

# **Programmers on a Budget**

## **Vision Statement:**

### **Introduction**

Our vision at Programmers on a Budget is to create an easy-to-use, accessible, budgeting application for users from all experiences. SmartChart will allow for an understandable, visual representation of a user's finances that can integrate information from the user's bank balance, loan information, and bill payments. The application will also allow users to layout their budget in categories of their choosing that will be displayed in a friendly, understandable manner.

### **Problem Statement**

Current budgeting applications have an appearance and complexity akin to tax forms. They have a high learning-curve and overwhelm the user with confusing, hard-to-follow layouts and jargon. They do not integrate with any related services such as bank account balance and bill payments which means the user has to keep track of everything separately despite the application.

### **Product Position Statement**

SmartChart will be designed completely around the user and their experience. It will focus on summarizing the user's finances in a readable, intuitive manner while avoiding the overly technical details and information that is not relevant to the typical user. Most other budgeting applications on the market today fail to display external income and expenses in a way that the user can easily read. SmartChart will change that by allowing the user to add accounts and online bill payments that the app can pull figures from to include in the user's financial calculations.

## **User Summary**

The SmartChart user will be able to create an account and log in to the application where they can immediately start managing their finances. They can add their income information, billing information, and create/organize budget categories. The user's settings will be saved upon exit.

## **User-Level Goals**

The users and external systems need a system to fulfill the following goals:

- Add Expenses
- Display Summaries
- Add Deposits
- Create Accounts
- Add Bills
- Add Loans
- Add Savings Goal
- Add/Delete Expense Categories
- Add/Edit Expense Category Rules
- Allocate Funds
- Display Time Graph
- Display Percentage Graph

## **Product Overview**

### **Product Perspective**

SmartChart will be available on-demand through an online web-portal 24/7. It will primarily be accessed using a web-browser, with the possibility for a mobile application to be developed at a later date. SmartChart will provide convenient budgeting services that will allow for ultimate control over the user's expenses.

## Summary of Benefits

Supporting Feature	Stakeholder Benefit
Rule-based system to assign priority to user-specified financial categories.	Control where finances are utilized first.
User-customizable budget categories displayed in a graphically intuitive manner.	Detailed finances and control.
Integration of external bills and accounts for financial figures.	Complete view of all finances in one application.

## Cost and Pricing

Due to reduction in scope, SmartChart will be provided as a full service for free, rather than the original \$4.99 monthly service.

## Summary of System Features

- Finance Totals and Summary
- External Account Integration
- Customizable Budget Categories
- Budget Priority Rules

## Other Requirements and Constraints

- Pull information from database quickly
- Save user settings upon exit
- Support for multiple browsers