



## **User Guide: SpendSmart - Your Personal Financial Assistant**

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## 1. Introduction:

Welcome to SpendSmart! This user guide is designed to help you navigate through the features and functionalities of our personal finance management application. SpendSmart is your go-to tool for managing your finances effectively, setting and tracking financial goals, making smart investment decisions, and exploring loan options to reach your financial objectives.

## 2. Getting Started:

Before you begin using SpendSmart, make sure your device meets the system requirements. Follow the installation instructions provided to download and install the app on your device from the respective app store.

## 3. User Registration and Login:

To access SpendSmart, you'll need to create an account or log in if you already have one. Follow the prompts to register with your email address and create a secure password. Once registered, you can log in using your credentials to access your financial dashboard.

## 4. Setting Up Your Financial Profile

### 4.1 Adding Incomes and Expenses:

Creating a thorough financial profile starts with inputting your monthly incomes and expenses. By accurately recording these financial details, you gain a clear understanding of your financial standing and where your money is going. This step allows you to track your spending habits, identify areas for potential savings, and establish a foundation for effective financial management.

To add your incomes, simply input the various sources of income you receive on a monthly basis. This may include salaries, bonuses, rental income, or any other sources of revenue. By capturing all sources of income, you ensure that your financial profile reflects your complete earning potential.

Similarly, recording your monthly expenses is essential for gaining insight into your spending patterns and financial commitments. Expenses may encompass a wide range of categories such as housing, utilities, groceries, transportation, entertainment, and debt repayments. By categorizing and documenting your expenses accurately, you can identify areas where you may be overspending or opportunities to optimize your budget.

Regularly updating your incomes and expenses ensures that your financial profile remains current and reflective of your financial reality. By diligently maintaining this information, you lay the groundwork for informed decision-making and effective financial planning.

### 4.2 Setting Investment Percentage:

Choose the percentage of your income you want to allocate towards investments.

Choosing the percentage of your income to allocate towards investments is a pivotal step in building wealth and securing your financial future. This decision involves balancing your short-term financial needs with your long-term goals and risk tolerance.

## 5. Exploring SpendSmart Features:

Navigate through SpendSmart features from the home page, including managing expenses and incomes, setting and tracking financial goals, receiving investment recommendations, managing savings and budgeting, assessing loan options, and using the calendar feature for reminders.

## 6. Using SpendSmart: Step-by-Step Guide:

### 6.1. Initial Setup for New Users:

- **Greeting and Introduction:** Upon logging in, new users are greeted with a helpful pop-up window guiding them through the initial setup process. This welcoming approach ensures users feel supported as they embark on their financial management journey with SpendSmart. The pop-up serves as a friendly introduction, setting the tone for a user-friendly experience.
- **Inputting Financial Data:** Users are prompted to input their incomes and expenses for the previous month, along with specifying the percentage of their income they wish to allocate towards investments. This step is crucial as it forms the foundation of the user's financial profile within the app. By providing this information, users enable SpendSmart to tailor its recommendations and budgeting calculations to their specific financial situation.

### 6.2. Navigation to Home Page:

- **Seamless Navigation:** After completing the initial setup, users are directed to the home page, where they can seamlessly navigate to various sections such as goal management, investment pages, or savings. This intuitive navigation ensures that users can quickly access the features and functionalities they need to effectively manage their finances.

### 6.3. Reviewing Financial History:

- **Access to Financial Data:** Users have access to a list displaying their previous expenses and incomes from previous months and years. This comprehensive overview allows users to gain insights into their spending and income patterns over time, facilitating informed decision-making regarding their financial goals and priorities.
- **Managing Financial History:** SpendSmart empowers users to easily update, delete, or insert new expenses and incomes as needed. This flexibility ensures that users can maintain accurate and up-to-date financial records within the app, facilitating effective budgeting and financial planning.

### 6.4. Goals Page Settings & Details:

- **Setting Financial Goals:** The goals page within SpendSmart enables users to set new financial goals and track their progress. Whether it's saving for a vacation, purchasing a home, or building an emergency fund, users can define their objectives and monitor their journey towards achieving them.
- **Tracking Goal Progress:** SpendSmart provides users with detailed insights into each goal's timeline, required monthly contributions, and important dates. This transparency empowers users to stay on track with their financial goals and make adjustments as needed to ensure successful outcomes.

