

## INTRODUCTION

At an individual level, financial planning means well thought-out budgeting as a way to regulate your money towards meeting your life objectives such as buying a house, saving for retirement, children's education, etc.

The importance of personal finance management is reflected in all areas of personal and professional life. Every individual (regardless of financial capacity) must understand personal finance management to capitalize on the assets and achieve all future goals.

### Overview:

Money Matters is a personal finance management app designed to help you take control of your finances and achieve your financial goals. Whether you want to save for a down payment on a house, pay off debt, or build a retirement fund, Money Matters can help you stay on track.

With Money Matters, you can track your expenses, create and stick to a budget, monitor your investments, and get personalized financial advice tailored to your goals and financial situation. The app also allows you to set reminders for bill payments and alerts you when you exceed your budget.

Money Matters is easy to use, with a user-friendly interface and intuitive features. It securely connects to your bank accounts and credit cards, so you can easily track your spending and see all your financial data in one place.

Whether you are a beginner or a seasoned investor, Money Matters is the perfect tool to help you stay on top of your finances and achieve your financial goals. Start using Money Matters today and take the first step towards financial freedom.

# Money Matters: A Personal Finance Management App

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## PURPOSE:

Money Matters is a personal finance management app that helps individuals and households manage their finances effectively. The app is designed to track income and expenses, set budgets, and provide insights into spending patterns. Here are some of the purposes and uses of Money Matters:

**Budgeting** : The app allows users to set up budgets for different categories, such as food, housing, transportation, entertainment, and more. Users can track their spending against these budgets and adjust them as needed.

**Expense Tracking** : Money Matters helps users keep track of all their expenses, including bills, credit card purchases, and cash transactions. This makes it easy to understand where the money is going and identify areas where spending can be reduced.

**Financial Planning** : The app helps users plan for their financial goals, such as saving for a down payment on a house, paying off debt, or investing for retirement. Users can create a plan and track their progress towards their goals.

**Insights and Analytics** : Money Matters provides users with valuable insights and analytics, such as spending patterns, income vs. expenses, and trends over time. This can help users make informed decisions about their finances.

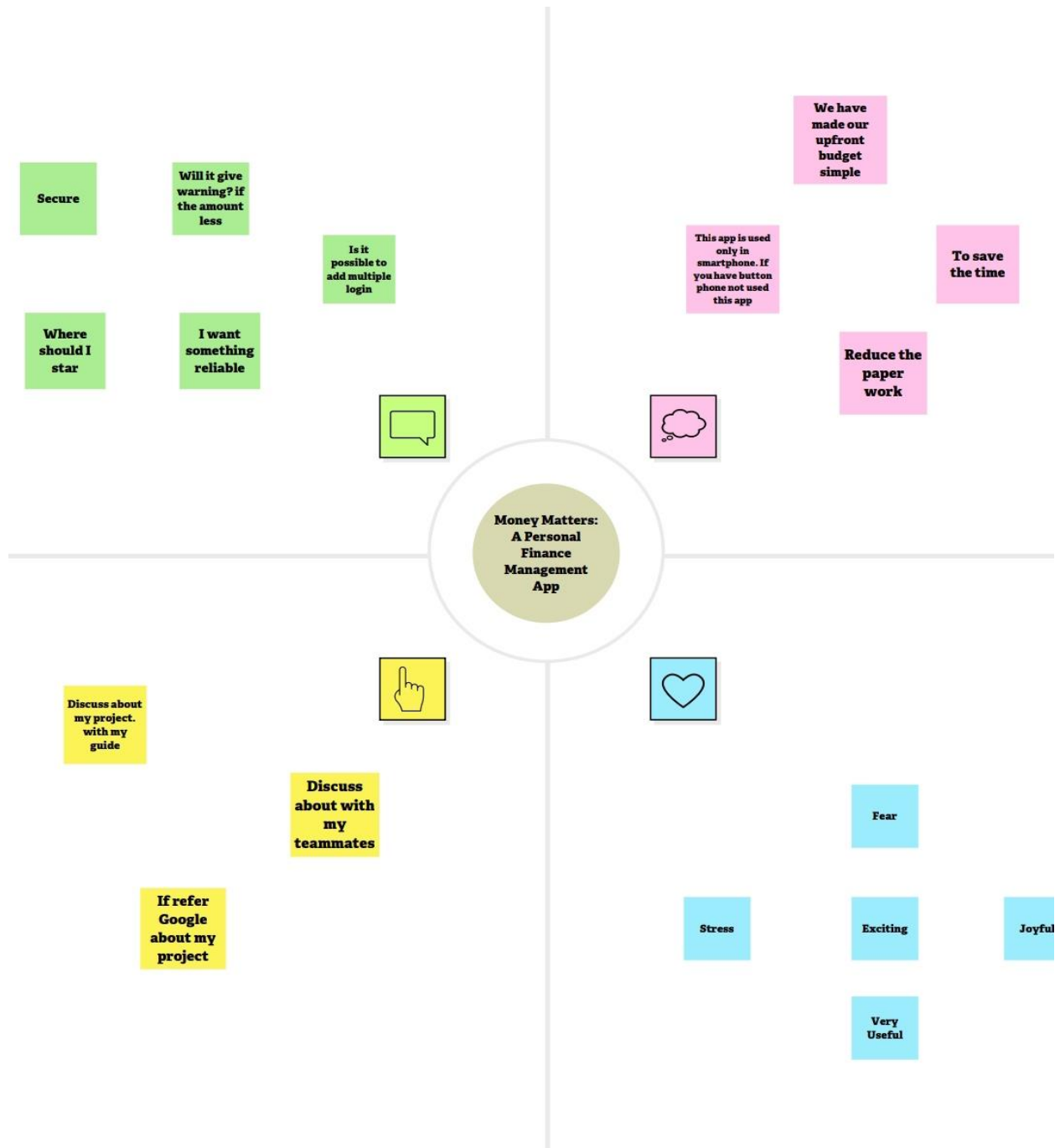
**Reminders and Notifications** : The app sends reminders and notifications to users when bills are due, when they exceed their budget, or when there are significant changes in their finances.

