

The CashStash financial planner will be an online system that provides a quick and efficient way for users to manage daily and long-term finances.

A user must have an account to use the system. To create an account, the person must enter a valid e-mail address and choose a secure password. Once an account has been created, the user must verify their account by clicking a link in an automated email sent by the system. Once the account has been marked as verified, the user may choose to add additional information to their account such as a phone number, address, date of birth and social security number.

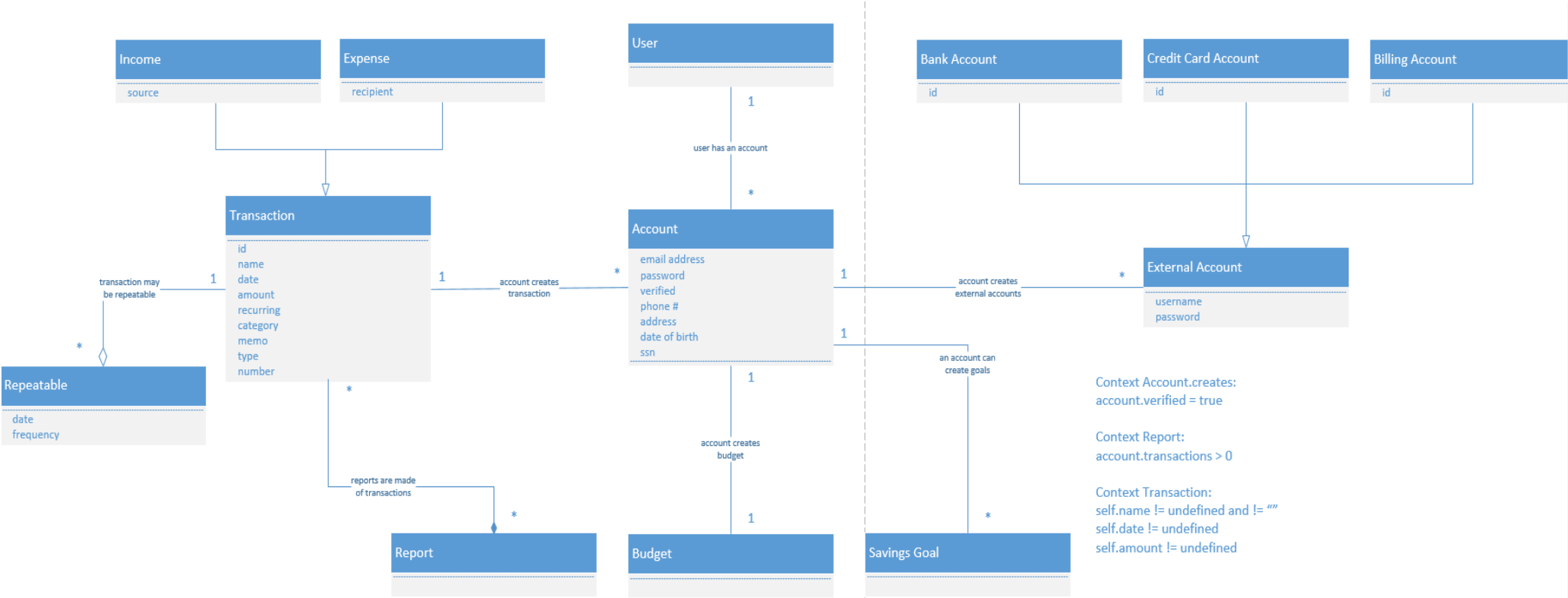
To link external services to an account (this could be a bank, credit card company, billing service), the user must choose a service from the list of supported ones and then provide the username and password associated with the account they wish to link. Once the user submits the data, an external services manager will attempt to verify the information. If the information was able to be verified then the users account data will be synced with their CashStash account; otherwise, the user will receive an error message detailing the problem.

