



THE HACK BACKPACKERS

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Personal Financial Literacy Solution

Challenge: Develop a consumer solution that provides personal financial insight and helps improve financial literacy and understanding.



Summary of the solution

We aim at providing:

1. Budget alerts on overspending
2. Visualisations of the spending patterns
3. Optical character recognition for scanning bills
4. Blogs for financial learning
5. Suggestions for investment interests
6. Credit card alerts for offers based on spending patterns
7. Chatbot



Technical Overview

Front End

Angular + Bootstrap
Web Application UI

Back End

Machine learning model made in python and
hosted on Google Cloud Platform





Impact of Solution

Financial literacy is a global problem. HSBC does not offer a budget app globally. If HSBC customers want an insight into their spending patterns and are looking for a budget tool, they would have to use a third-party software solution. That's where our web app comes into the picture. This app provides insights into a customer's spending patterns and also helps in providing budgeting tools. There would be no more need for a HSBC customer to resort to a third-party app for budgeting. This app makes budgeting more easy and accessible.