Overall, Money Matters is a powerful tool for anyone who wants to take control of their finances and achieve their financial goals. It provides users with the necessary tools and insights to manage their money effectively and make informed decisions about their financial future.

# Money Matters: A Personal Finance Management App

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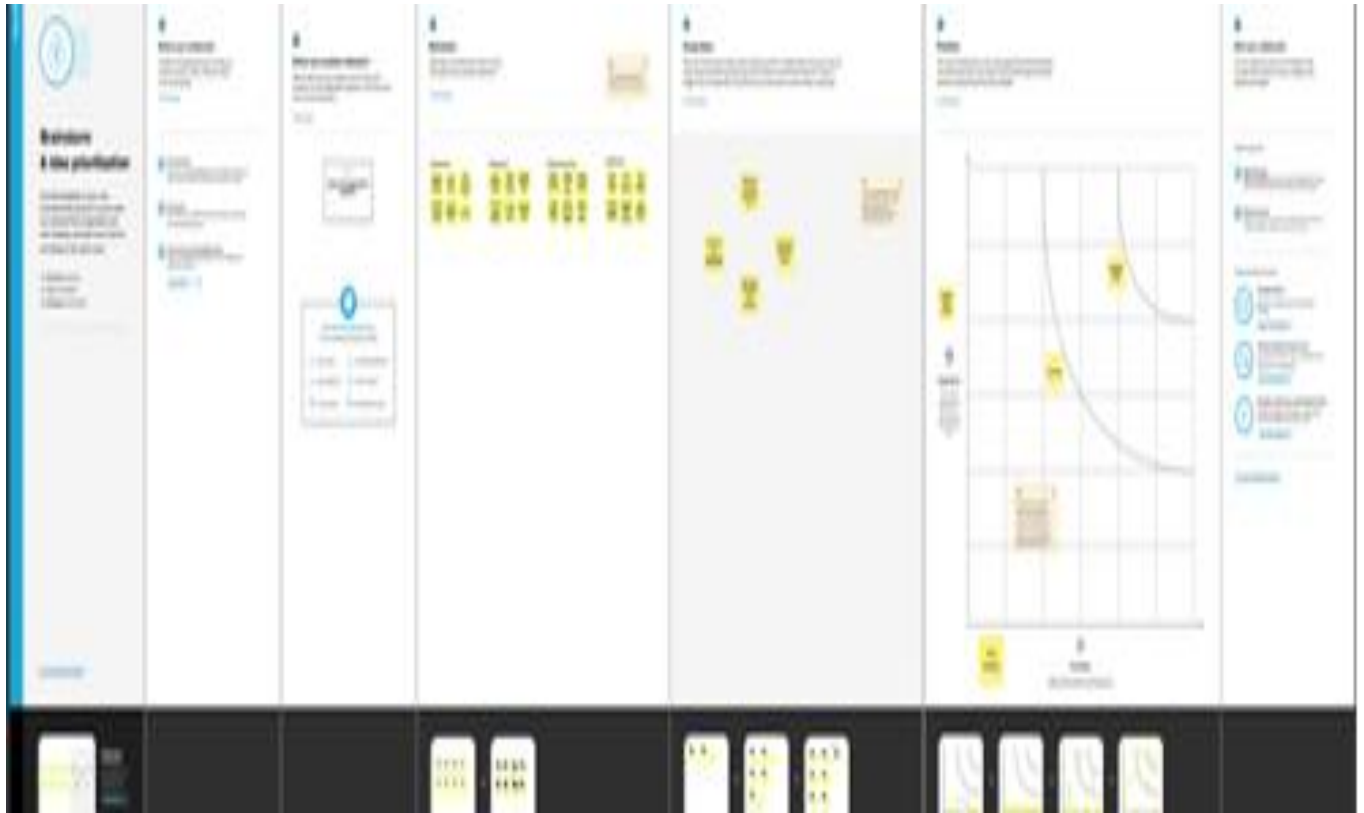
## EMPATHYMAP:



