

Group 9

DebtSetGo - Personal Financer

Software Engineering Project

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Semester: Fall 2025

Group Number: 9

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Name of the Guide: Dr. Tushara Sadasivuni

Date: Sep 8, 2025

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**1.0 INTRODUCTION****1.1 Software Engineers' information**

Jigyasa Jha:

Mohsin Hussain:

Zihan Tang: First year computer science PhD, research area is VR, AR, security, privacy

Fikru Gedeon: Senior computer science major

Prithvi Kurmi: Junior Computer Science major, STEM Tutor CS, SI Leader Calc II,  
Backend Developer

**1.2 Planning and Scheduling**

Assignee Name	Email Address	Task	Duration (hours)	Dependency	Due Date	Evaluation
Jigyasa Jha	jjha1@student.gsu.edu	coordinator	2	none	9/11/2025	100%
Mohsin Hussain	mhussain11@student.gsu.edu	Activity scheduling/coordination	3	none	9/11/2025	100%
Zihan Tang	ztang15@student.gsu.edu	Context, Activity Diagram	3	None	9/11/2025	100%
Fikru Gedeon	gfikru@student.gsu.edu	Teamwork Basic, Problem Statement	4	None	9/11/2025	100%
Prithvi Kurmi	pkurmi@student.gsu.edu	Writing	4	None	9/11/2025	100%

### 1.3 Teamwork Basics:

Ground rules:

- Each team member should contribute to the project to the best of their abilities.
- Each team member should take part in group meetings, if any team member is unable to take part in a group meeting they should let the rest of their group members know ahead of time.
- Team members are expected to listen to opinions shared by other team members respectfully and without interrupting.
- Team members are expected to take ownership of assigned tasks and inform the group of any obstacles that arise while working on their assigned task.
- Team members are expected to follow project guidelines.
- When facing difficult behaviours from other team members. The rest of the team will discuss what the source of the problem is and decide how to proceed

When facing group problems with the project, team members can call for a meeting or directly contact any specific team member to resolve the issue.

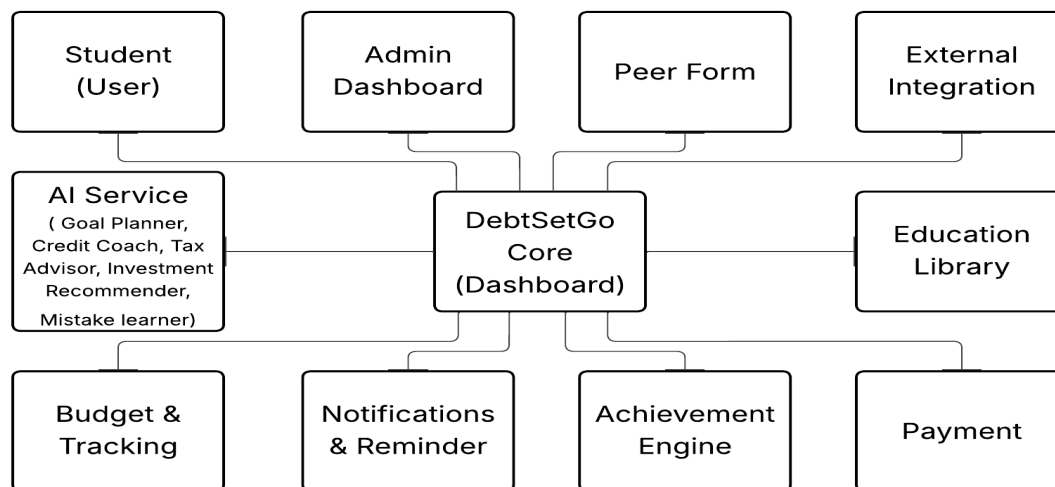
### 1.4 Problem Statement:

- DebtSetGo is an AI-powered personal finance platform designed for students to manage credit, taxes, savings, and investments in one place.
- Features include:
  - **User Management:** Handles login, signup, and profile personalization.
  - **AI Goal Planner:** Generates step-by-step financial roadmaps.
  - **AI Credit Coach:** Provides credit-building tips and reminders.
  - **State-Wise Tax Advisor:** Offers state-specific tax rules and refund estimates.
  - **Investment Recommender:** Suggests safe, student-friendly investment options.
  - **What-If Simulator:** Compares scenarios like saving vs. investing.
  - **AI Mistake-Learner:** Learns user patterns and prevents repeat mistakes.
  - **Budget Tracker:** Tracks income, expenses, and bills.
  - **Goal Dashboard:** Displays progress visually with charts.
  - **Notifications & Reminders:** Sends alerts for bills, deadlines, and goals.
  - **Educational Library:** Provides simple guides on financial topics.
  - **Peer Forum + Admin Dashboard:** Community space with moderation.
  - **Achievement Cards :** Auto-generates social media-friendly success cards.
  - **Smart Payment Suggestions:** Helps maximize credit card rewards.
- **Who is DebtSetGo for?** College students and young adults who are managing finances for the first time.

