



# BUDGET BUDDY

GROUP - 16

# Project overview

A smart financial tracking app designed to help users manage their daily expenses, set savings goals, and develop better financial habits. The app provides an interactive experience by rewarding users for meeting their savings targets and maintaining a consistent expense-tracking streak.

With an intuitive interface, users can easily log expenses, track their financial progress, and stay motivated through a gamified reward system. Reward points earned can be redeemed for brand vouchers, encouraging financial discipline in a fun and engaging way.

## Key features included



Goal-Based Savings



Expense Tracking



Analytics

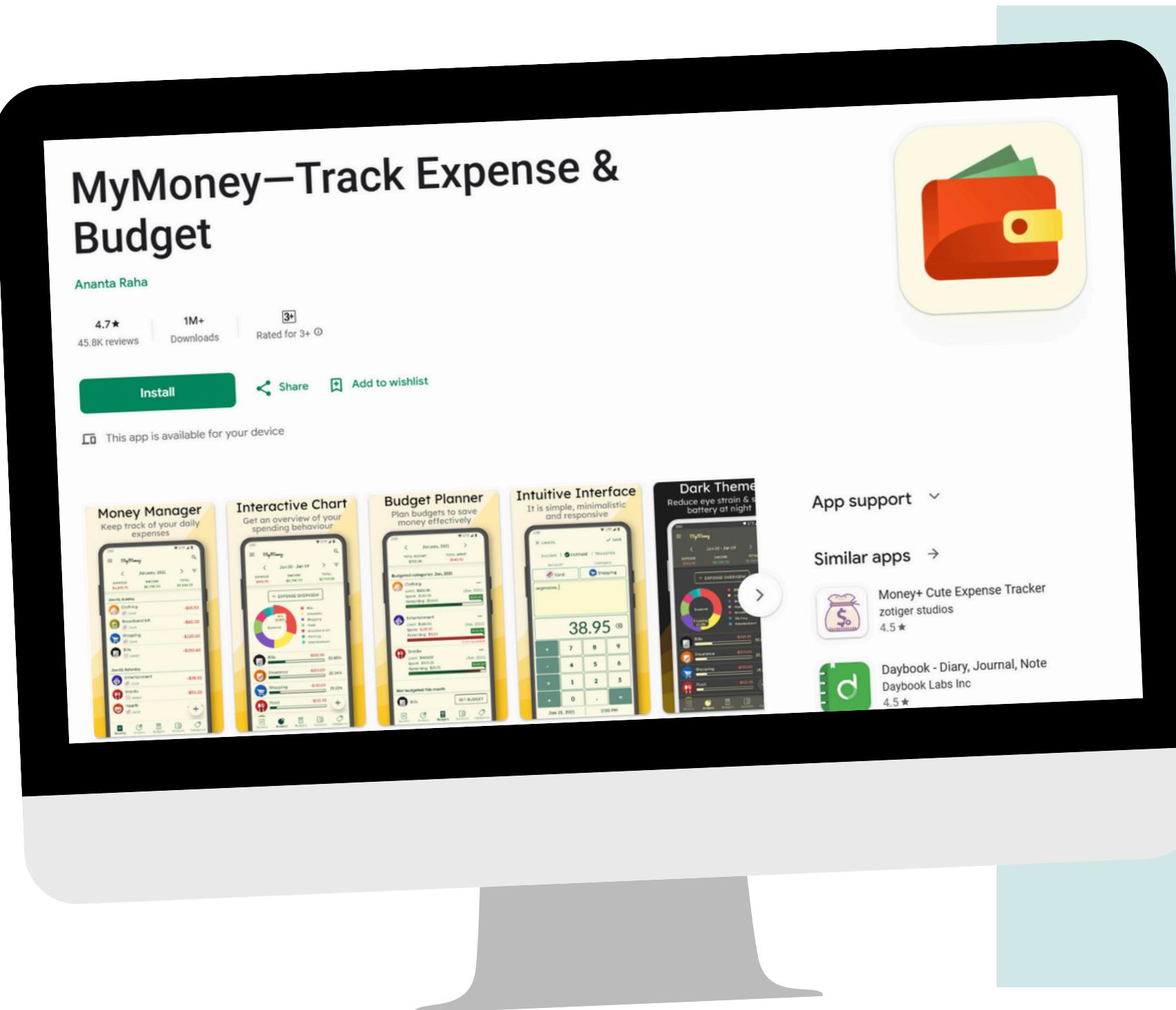


Redeemable Rewards

# Problem Statement

- The app is designed for individuals who want an intuitive and engaging way to track expenses and take better control of their money.
- It will provide an all-in-one solution for budgeting, expense tracking, and financial planning.
- A gamified reward system will motivate users to stay consistent with tracking expenses and saving money.
- The design will prioritize:
  - Simplicity: A user-friendly interface for effortless financial management.
  - Accessibility: Easily available tools for users of all financial backgrounds.
  - Motivation: Rewards and incentives to encourage long-term financial discipline.
- By integrating these features, the app will bridge the gap in user-friendly and personalized financial literacy tools, empowering users to make informed financial decisions, build savings, and develop lasting financial habits.

# Competitive Analysis



## Strengths:

- Easy to Use: Simple and intuitive interface.
- Offline Support: Works without an internet connection.
- Budgeting Tools: Uses an envelope system for expense tracking.
- High Ratings: 4.78/5 stars from 45,000+ reviews.

## Weaknesses:

- Lacks Advanced Features: No investment tracking or recurring bill support.
- Limited Customization: Fewer options for detailed financial analysis.
- No Cloud Sync: Cannot access data across multiple devices.
- UI Improvements Needed: Users suggest better transaction tracking.

# Competitive Analysis



## Strengths:

- Bank Integration: Links multiple accounts for a full financial view.
- Real-Time Tracking: Instantly updates expenses.
- Custom Budgets: Allows personalized budgeting.
- Cross-Platform: Works on mobile and desktop.

## Weaknesses:

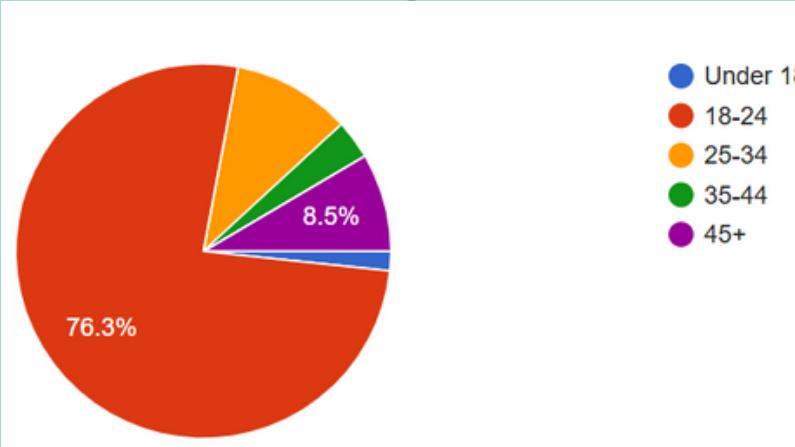
- Paid Features: Some tools require a subscription.
- Limited Bank Support: Not all banks are compatible.
- Steep Learning Curve: Can be overwhelming for new users.
- Privacy Concerns: Bank linking raises security worries.

# Questionnaire

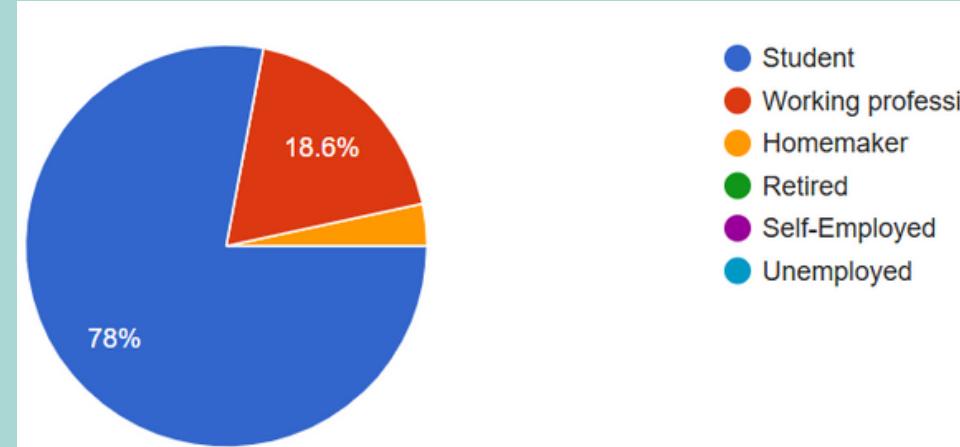
- **What is your age?**
- **What is your occupation?**
- **How would rate yourself based on your Financial Responsibility?**
- **What do you spend the most on monthly?**
- **Do you currently track your expenses?**
- **If yes, how do you track them?**
- **Do you currently have a savings goal?**
- **What are your primary savings goals?**
- **How motivated are you to achieve your savings goals?**
- **Have you used personal finance apps before?**
- **Would you be interested in earning points or rewards for achieving savings goals?**
- **What motivates you the most to save money?**

# Survey Result

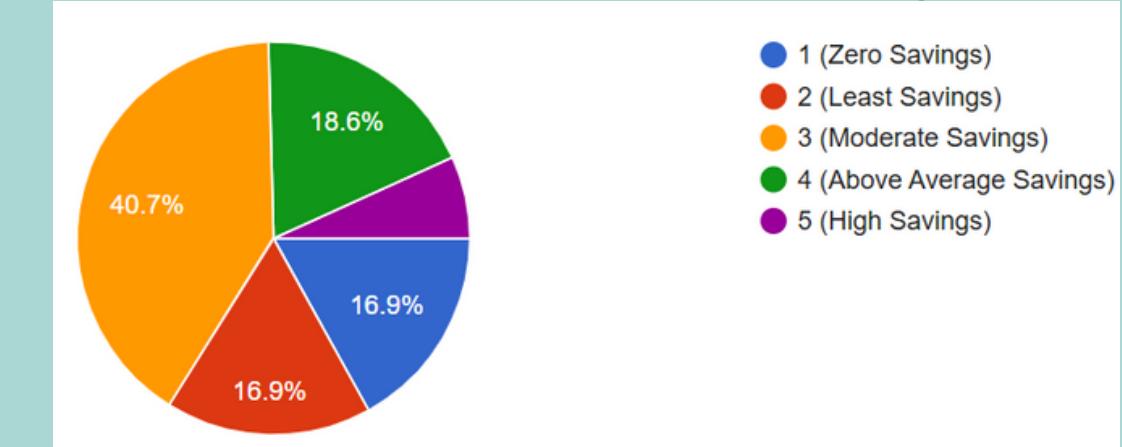
## Age



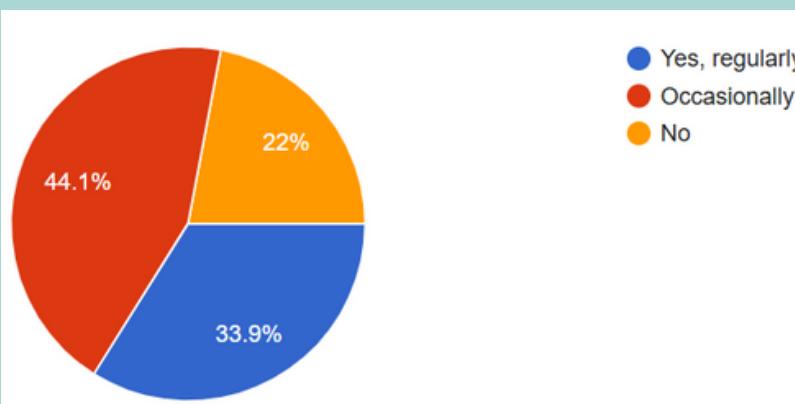
## Occupation



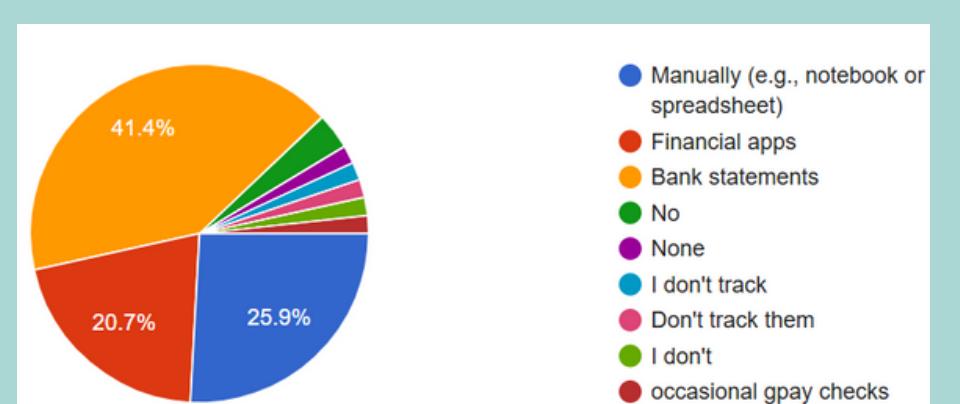
## Financial Responsibility



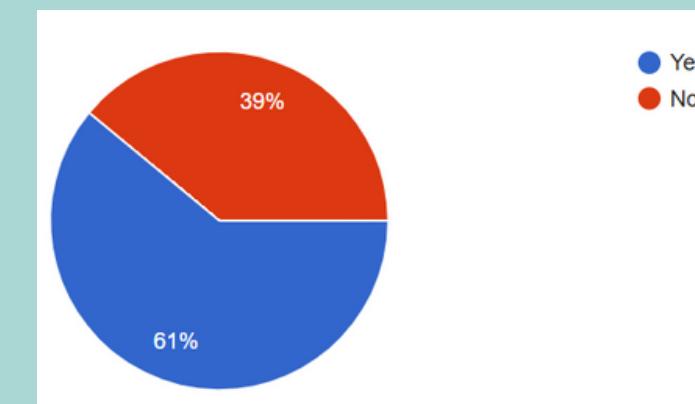
## If Track Expense?



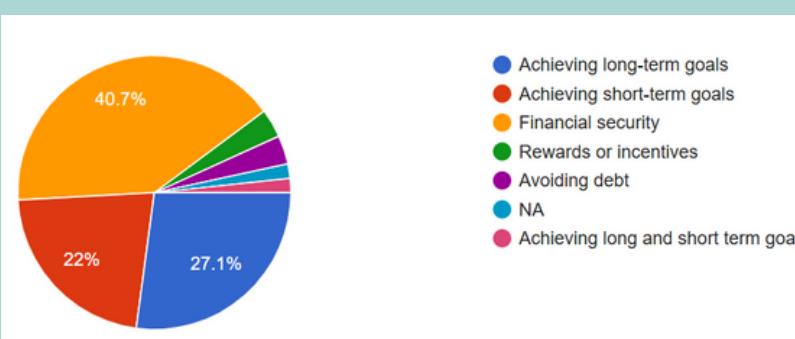
## How Track Expense?



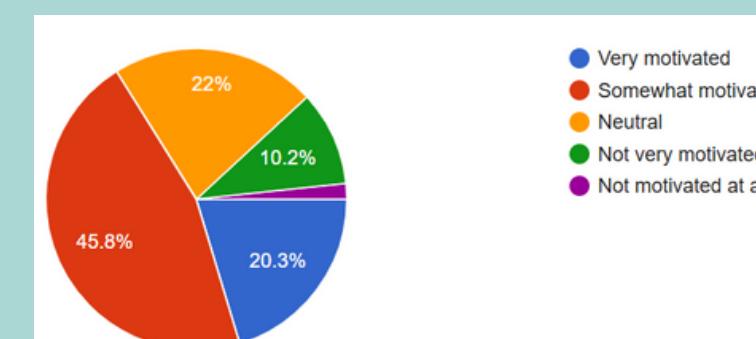
## If have a Saving Goal?



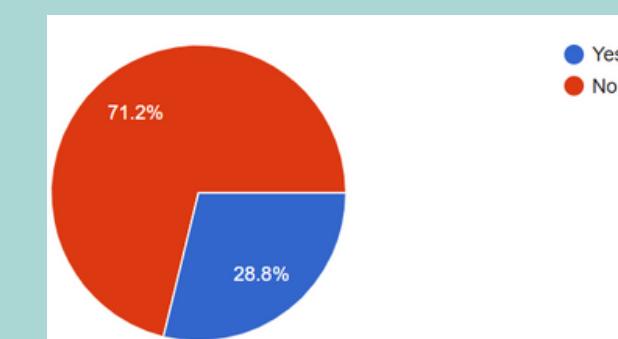
## What is the Saving Goal?



## Motivation of Saving Goal



## Have used Personal Finance App?



# User Persona



## Rohan Mehta



38



Bangalore



Working Professional

- "I need a financial tool that integrates seamlessly with my bank accounts and helps me plan for my future without extra hassle."

### About

Rohan is a financially responsible working professional who tracks his expenses regularly through bank statements. He has clear savings goals that include an emergency fund and travel. He spends primarily on groceries and shopping for household needs.

### Goals & Needs

- Wants to ensure long-term financial stability.
- Needs efficient budgeting tools that integrate with bank accounts.
- Seeks better insights into spending habits.

### Motivations

- Financial security and achieving long-term goals.
- Highly motivated to save and grow his wealth.

### Everyday Activities

- Works full-time in a professional setting.
- Regularly reviews finances and tracks expenses.
- Plans savings and investments carefully.

### Frustrations

- Finds manual tracking of expenses troublesome.
- Would prefer a more automated savings system.
- Wants smarter insights into spending patterns.

### Device Usage

- Desktop
- Mobile
- Banking & Financial Apps

# Empathy Map

	<ul style="list-style-type: none"><li>• Wants an automated expense tracking system.</li><li>• Prefers a budgeting tool that integrates with bank accounts.</li><li>• Finds money management more complicated than it should be.</li></ul>	<ul style="list-style-type: none"><li>• Needs a seamless financial tool for better expense and savings management.</li><li>• Finds manual tracking tedious and time-consuming.</li><li>• Wants to ensure long-term financial stability.</li></ul>
	<p><b>Says</b></p>	<p><b>Thinks</b></p>
	<p><b>Does</b></p>	<p><b>Feels</b></p>
	<ul style="list-style-type: none"><li>• Works full-time and regularly tracks expenses.</li><li>• Plans savings and investments carefully.</li><li>• Uses banking and financial apps for money management.</li></ul>	<ul style="list-style-type: none"><li>• Responsible but frustrated with expense tracking.</li><li>• Concerned about financial security.</li><li>• Motivated to save and grow wealth.</li></ul>

# User Persona



**Anaya Desai**



20



Ahmedabad



Student

## About

Anaya is a university student who is conscious about her spending habits but hasn't fully developed a structured financial plan. She occasionally tracks expenses using financial apps but does not have a savings goal at the moment. Anaya primarily spends on food, groceries, and dining out.

## Goals & Needs

- Wants to become more financially responsible.
- Needs better financial tracking tools.
- Seeks ways to manage daily expenses more effectively.

## Motivations

- Financial security is her primary motivation for saving.
- Interested in apps that can simplify expense tracking and budgeting.

- "I want to be smarter with my money, but I don't know where to start. A simple budgeting tool would really help."

## Everyday Activities

- Studies full-time at a university.
- Regularly spends on food, dining out, and social activities.
- Occasionally reviews finances but lacks a structured approach.

## Frustrations

- Finds it difficult to save due to irregular tracking.
- Lacks a clear savings goal and strategy.
- Would like financial tools that make budgeting easier.