# Money Matters: A Personal Finance Management App

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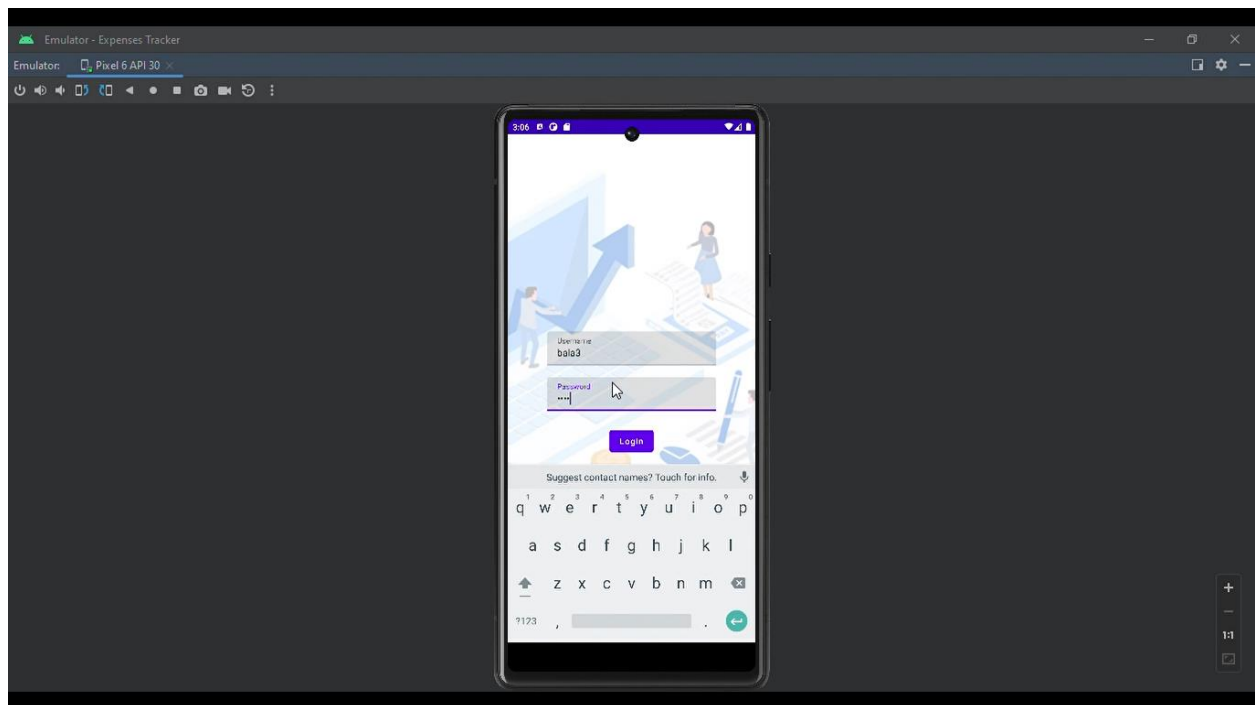
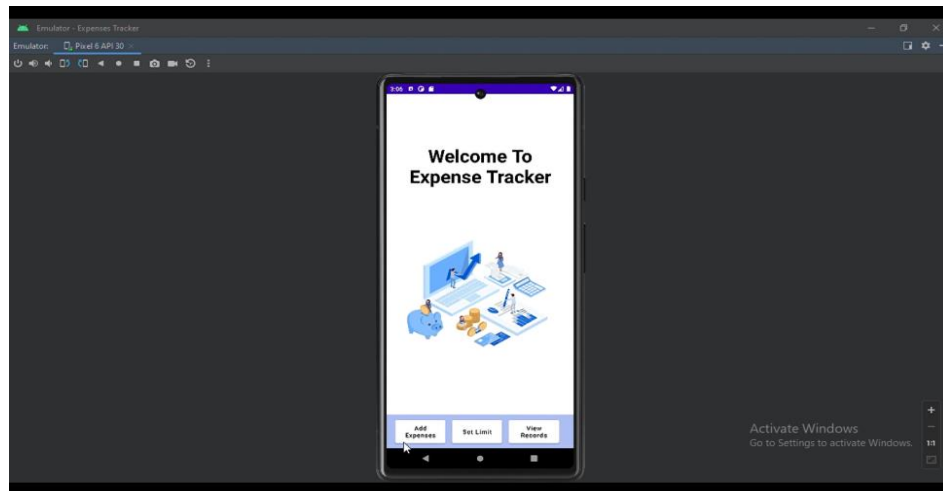
## IDEATION & BRAINSTORMING MAP:



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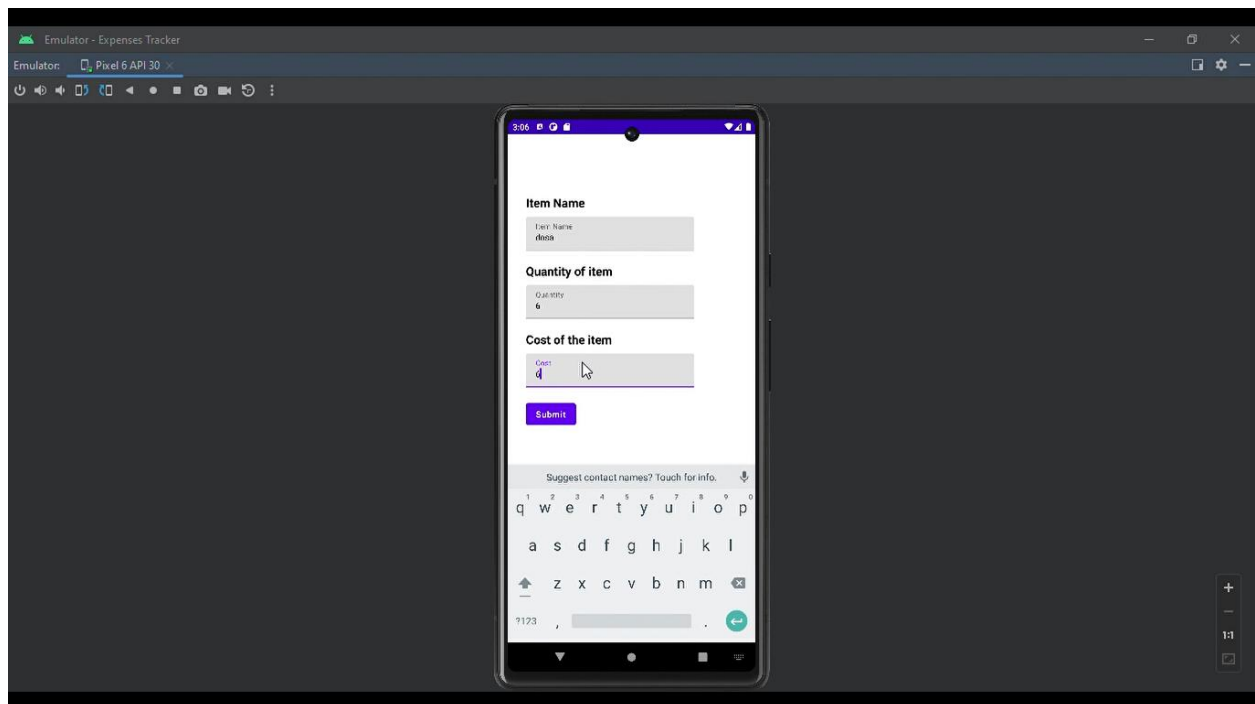
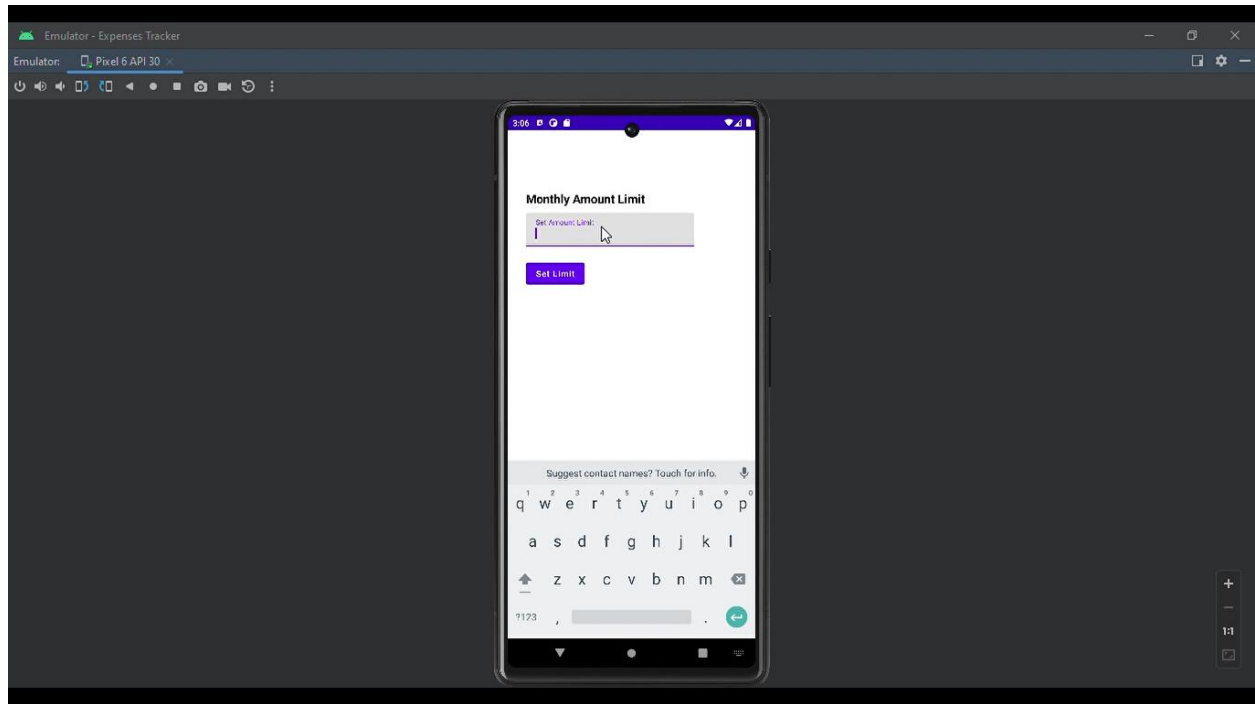
---