### 6.5. Goal Management:

- Users can set, track, and manage financial goals within SpendSmart. Whether it's saving for a vacation, building an emergency fund, or investing in a retirement plan, users can define their objectives and monitor their progress towards achieving them. SpendSmart provides insights into each goal's timeline, required contributions, and important dates.

### 6.6. Budgeting Algorithm:

- **Dynamic Budgeting:** SpendSmart' budgeting algorithm dynamically calculates the amounts required to achieve each goal, updating in real-time based on changes to the user's financial data. This dynamic approach to budgeting ensures that users receive personalized recommendations tailored to their individual financial situation, enhancing the effectiveness of their financial management efforts.
- **Monitoring Savings and Loans:** In addition to budgeting for goals, users can monitor their savings, initiate conversions, and assess loan eligibility based on their financial details. This comprehensive approach to financial management allows users to optimize their financial resources and make informed decisions to achieve their financial objectives.

### 6.7. Investment Recommendations:

- **Personalized Suggestions:** SpendSmart provides users with personalized recommendations on the best stocks to invest in, considering factors such as the user's investment percentage and income. By leveraging advanced algorithms and market analysis, SpendSmart helps users make informed investment decisions that align with their financial goals and risk tolerance.

### 6.8. Calendar Feature for Reminders:

- **Organizational Tool:** The calendar feature within SpendSmart allows users to jot down important notes or reminders on specific dates. Whether it's a bill due date, a savings milestone, or an investment opportunity, users can use the calendar to stay organized and informed about their financial activities.

### 6.9. Monthly Reminder for Financial Management:

- **Stay on Track:** SpendSmart prompts users with a monthly reminder to input expenses, incomes, and specify investment percentages. This proactive approach to financial management helps users stay on track with their financial goals and ensures that their financial data remains up-to-date within the app.

### 6.10. Updating Financial Data:

- **Streamlined Process:** Returning users can quickly update expenses and incomes for the previous month or make changes to existing financial goals. This streamlined process ensures that users can easily maintain accurate financial records within the app, facilitating ongoing financial management and planning.

By leveraging these comprehensive features, SpendSmart empowers users to take control of their finances, make informed decisions, and work towards achieving their financial goals effectively

## 7. Tips for Effective Financial Management:

Achieving financial stability and reaching your financial goals requires a combination of smart strategies and disciplined practices. Here are some actionable tips to help you manage your finances effectively:

### 7.1. Create a Budget:

- Start by creating a budget that outlines your income and expenses. Allocate specific amounts for necessities such as rent, groceries, and utilities, as well as discretionary spending on entertainment and dining out. Regularly track your spending against your budget to identify areas where you can cut back or save more.

### 7.2. Set Clear Financial Goals:

- Define your short-term and long-term financial goals, such as paying off debt, saving for a down payment on a home, or building an emergency fund. Having clear objectives helps you stay focused and motivated to make progress towards achieving them.

### 7.3. Manage Debt Wisely:

- Take steps to manage and reduce debt effectively. Start by paying off high-interest debt, such as credit card balances, as quickly as possible. Consider consolidating debt or negotiating with creditors to lower interest rates and monthly payments.

### 7.4. Automate Savings and Payments:

- Take advantage of automation tools to simplify your finances. Set up automatic transfers from your checking account to your savings account each month. Use automatic bill pay for recurring expenses such as rent, utilities, and loan payments to avoid missed payments and late fees.

### 7.5. Track Your Expenses:

- Keep track of your expenses to understand where your money is going. Review your expenses regularly to identify areas where you can cut back or make adjustments to align with your financial goals.

### 7.6. Invest Wisely:

Explore investment opportunities that align with your risk tolerance and financial goals. Consider diversifying your investment portfolio with a mix of stocks, bonds, and other assets to spread risk and maximize returns over time.

By implementing these tips and strategies, you can take control of your finances, build wealth, and work towards achieving your financial aspirations. Remember to stay disciplined, stay focused on your goals, and adjust your approach as needed to adapt to changing circumstances.