## Device Usage

- Mobile
- Social Media
- Financial Apps

# Empathy Map

<ul style="list-style-type: none"><li>• Wants to be smarter with money but doesn't know where to start.</li><li>• A simple budgeting tool would be very helpful</li><li>• Struggles to track her expenses properly</li></ul>	<ul style="list-style-type: none"><li>• Wants to be smarter with money but lacks a clear starting point.</li><li>• Finds budgeting confusing and difficult to maintain.</li><li>• Wishes for a simple tool to help track expenses effortlessly.</li></ul>
<p><b>Says</b></p>	<p><b>Thinks</b></p>
<p><b>Does</b></p>	<p><b>Feels</b></p>
<ul style="list-style-type: none"><li>• Studies full-time at university.</li><li>• Spends regularly on food, dining out, and social activities.</li><li>• Occasionally reviews finances but without consistency.</li></ul>	<ul style="list-style-type: none"><li>• Overwhelmed by irregular spending habits.</li><li>• Frustrated with the lack of financial structure.</li><li>• Motivated to improve financial responsibility but unsure how.</li></ul>

# Mood Board



# Colour Palette & Typography

**Montserrat**  
**Montserrat**  
**Montserrat**

**IBM Plex Mono**  
0 1 2 3 4 5 6

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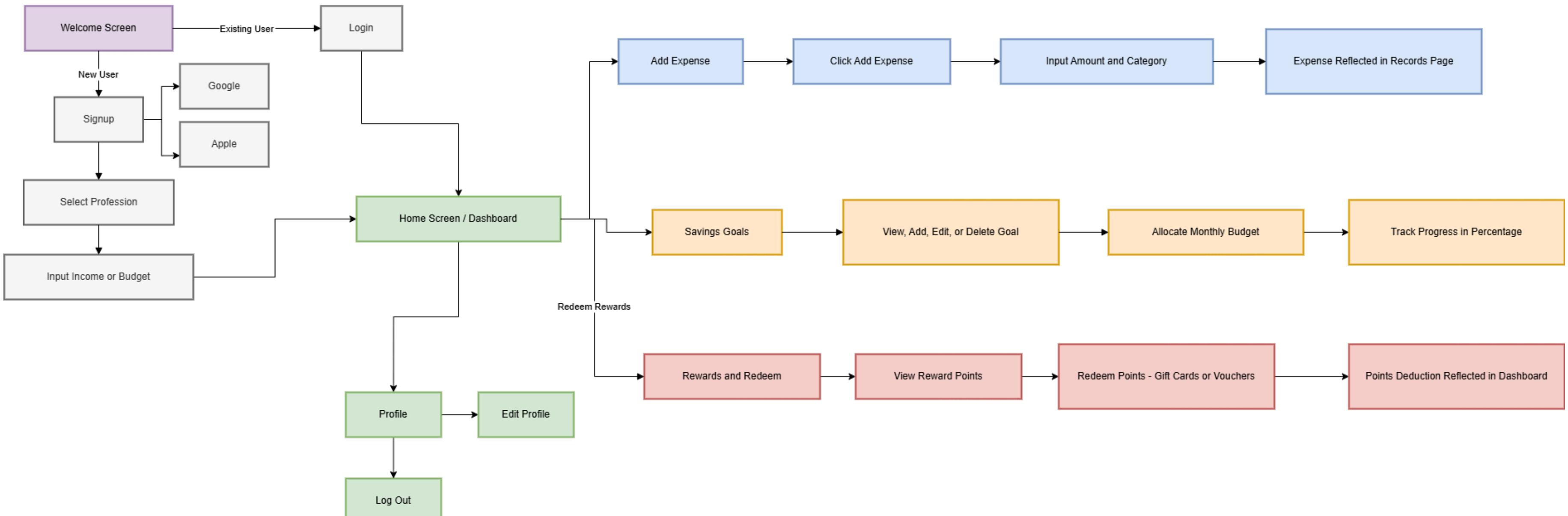
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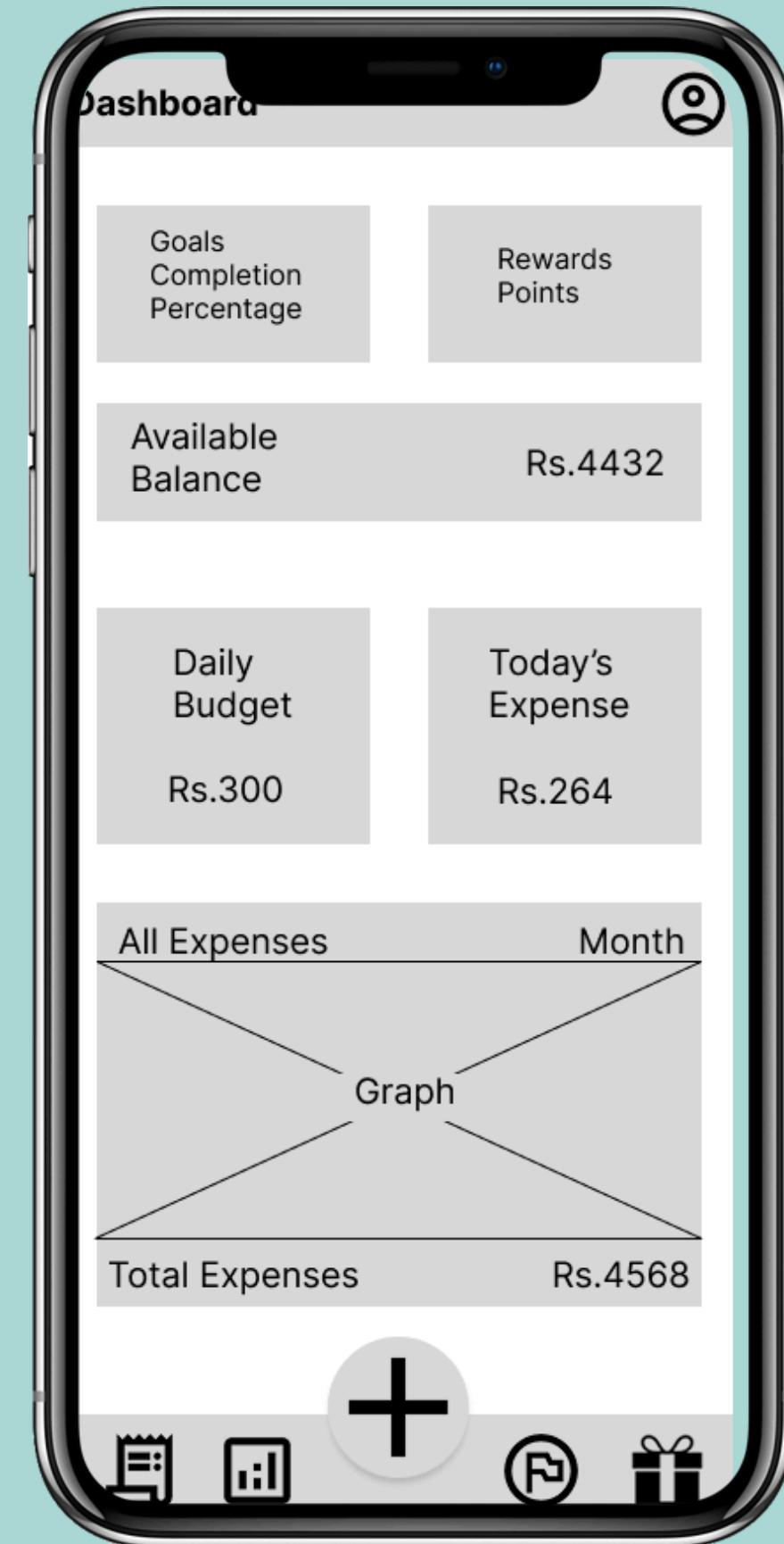
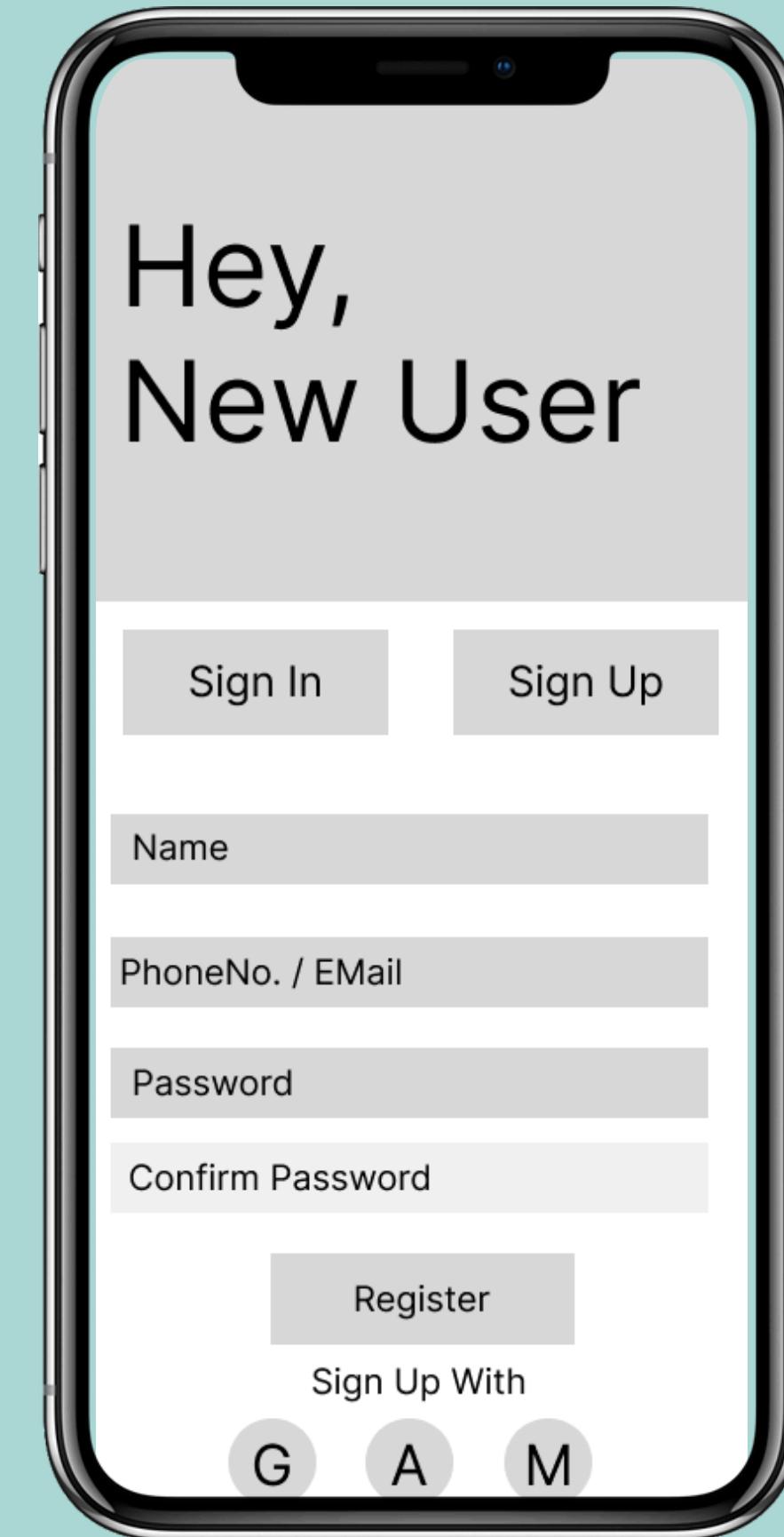
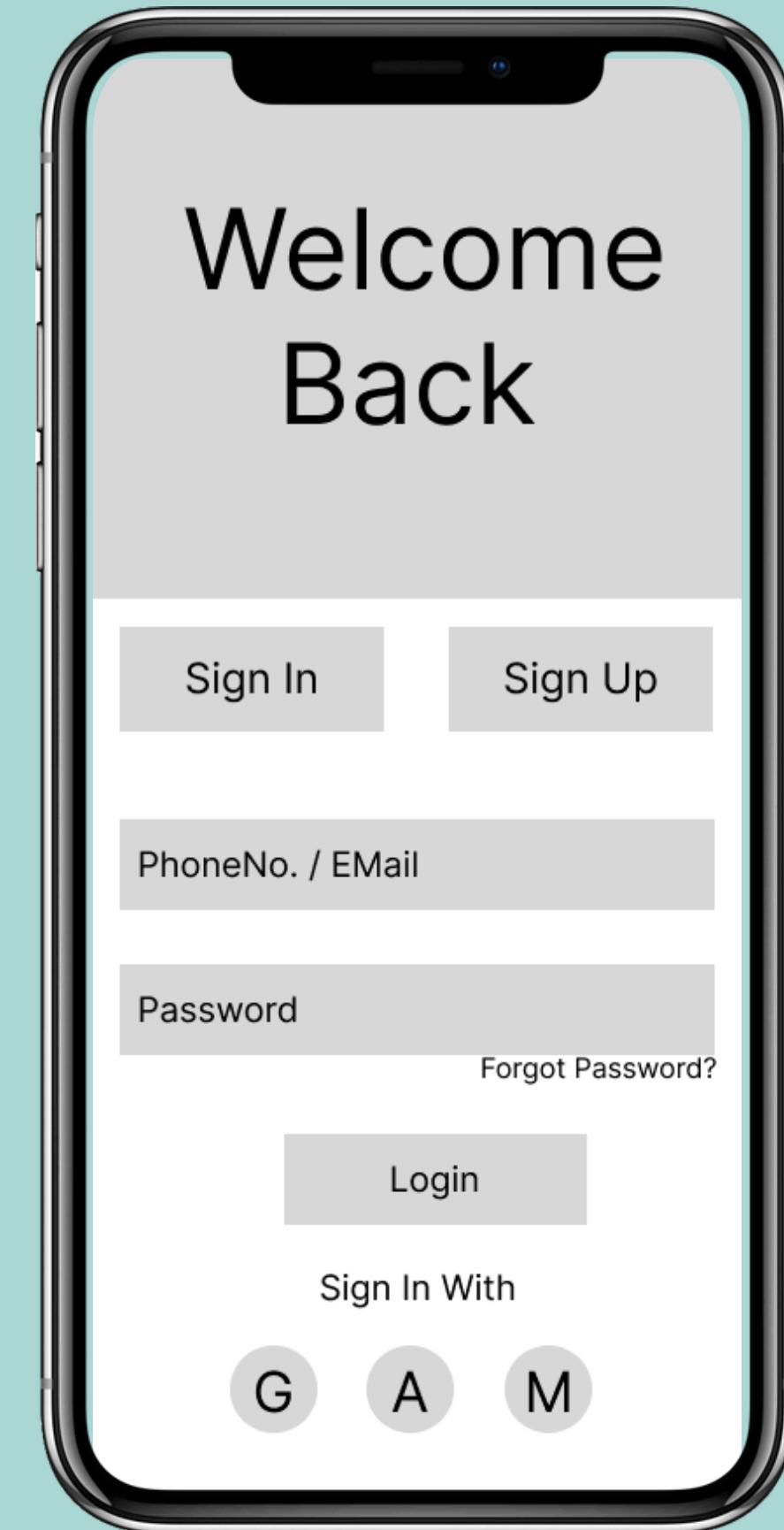
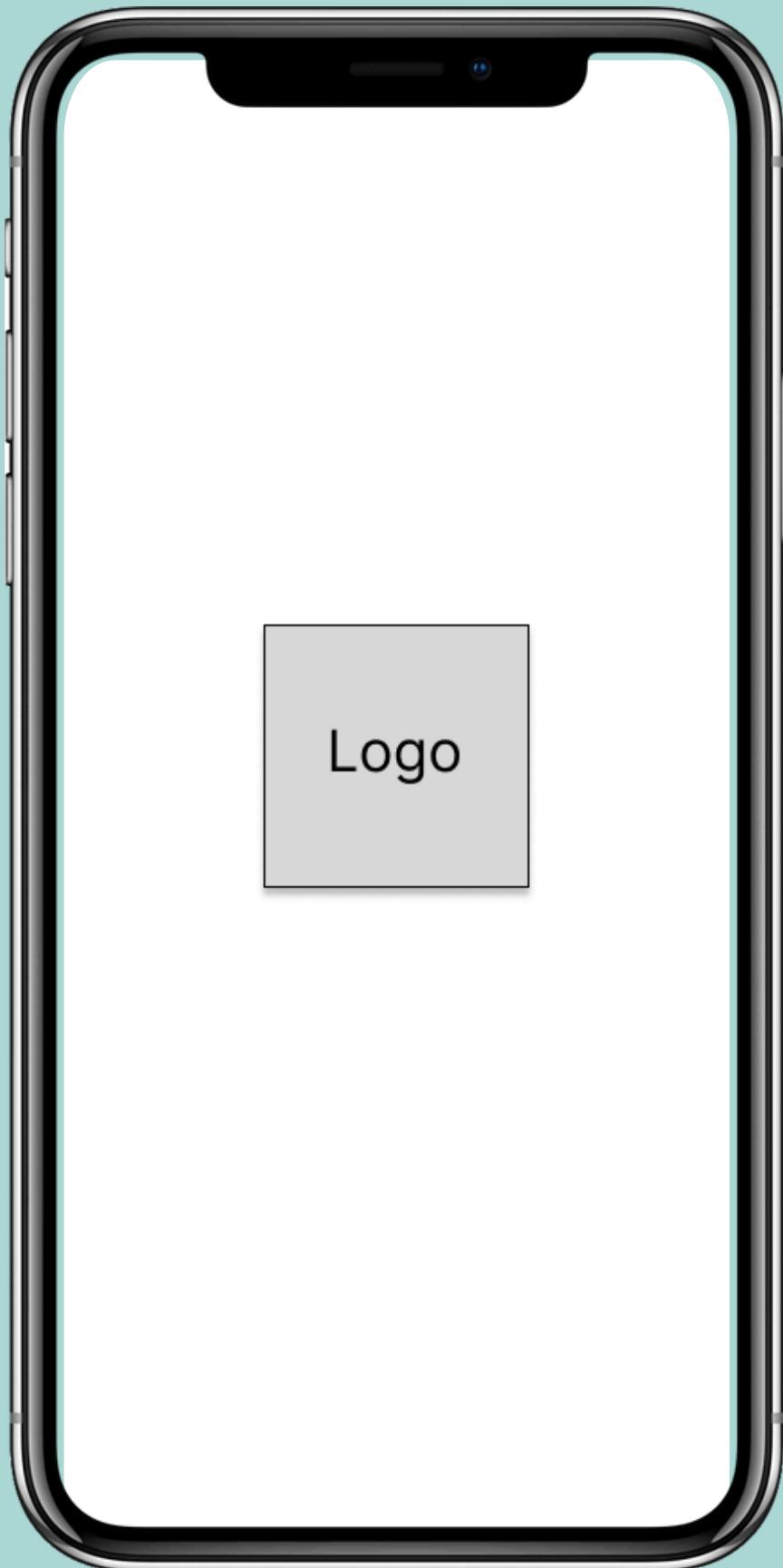
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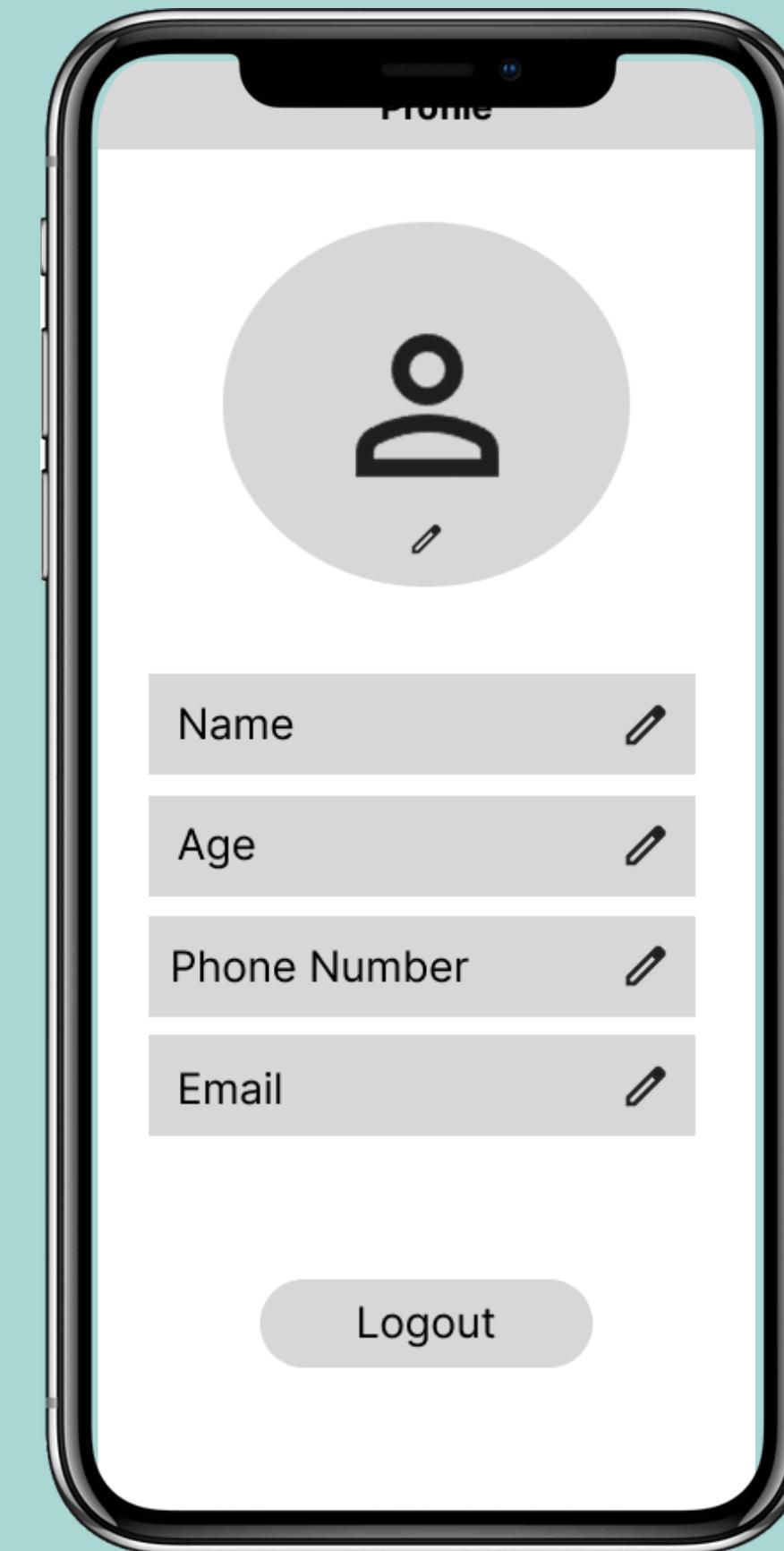
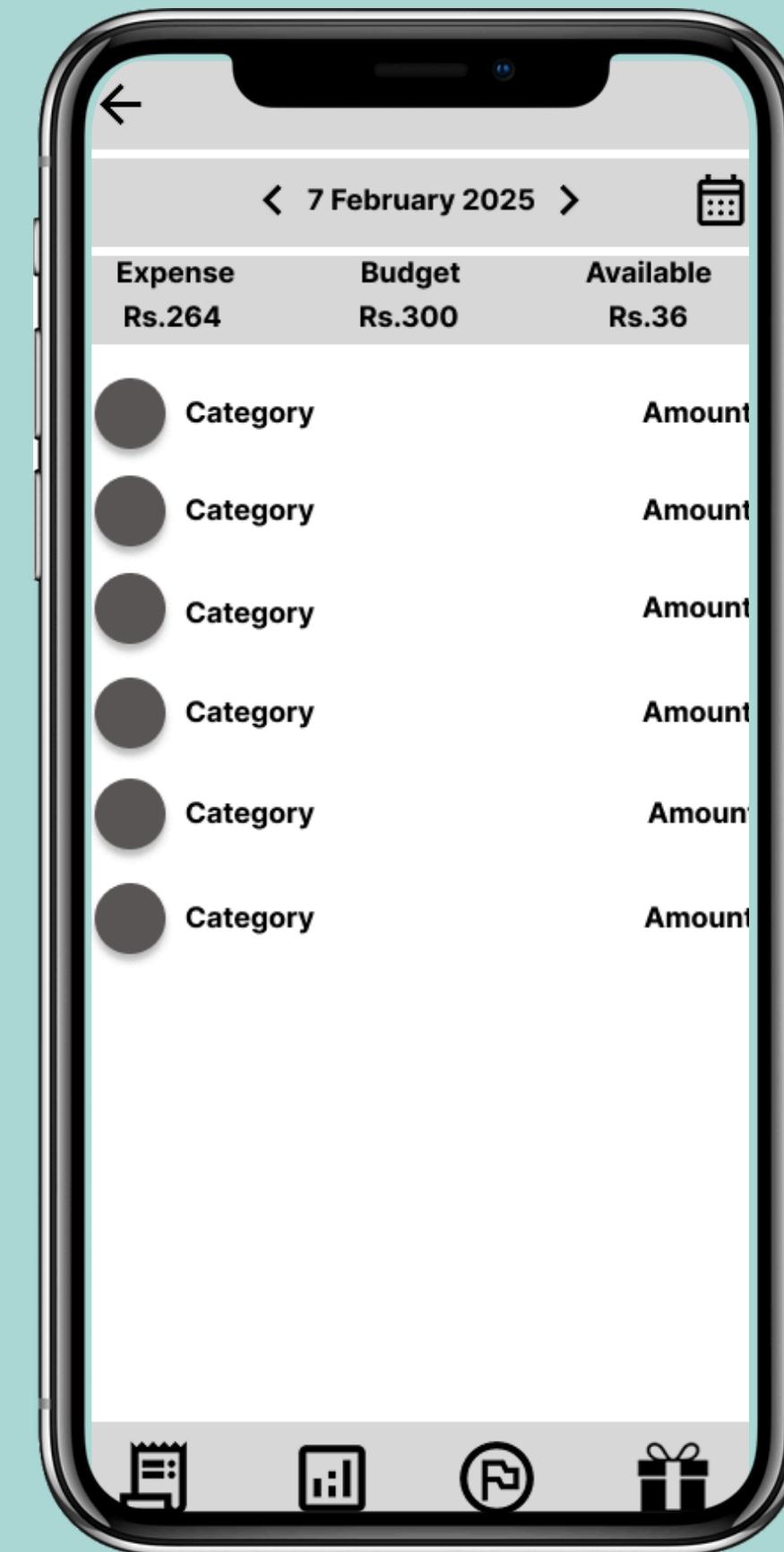
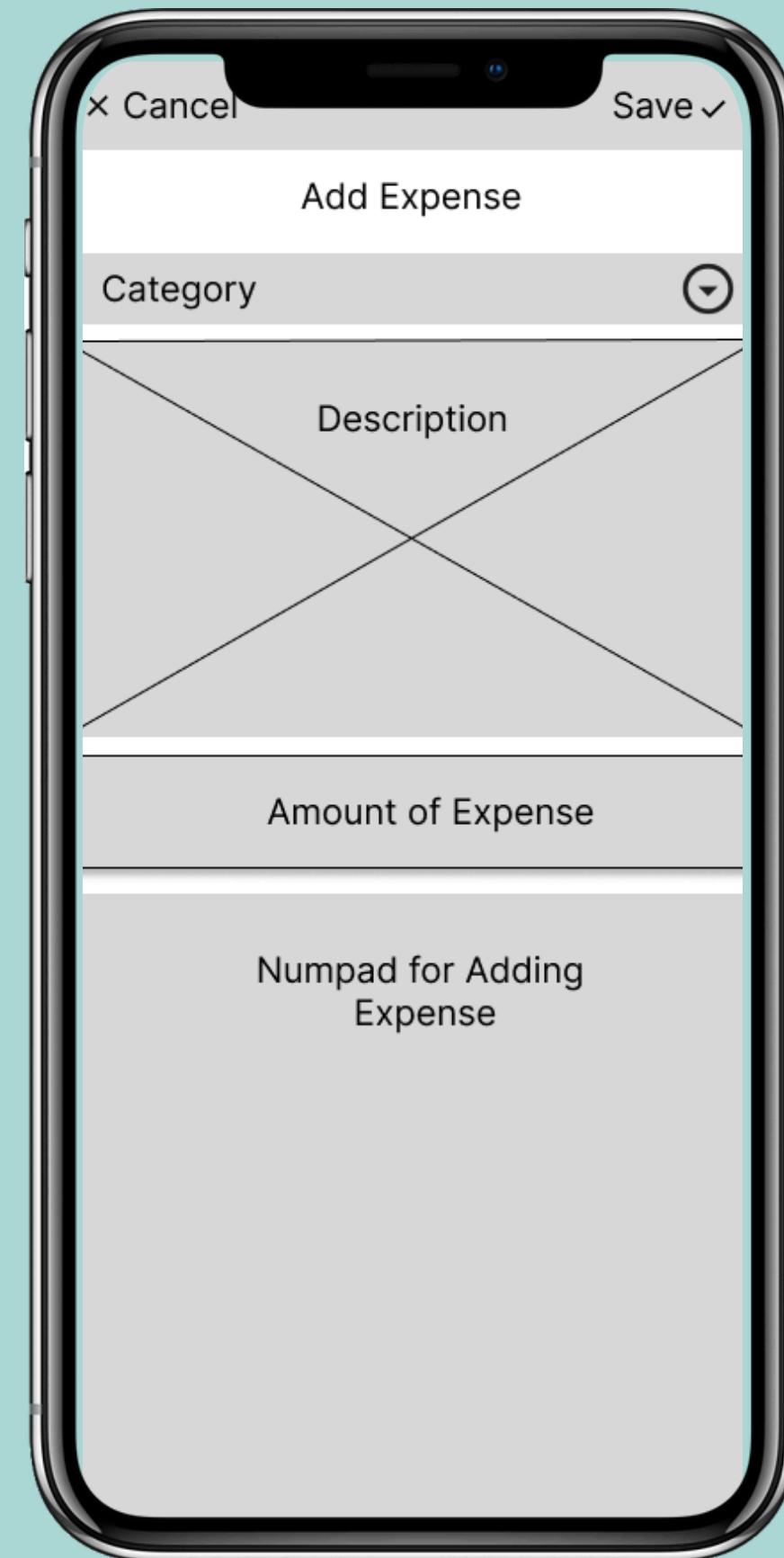
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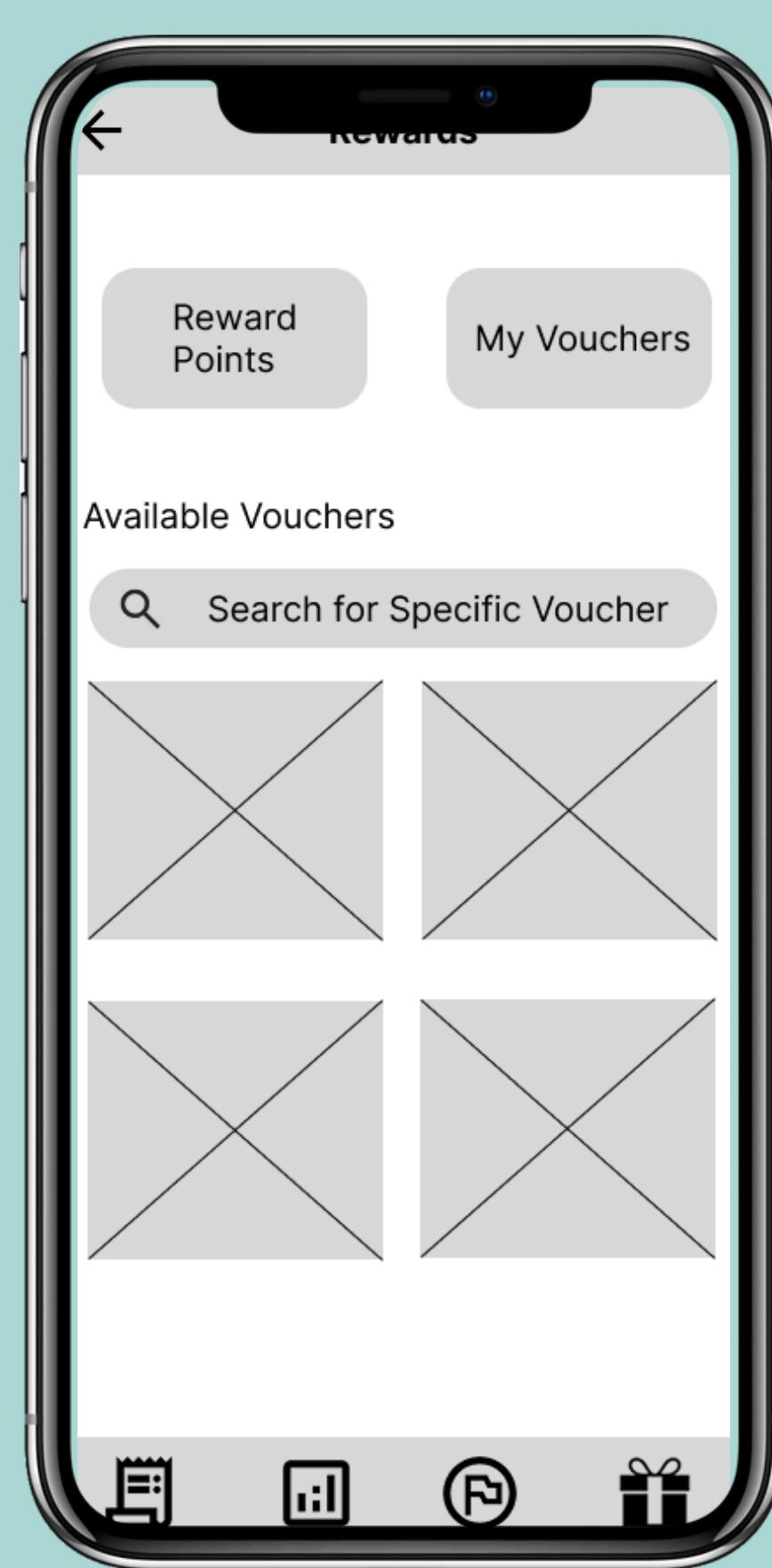
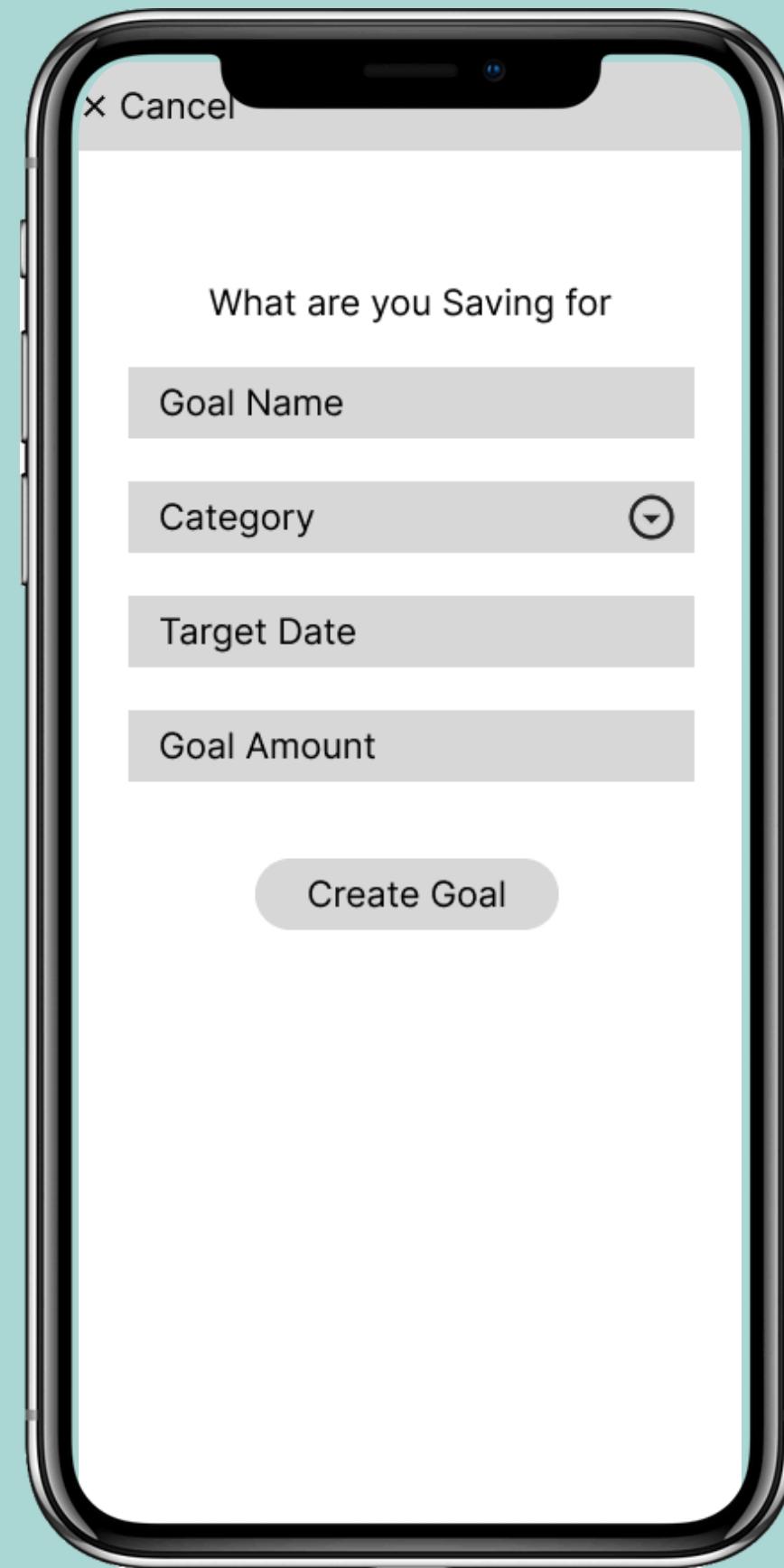
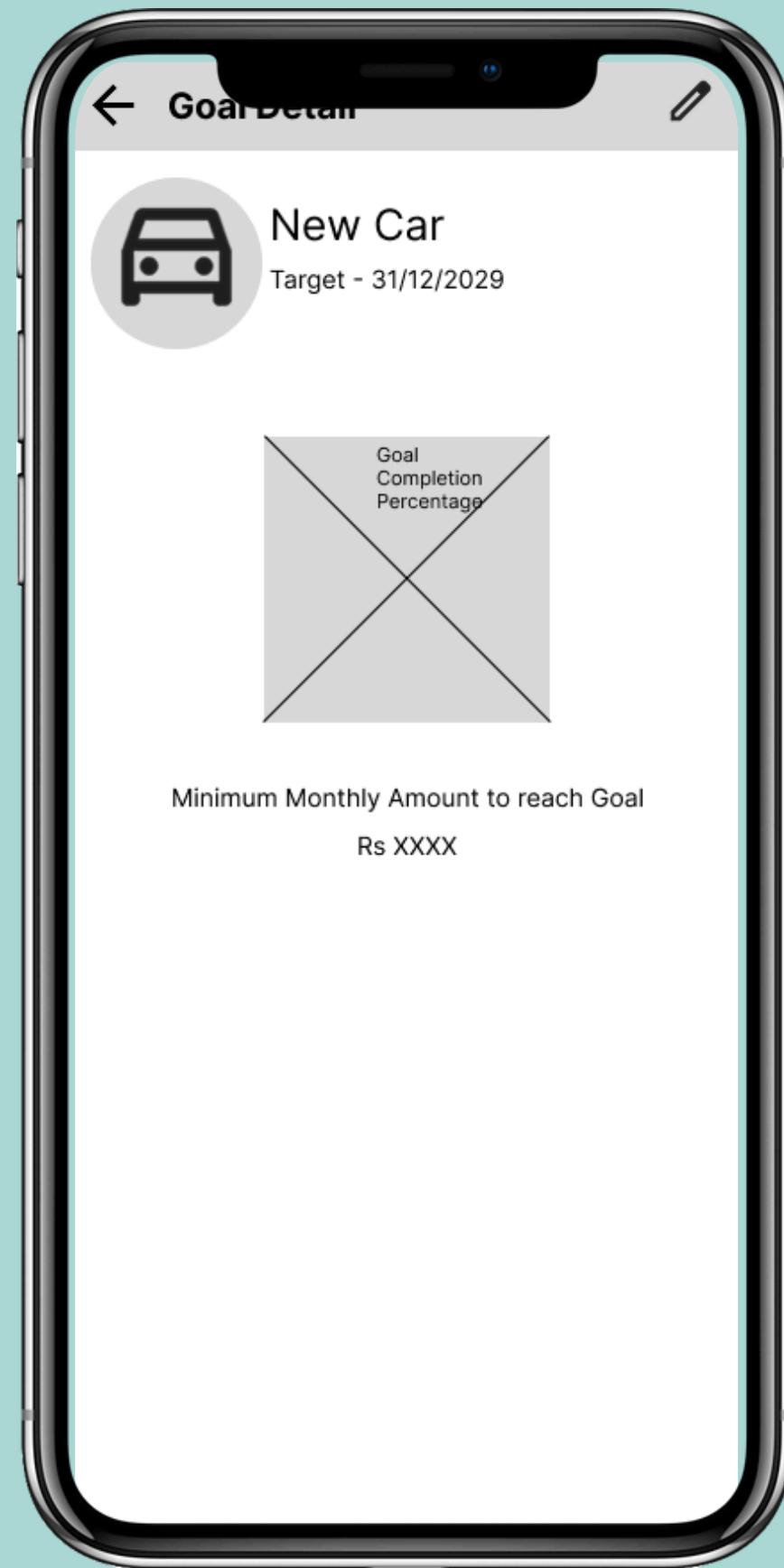
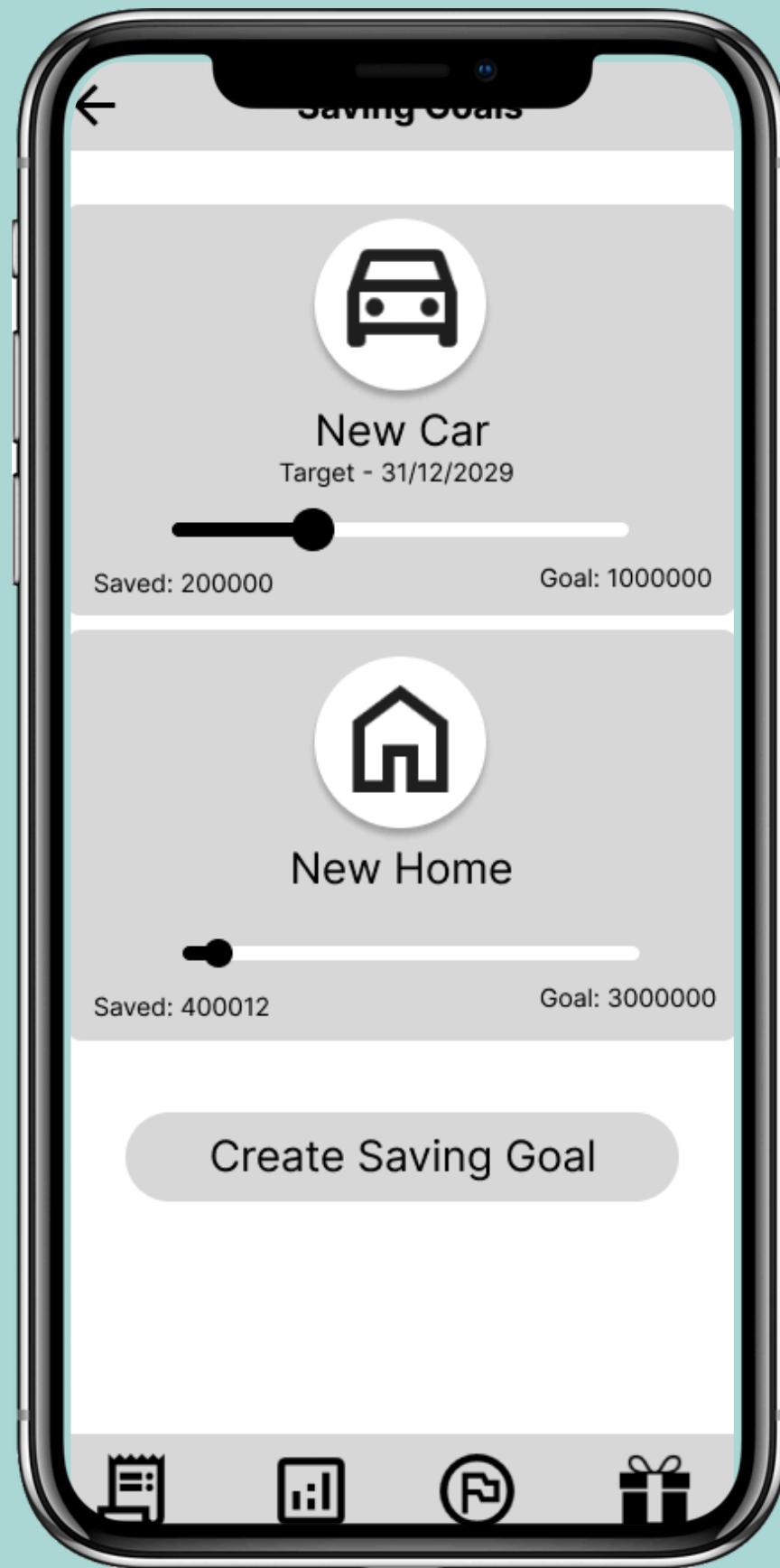
# Information Architecture