## FINAL RESULT



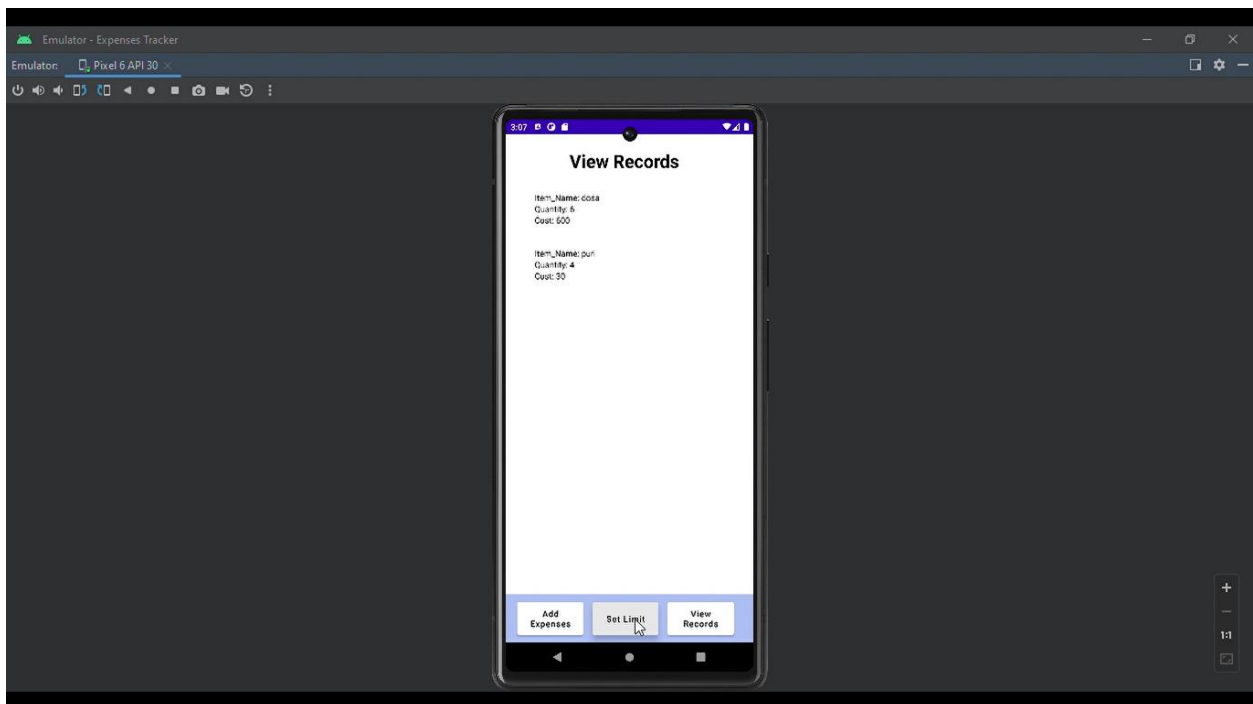
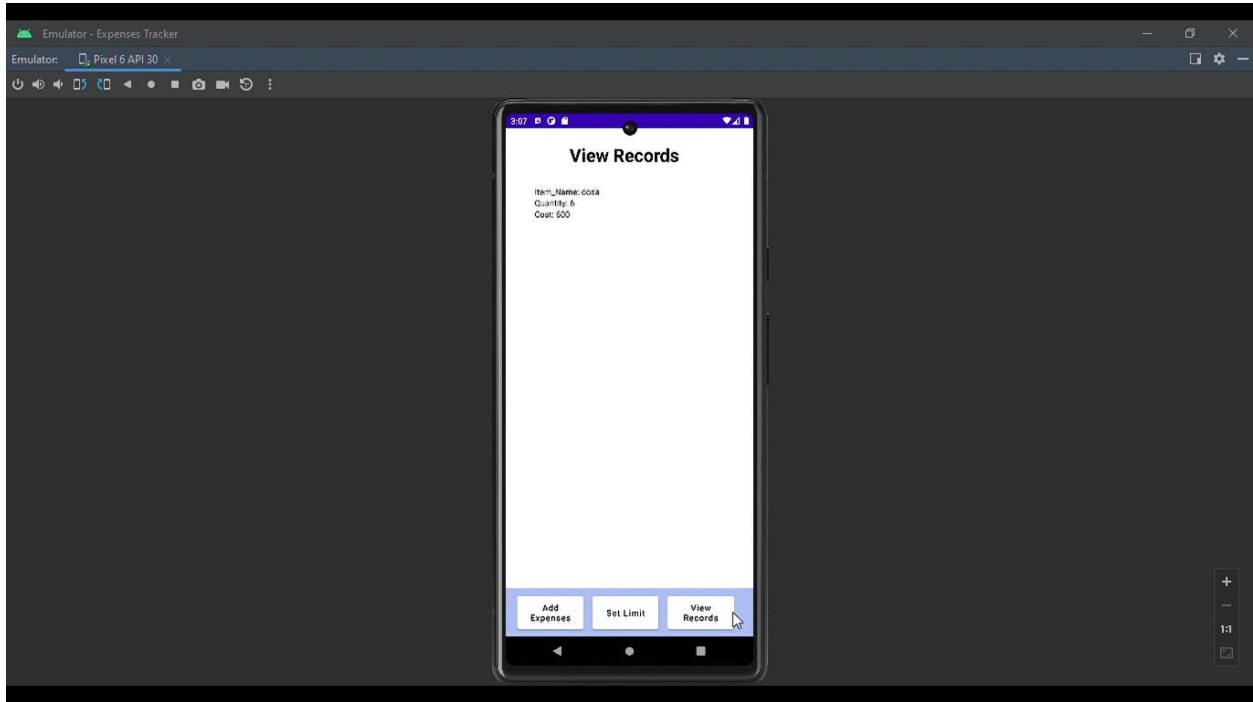
# Money Matters: A Personal Finance Management App