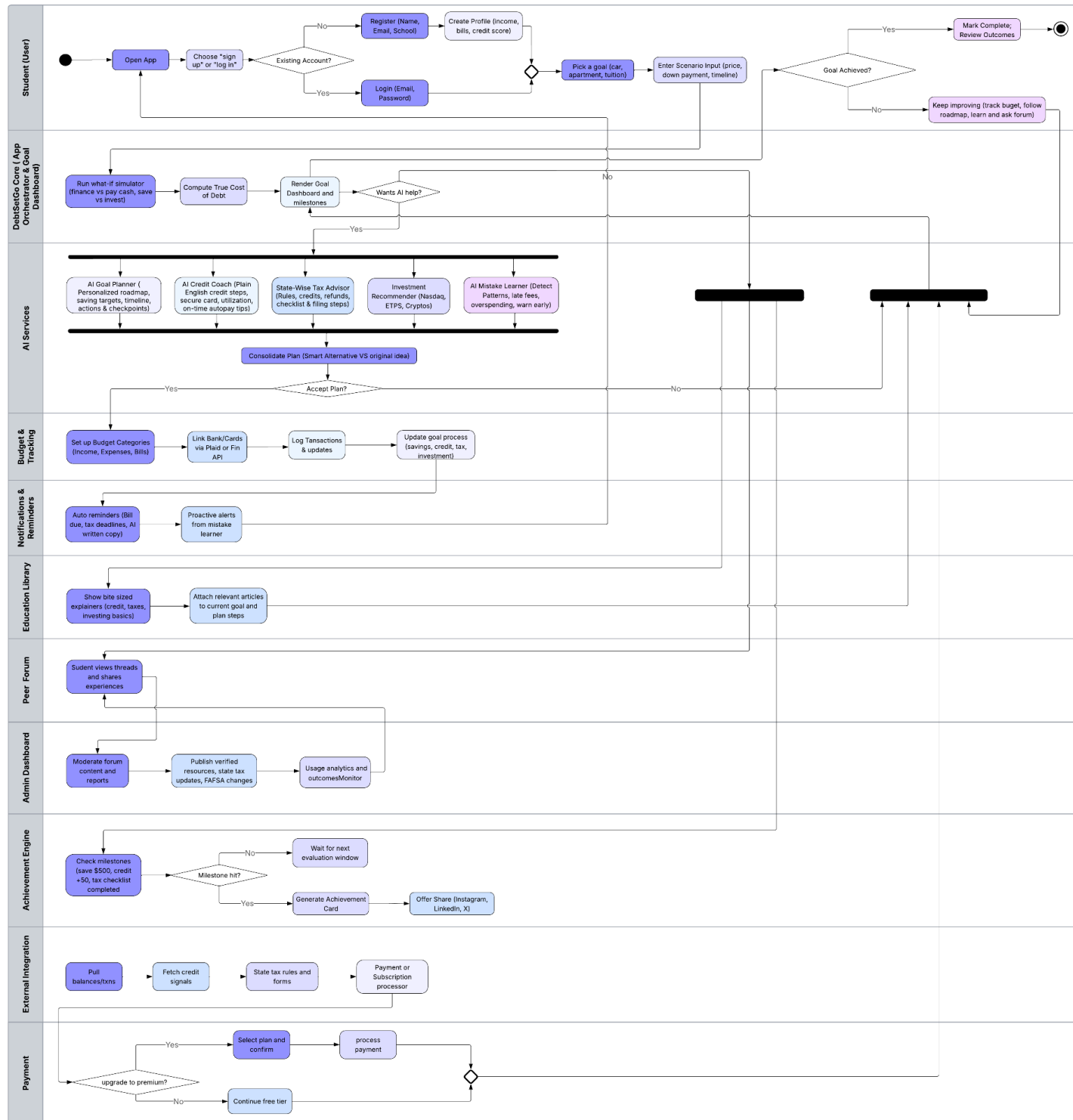
- **What problem does it solve?** It prevents costly financial mistakes (e.g., bad loans, missed payments) and teaches financial literacy in an actionable, student-friendly way
- **What alternatives are available?** Mint, Credit Karma, NerdWallet...
- **Why is this project compelling and worth developing?** It addresses a unique pain point for students who lack personalized financial guidance and combines education, AI-driven insights, and motivation.
- **Top-level objectives & differentiators:**
  - Objectives: Help students build assets, not debt; provide personalized planning; increase financial literacy.
  - Differentiators: Student-first design, AI-driven goal setting, plain-English explanations, social and motivational features.
- **Target Customers:** U.S. college students and young adults (ages 18–25).
- **Scope:** Mobile-friendly web app (future mobile app option), supports login for students and admin dashboard.
- **Competitors and novel approach:**
  - Competitors: Mint, Credit Karma, NerdWallet
  - Novelty: AI-based goal planner, proactive mistake prevention, integrated tax and credit help, student community.
- **Interesting technical points:**
  - AI-driven personalized financial planning
  - Predictive mistake prevention
  - Interactive financial simulations and visualizations
- **Login features:** Yes it includes Client Login

## 1.5 System Requirement

### 1.5.1 Context Diagram



## 1.5.2 Activity diagram



## References

- Bhatia, P., & Bhatia, R. (2021). Artificial intelligence in personal finance: Opportunities and challenges. *International Journal of Computer Applications*, 183(29), 12–18.  
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