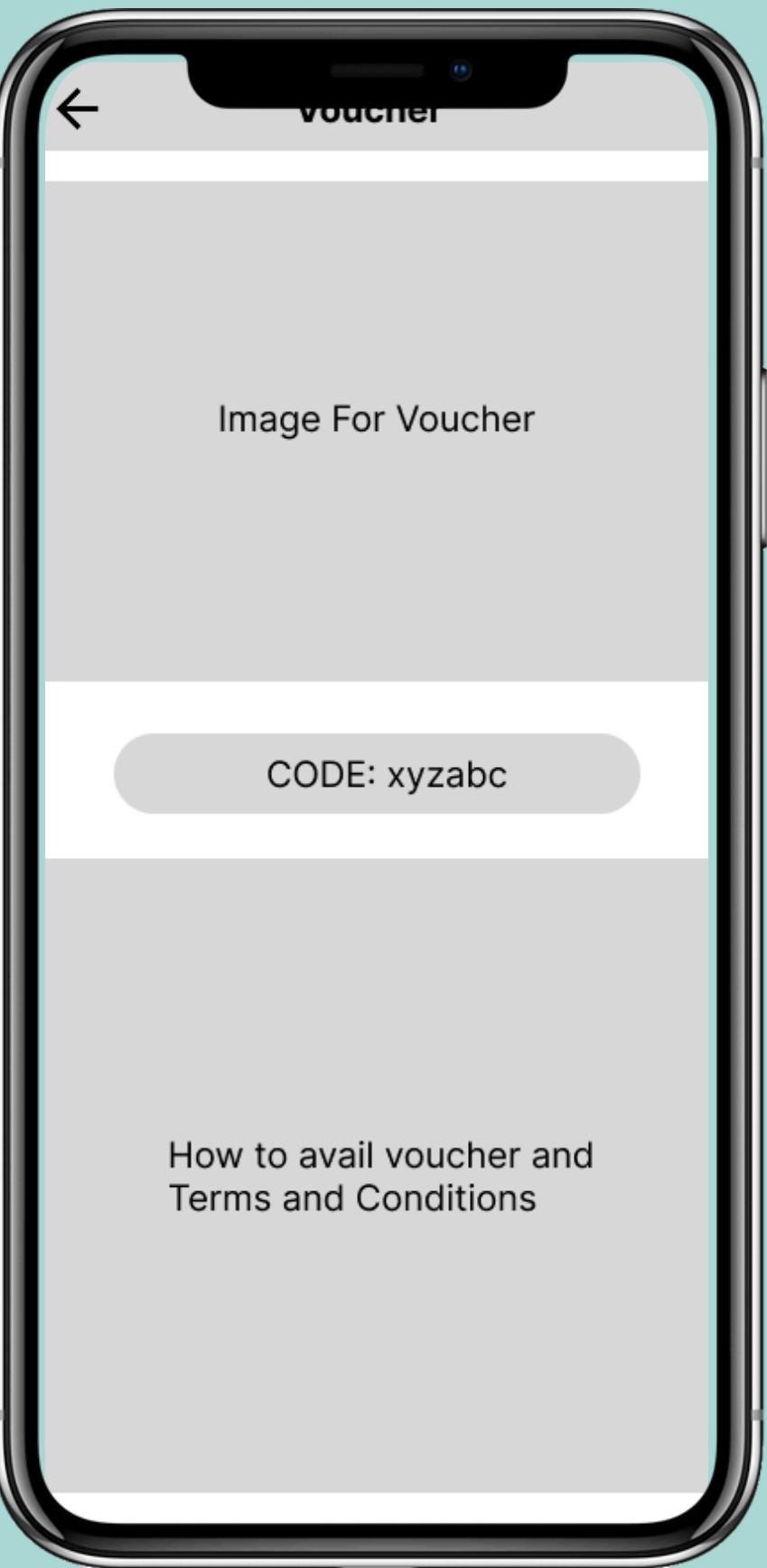
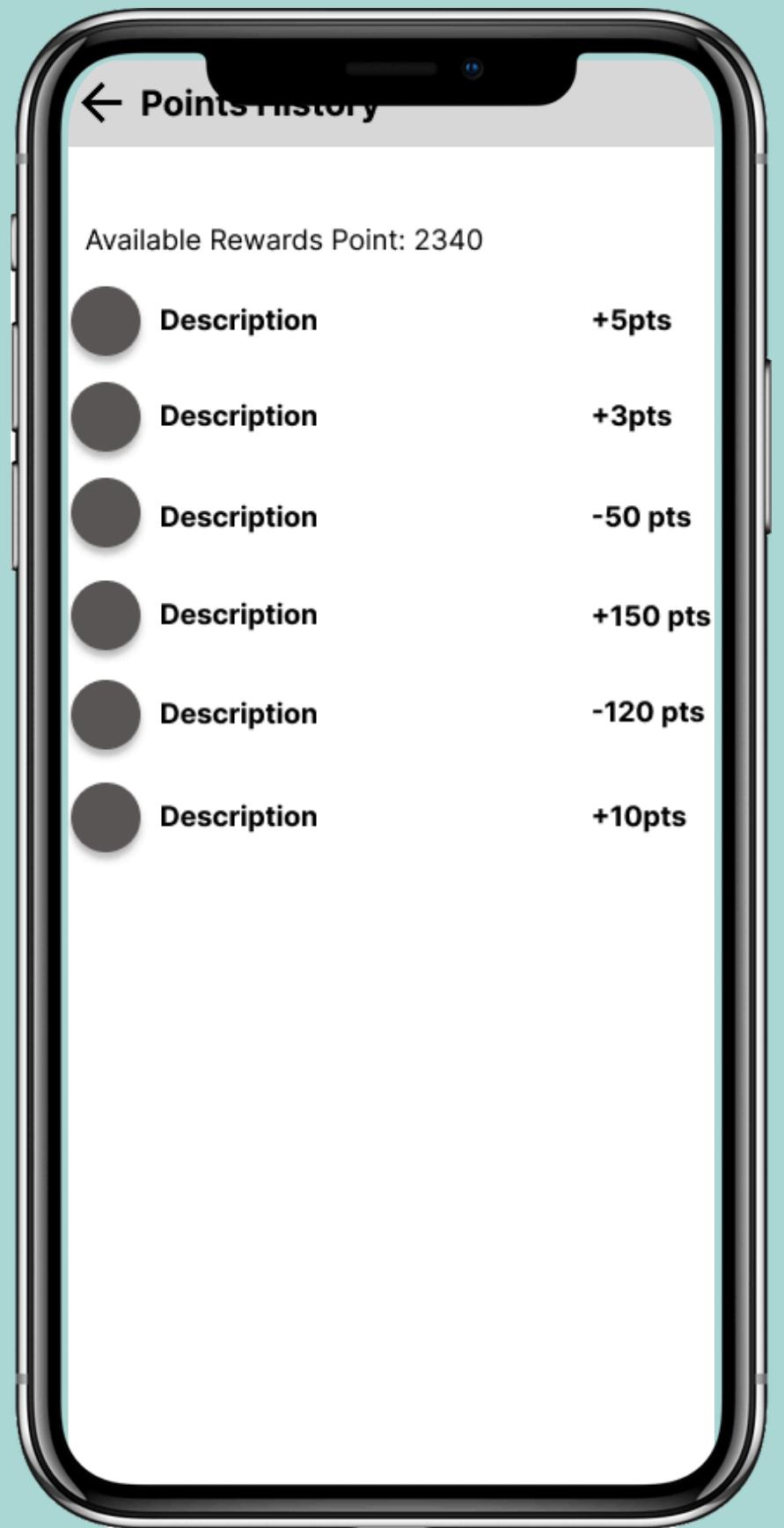
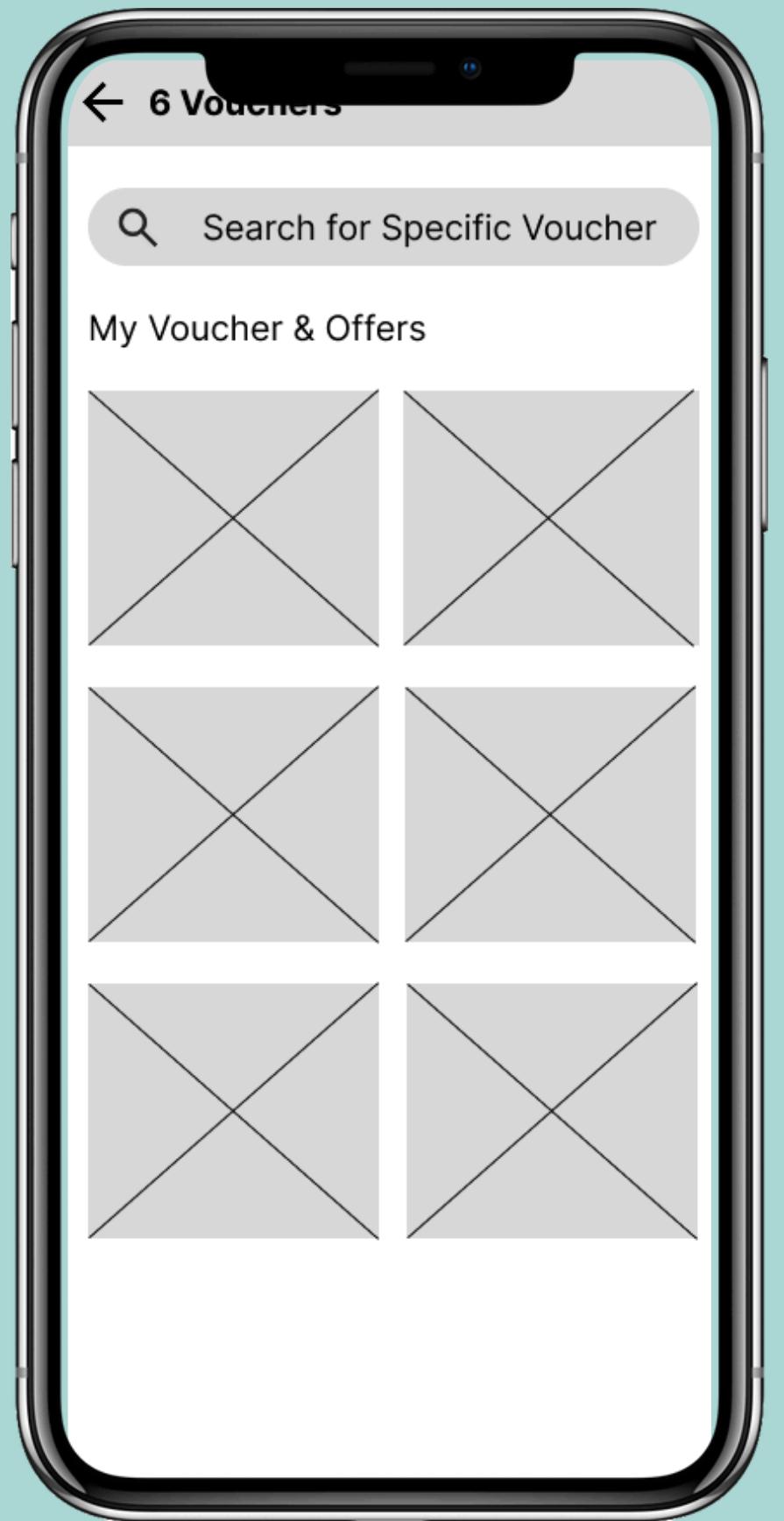
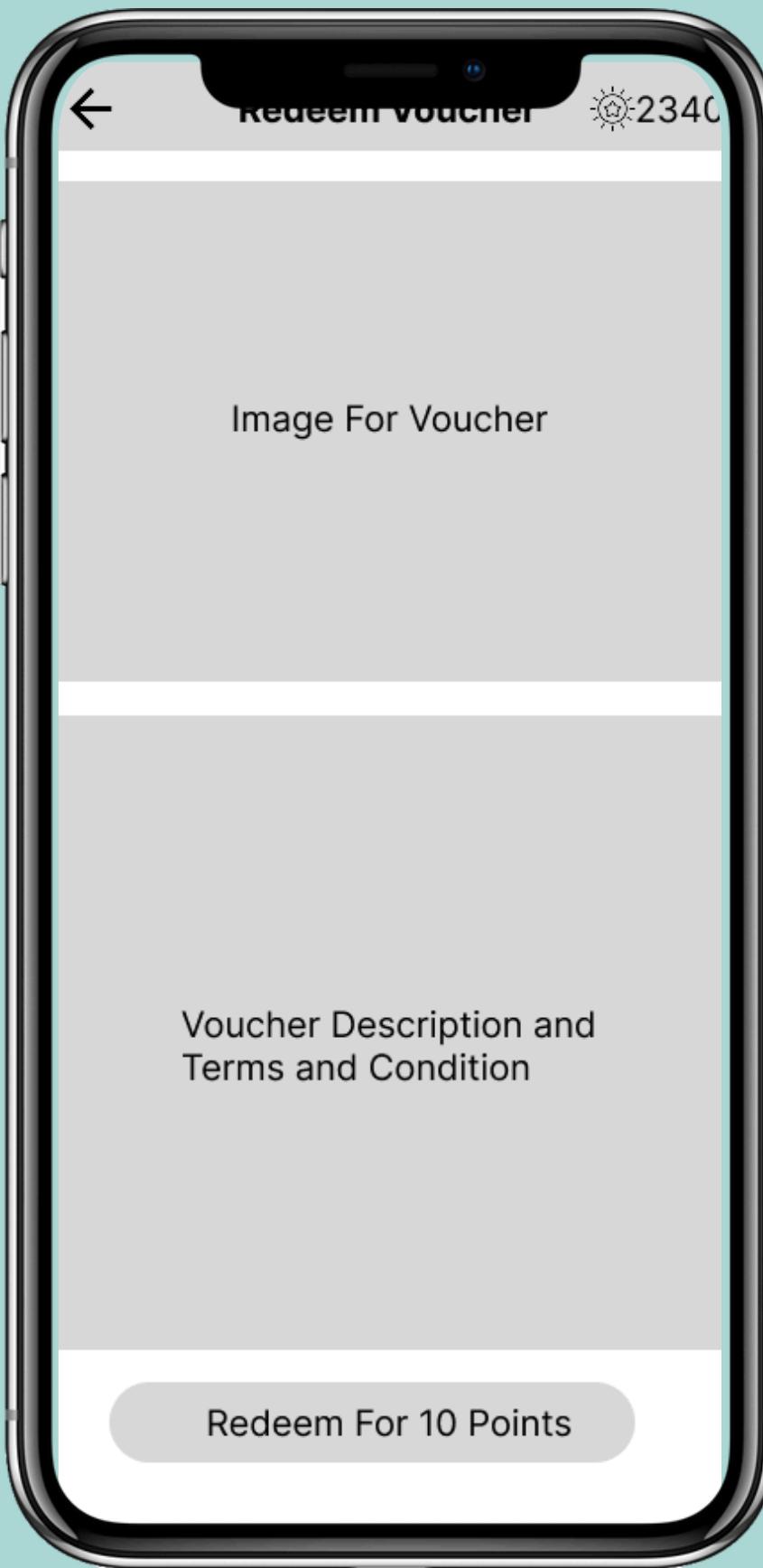