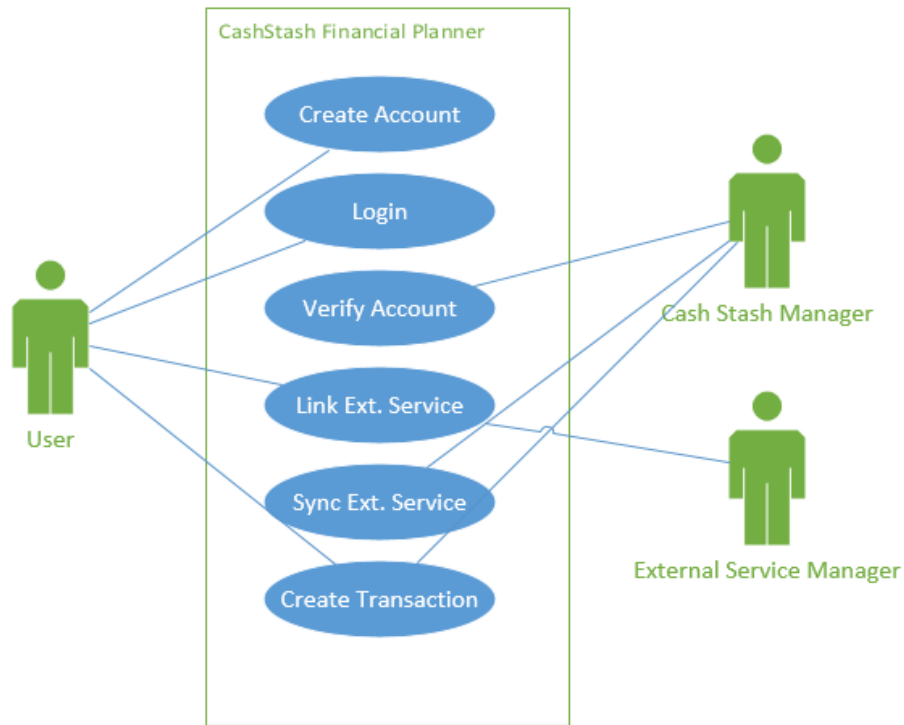
Users may also create transactions manually. To create an expense transaction the user would need to specify a name, date and recipient; similarly, to create an income transaction the user would need to specify a name, date and source of the income. The user may also specify if a transaction should be recurring; if so, the user would need to provide the next date that the transaction should take place as well as the frequency on which to perform the transaction. Other attributes such as a category, memo, transaction type and transaction number are optional.

One of the key features of the system allows the user to setup a monthly budget. To create a new budget the user will need to provide an estimate of their gross monthly or annual income. This will generate a suggested budget plan for the user with their monthly income broken down into categories by percentage. The user is free to change these values as well as add or remove categories to customize their budget.

Another thing that the user may like to do is set up savings goals. When a user sets up a savings goal, a certain percentage of their monthly income will be set aside to ensure that they are able to meet their goal. To set this up a user would choose a name for the goal, the amount that they wish to save and the date by which they would need the savings. If a user has a budget setup, then these savings will be deducted from the amount of "free money" set aside for that month. If the user does not have a budget setup, then the user may manually update the value of their savings.

The user can also generate financial reports that provide various ways of summarizing their financial activity. To generate a financial report the user must have entered at least one transaction into the system. Some reports may require additional input from the user such as defining a period for the summary. Like reports, a user can choose to track their credit score through their CashStash account. To set up credit tracking, the user must have a complete profile (meaning they have added their address, phone number, social security number, etc.).





Link External Service

Actors: User, External Service Manager

Pre-condition: The user has created an account and that account has been verified by the system.

Main:

- 1) User chooses between linking a bank account, credit card account or utility account.
- 2) The system will provide a list of supported services within the chosen category.
- 3) User chooses the service they wish to link and then enters their username and password.
- 4) The system will encrypt the information and send it to the External Services Manager for verification.
- 5) The External Services Manager verifies the login information.
- 6) The system saves the external account information to the user's account.

Post-condition: The user account is linked to the external service.

Exceptions:

- 3a) The service the user wishes to link is not listed and the user exits the process.
- 4a) The user failed to enter information and an error message is displayed.
- 6a) The login information was unable to be verified and an error message is displayed.

