<u>Personal Finance Dashboard</u>

Business Case

Other financial planning tools lack the resources and analysis for quick and easy insights. I need to create my own dashboard where I can organize the pages and tools in a way that supports my financial goals. This dashboard will show historical data on earnings and spendings, show recurring payments, show new distinct transaction information, and compare previous months spending by category to current month.

<u>Goals:</u>

- Reduce under/overspending by 50%
- Have a loan repayment calculator that shows debt repayment date for different monthly payments
- Track recurring payments
- Detect fraud by tracking new distinct transactions
- Track specific categories and spending trends

Stakeholder Analysis (Roles for Derek Frank)

Business Analyst

- Responsible for project planning, requirements management, wireframes, process mapping, change management, writing tickets, and reviewing tickets

Project Manager

- Responsible for project timeline, time allocation, manage budget

End User

- Responsible for setting goals, requirements elicitation

Database Developer

- Responsible for requirements elicitation, data quality, data integrity, database schema, database procedures, and database triggers

Data Analyst

- Responsible for requirements elicitation, data visualization, and analytics

Scope Statement Specification

Need

- I need to track transactions
- I need to set financial goals
- I need to track recurring payments

- I need to show new transactions

In Scope

- Spent/earned analysis
- Recurring payment
- Recent transactions
- metrics

Out of Scope

- Investments
- Stock analysis
- Insurance/benefits
- Track savings
- 401k

Worthy Investment?

- This dashboard will save time, money, and help catch fraudulent transactions.
- The budget for this project is $300 for unexpected needs such as software, education, or other aspects to complete this project.
    - This project will save me $300+ within the first 6 months.
- The time commitment to create a dashboard with manual data input is 6 weeks.
    - This will include spent/earned analysis, loan repayment, metrics, and recent transactions, recurring payments
    - **Due date February 15th, 2022**
- The time commitment to expand the add automated data input is an additional 3 weeks.
    - This will include automated data flow from Mint Financial to Tableau dashboard.
    - **Due date March 8th, 2022**

Constraints

Project Constraints

- The project budget must not exceed $300.
- Last 2 years of data must be made available.

System Constraints

- The project must be able to run on existing systems.
- During maintenance the user must upload csv/excel text file to tableau

Dashboard Constraints

- The dashboard must allow for multiple pages.
- The dashboard must be able to add more pages without affecting the layout of previously built pages.

Security Constraints

- The data must be protected from any non-user.
- The dashboard must be password protected.
- Transaction IDs must be removed before exporting from MySQL database.

Current State Analysis

Mint Financial does not allow for agile analysis and is limited in the analytics available. Mint is also underutilized by me because it is in spreadsheet form and has a rigid organization to the website layout that does not allow for extreme personalization. It does allow for easy goal setting and quick customization on transaction categories.

Future State Analysis

The dashboard will have 2 pages that give immediate insights on my personal finances through data visualization. The data that is being input will be cleaned during data entry through triggers and stored procedures in a local MySQL database. The minimum viable product will require manual data input through uploading a csv file, data output through a stored procedure in MySQL, and manually refreshing data into Tableau on a weekly basis. A future version of this dashboard will include automated data cleaning, transformation, and input into Tableau.

Methodology

Since I am the only person working on this project, I will be using a Kanban methodology through GitLab. Larger sections will be segmented into epics outlined with use cases and at the beginning of each epic I will write out requirements for the use cases.

Change Management

If an epic, use case, or a requirement needs to change during development or after testing, the following questions must be answered to determine if or when the change will occur.

1. Is the change vital to producing immediate insights for the end user?
2. Will the change cause me to miss a deadline?
3. Will the change cause me to go over budget?
4. Can the change be implemented as an update after the minimum viable product is delivered?
5. Is this change within scope?

Once these questions are answered, decide which action will take place.

1. The change will be implemented in the current epic.
2. The change will be implemented in a later epic.

3. The change will be implemented in an update after delivery of MVP.
4. The change will not be implemented.

Wireframe