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# Money Matters: A Personal Finance Management App

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## Money Matters: A Personal Finance Management App

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### ADVANTAGES:

**Budgeting:** Money matters can help you create and manage a budget for your personal finances. You can track your income, expenses, and savings to see where your money is going and where you can cut back.

**Goal setting:** You can set financial goals using money matters and track your progress towards achieving them. Whether you're saving for a down payment on a house or trying to pay off credit card debt, money matters can help you stay on track.

**Expense tracking:** With money matters, you can track all of your expenses in one place. You can see how much you're spending on groceries, entertainment, transportation, and more. This can help you identify areas where you're overspending and make adjustments.

**Automatic categorization:** Money matters can automatically categorize your expenses based on the merchant or type of transaction. This can save you time and make it easier to see where your money is going.

**Investment tracking:** If you have investments, money matters can help you track their performance and keep an eye on your portfolio.

**Bill reminders:** Money matters can send you reminders when bills are due, helping you avoid late fees and missed payments.

**Security:** Money matters uses encryption and other security measures to protect your financial data. This can give you peace of mind knowing that your information is safe. Overall, using a personal finance management app like money matters can help you take control of your finances and make smarter financial decisions.

### Disadvantages:

**Cost:** Some personal finance management apps may have a cost associated with them, either as a one-time purchase or a subscription fee. This may be a barrier for some users who are looking for a free solution.



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**Learning curve:** Personal finance management apps can be complex, and it may take some time to learn how to use them effectively. This can be frustrating for users who are not tech-savvy or who prefer a more traditional method of managing their finances.

**Inaccuracy:** Automatic categorization and tracking of expenses may not always be accurate. Users may need to manually adjust categories or transaction details to ensure that their financial data is correct.

**Privacy concerns:** Personal finance management apps may collect and store sensitive financial information. Users should be aware of the app's privacy policy and take steps to protect their data.

**Reliance on technology:** Personal finance management apps are reliant on technology, and there is always a risk of system failures or data breaches. Users should have a backup plan in place for managing their finances in case of technical difficulties.

**Lack of personalization:** Personal finance management apps may not take into account individual financial situations or goals. Users may need to manually adjust settings or create custom categories to fit their specific needs. Overall, personal finance management apps can be a useful tool for managing finances, but users should be aware of potential drawbacks and take steps to mitigate any risks.

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### APPLICATIONS:

**Budgeting:** Money matters can help you create a budget and track your expenses to ensure that you are sticking to it. The app allows you to categorize your expenses and income, set limits for different categories, and receive alerts when you are close to exceeding them.

expense tracking: the app can help you keep track of your expenses by automatically categorizing transactions and providing detailed reports on where your money is going. you can also use the app to manually enter expenses and keep track of receipts.

bill management: money matters can help you keep track of your bills by reminding you of upcoming due dates and providing a centralized location for all of your bills. you can also set up automatic bill payments within the app.

investment tracking: if you have investments, money matters can help you keep track of them by providing real-time updates on stock prices and investment performance. you can also set up alerts for price changes and news related to your investments.

savings goals: the app can help you set savings goals and track your progress towards them. you can set up automatic savings transfers and receive notifications when you reach your goals.

net worth tracking: money matters can help you track your net worth by aggregating all of your accounts and providing real-time updates on your overall financial position.

\overall, money matters can be a valuable tool for anyone looking to improve their financial management skills and gain a better understanding of their personal finances.

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### Conclusion:

In conclusion, a personal finance management app like "money matters" can be an excellent tool for individuals to track their expenses, create budgets, and manage their finances more effectively. With the help of such apps, users can have a better understanding of their spending habits, identify areas where they can save money, and make informed decisions about their financial future.

However, it is important to note that while these apps can provide valuable insights and guidance, they cannot replace good financial habits and decision-making. users should still take responsibility for their financial well-being and continue to educate themselves on personal finance matters.

Overall, a personal finance management app can be a valuable tool for anyone looking to improve their financial health and achieve their financial goals.

