NetWorthy Requirements Document

1. Introduction

1.1 Overview

Networthy is a personal finance startup focused on helping young alumni achieve financial wellness and freedom. This project involves building a web-based platform that allows customers (alumni) to list their financial goals, view related content (as per goal tags) provided by the coaches, work towards that goal, and progress through the goal stages.

1.2 Scope of the Product

Networthy will be a Web Application, which will support multiple APIs, for functionalities like, Login/Signup, adding a goal, selecting a coach for a specific goal, updating the goal stage(Not started / Inprogress / In review / Resolved), for the client, and for the coach to Login/Signup, to resolve the completion request for a goal raised by the client, etc.

2. General Description

2.1 Product Functions

NetWorthy is a personal finance startup dedicated to helping young alumni achieve financial wellness and ultimately achieving financial freedom.
A user can sign-up on NetWorthy and select a coach from a broad list of NetWorthy verified coaches. Users can sign-up with a coach of their choice who's experience and skills align with the user's financial goals. The user can then create desired goals and seek assistance from the coach in completing them and schedule periodic meetings with the coach. Users also get personalized content based on the goals created by the user. Users can track all the goals they have completed over the course of time.

The coach is a NetWorthy verified financial coach with financial experience and skills. With regular meetings and guidance the coach helps users to achieve their desired financial goals and guide them through the journey for their financial wellness.

2.2 User Characteristics

There are 3 types of users on the NetWorthy Platform:

Client

The client will be the target customer of the platform who can login / signup Networthy portal. Upon sign up he will need to fill in a survey form which includes his personal information. The client can use the platform to set up his financial goals. The client will also select a coach who will provide him with financial guidance. The client can schedule a calendly meeting with the coach. A client will have a one-to-one relationship mapping with a coach.

Coach

The coach user will be able to sign up on the net worthy portal. Upon getting his coaching request approved by the admin, he will provide financial guidance to the client. The coach is also responsible for approving the request, whenever a client marks a goal as completed. He has a one-to-many relationship with the clients.

Admin

The admin will see the coach profiles who registered on the portal and he can approve or disapprove the request.

2.3 General Constraints

Networthy is an early-stage company and the purpose of this project is to build an MVP. Hence, no constraints have been imposed as such. The choice of tech stack has been left to the team and there are no upstream or downstream dependencies. The product has minimal integrations with Calendly.

2.4 Assumptions and Dependencies

1. This project has the following third-party dependencies:
   a. AWS cloud infrastructure for hosting the web application
   b. Calendly API for scheduling meetings between clients and mentors

2. Some key assumptions made from a user's perspective are listed below:
    a. A user must sign-up on NetWorthy using a valid email address before booking appointments with a coach
    b. Each coach profile must be manually approved by an administrator before it can be on-boarded onto the platform

3. Specific Requirements

3.1 User Requirements

User requirements / use cases as per user types:

Client
- A client can sign up into the NetWorthy portal.
- Post signup, he needs to verify his email address by clicking on the verification email sent by NetWorthy portal.
- Post verification, he needs to fill and submit a survey form.
- Post survey form, he should be able to login into the portal.
- The client should be able to edit the profile (except the disabled fields) which includes both his personal details and the survey form post signup.
- The client should be able to add a financial goal (using the multiple textboxes in SMART format) and add tags for that goal from the list of existing tags. The goal stage will be "not started" in the beginning.
- The client should then also be able to edit the goal.
- A client has the option to set up a meeting with the coach using calendly.
- The client can change the stage of all goals the client created. Once the client marks the goal as completed, it will go "in review" state until the coach approves it, post which it changes to "completed".
- The client can view all the coach's basic contact information and choose a coach.
- The client can have only one coach at a given time.
- A client can change his coach at any given point.
- The client will be able to see the personalized content based on the tags of his goals.
- The client should be able to logout of the NetWorthy application.
- The client should not be able to view the post meeting notes added by the coach.