## 8. Screens of the Application:

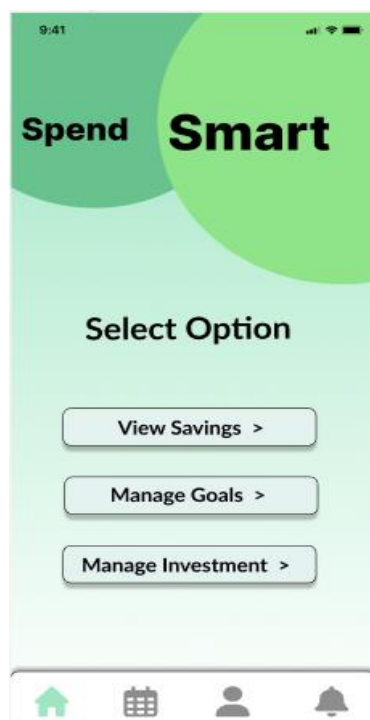
### Login Page

User's log into the application based on the username and password:



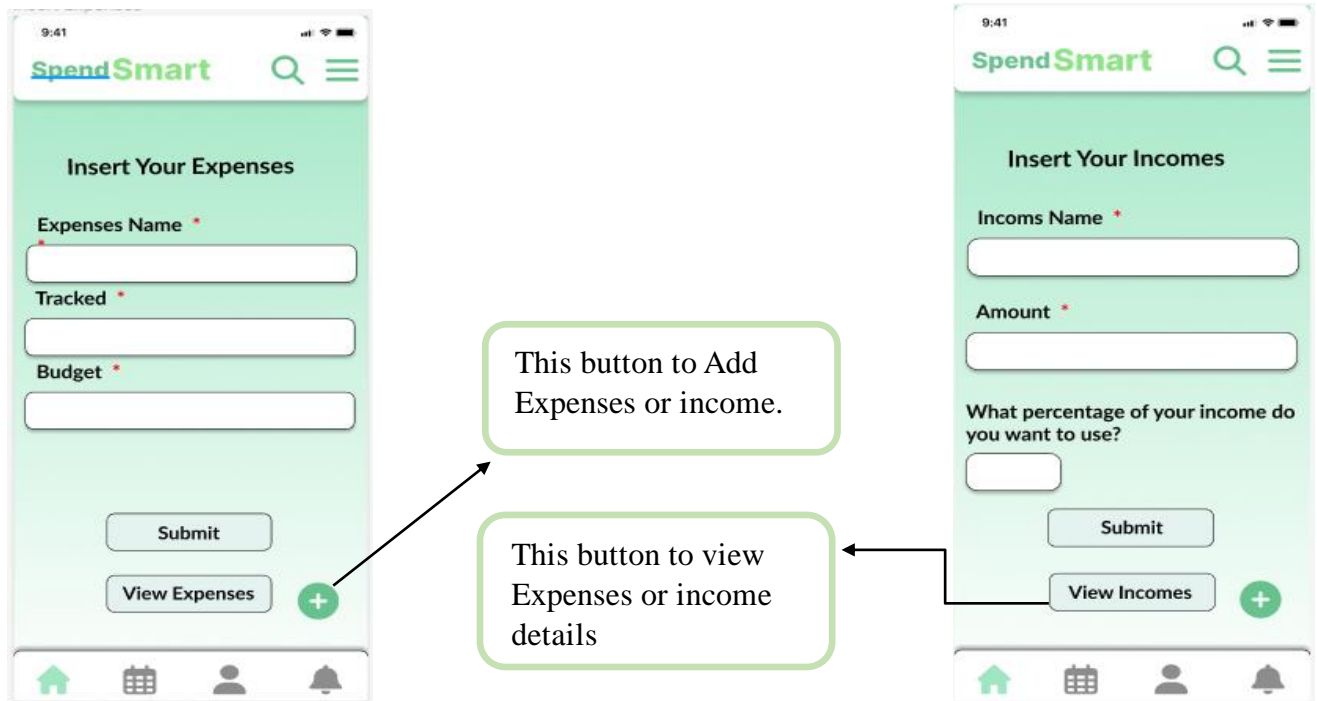
### Home Page

The user can either select to view and manage their savings, manage their goals, or manage their investments on the homepage.