# **Low Fidelity Wireframe**









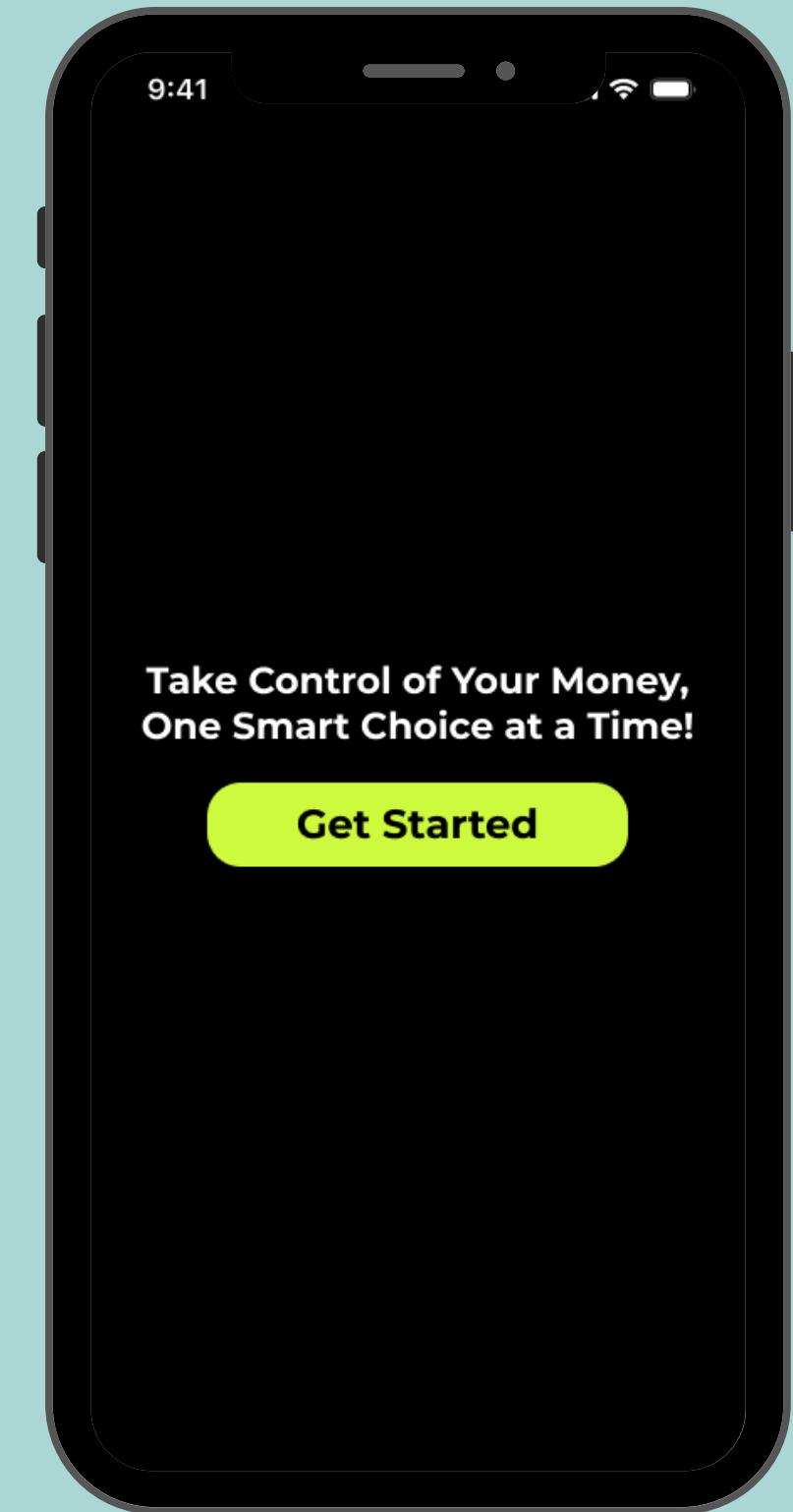
# High Fidelity Wireframe

# Splash Screen



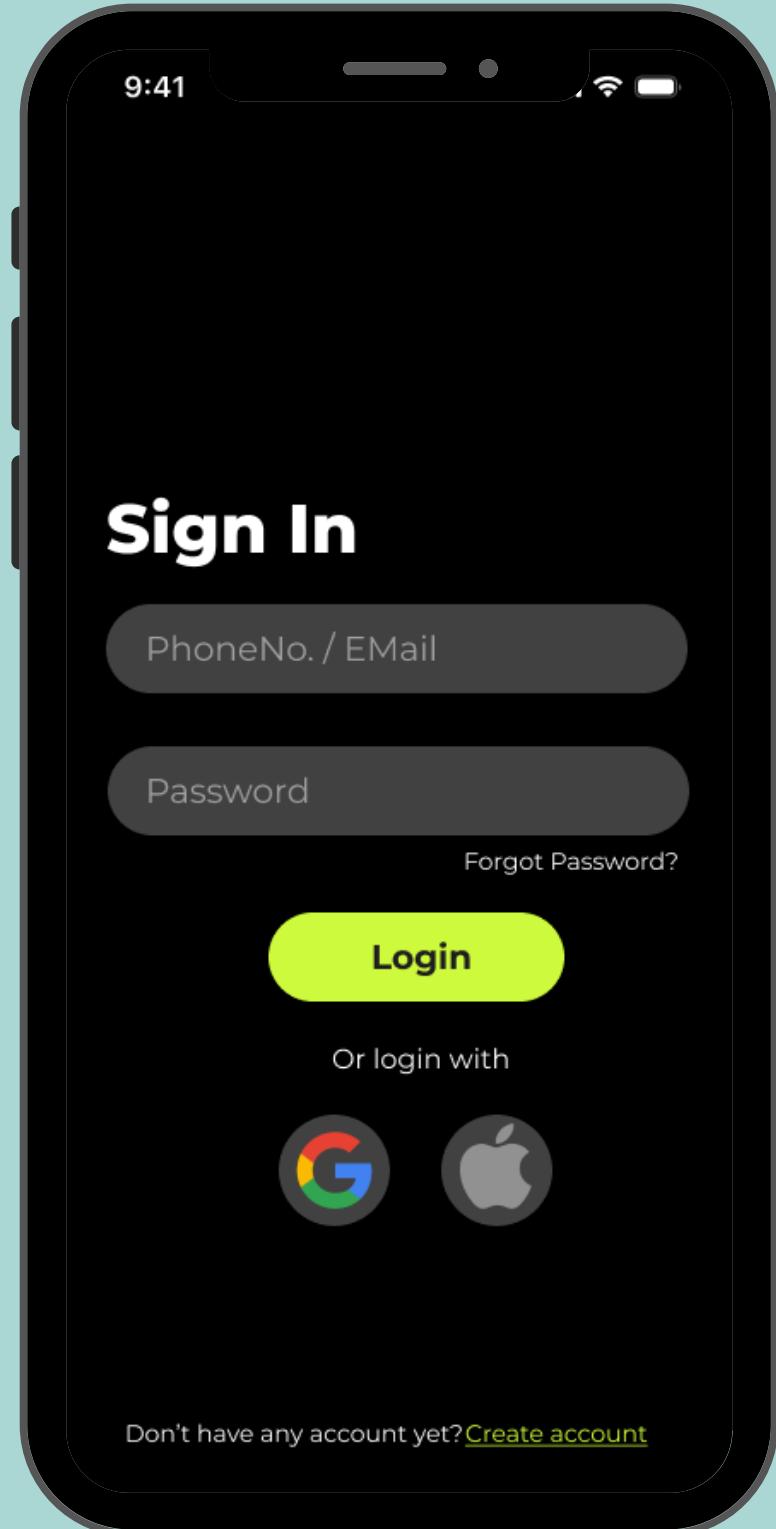
App logo and name

# Welcome Screen



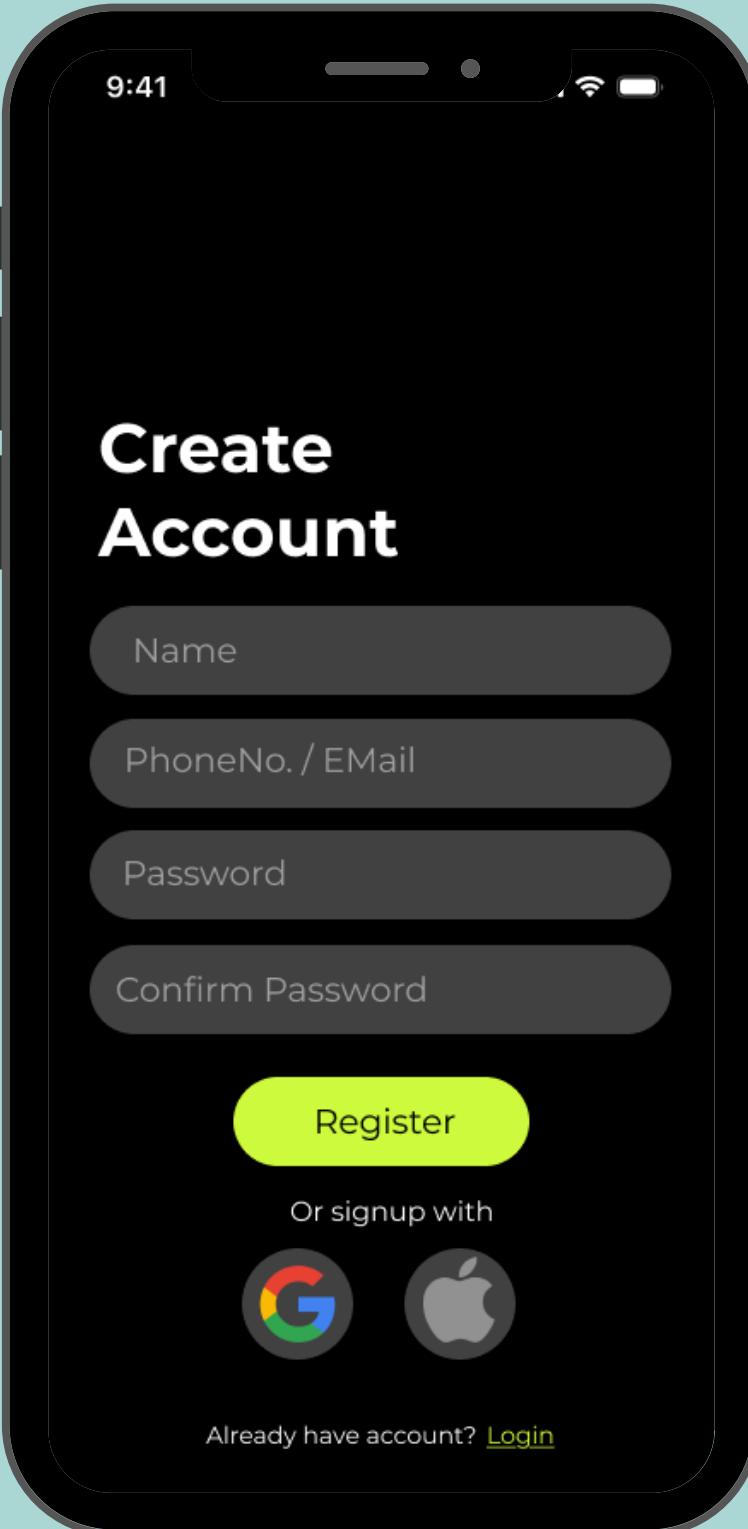
Eye catchy description

# Sign in Page



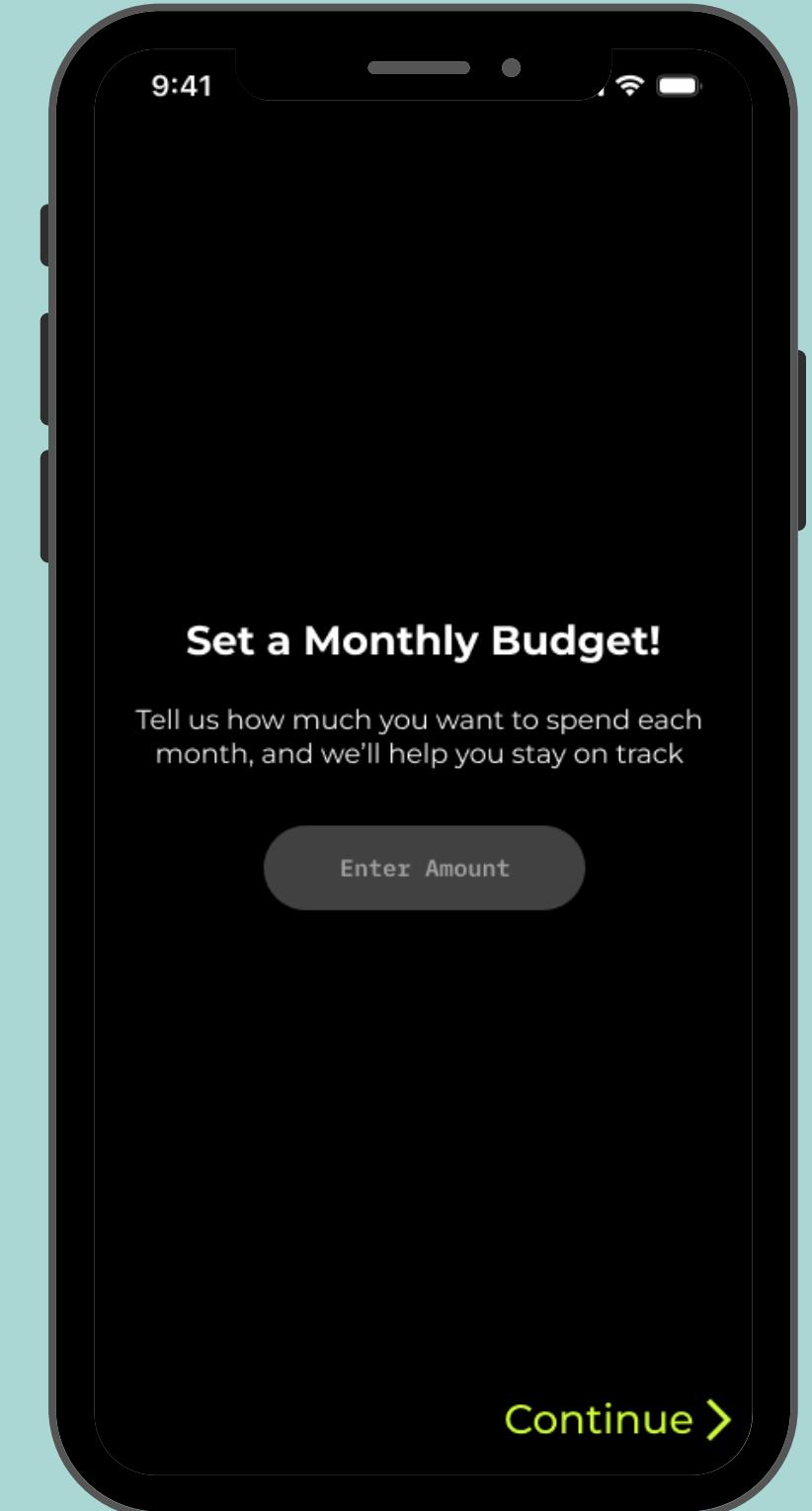
Existing users can log in with their username and password or directly with their Google account / Apple ID

# Sign up Page



New users create account by filling out the necessary details or can directly sign up using a Google account / Apple ID

