

CreditCaster
The Capital One Challenge

Problem:

Impulsive purchases



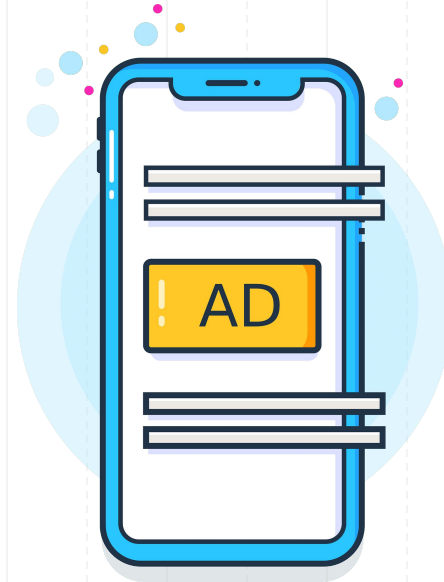
Problem Causes / Effects

● Causes

- Targeted ads
- Covid-19 pandemic paired with online shopping
- No plan or budget

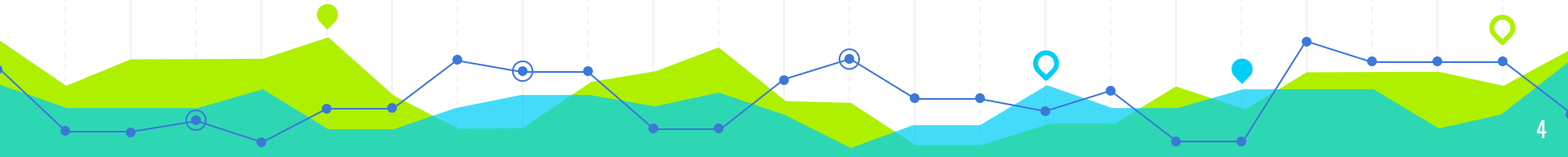
● Effects

- Increased Debt
- Lower Credit Score



Solution:

**Help online shoppers make
smart purchases with a
Chrome Extension**



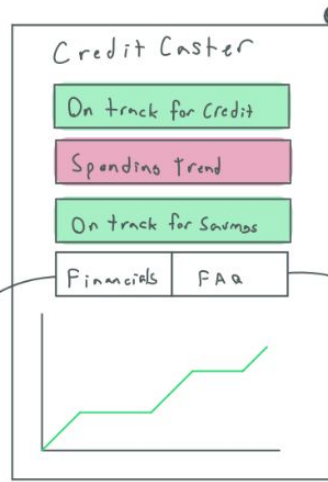
Spending Checker

Remaining Budget:

Cost Of Item:

Overages:

Calculate



Credit Caster

Financials

Balance :

Credit Spent:

Credit Remaining:

Days until statement:

Sum of charges :

Desired Savings Rate:

Actual Savings Rate:

Current Potential Purchases:

- Item:
- Price:

Credit Caster

FAQ

On track for Credit : _____

Spending Trend : _____

On track for Savings : _____

Updated UI

Credit Caster

On track for credit

Spending trending up

On track for savings

Financials

FAQ

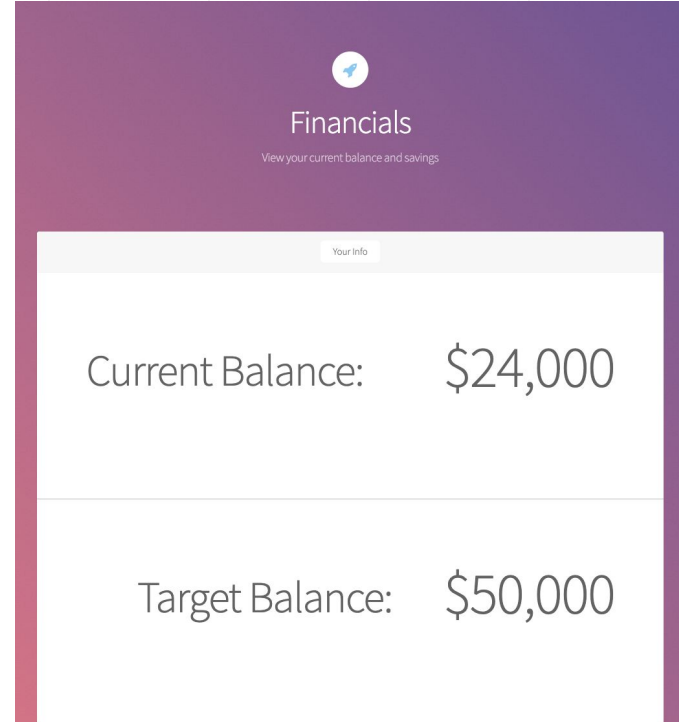
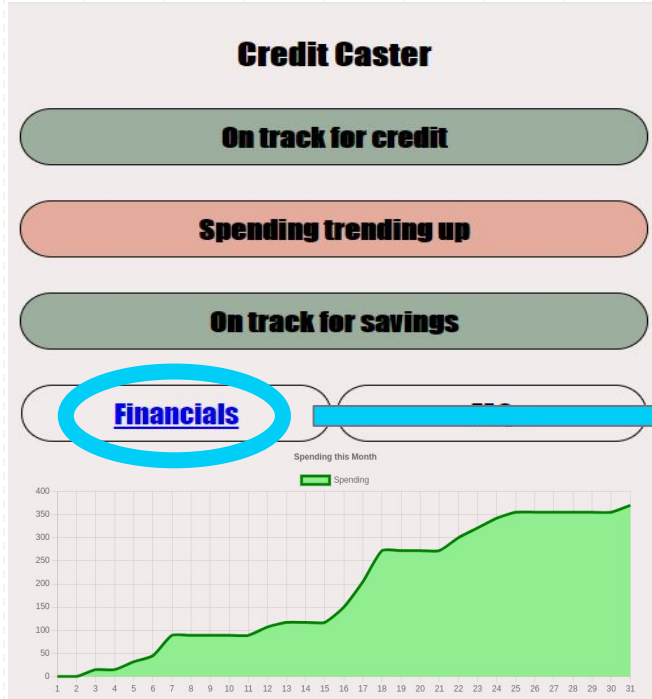
Spending this Month

Spending



Financial Insights

Credit @ajlkn for the template



Unobtrusive and Convenient

The screenshot displays the Chrome browser's 'Extensions' page. The top navigation bar includes a search bar and buttons for 'Load unpacked', 'Pack extension', and 'Update'. Below this, several extensions are listed in a grid:

- CreditCaster 1.0**: ID: iodabnkefeilkeneckidjccjkagcdga. Buttons: Details, Remove, Errors, and a toggle switch.
- Google Docs Offline**: ID: ghbmnnjooekghagbifmlvjfhggfmgbb. Buttons: Details, Remove.
- Honey 14.1.0**: Automatically find and apply coupon codes when you shop online! ID: bmnlicjabgnpnenekpadlanbbkooimhnj. Buttons: Details, Remove, and a toggle switch.
- Web Scraper - Free Web Scraping 0.6.4**: Web data extraction tool with an easy point-and-click interface for modern web. ID: jnhgnonknehpejjnehehlklipmbmhn. Buttons: Details, Remove, and a toggle switch.

A floating widget titled **CreditCaster** is overlaid on the right side of the page. It contains the following elements:

- Three status buttons: **On track for credit** (green), **Spending trending up** (red), and **On track for savings** (green).
- Two tabs: **Financials** (active) and **FAQ**.
- A line graph titled 'Spending this Month' showing a green line representing 'Spending' over 30 days. The y-axis ranges from 0 to 400.

The math behind our signals

On track for credit:

$$\frac{\sum_{cS}^{cE} \text{purchases}}{DRP - cS} * (cS - cE) > \text{Credit}$$

cS = Credit Start Date,
 cE = Credit End Date,
 DRP = Days since most recent purchase

Spending trend:

$$\text{averageSpendingLastTwoWeeks} > \text{averageSpendingLastTwoMonths}$$

On track for savings:

$$\frac{\text{spendingSum}}{\text{accountSum}} > \text{idealSavingRate}$$



Future Steps

Implementing web
scraping for a suite
of online shops

Connect Chrome
Extensions to
capital one data
base

Integrate with the
current capital one
chrome extension