
NEW MEXICO TECH (Fall 2021)

Semester Project CSE 321: Internet & Web Programming

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This project is based around providing financial statistical analysis, because most banking websites are difficult to use, and don't give you the tools to do a post-observation of your budget.

1 Five Websites That are Relevant to the Theme:

1.1 PocketGuard

Pocket Guard has the following features:

- List savings, checking and credit accounts
- Offers free in-app savings account
- percentage of spending breakdown by month as
- Spending by month as a line, compare months
- create own hashtags for analysis
- spending percentages by merchant by month
- automatically finds regular bills and pays checks
- set budget goals category, and total
- shows net cash after budget goals
- saving goals (ie save for purchase)
- calculates net worth
- displays transaction
- displays opportunity for savings, (ie better phone plan)

1.2 Mint

- Automatic transaction tagging
- Budgeting
- Set spending goals
- Aggregation of multiple accounts

- Net worth tracking
- Advanced Analytics
 - Monthly Income to spending ratio
 - Spending Habits

1.3 You Need a Budget (YNAB)

You Need a Budget (YNAB) has the following features:

- Focuses on living off of last months paycheck.
- set budgets
- create own hashtags for analysis
- shows net cash after budget goals
- Larger categories with smaller subdivisions

1.4 EveryDollar

- Budgeting
- Debt Tracking
- Premium membership allows users to automatically tack transactions from their bank
- Percentage Breakdown of Budget (not actual amount spent)
- Requires an every dollar budget

1.5 Goodbudget

- Budgeting
- Debt Tracking
- Manually add Transactions (Not automatic)
- Shows Advanced Analytics
 - Percentage Breakdown of Amount Spent

- Spending vs Budget
- Income vs Spending

2 Functionality descriptions

2.1 Tagging

The ability to mark certain transactions as belonging to one or more categories.

2.2 Budgeting

The ability to set a limit to the amount of money to be spent in a category.

2.3 Percentage Breakdown

The ability to review spending and determine what percent of spending was spent in a particular category.

2.4 Spending Habits

The ability to track previous purchases to provide heuristical data about spending. (You've spent 10\$ on coffee this month, less than your average of 15\$)

2.5 Automatic Tracking

The ability to add new transactions to the account without user input.

2.6 Account Aggregation

The ability to access multiple accounts and view combined analytics.

3 Our Website VS Existing Websites:

	FinTool	Mint	PocketGuard	YNAB	EveryDollar	Goodbudget
Tagging	V	O	V	O	V	V
Budgeting	V	O	V	V	V	V
Percentage Breakdown	V	V	X	X	V	V
Spending Habits	V	V	X	X	V	V
Automatic Tracking	X	V	V	V	V	X
Account Aggregation	V	V	V	V	X	V