# WealthStud

Welcome to \*\*WealthStud\*\*, a suite of financial wellness tools designed to promote financial health while ensuring user anonymity. WealthStud does not store user data on servers, instead providing seamless \*\*CSV import/export\*\* functionality for local data management.

The application is built using \*\*React.js\*\* and is currently hosted on [GitHub Pages](https://github.io).

---

## 🌟 Key Features

- \*\*Responsive Design\*\*: Optimized for a variety of devices.

- \*\*Data Visualization\*\*: Interactive charts for clear financial insights.

- \*\*CSV Import/Export\*\*: Easily manage and save your financial data locally.

- \*\*Secure Client-Side Calculations\*\*: No data is saved on servers, keeping your information private.

- \*\*Interactive Financial Tools\*\*: Tailored tools to help you budget, plan retirement, and track wealth.

---

## 🏠 Home Page

- A modern, minimalist, \*\*card-based interface\*\* for quick access to all tools.

- Consistent styling and interactions for a seamless user experience.

---

## 🛠️ Core Financial Tools

### 💰 \*\*Budget Creator\*\*

\*\*Plan your budget efficiently with clear visualizations.\*\*

- Calculates \*\*gross annual income\*\*, \*\*monthly income\*\*, and \*\*taxes\*\* (via API).

- Tracks \*\*net income\*\* and categorizes expenses (e.g., rent, vehicle, subscriptions).

- Displays \*\*annual/monthly costs\*\* and the percentage of income spent.

- Highlights \*\*savings\*\* and retirement contributions.

- Interactive \*\*pie charts\*\* for income and expense breakdowns.

- Fully supports \*\*CSV import/export\*\* for saving or loading budgets.

#### Core Functionalities:

1. \*\*Income Table\*\*:

- Input gross income to calculate taxes, net income, and income percentages.

2. \*\*Expense Categorization\*\*:

- Detailed breakdown of major categories (e.g., Rent, Vehicle, Subscriptions).

- Editable subcategories (e.g., Electric, Car Insurance, Netflix).

- Monthly inputs auto-calculate annual costs and income percentages.

3. \*\*Savings Section\*\*:

- Editable/removable savings categories (e.g., 401k, savings accounts).

4. \*\*Visualizations\*\*:

- Pie charts for gross/net income and expense breakdowns.

---

### 📈 \*\*Net Worth Calculator\*\*

\*\*Track your wealth across accounts and categories.\*\*

- Organizes financial accounts into categories: \*\*Cash\*\*, \*\*Investments\*\*, \*\*Retirement\*\*, \*\*Assets\*\*, and \*\*Debt\*\*.

- Interactive table:

- Accounts include emergency fund, checking, savings, brokerage, crypto, Roth IRA, 401k, loans, mortgages, and more.

- Supports adding/removing accounts and editing values.

- Displays totals for each category.

- Generates \*\*pie charts\*\* breaking down account values by category and overall totals.

- Fully supports \*\*CSV import/export\*\* for easy data management.

---

### 🪙 \*\*Retirement Planner\*\*

\*\*Plan your retirement with confidence.\*\*

- Tracks contributions to \*\*401k, IRA, Roth IRA\*\*, and other retirement accounts.

- Visualizes projected growth and balance over time.

- Supports \*\*Monte Carlo simulations\*\* for risk assessment and variability.

- Fully supports \*\*CSV import/export\*\*.

---

### 🧮 \*\*Savings Calculator\*\*

\*\*Project your financial growth.\*\*

- Calculates savings based on income and \*\*yearly raises\*\*.

- Provides monthly and yearly breakdowns of savings growth.

- Displays \*\*cumulative savings\*\* over time.

- Fully supports \*\*CSV import/export\*\* for data preservation.

---

### 🌴 \*\*Time Off Planner\*\*

\*\*Track vacation and PTO balances.\*\*

- Includes inputs for accrual rates, rollover limits, and balances.

- Displays a table summarizing upcoming pay periods, PTO gained/spent, and balances.

- Fully supports \*\*CSV import/export\*\* for data portability.

---

### 🏠 \*\*Mortgage Calculator\*\*

\*\*Understand your mortgage payments and interest impact.\*\*

- Calculates \*\*monthly payments\*\* based on principal, interest rate, and term length.

- Visualizes amortization schedules and total interest paid over time.

---

## 🚀 \*\*Deployment\*\*

WealthStud is hosted on \*\*GitHub Pages\*\* for easy accessibility.

---

## 👨‍💻 \*\*Tech Stack\*\*

- \*\*React.js\*\*: Frontend framework for building the app.

- \*\*Recharts\*\*: Interactive charting library for data visualization.

- \*\*CSS\*\*: Styling without reliance on UI libraries or inline styles.

---

## 🗂️ \*\*Usage Instructions\*\*

1. Clone the repository:

```bash

git clone https://github.com/dthess372/WealthStudio.git

2. Install dependencies:

```bash

npm install

3. Start the development server:

```bash

npm start

---

## ✨ \*\*Future Enhancements\*\*

- Adding a net worth tracker that supports advanced analytics.

- Allowing users to simulate different financial scenarios (e.g., tax changes, economic - downturns).

- Introducing custom theming options.

---

## 📝 \*\*License\*\*

This project is open-source and available under the MIT License.

---

## 📩 \*\*Contact\*\*

For questions, feedback, or contributions, feel free to reach out to dvdhss1@gmail.com.

If you'd like to customize further, let me know! 😊