## Money Matters: A Personal Finance Management App

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### FUTURE SCOPE:

**Investment management:** Money matters could integrate investment management tools into the app, allowing users to track their investment portfolios and make informed investment decisions.

**Expense categorization:** Money matters could use machine learning to automatically categorize expenses, making it easier for users to see where their money is going and identify areas where they can cut back.

**Bill payment:** Money matters could integrate bill payment functionality into the app, allowing users to easily pay bills from within the app and stay on top of their payments.

**Budgeting:** Money matters could expand its budgeting functionality to include more detailed budgeting tools, such as the ability to set up and track multiple budgets for different categories of expenses.

**Personalized financial advice:** Money matters could use its data to provide personalized financial advice to users, helping them make informed financial decisions and improve their financial health.

**Integration with other financial services:** Money matters could integrate with other financial services, such as credit monitoring services, investment platforms, and loan providers, to provide a more comprehensive financial management solution for users. Overall, the future scope of money matters is promising, as there is a growing need for personal finance management tools, and the app has the potential to provide users with valuable insights and tools to improve their financial health.

### APPENDIX:

Here is an appendix of additional information about money matters, a personal finance management app:

Money matters are available for both ios and android devices. The app allows users to track their income and expenses, set budgets, and view reports and insights about their finances. Money matters offer a range of customization options, allowing users to tailor the app to their specific financial needs and goals. The app uses bank-level security measures to protect user data and transactions. A money matter also offers a premium subscription service that provides additional features and functionality, such as investment tracking and personalized financial advice. The app has received positive reviews from users and has a rating of 4.5 stars on both the app store and Google play store. Money matters are regularly updated with new features and improvements based on user feedback and the latest industry trends. The app is designed to be user-friendly and intuitive, with a simple and clean interface that makes it easy to track and manage finances on the go. Money matters offers customer support through email and in-app chat, and has a comprehensive FAQ section on its website. The app is free to download and use, with optional in-app purchases and subscriptions for premium features.

## Money Matters: A Personal Finance Management App

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### SOURCE CODE:

Main page :

```
<?XML VERSION="1.0" ENCODING="UTF-8"?>
```

```
<MANIFEST
```

```
XMLNS:ANDROID="HTTP://SCHEMAS.ANDROID.COM/APK/RES/ANDROID"
```

```
XMLNS:TOOLS="HTTP://SCHEMAS.ANDROID.COM/TOOLS">
```

```
<APPLICATION
```

```
    ANDROID:ALLOWBACKUP="TRUE"
```

```
    ANDROID:DATAEXTRACTIONRULES="@XML/DATA_EXTRACTION_RULES"
```

```
    ANDROID:FULLBACKUPCONTENT="@XML/BACKUP_RULES"
```

```
    ANDROID:ICON="@MIPMAP/IC_LAUNCHER"
```

```
    ANDROID:LABEL="@STRING/APP_NAME"
```

```
    ANDROID:SUPPORTSRTL="TRUE"
```

```
    ANDROID:THEME="@STYLE/THEME.EXPENSESTRACKER"
```

```
    TOOLS:TARGETAPI="31">
```

```
<ACTIVITY
```

```
    ANDROID:NAME=".REGISTERACTIVITY"
```

```
    ANDROID:EXPORTED="FALSE"
```

ANDROID:LABEL="@STRING/TITLE\_ACTIVITY\_REGISTER"

ANDROID:THEME="@STYLE/THEME.EXPENSESTRACKER" />

<ACTIVITY

ANDROID:NAME=".MAINACTIVITY"

ANDROID:EXPORTED="FALSE"

ANDROID:LABEL="MAINACTIVITY"

ANDROID:THEME="@STYLE/THEME.EXPENSESTRACKER" />

<ACTIVITY

ANDROID:NAME=".VIEWRECORDSACTIVITY"

ANDROID:EXPORTED="FALSE"

ANDROID:LABEL="@STRING/TITLE\_ACTIVITY\_VIEW\_RECORDS"

ANDROID:THEME="@STYLE/THEME.EXPENSESTRACKER" />

<ACTIVITY

ANDROID:NAME=".SETLIMITACTIVITY"

ANDROID:EXPORTED="FALSE"

ANDROID:LABEL="@STRING/TITLE\_ACTIVITY\_SET\_LIMIT"

ANDROID:THEME="@STYLE/THEME.EXPENSESTRACKER" />

<ACTIVITY

ANDROID:NAME=".ADDEXPENSESACTIVITY"

ANDROID:EXPORTED="FALSE"

ANDROID:LABEL="@STRING/TITLE\_ACTIVITY\_ADD\_EXPENSES"

## Money Matters: A Personal Finance Management App

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```
    ANDROID:THEME="@STYLE/THEME.EXPENSESTRACKER" />

<ACTIVITY

    ANDROID:NAME=".LOGINACTIVITY"

    ANDROID:EXPORTED="TRUE"

    ANDROID:LABEL="@STRING/APP_NAME"

    ANDROID:THEME="@STYLE/THEME.EXPENSESTRACKER">

    <INTENT-FILTER>

        <ACTION ANDROID:NAME="ANDROID.INTENT.ACTION.MAIN" />

        <CATEGORY

    ANDROID:NAME="ANDROID.INTENT.CATEGORY.LAUNCHER" />

    </INTENT-FILTER>

</ACTIVITY>

</APPLICATION>

</MANIFEST>

LAUNCH                                :                                <VECTOR
XMLNS:ANDROID="HTTP://SCHEMAS.ANDROID.COM/APK/RES/ANDROID"

    XMLNS:AAPT="HTTP://SCHEMAS.ANDROID.COM/AAPT"

    ANDROID:WIDTH="108DP"

