

User Story 1: User Authentication and Security

Days Required: 2

1. User Registration and Login

o As a user, I want to register and log in securely using email, Google, or social login options so I can access the app.

2. Two-Factor Authentication (2FA)

o As a user, I want optional 2FA via email or phone to enhance my account's security.

3. Data Encryption

o As a user, I want my sensitive data encrypted to ensure privacy and protection.

User Story 2: Income and Expense Tracking

Days Required: 2

1. Add Income Sources

o As a user, I want to log various income sources (salary, freelance, etc.) to keep track of my earnings.

2. Categorize Expenses

o As a user, I want to categorize expenses by predefined or custom categories to easily manage my spending.

3. Recurring Expenses and Incomes

o As a user, I want to set up recurring expenses and income so they automatically populate each month.

4. Expense Notes and Tags

o As a user, I want to add notes or tags to expenses to improve organization and searchability.

User Story 3: Budgeting and Goal Setting

Days Required: 2

1. Set Monthly/Weekly Budgets

- o As a user, I want to set budgets for categories or overall spending to control my finances.

2. Financial Goals

- o As a user, I want to set goals like “Save \$1,000 in 3 months” to track my progress toward specific targets.

3. Progress Tracking

- o As a user, I want visual indicators (e.g., progress bars) to track spending against my budget and goals.

4. Budget Alerts

- o As a user, I want to receive alerts when I’m approaching or exceeding my budget.

User Story 4: Financial Insights and Reports

Days Required: 2

1. Spending Analysis

- o As a user, I want insights into my spending patterns by category and frequency so I can understand my financial habits.

2. Monthly/Yearly Reports

- o As a user, I want detailed reports with charts showing income, expenses, and savings over time.

3. Top Spending Categories

- o As a user, I want to see my highest spending categories to help me identify potential savings.

4. Expense Forecasting

- o As a user, I want AI to predict future expenses based on historical data to help me plan.

User Story 5: Bill Reminders and Payment Tracking

Days Required: 2

1. Bill Reminders

- o As a user, I want reminders for upcoming bills so I can avoid late payments.

2. Automated Payment Tracking

- o As a user, I want automatic tracking of regular payments if my accounts are linked to the app.

3. Overdue Alerts

- o As a user, I want alerts for overdue payments, along with suggestions for prioritizing them.

User Story 6: Investment Tracking and Portfolio Management

Days Required: 2

1. Portfolio Overview

- o As a user, I want to track my investments (stocks, mutual funds, crypto) in one place to monitor performance.

2. Real-Time Market Data

- o As a user, I want access to live data for my investments to stay informed of market changes.

3. Portfolio Performance

- o As a user, I want visual indicators showing gains or losses in my portfolio over time.

4. Investment Recommendations

- o As a user, I want AI to suggest suitable investment options based on my risk preferences and goals.

User Story 7: AI-Powered Recommendations and Coaching

Days Required: 2

1. Spending Recommendations

- o As a user, I want AI-based tips on cutting back or optimizing spending based on my habits.

2. Savings Tips

- o As a user, I want personalized savings tips aligned with my goals, like saving for an emergency fund.

3. Investment Advice

- o As a user, I want beginner-friendly AI investment recommendations that suit my risk tolerance.

4. Financial Health Score

- o As a user, I want to see a financial health score to understand my spending and saving habits.

User Story 8: Testing and Final Preparations

Days Required: 2

1. Unit Testing

- o As a developer, I want each feature tested independently to ensure it meets requirements.

2. Integration Testing

- o As a developer, I want combined modules tested to verify smooth interactions between features.

3. User Acceptance Testing (UAT)

- o As a user, I want to test the app to ensure it meets my needs and expectations.

4. Final Deployment

- o As a project team, we want to deploy the app in a production environment and perform final checks.