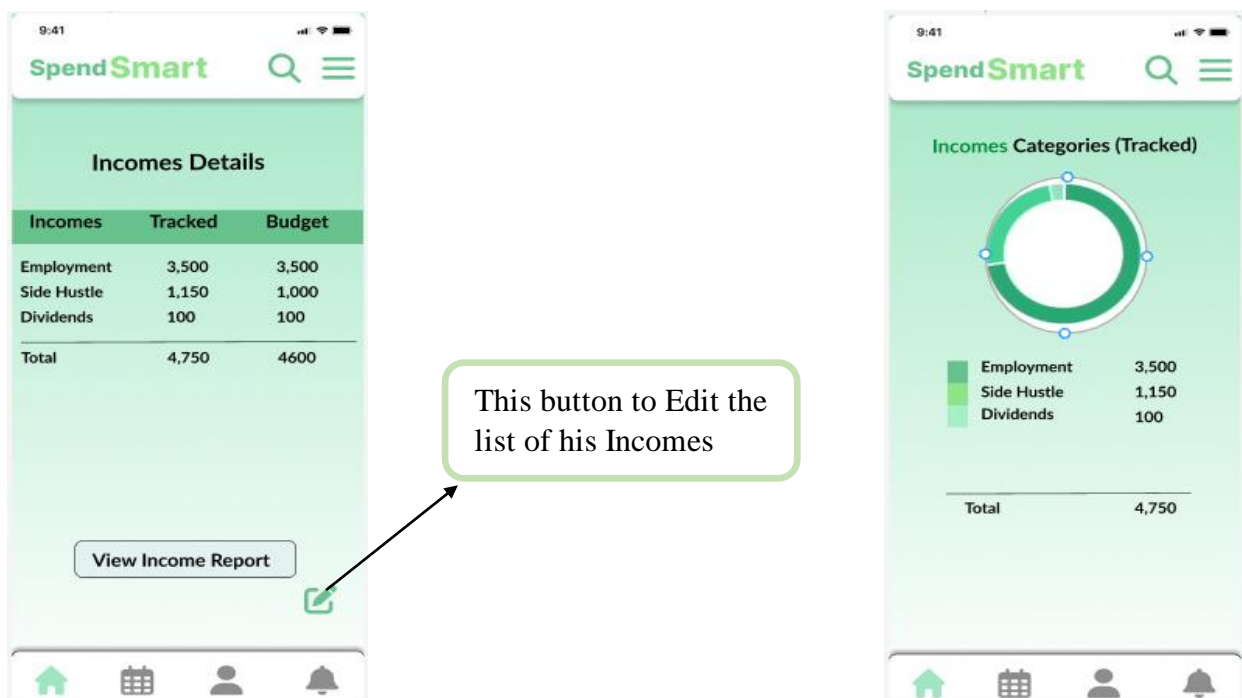
## Expenses and Incomes Pages

Users, regardless of whether they are new or existing, can input their expenses and incomes in these pages. They can then save their entries by clicking "Submit".



## Incomes Details Pages

there is a button available to view detailed information about their Incomes, enabling them to track and analyze their financial transactions easily in two ways: List or Report with Graph.



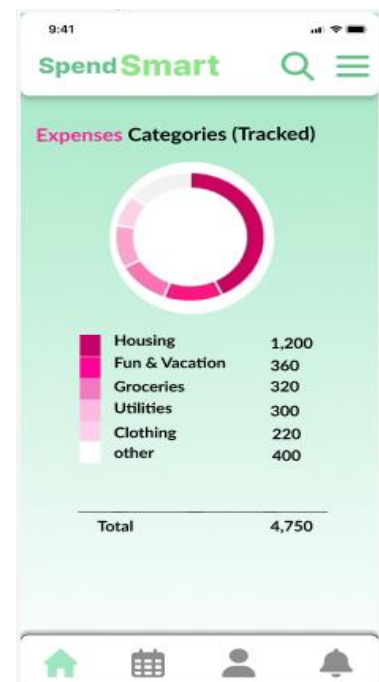


## Expenses Details Pages

there is a button available to view detailed information about their Expenses, enabling them to track and analyze their financial transactions easily in two ways: List or Report with Graph.



This button to Edit the list of his Expenses



## Insert Goals Page

In this page, the user can input their goals along with all the relevant details they want to achieve. Once entered, the application saves the goals. From there, the application takes charge of managing the goals using a budgeting algorithm.