Coach
- A coach can sign up on NetWorthy using the coach sign-up page.
- Post signup, he needs to verify his email address by clicking on the verification email sent by NetWorthy portal.
- During sign-up, the coach is required to upload a copy of their resume and 2 letters of references along with other basic personal information.
- Post sign-up, all coaches' profiles will be sent for approval by the NetWorthy admin and post approval, he should be able to login.
- The coach can see the client goals (and its stages) including their basic contact information.
- The coach is responsible for monitoring the progress of the client and is needed to approve a goal that is "in-review" and move it to "completed" state.
- The coach is responsible for providing financial mentorship and guidance to the clients.
- The coach can also request a client to schedule a follow-up meeting if they require.
- The coach can add meeting notes related to a particular goal with the meeting timestamp.

Admin
- Admin will have their own login page to login into NetWorthy.
- The admin can see the coach's personal information (including their resume, letters of reference, and their contact information) based on which the admin will approve/reject a coach when the coach initially signs up on the NetWorthy Portal.
- The admin can remove any client or coach from the application.
- The admin can see information of all the coaches and the clients.

3.2 System Requirements

- **Frontend**
    1. Build process: Bundle React (JS) app through Webpack.
    2. Deployments: CI/CD via Git and deployments to AWS EC2 instance via custom deploy scripts.

- **Backend**
    3. Deployments: Project code would be deployed using scripts through existing CI/CD tools such as Git/Jenkins.
    4. Infrastructure: AWS EC2 instances would be used for both frontend and backend. Initially, small instances would be deployed across IAD and scaled accordingly
    5. Logging and metrics: AWS Cloudwatch would be used for logging database metrics and API activities
    6. Scalability: EC2 instances allow manual and auto-scaling of hosts

3.3 Interface Requirements

1. Home page
   This will be the primary landing page for the product. It will have an option to either sign up or login as a client.
2. User profile page
   The user profile page will contain the following use cases -
   a. User Data : This will be a snapshot of the users profile with their initial survey responses being directly linked to this information. They will also have the ability to edit their bio data and account credentials.
   b. Coach Planner : will allow the user to view the coaching profile and book a coaching appointment via Calendly.
   c. List your goals : It allows the user to journal their personal finance goals in SMART format. The user will be able to add a new goal
3. Coach profile page
   The coach profile page will have the following use cases -
   a. Coach Data: This will contain all the coach's information which will include their response to the initial survey from that they filled up while signing up.
   b. Active Clients:This will contain a list of all active clients for the coach.
   c. Goal Completion Approval Requests: The coach will get the approval request of any of his clients who wants to change the status of the goal to "completed".
   d. Schedule a follow up meeting: The coach will be provided an option to ask the client to schedule a follow up meeting before the coach approves changing the goal status to "Completed".
   e. Add meeting notes: The coach will also be able to add notes after a meeting with the client.

4. Admin portal:
   a. Client Data: Snapshot of all client details including action item to remove them from the platform.
   b. Existing Coach Data: Snapshot of all the coaches in the platform including the same action item to remove them from the platform.
   c. Pending Coach Approval List: List of all details of newly signed up coaches and action buttons to approve / reject their form.

4. Appendices

No additional documents.

5. Glossary

Definitions:

<u>Client</u>: The user who uses NetWorthy, for assistance in their personal finance journey.
<u>Coach:</u> Users who will help the client in their personal finance journey.
<u>Admin:</u> Admin will have the option to verify a coach, add tags and content along with the generic admin functionality of removing any user of NetWorthy.

Abbreviations:

<u>CI/CD</u>: Continuous Integration/ Continuous Deployment.
<u>AWS</u>: Amazon Web Services
<u>JS</u>: JavaScript
<u>EC2</u>: Elastic Compute Cloud.
<u>IAD</u>: AWS us-east-1 region in VA

6. References

1. Initial project requirement document provided by the client.
2. Use-case Diagram: Whimsical [https://whimsical.com]
3. Webpack [https://webpack.js.org/concepts/]
4. AWS EC2: [https://aws.amazon.com/ec2/]
5. AWS Cloudwatch: [https://aws.amazon.com/cloudwatch/]