# Onboarding Page



New users enter their monthly budget to get started on their savings journey

# Home Page



# Statistics Pages

Shows your daily budget

## Daily

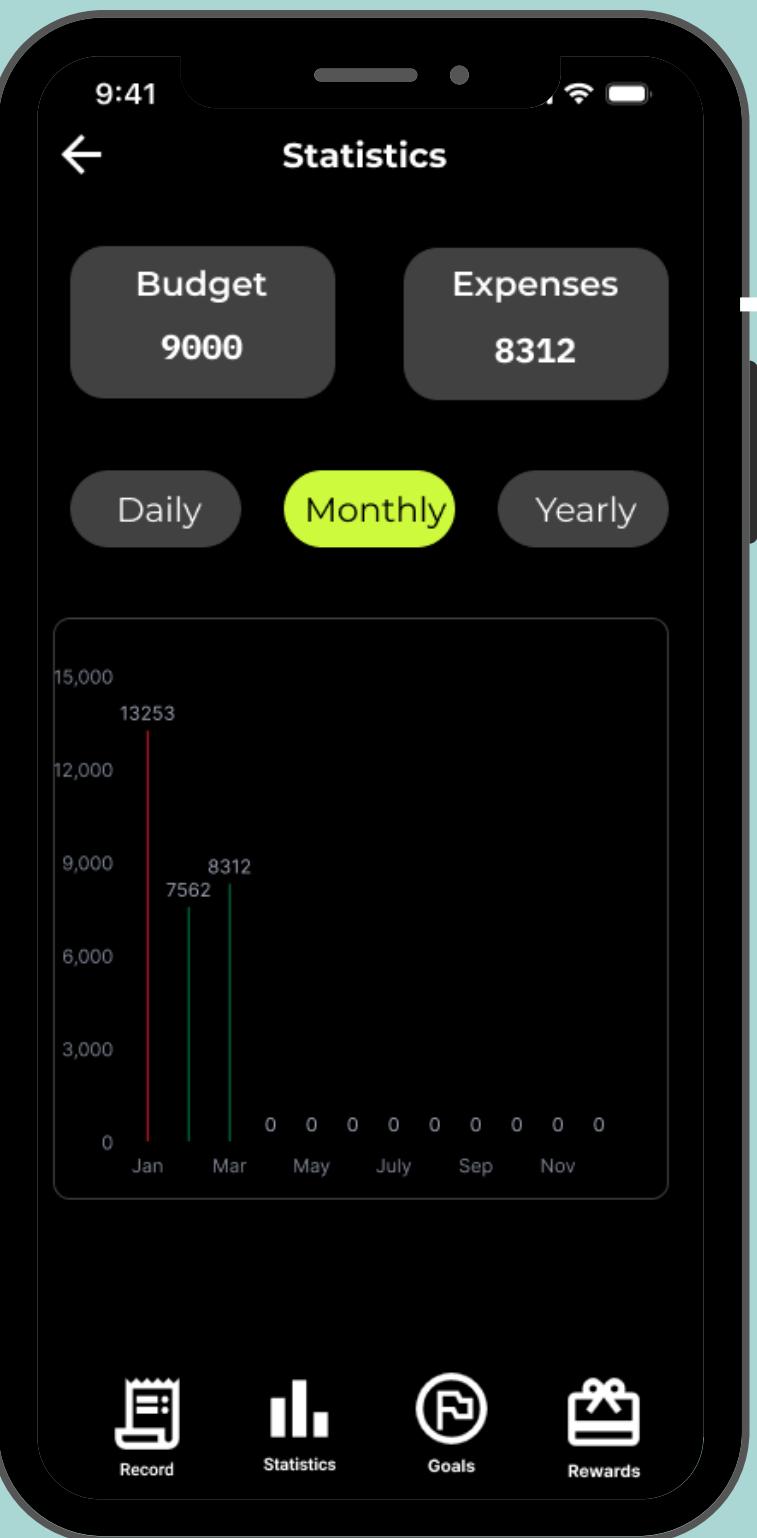
Shows your daily expenditure



## Monthly

Shows your monthly budget

Shows your monthly expenditure



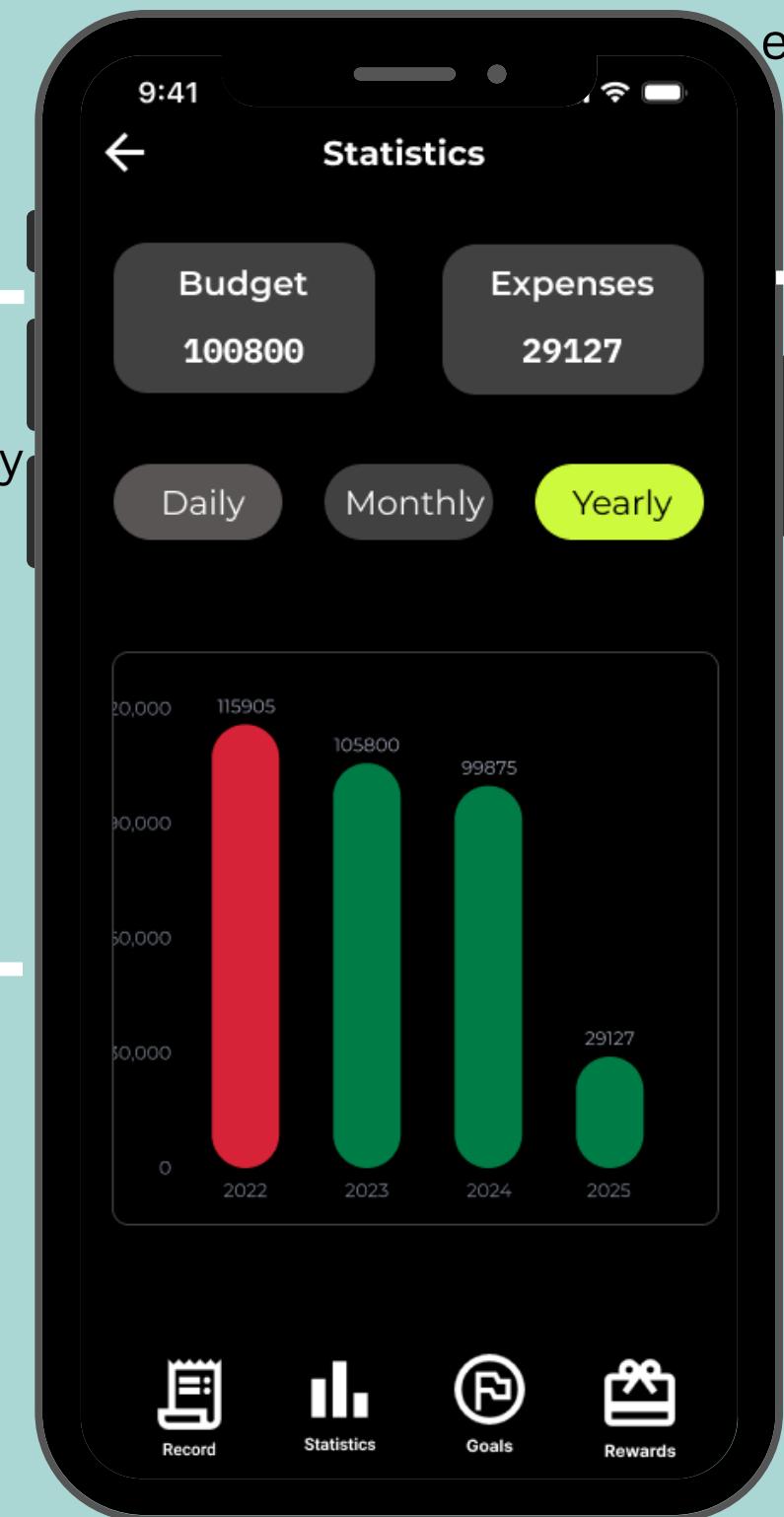
## Yearly

Shows your monthly expenditure

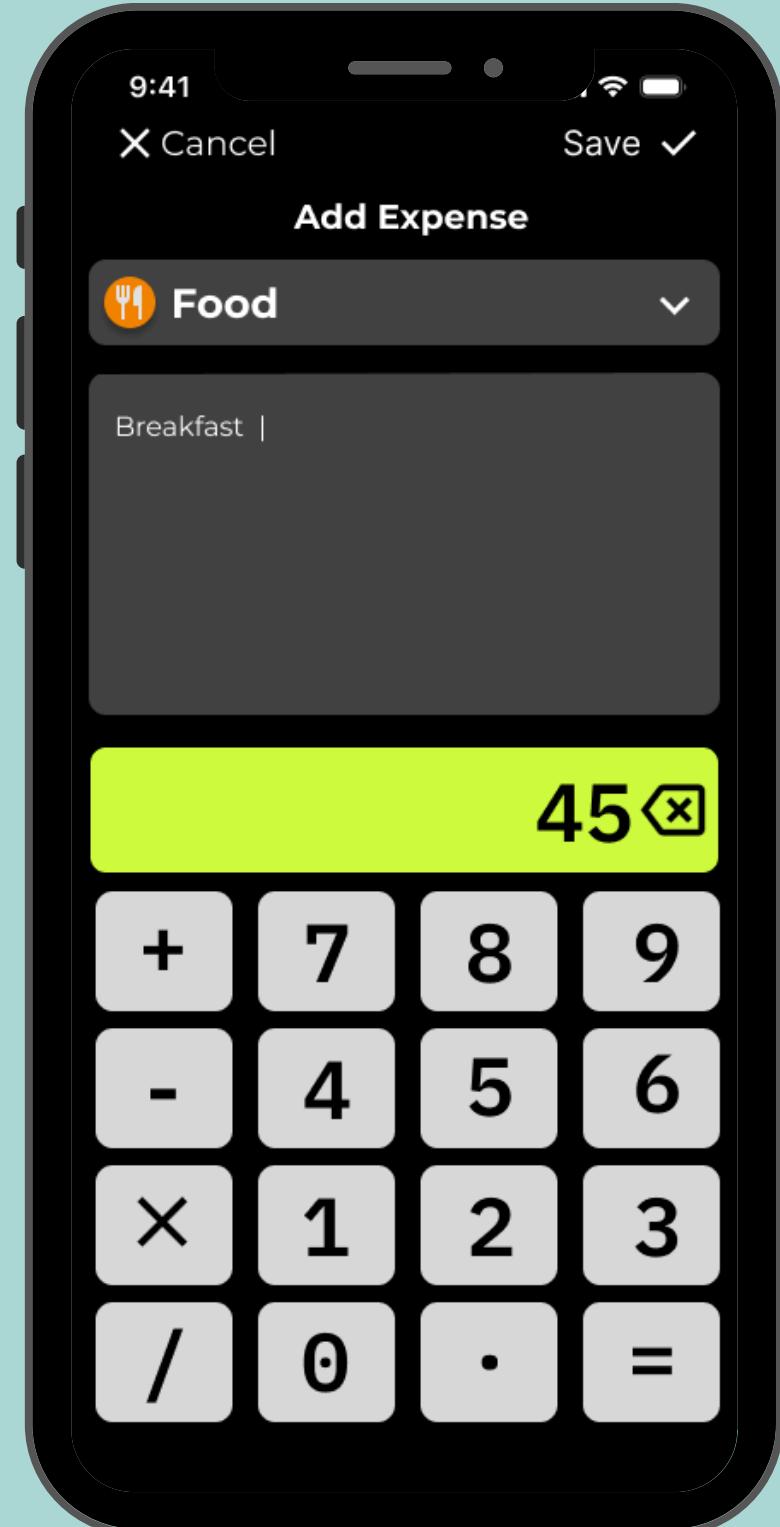
Shows your yearly budget

Shows your yearly expenditure

Shows your yearly expenditure



# Add Expense

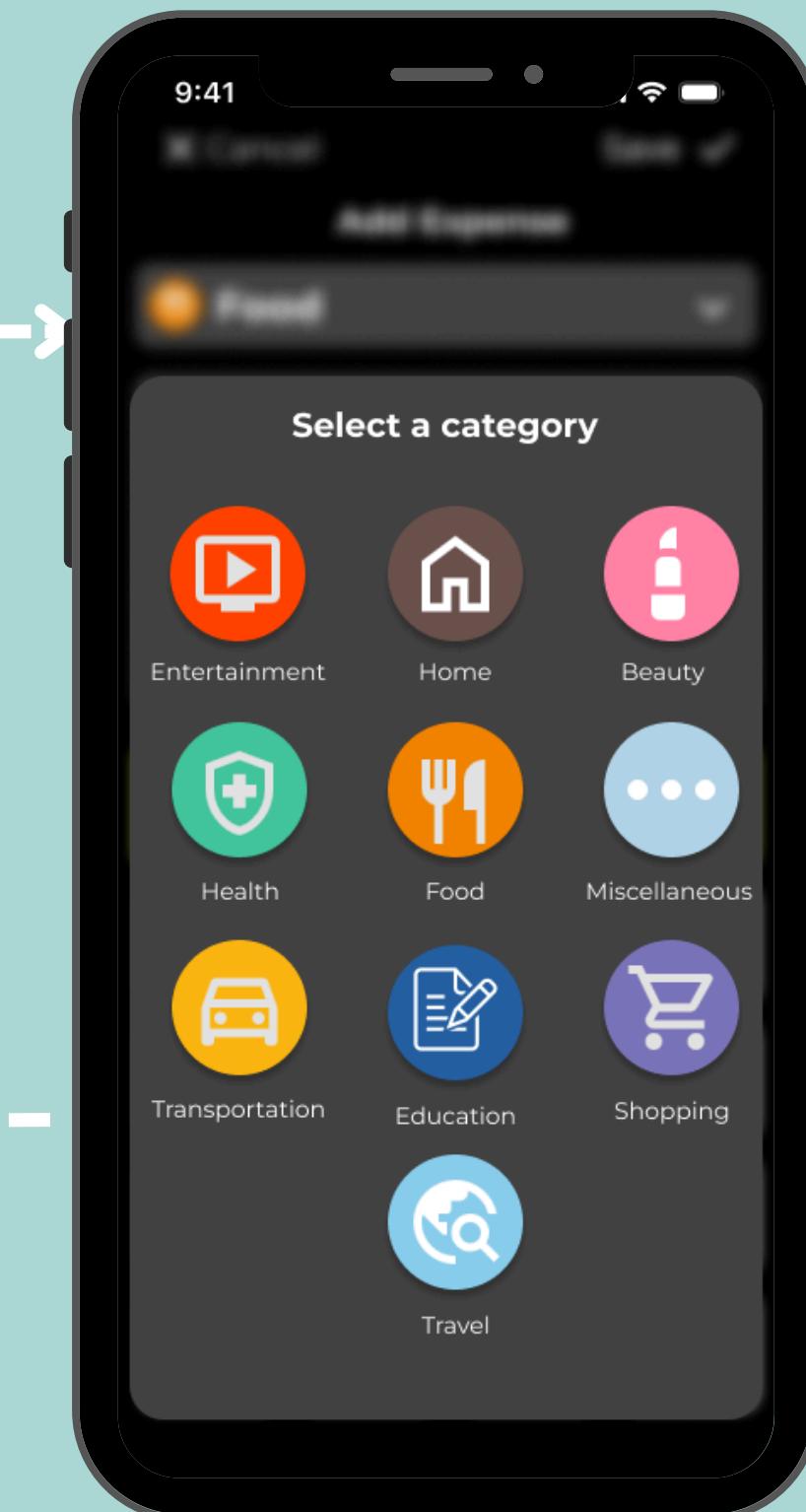


You can add the  
description of the  
expense here

You can add the  
expense amount  
here

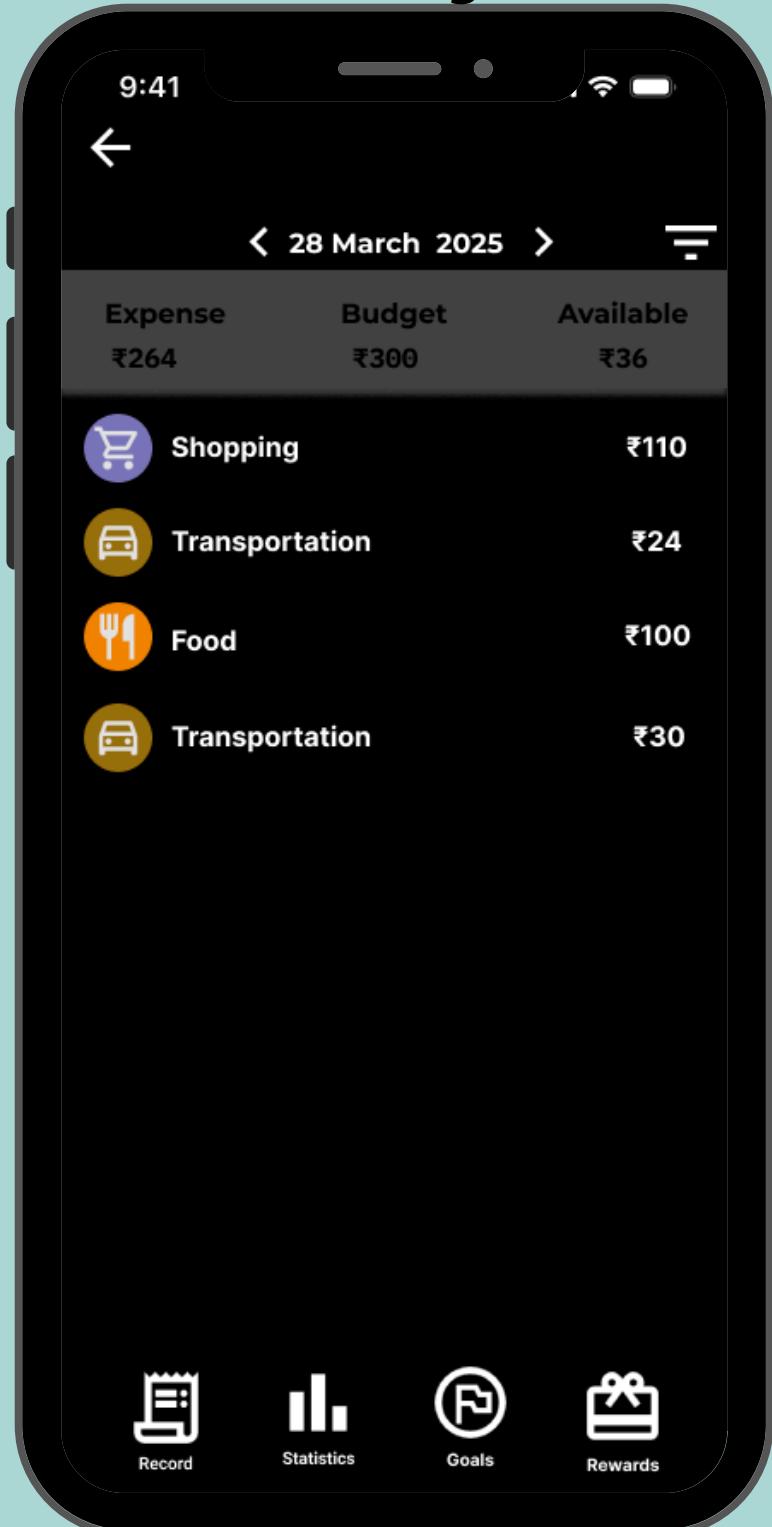
You can choose  
the category for  
your expense