Goal Name \*

Rate Your Goal: 1-10

Goal Amount \*

Description : Plain Text

Manage

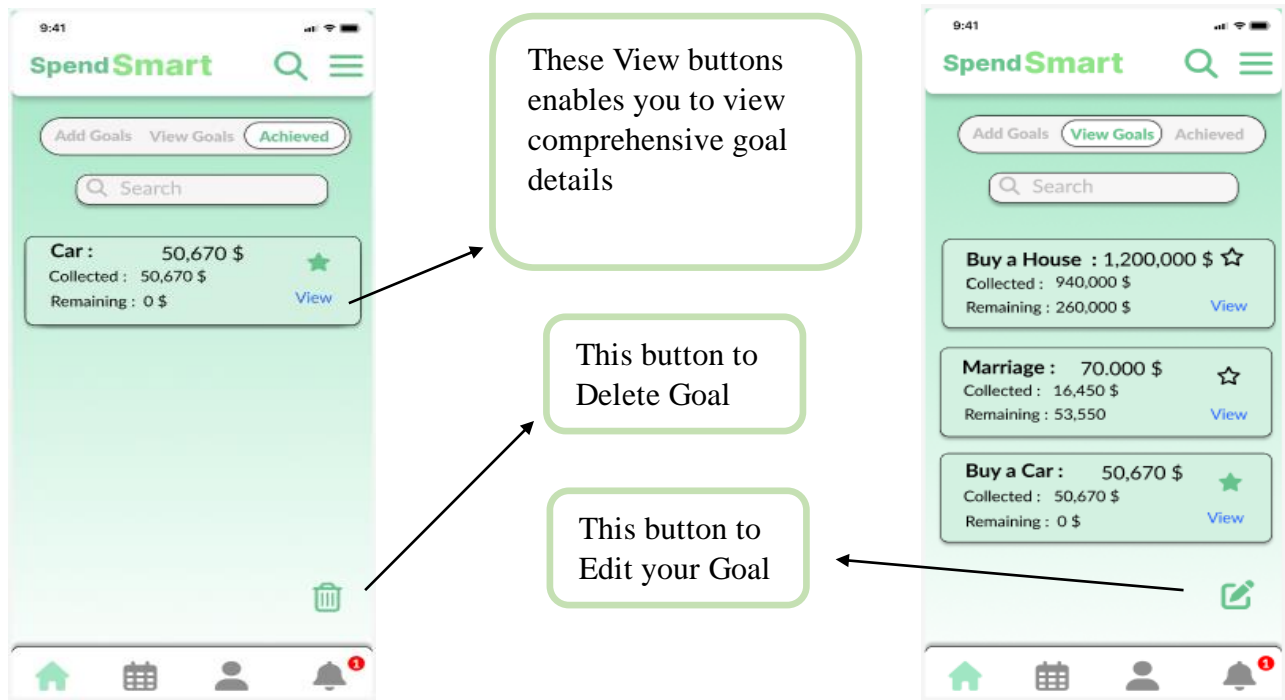
+

Clicking the button triggers the budgeting algorithm to manage the user's goals, considering both the newly inserted goals and the existing ones.