    ANDROID:HEIGHT="108DP"
```



## Money Matters: A Personal Finance Management App

---

ANDROID:VIEWPORTWIDTH="108"

ANDROID:VIEWPORTHEIGHT="108">

<PATH ANDROID:PATHDATA="M31,63.928C0,0 6.4,-11 12.1,-13.1C7.2,-2.6 26,-1.4 26,-1.4L38.1,38.1L107,108.928L-32,-1L31,63.928Z">

<AAPT:ATTR NAME="ANDROID:FILLCOLOR">

<GRADIENT

ANDROID:ENDX="85.84757"

ANDROID:ENDY="92.4963"

ANDROID:STARTX="42.9492"

ANDROID:STARTY="49.59793"

ANDROID:TYPE="LINEAR">

<ITEM

ANDROID:COLOR="#44000000"

ANDROID:OFFSET="0.0" />

<ITEM

ANDROID:COLOR="#00000000"

ANDROID:OFFSET="1.0" />

</GRADIENT>

</AAPT:ATTR>

</PATH>

<PATH

## Money Matters: A Personal Finance Management App

---

ANDROID:FILLCOLOR="#FFFFFF"

ANDROID:FILLTYPE="NONZERO"

ANDROID:PATHDATA="M65.3,45.828L3.8,-6.6C0.2,-0.4 0.1,-0.9 -0.3,-1.1C-0.4,-0.2 -0.9,-0.1 -1.1,0.3L-3.9,6.7C-6.3,-2.8 -13.4,-2.8 -19.7,0L-3.9,-6.7C-0.2,-0.4 -0.7,-0.5 -1.1,-0.3C38.8,38.328 38.7,38.828 38.9,39.228L3.8,6.6C36.2,49.428 31.7,56.028 31,63.928H46C76.3,56.028 71.8,49.428 65.3,45.828ZM43.4,57.328C-0.8,0 -1.5,-0.5 -1.8,-1.2C-0.3,-0.7 -0.1,-1.5 0.4,-2.1C0.5,-0.5 1.4,-0.7 2.1,-0.4C0.7,0.3 1.2,1 1.2,1.8C45.3,56.528 44.5,57.328 43.4,57.328L43.4,57.328ZM64.6,57.328C-0.8,0 -1.5,-0.5 -1.8,-1.2S-0.1,-1.5 0.4,-2.1C0.5,-0.5 1.4,-0.7 2.1,-0.4C0.7,0.3 1.2,1 1.2,1.8C66.5,56.528 65.6,57.328 64.6,57.328L64.6,57.328Z"

ANDROID:STROKEWIDTH="1"

ANDROID:STROKECOLOR="#00000000" />

</VECTOR>

GRADLE : #!/USR/BIN/ENV SH

#

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#

#####

##

## GRADLE START UP SCRIPT FOR UN\*X

##

#####

# ATTEMPT TO SET APP\_HOME

# RESOLVE LINKS: \$0 MAY BE A LINK

PRG="\$0"

# NEED THIS FOR RELATIVE SYMLINKS.

## Money Matters: A Personal Finance Management App

---

```
WHILE [ -H "$PRG" ] ; DO
```

```
    LS=`LS -LD "$PRG"`
```

```
    LINK=`EXPR "$LS" : '.*-> \(.*\)$`
```

```
    IF EXPR "$LINK" : '/*' > /DEV/NULL; THEN
```

```
        PRG="$LINK"
```

```
    ELSE
```

```
        PRG=`DIRNAME "$PRG"`"/$LINK"
```

```
    FI
```

```
DONE
```

```
SAVED=""`PWD`"
```

```
CD "`DIRNAME \"$PRG\"`/" >/DEV/NULL
```

```
APP_HOME=""`PWD -P`"
```

```
CD "$SAVED" >/DEV/NULL
```

```
APP_NAME="GRADLE"
```

```
APP_BASE_NAME=`BASENAME "$0`"
```

```
# ADD DEFAULT JVM OPTIONS HERE. YOU CAN ALSO USE JAVA_OPTS AND  
GRADLE_OPTS TO PASS JVM OPTIONS TO THIS SCRIPT.
```

```
DEFAULT_JVM_OPTS=""-XMX64M" "-XMS64M"
```

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---

# USE THE MAXIMUM AVAILABLE, OR SET MAX\_FD != -1 TO USE THAT VALUE.

MAX\_FD="MAXIMUM"

WARN () {

    ECHO "\$\*"

}

DIE () {

    ECHO

    ECHO "\$\*"

    ECHO

    EXIT 1

}

# OS SPECIFIC SUPPORT (MUST BE 'TRUE' OR 'FALSE').

CYGWIN=FALSE

MSYS=FALSE

DARWIN=FALSE

NONSTOP=FALSE

CASE "`uname`" IN

    CYGWIN\* )

## Money Matters: A Personal Finance Management App

---

CYGWIN=TRUE

::

DARWIN\* )

DARWIN=TRUE

::

MINGW\* )

MSYS=TRUE

::

NONSTOP\* )

NONSTOP=TRUE

::

ESAC

CLASSPATH=\$APP\_HOME/GRADLE/WRAPPER/GRADLE-WRAPPER.JAR

# DETERMINE THE JAVA COMMAND TO USE TO START THE JVM.

IF [ -N "\$JAVA\_HOME" ] ; THEN

IF [ -X "\$JAVA\_HOME/JRE/SH/JAVA" ] ; THEN

# IBM'S JDK ON AIX USES STRANGE LOCATIONS FOR THE EXECUTABLES

JAVACMD="\$JAVA\_HOME/JRE/SH/JAVA"

ELSE

JAVACMD="\$JAVA\_HOME/BIN/JAVA"

FI

IF [ ! -X "\$JAVACMD" ] ; THEN

DIE "ERROR: JAVA\_HOME IS SET TO AN INVALID DIRECTORY: \$JAVA\_HOME

PLEASE SET THE JAVA\_HOME VARIABLE IN YOUR ENVIRONMENT TO MATCH  
THE

LOCATION OF YOUR JAVA INSTALLATION."

FI

ELSE

JAVACMD="JAVA"

WHICH JAVA >/DEV/NULL 2>&1 || DIE "ERROR: JAVA\_HOME IS NOT SET AND NO  
'JAVA' COMMAND COULD BE FOUND IN YOUR PATH.

PLEASE SET THE JAVA\_HOME VARIABLE IN YOUR ENVIRONMENT TO MATCH  
THE

LOCATION OF YOUR JAVA INSTALLATION."

FI

# INCREASE THE MAXIMUM FILE DESCRIPTORS IF WE CAN.

## Money Matters: A Personal Finance Management App

---