# Category Page

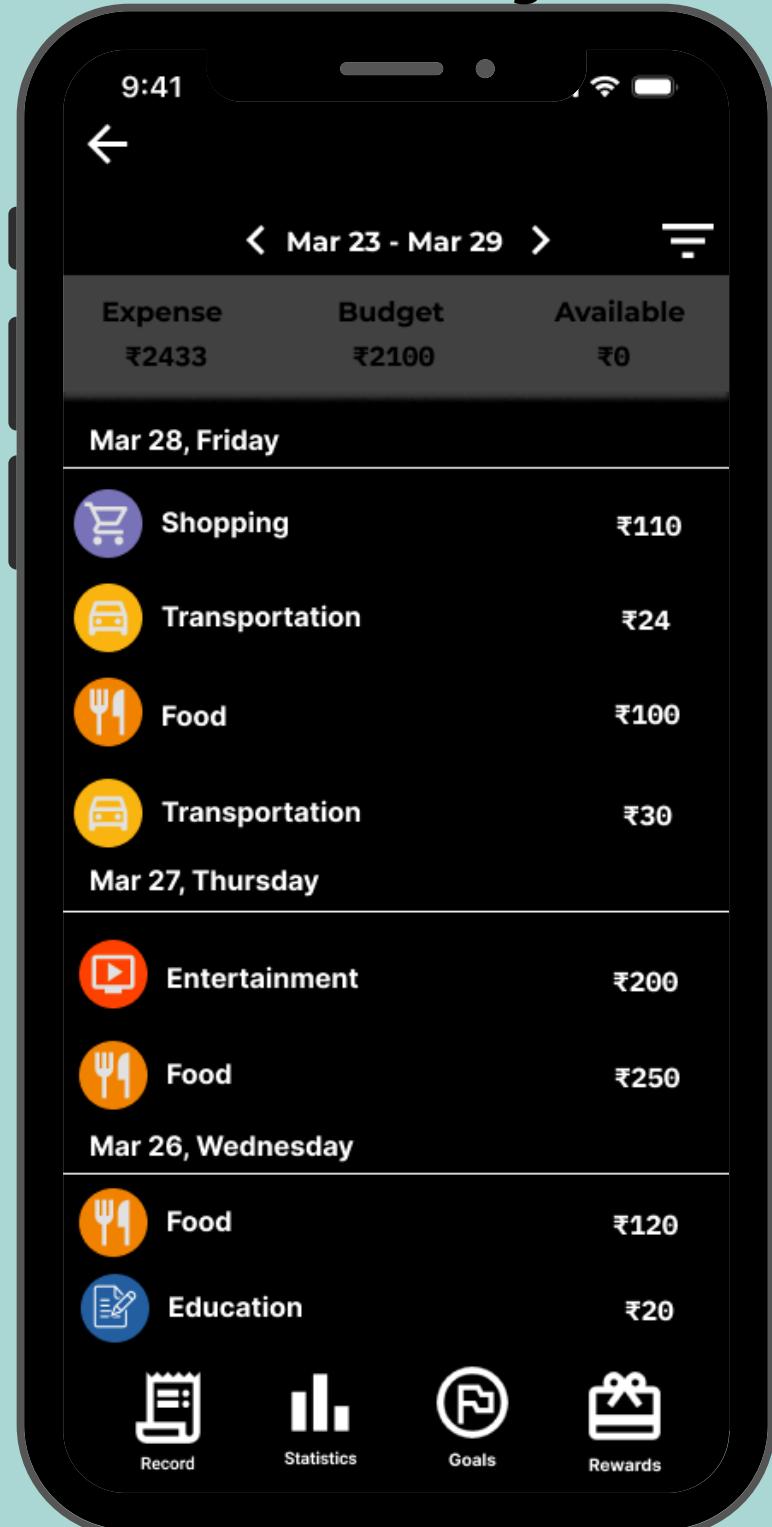


# Records Page

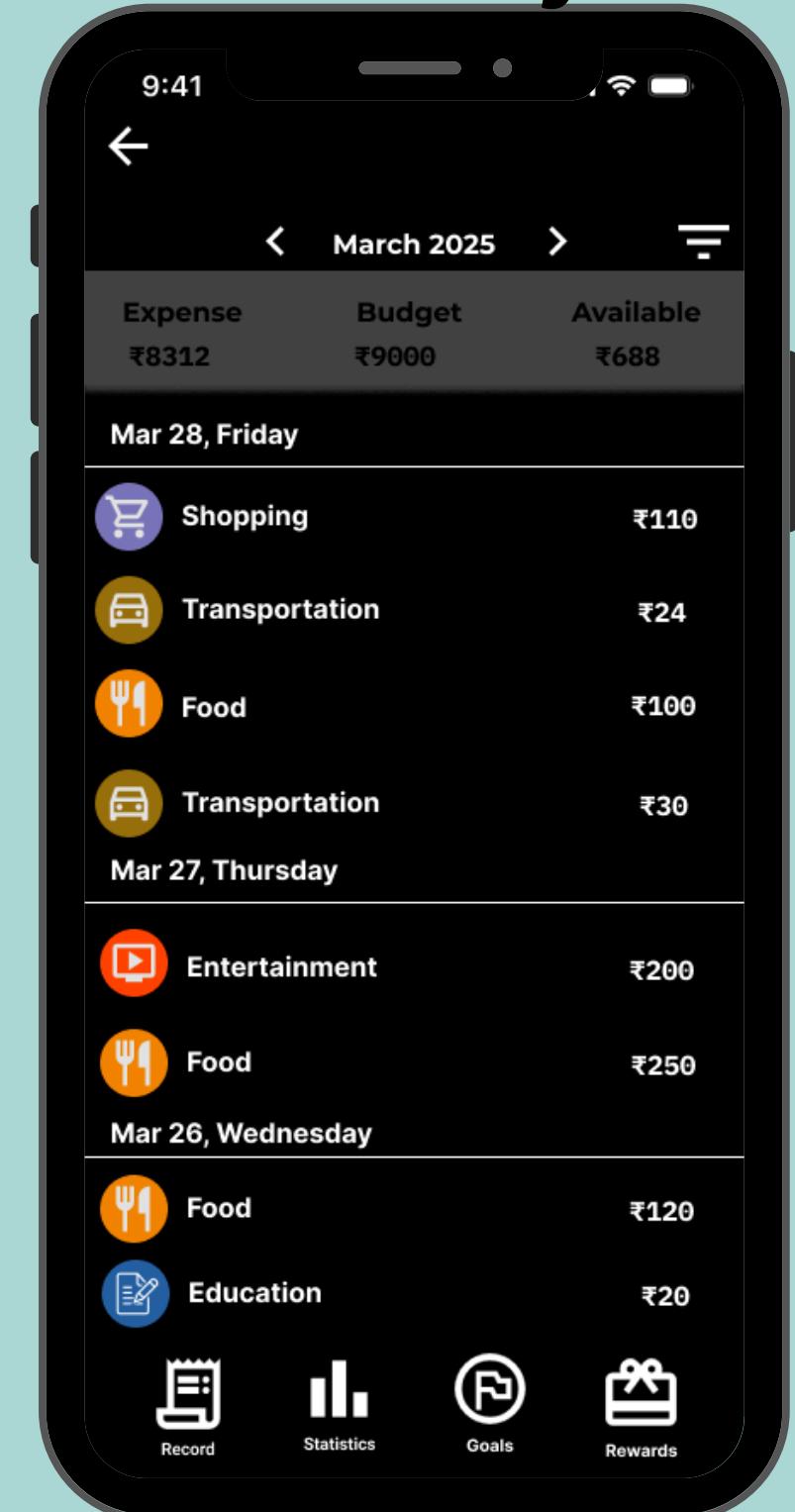
## Daily



## Weekly



## Monthly

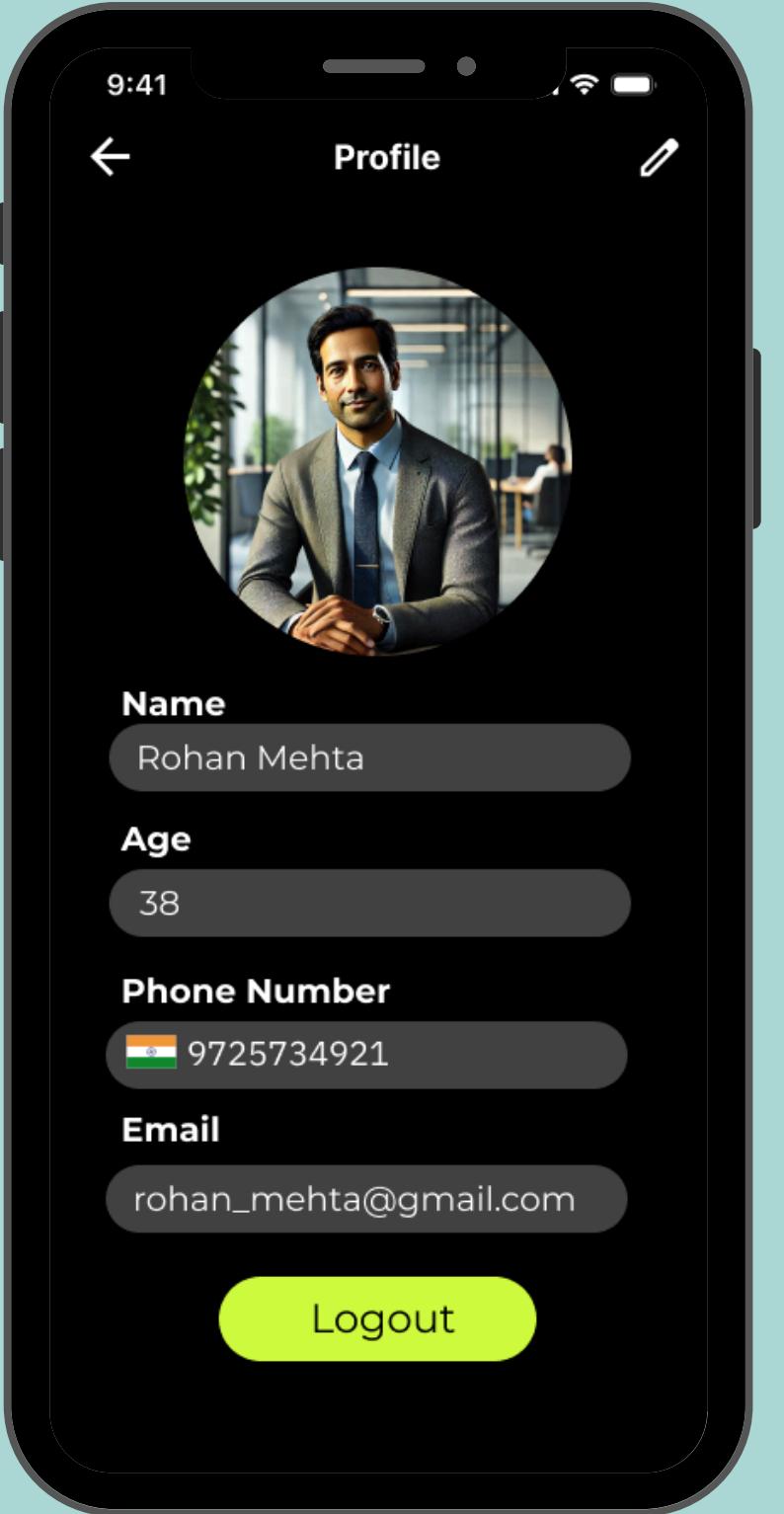


Displays daywise expenses, budget, and available balance

Displays weekwise expenses, budget, and available balance

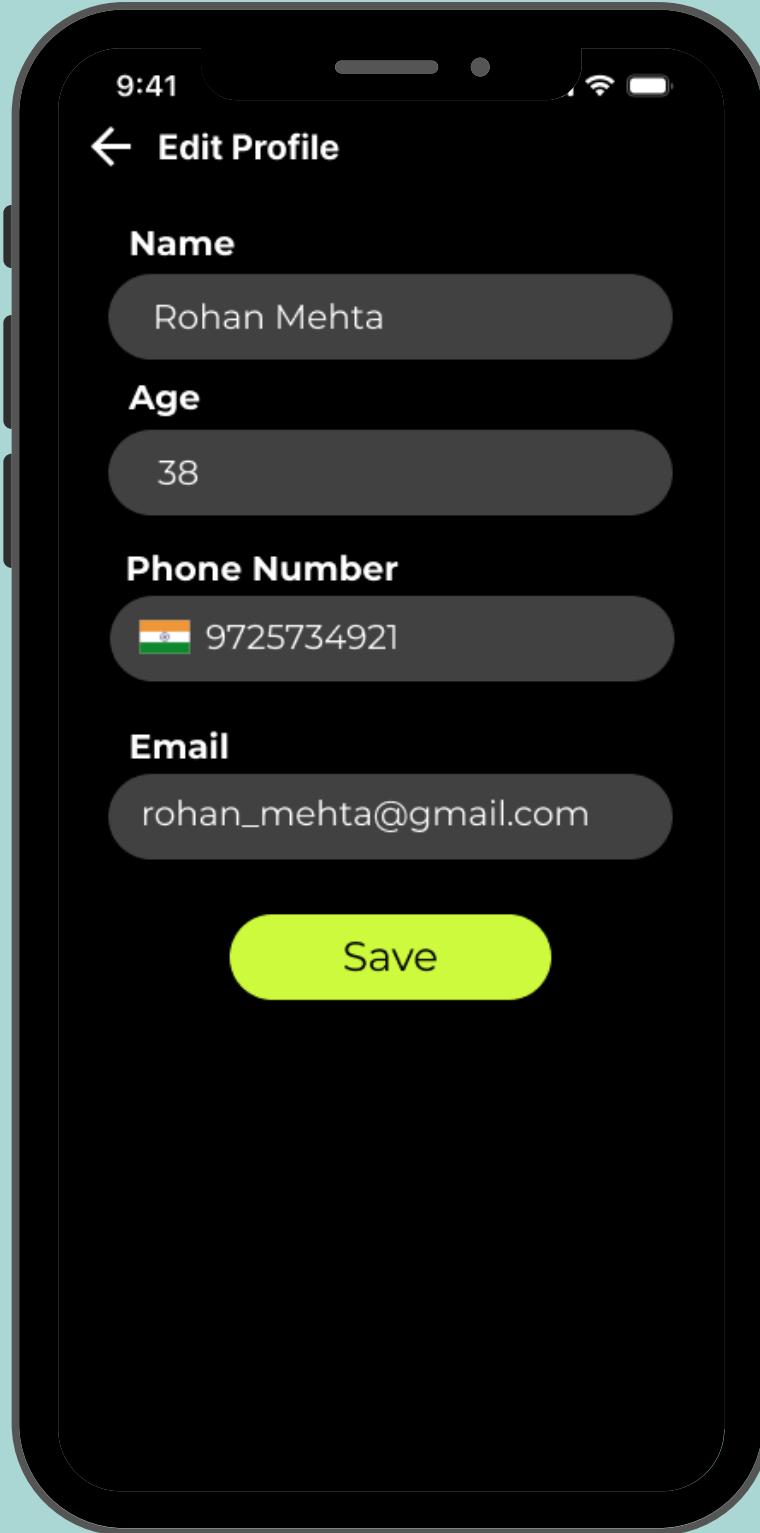
Displays monthwise expenses, budget, and available balance

# Profile Page



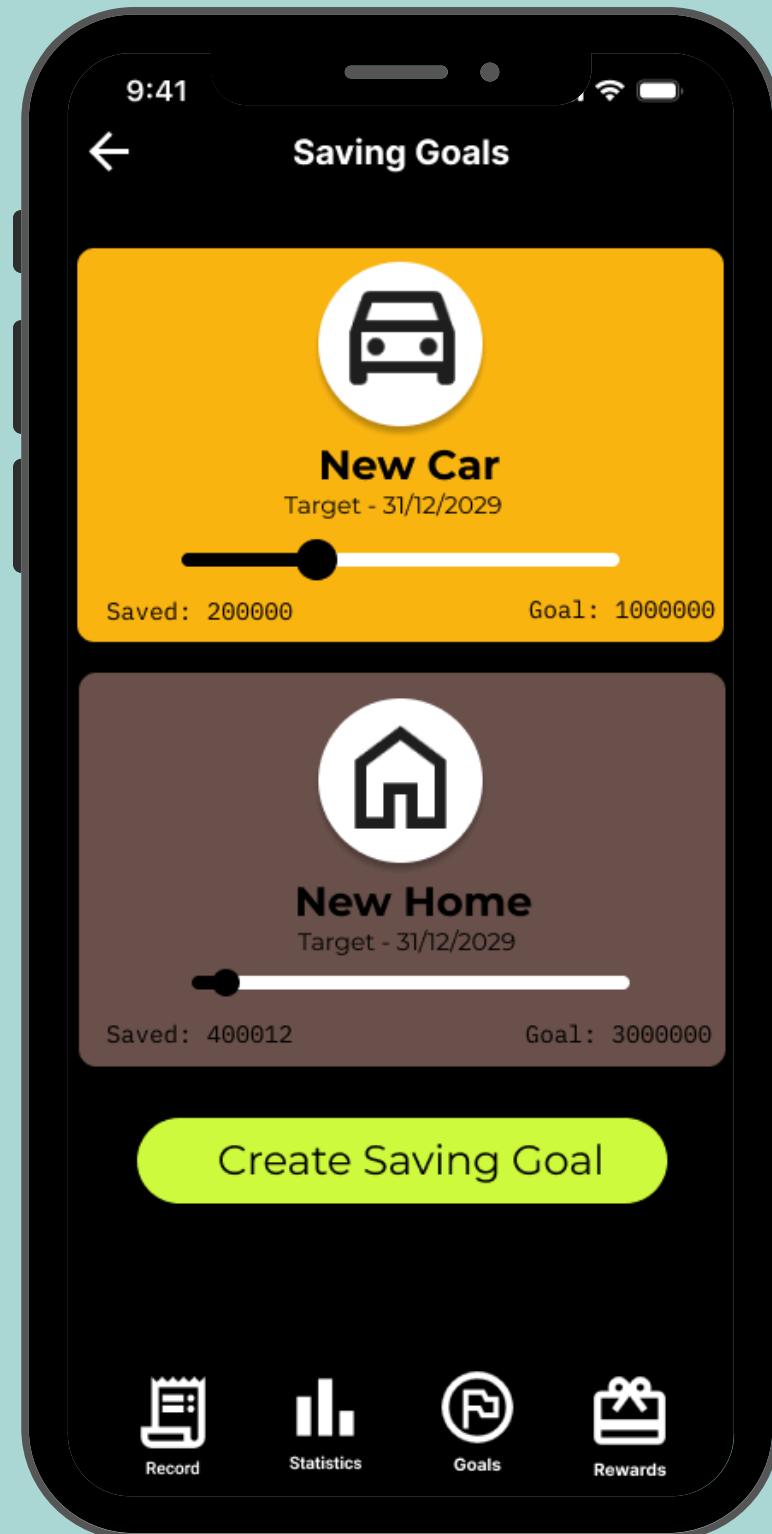
The Profile Page displays user details such as name, age, phone number, and email in a structured and visually appealing manner.

# Edit Profile Page



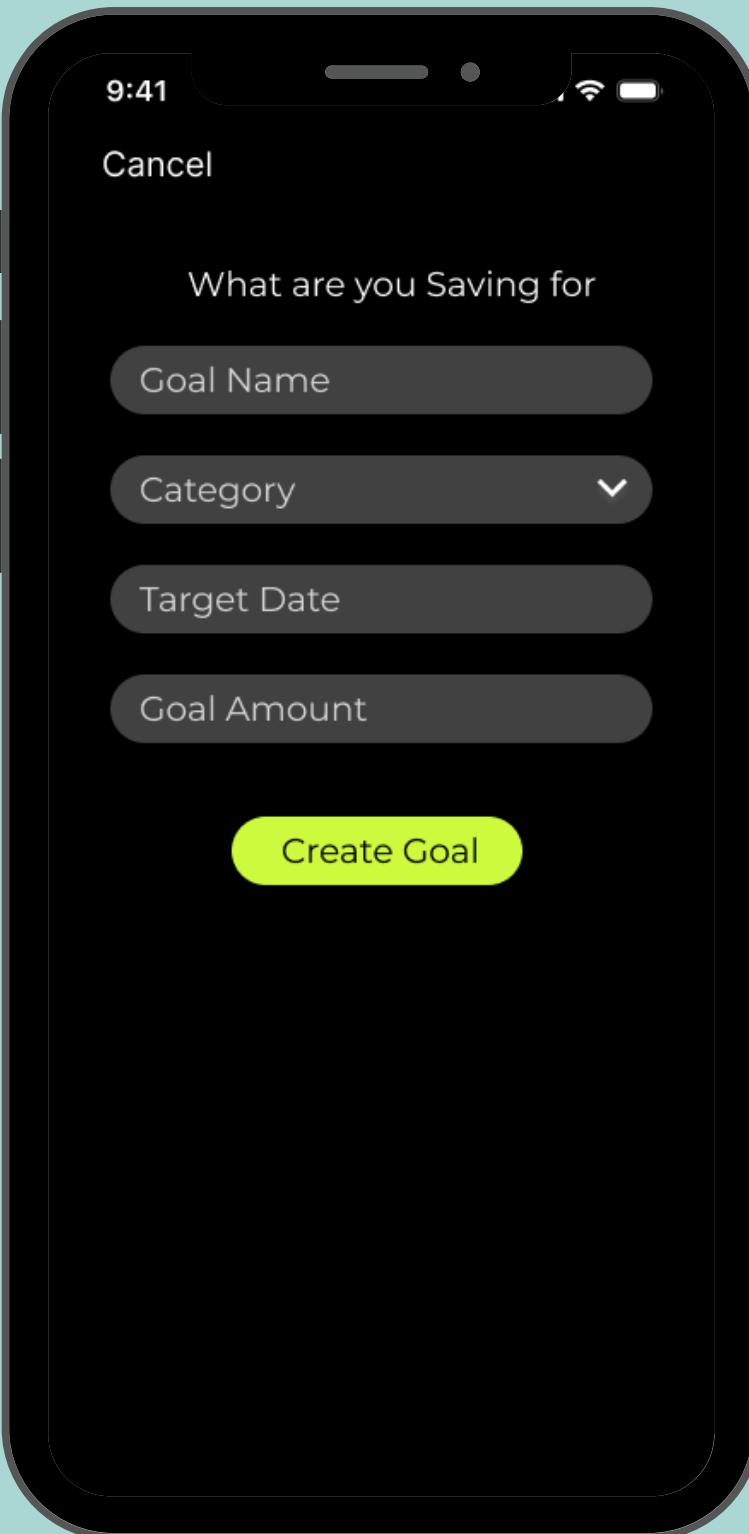
Users can view their personal information and access the Edit Profile Page to update their details.

# Saving Goals Page



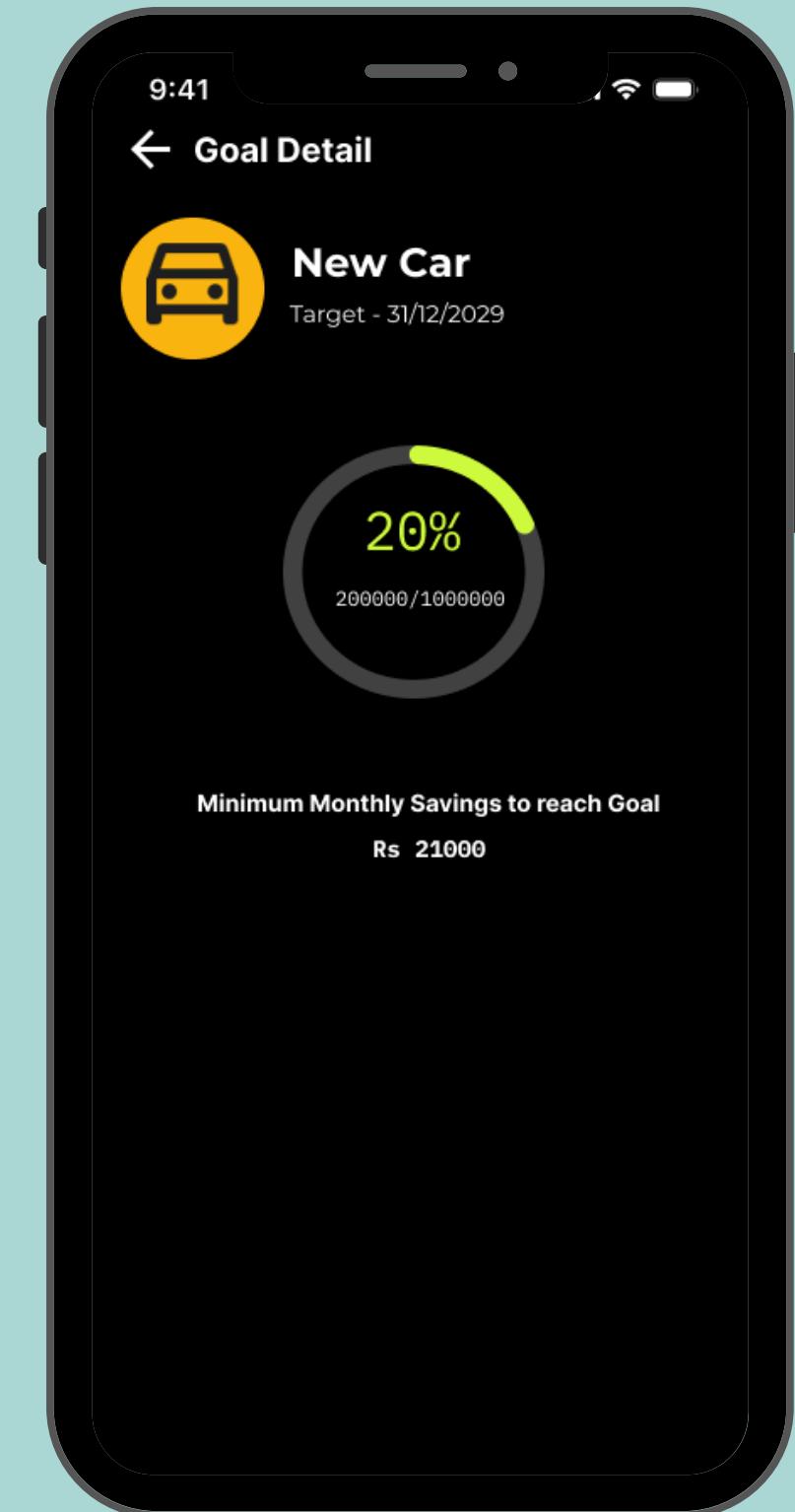
The Saving Goals Page allows users to set and track their financial goals effectively

# Add Goal Page



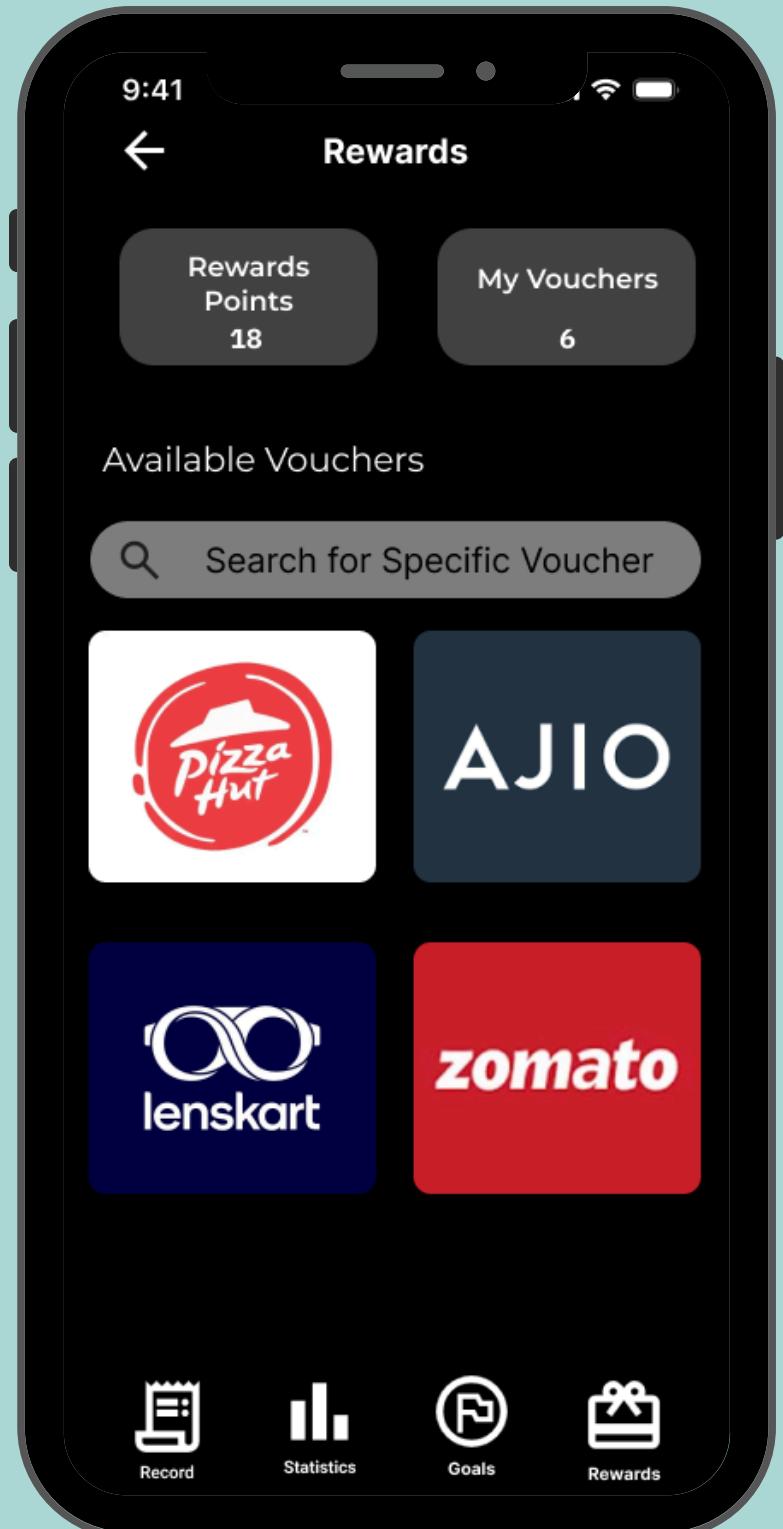
The Add Goal Page enables users to define their savings objectives by entering details such as goal name, category, target date, and amount