This button to Add new Goal

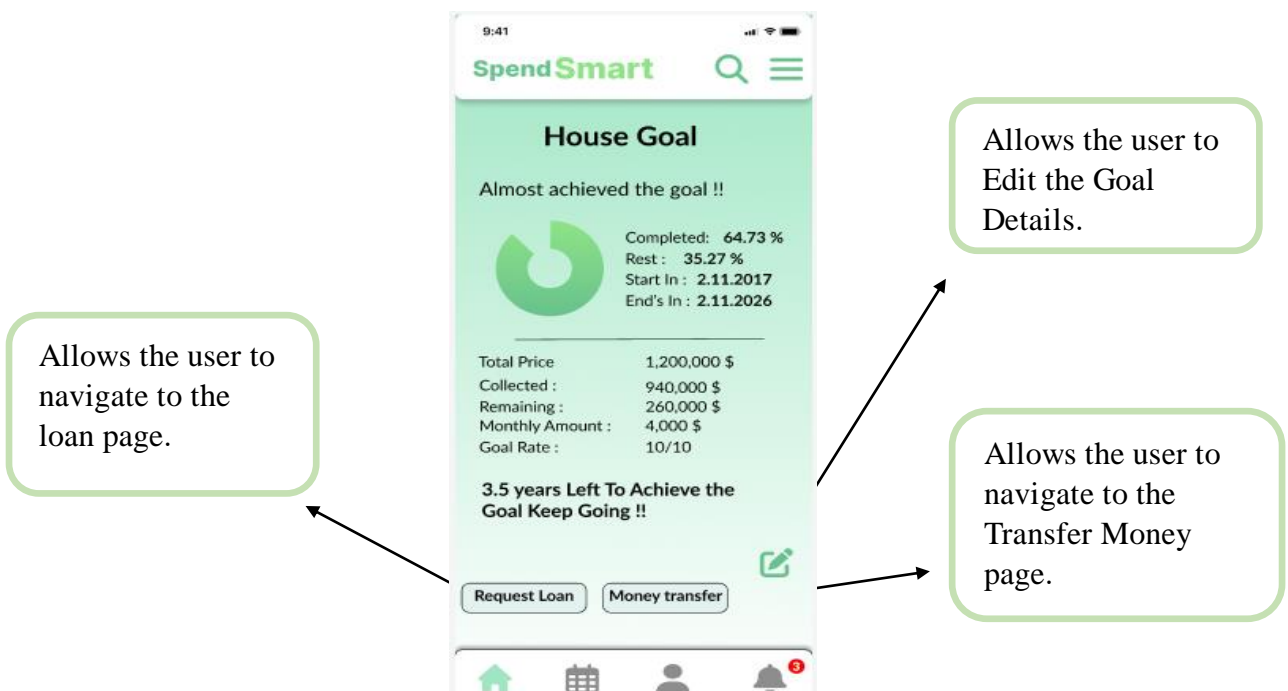
## Goals Pages

In these pages, you can view the goals you have set and the goals you have achieved. The top section features three buttons that allow you to navigate between different pages.



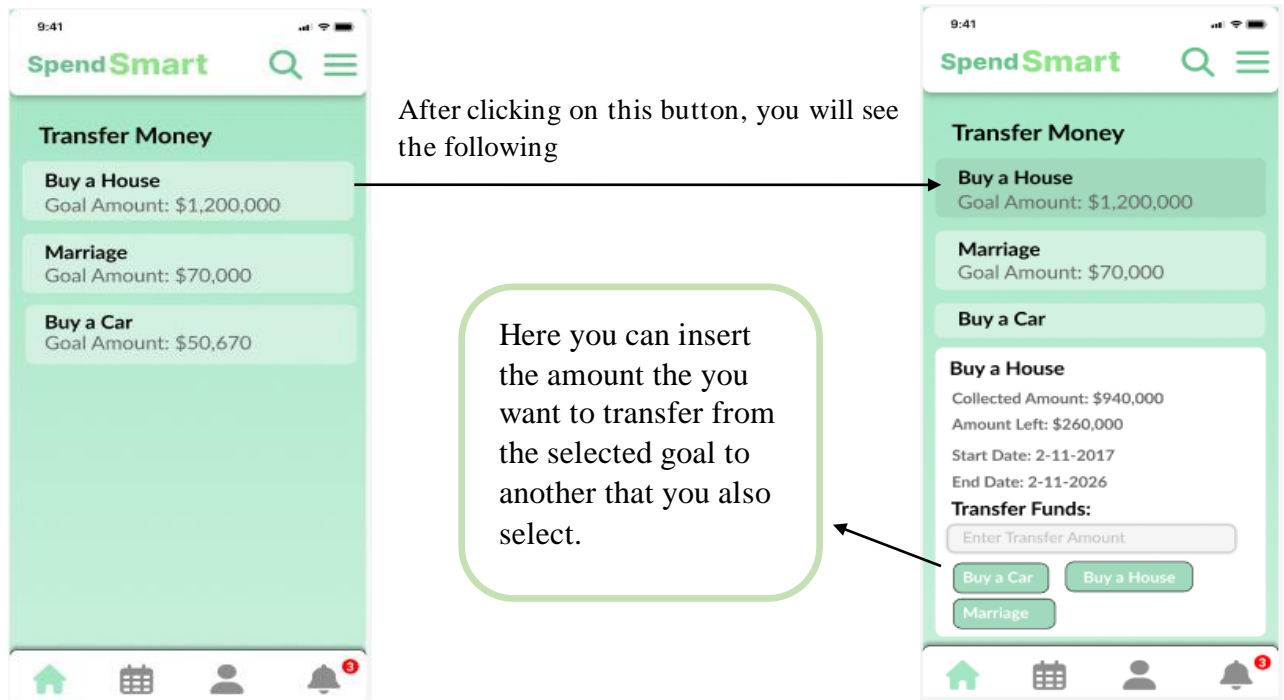
## Goal Details Pages

In this page, you can access and view all the details about a specific goal. It includes a graph that visually represents your progress towards the goal, as well as other relevant information.



