.)
and no spaces are allowed.





To remedy this error, you need to follow the instructions displayed and not use any special characters or alphabets when you are entering a number.

Income



	Gross monthly income before deductions	
	R30000	

Expenses

	Estimated monthly tax	
	R2000	


	Groceries	
	<input type="text" value="2276.50"/>	

	Water/lights	
	R5000	

	Travel costs(including petrol)	
	R3500	

	Cellphone/telephone	
	R2000	

	Other expenses	
	R0	

There are errors with you amounts please try again. All decimals must use a period (.) and no spaces are allowed.	
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Then when you click the next icon, you will be taken to the next screen.

Fixing the Choice Error

Note: This solution is valid for any choice error.

If nothing happens when you click the next icon, but a message at the bottom of the screen asks you to choose please either select yes or no. Then depending on your choice, you will either enter some values or go to the next screen.

Vehicles

Are you purchasing a vehicle? ☐ Yes ☐ No

Savings

Do you have a savings account? ☐ Yes ☐ No