# Goal Details Page



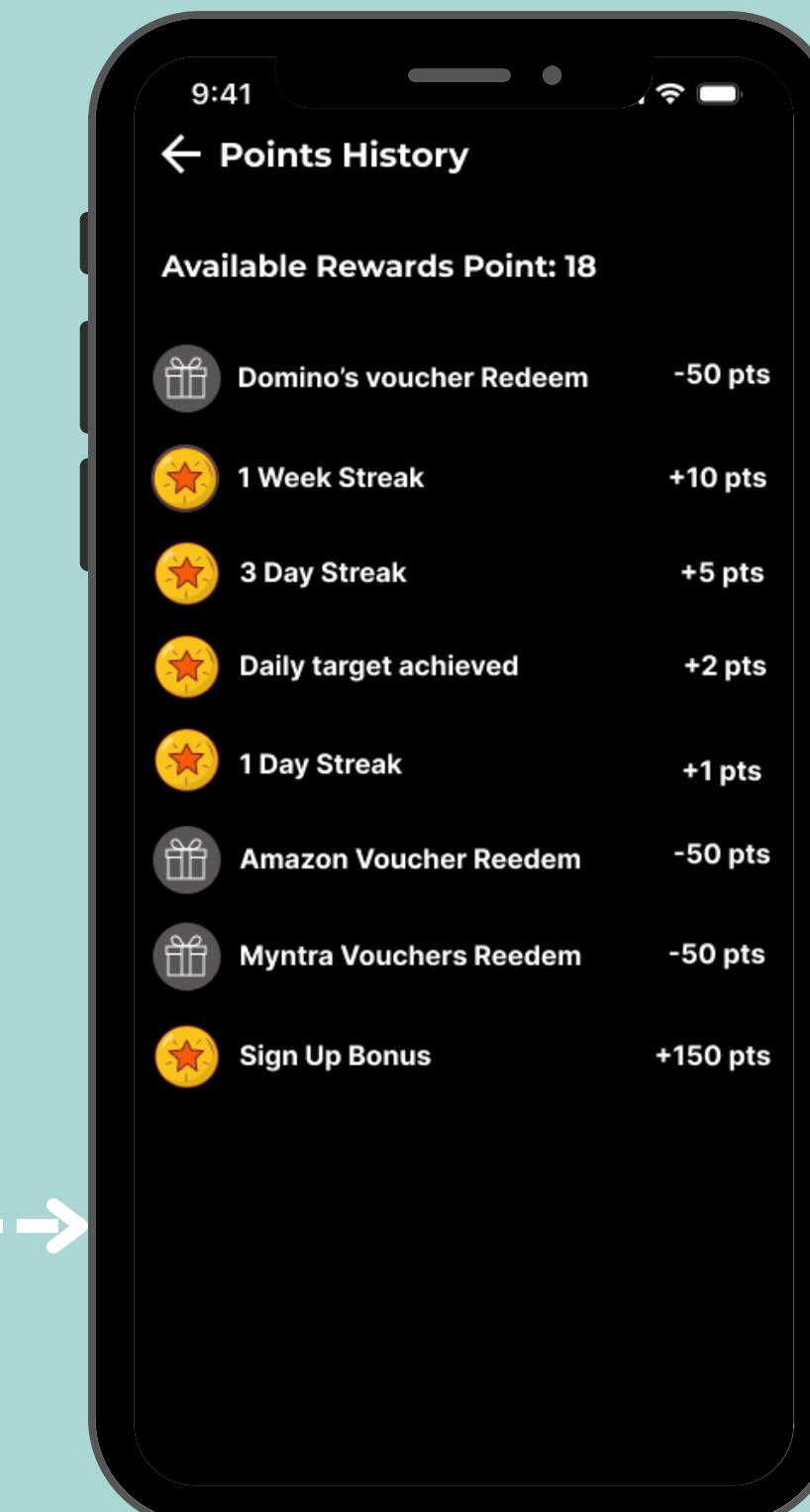
The Goal Details Page provides an in-depth view of a specific savings goal, including progress percentage

# Rewards Page



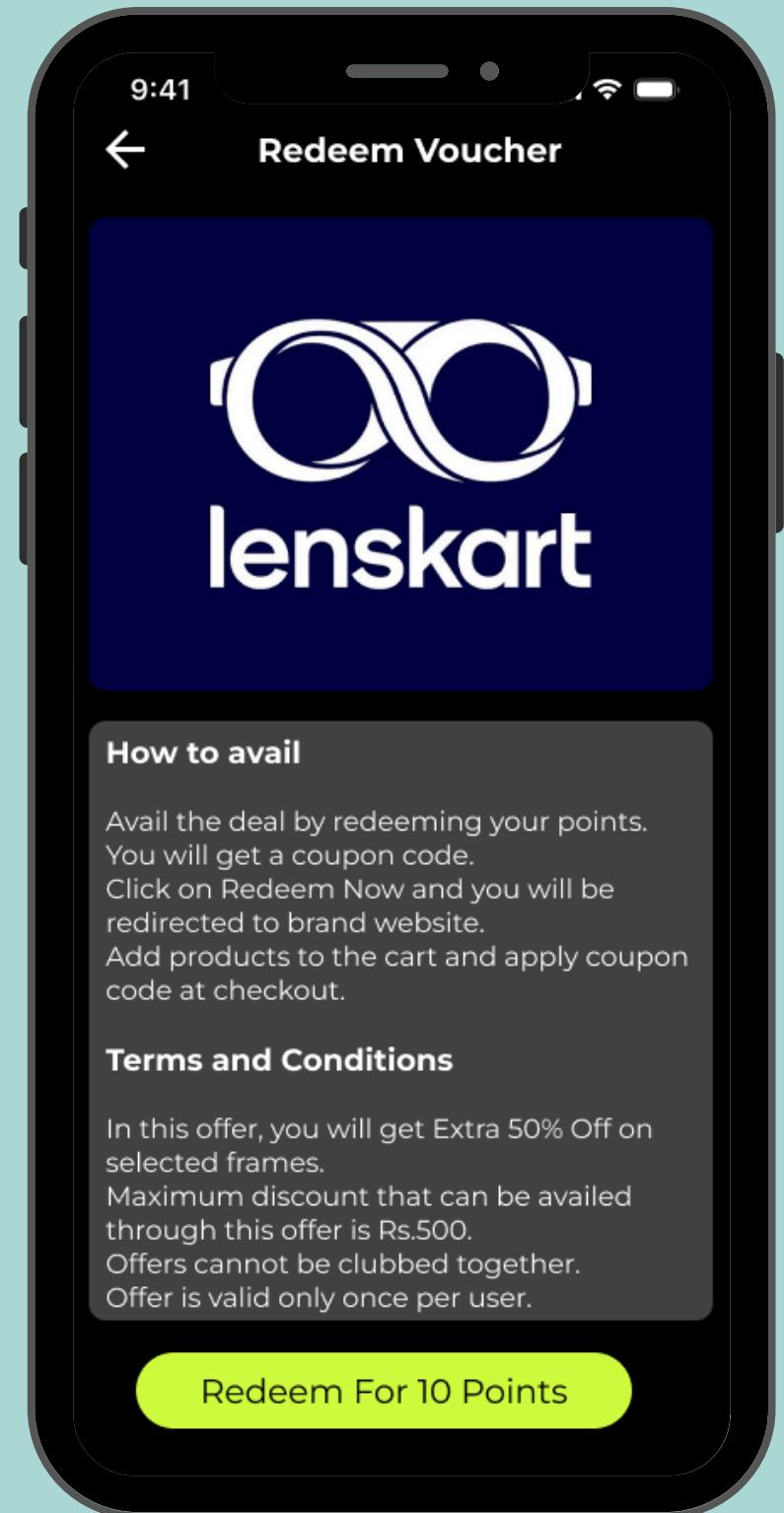
The Rewards Page allows users to view and redeem reward points for various brand vouchers. It provides an easy way to browse available vouchers

# Rewards Points History



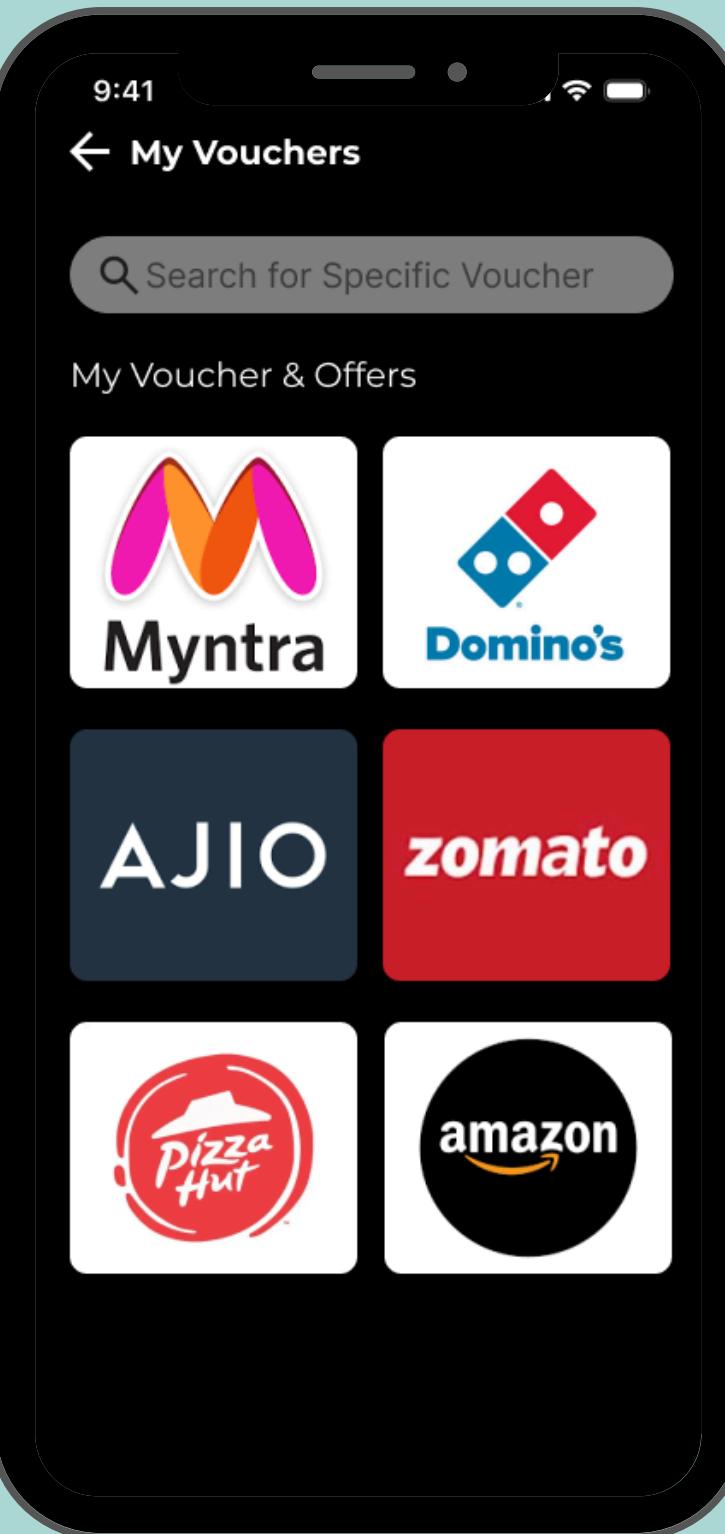
The Rewards Points History Page displays a detailed record of earned and redeemed points

# Redeem Voucher



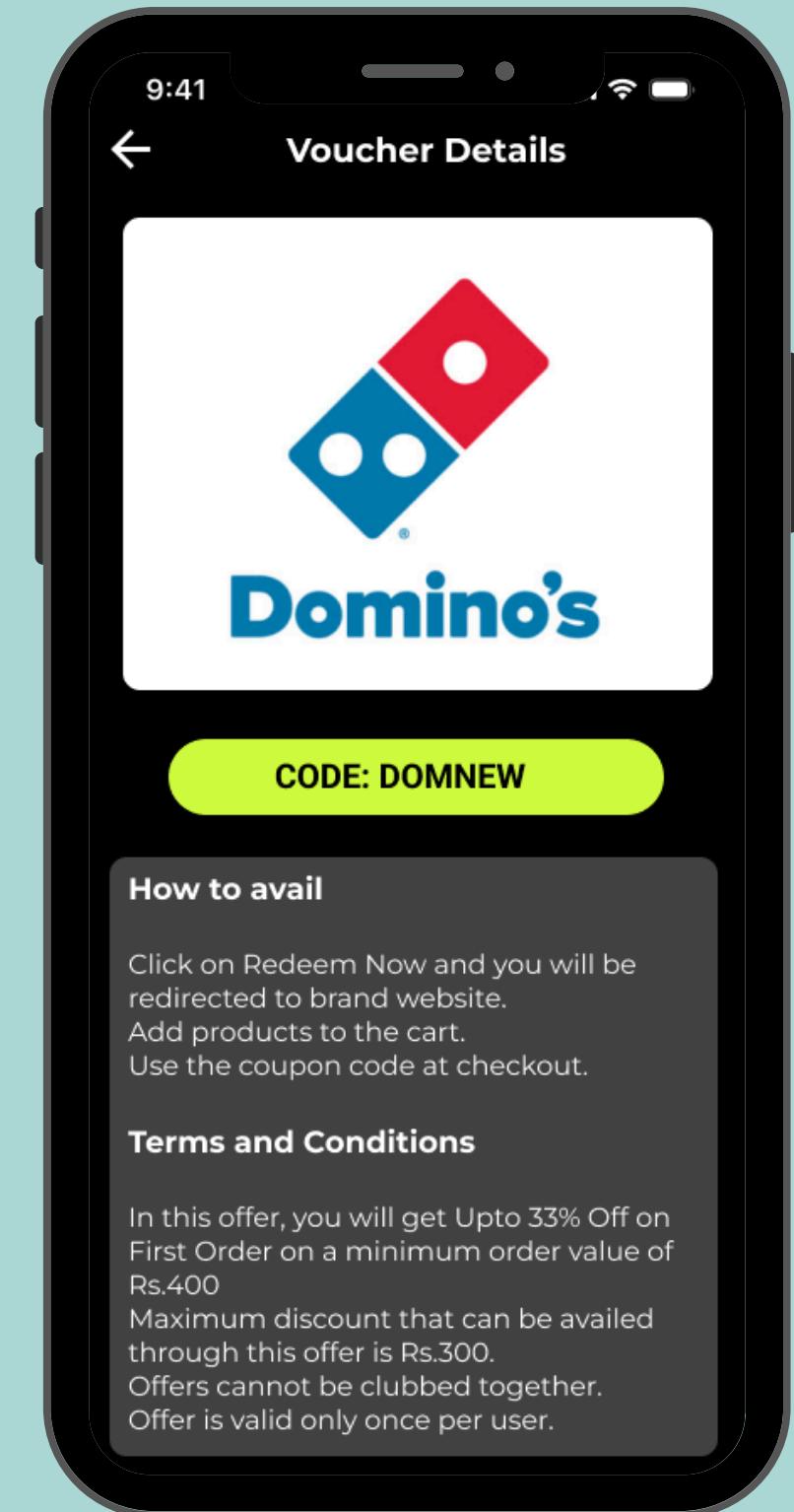
Redeem Voucher Page allows users to exchange reward points for discount vouchers from various brands

# My Vouchers



The My Vouchers Page showcases all the vouchers a user has redeemed, it has various categories for voucher

# Voucher Details

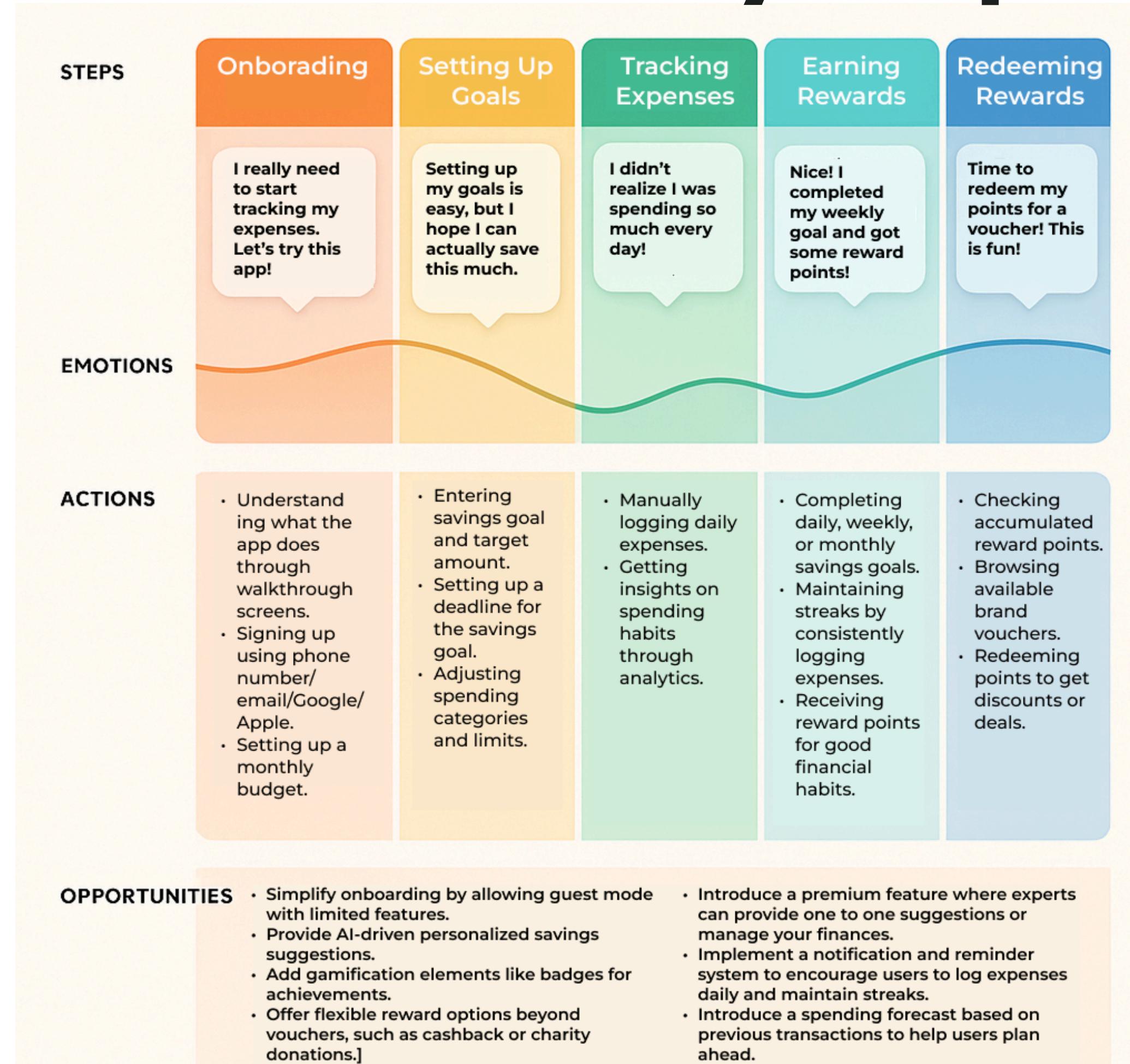


The Voucher Details Page provides in-depth information about a selected voucher, including the discount code, usage instructions, and T&C

# Figma Prototype

[https://www.figma.com/proto/Bo7E3E6Tk4fXMA10MdNxxu/Budget\\_Buddy\\_Prootypes?node-id=127-3&t=bp2vKzzO5yFT6jxp-1](https://www.figma.com/proto/Bo7E3E6Tk4fXMA10MdNxxu/Budget_Buddy_Prootypes?node-id=127-3&t=bp2vKzzO5yFT6jxp-1)

# User Journey Map



# **Group Members**

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**Devarshi Patel - 202201447**