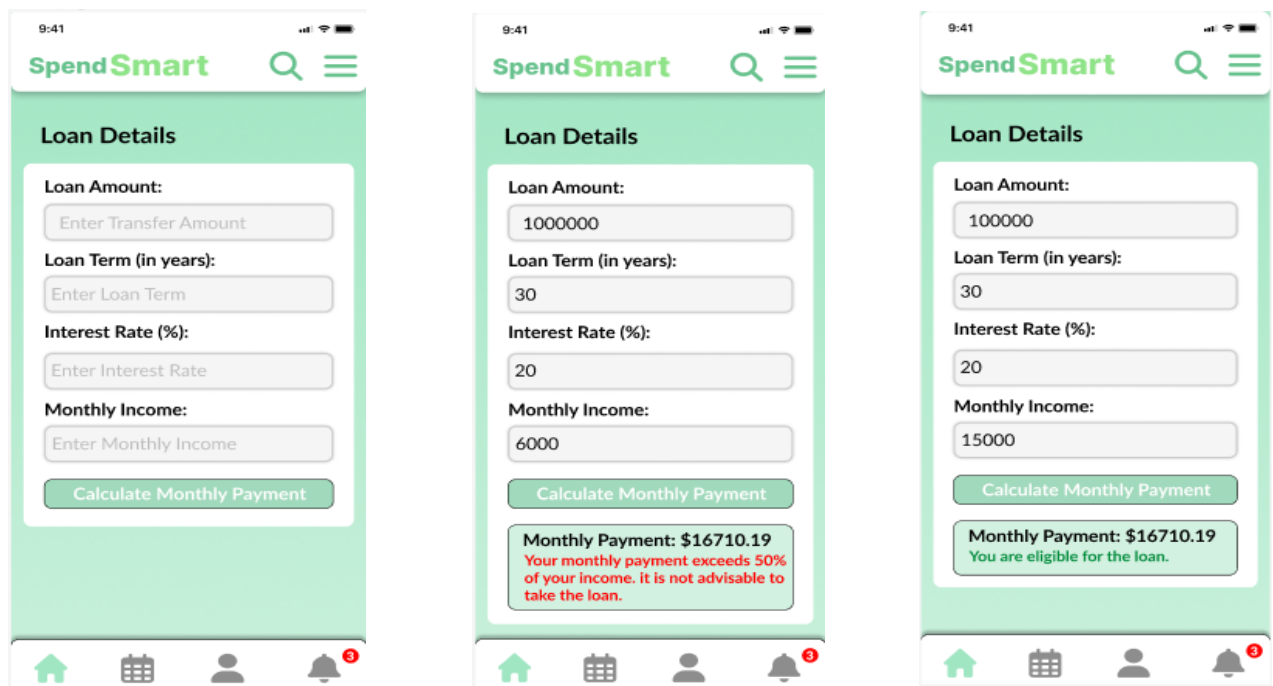
## Transfer Money Pages

In this page you have all your goals, you can transfer money from one selected goal to another by specifying the amount and choosing the destination goal.



## Loan Request Pages

In this page, you can request a loan by entering the loan details, including the desired amount and interest rate. The application will calculate the monthly amount you will receive and provide a message indicating loan eligibility.



## Investment Pages

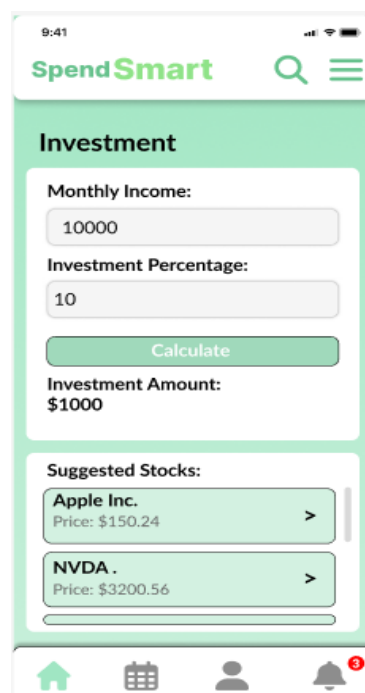
In this page, you can invest a portion of your monthly income by specifying the income amount and desired percentage to invest. The app will calculate the corresponding investment amount for you.