```
IF [ "$CYGWIN" = "FALSE" -A "$DARWIN" = "FALSE" -A "$NONSTOP" = "FALSE" ] ;  
THEN
```

```
    MAX_FD_LIMIT=`ulimit -H -N`
```

```
    IF [ $? -EQ 0 ] ; THEN
```

```
        IF [ "$MAX_FD" = "MAXIMUM" -O "$MAX_FD" = "MAX" ] ; THEN
```

```
            MAX_FD="$MAX_FD_LIMIT"
```

```
        FI
```

```
        ulimit -N $MAX_FD
```

```
    IF [ $? -NE 0 ] ; THEN
```

```
        WARN "COULD NOT SET MAXIMUM FILE DESCRIPTOR LIMIT: $MAX_FD"
```

```
    FI
```

```
ELSE
```

```
    WARN "COULD NOT QUERY MAXIMUM FILE DESCRIPTOR LIMIT:  
$MAX_FD_LIMIT"
```

```
    FI
```

```
FI
```

```
# FOR DARWIN, ADD OPTIONS TO SPECIFY HOW THE APPLICATION APPEARS IN  
THE DOCK
```

```
IF $DARWIN; THEN
```

```
    GRADLE_OPTS="$GRADLE_OPTS      \"-XDOCK:NAME=$APP_NAME\"      \"-  
XDOCK:ICON=$APP_HOME/MEDIA/GRADLE.ICNS\""
```



FI

```
# FOR CYGWIN OR MSYS, SWITCH PATHS TO WINDOWS FORMAT BEFORE  
RUNNING JAVA
```

```
IF [ "$CYGWIN" = "TRUE" -O "$MSYS" = "TRUE" ] ; THEN
```

```
    APP_HOME=`CYGPATH --PATH --MIXED "$APP_HOME"`
```

```
    CLASSPATH=`CYGPATH --PATH --MIXED "$CLASSPATH"`
```

```
    JAVACMD=`CYGPATH --UNIX "$JAVACMD"`
```

```
# WE BUILD THE PATTERN FOR ARGUMENTS TO BE CONVERTED VIA CYGPATH
```

```
ROOTDIRSRAW=`FIND -L / -MAXDEPTH 1 -MINDEPTH 1 -TYPE D 2>/DEV/NULL`
```

```
SEP=""
```

```
FOR DIR IN $ROOTDIRSRAW ; DO
```

```
    ROOTDIRS="$ROOTDIRS$SEP$DIR"
```

```
    SEP="|"
```

```
DONE
```

```
OURCYGPATTERN="(^($ROOTDIRS))"
```

```
# ADD A USER-DEFINED PATTERN TO THE CYGPATH ARGUMENTS
```

```
IF [ "$GRADLE_CYGPATTERN" != "" ] ; THEN
```

```
    OURCYGPATTERN="$OURCYGPATTERN|($GRADLE_CYGPATTERN)"
```

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```
FI

# NOW CONVERT THE ARGUMENTS - KLUDGE TO LIMIT OURSELVES TO /BIN/SH

I=0

FOR ARG IN "$@" ; DO

    CHECK=`ECHO "$ARG"|EGREP -C "$OURCYGPATTERN" -`

    CHECK2=`ECHO "$ARG"|EGREP -C "^-"`          ### DETERMINE IF AN
OPTION

    IF [ $CHECK -NE 0 ] && [ $CHECK2 -EQ 0 ] ; THEN          ### ADDED A
CONDITION

        EVAL `ECHO ARGS$I`=`CYGPATH --PATH --IGNORE --MIXED "$ARG"`

    ELSE

        EVAL `ECHO ARGS$I`="\"$ARG\""

    FI

    I=`EXPR $I + 1`

DONE

CASE $I IN

    0) SET -- ;;

    1) SET -- "$ARGS0" ;;

    2) SET -- "$ARGS0" "$ARGS1" ;;

    3) SET -- "$ARGS0" "$ARGS1" "$ARGS2" ;;

    4) SET -- "$ARGS0" "$ARGS1" "$ARGS2" "$ARGS3" ;;
```

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```
5) SET -- "$ARGS0" "$ARGS1" "$ARGS2" "$ARGS3" "$ARGS4" ;;

6) SET -- "$ARGS0" "$ARGS1" "$ARGS2" "$ARGS3" "$ARGS4" "$ARGS5" ;;

7) SET -- "$ARGS0" "$ARGS1" "$ARGS2" "$ARGS3" "$ARGS4" "$ARGS5" "$ARGS6"
;;

8) SET -- "$ARGS0" "$ARGS1" "$ARGS2" "$ARGS3" "$ARGS4" "$ARGS5" "$ARGS6"
"$ARGS7" ;;

9) SET -- "$ARGS0" "$ARGS1" "$ARGS2" "$ARGS3" "$ARGS4" "$ARGS5" "$ARGS6"
"$ARGS7" "$ARGS8" ;;

ESAC

FI

# ESCAPE APPLICATION ARGS

SAVE () {

    FOR I DO PRINTF %S\\N "$I" | SED "S/'/\\\\"/G;1S/^/';\\$S\\$/' \\\\\\\\" ; DONE

    ECHO " "

}

APP_ARGS=`SAVE "$@"`

# COLLECT ALL ARGUMENTS FOR THE JAVA COMMAND, FOLLOWING THE SHELL
QUOTING AND SUBSTITUTION RULES

EVAL SET -- $DEFAULT_JVM_OPTS $JAVA_OPTS $GRADLE_OPTS "\\-
DORG.GRADLE.APPNAME=$APP_BASE_NAME\\\" -CLASSPATH \"\\\"$CLASSPATH\\\"
ORG.GRADLE.WRAPPER.GRADLEWRAPPERMAIN \"$APP_ARGS"
```

EXEC "\$JAVACMD" "\$@"