The CashStash financial management application provides functionality akin to such larger-scale applications as Quicken, providing similar financial management tools. The application will include such tools as budgeting, checking and savings account management, and graphical representation of expenses. This application is aimed at individuals, especially individual professionals; the purpose of the application is mainly to allow users to manage personal finances, or possibly the finances of a sole proprietorship or small business.

To use the application, users will have to set up a personal profile in which to input and store their personal and sensitive information. This account may have security options—such as password protection—enabled, if the user so chooses. The ability to log in and out of one’s account allows the user to easily transition to using the application on a new device, or to switch between using multiple devices—for instance, on a personal computer, a work computer, and a mobile device. Finally, if desired (for reasons such as security), the user will also have the option to delete their account entirely.

Users will be able to link their profile/account on the application with their bank account or accounts in order for the application to have access to data regarding the user’s bank account. They will also be able to unlink their account at a later time and will be able to add additional linked accounts if necessary. Linking a bank account or accounts to the application will make available to the user features such as checking the user’s credit score, recording and scheduling transactions to or from these accounts, and calculating cash flows with respect to these accounts.

For budgeting purposes, the user will be able to create individual budgets (E.G. separate documents), on which they will be able to add: categories and subcategories; dollar values assigned to these categories; and formulas for calculating category, subcategory, and overall totals. Using these budget documents, users will be able to compare their financial needs with their available finances in their linked bank accounts, enabling them to adjust their spending accordingly or ensure that they limit their spending to within their budget. The user will also be able to print their budget documents or export them for use with other applications.

The application will be able to display data from the user’s budgets and linked bank accounts in the form of graphs (one example being a pie chart). These graphs allow users to more easily understand and consider their current finances and more easily make decisions about their spending. Like budget documents, the graphs will be printable and exportable by the user.