The screenshot shows the 'Investment' page of the SpendSmart app. At the top, the status bar displays the time 9:41 and signal strength. The app's header includes the 'SpendSmart' logo, a search icon, and a menu icon. The page title is 'Investment'. Below this, there are two input fields: 'Monthly Income:' with the value '10000' and 'Investment Percentage:' with the value '10'. A green 'Calculate' button is positioned below these fields. Underneath the button, the 'Investment Amount:' is displayed as '\$0'. At the bottom of the screen is a navigation bar with icons for home, calendar, user profile, and notifications (which has a red badge with the number 3).

## Investment Pages After Button Clicked

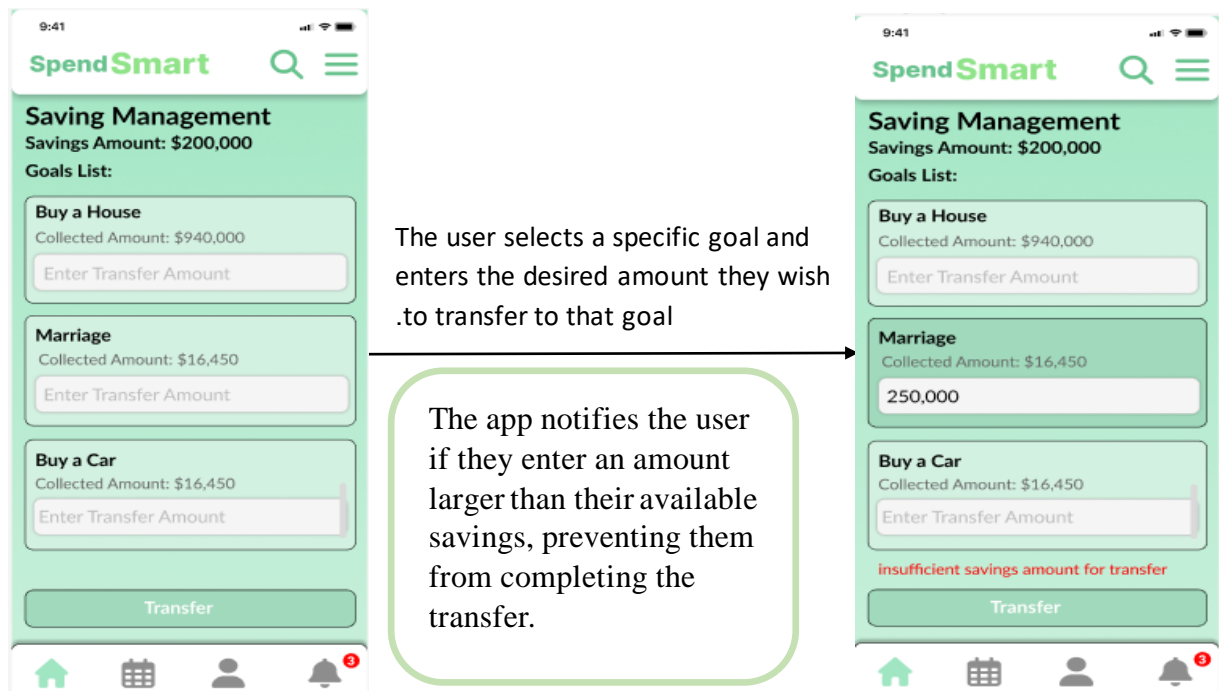
After clicking the calculate button, the app will show the investment amount. It will also provide suggestions for the top 5 stocks in the market, allowing the user to consider investing in them if interested.



This screenshot shows the 'Investment' page after the 'Calculate' button has been clicked. The 'Monthly Income:' and 'Investment Percentage:' fields remain the same. The 'Investment Amount:' is now '\$1000'. Below this, a section titled 'Suggested Stocks:' lists two stocks: 'Apple Inc.' with a price of '\$150.24' and 'NVDA.' with a price of '\$3200.56'. Each stock entry has a right-pointing arrow. The bottom navigation bar is identical to the previous screenshot, showing the home, calendar, user profile, and notifications icons.

## Savings Management Page

In this page, the user can view their savings amount and transfer money from savings to selected goals by specifying the desired transfer amount per goal.



## Notifications and

Our application utilize notifications to keep users informed and on track with their financial management. Notifications serve as reminders for users to input necessary information or notify them of important milestones or achievements.

The search functionality in the app's top bar allows users to easily find specific pages or features they are looking for. This improves user navigation and enhances the overall user experience by providing quick access to desired information or functionality.

