Project Name: UniWallet

Group: 4

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Vision Summary:
UniWallet is a personal financial planner for students, it is a student-focused financial application designed to help students understand, manage, and improve their personal finances through simple budgeting, expense tracking, and savings goal planning, without requiring advanced financial knowledge or bank account integration.

Vision Description:
Many students struggle with managing money due to limited financial experience, irregular income, and the transition to independent living. Existing financial tools often assume professional income, long-term financial planning, or require bank account linking, which can often be overwhelming or inaccessible for students.

UniWallet personal financial planner for students aims to provide a simple and practical solution specifically made for student needs. The application allows users to record income from sources such as a part-time job, scholarships, and allowances, track daily expenses, and create monthly or semester based budgets. Users can also make short term saving goals, helping them develop responsible spending habits and better financial awareness.

The system focuses on clarity and ease of use. Financial information is presented through clear summarizes and insights that are easy to understand, even for first time budget users. Offline functionality ensures accessibility for users who prefer not to connect bank accounts or rely on constant internet access.

Target User:
- University and college students
- International students managing finances in a new country
- Students with part time jobs
- Students living independently for the first time
- High school students preparing for financial independence

Value and Success Criteria:
The project will be successful if:
- Students can easily track income and expenses without confusion
- Users can create and follow a budget made to academic terms
- The system shows awareness of spending habits
- Users feel more confident managing their finances independently

Big User Story Categories:
1. **Income and Expense Tracking:** As a student, I want to record my income and expenses so that I can understand where my money comes from and how it is being spent.
   - Estimate: 5 story points

2. **Budget Planning and Monitoring:** As a student, I want to create budgets based on monthly or academic term periods so that I can manage my spending throughout the semester.
   - Estimate: 5 story points

3. **Savings Goal Management:** As a student, I want to set short term savings goals so that I can plan for upcoming expenses and build better saving habits.
   - Estimate: 3 story points

4. **Financial Overview and Insights:** As a student, I want to see clear summaries and alerts about my spending so that I can make good financial decisions without knowing a lot of financial knowledge.
   - Estimate: 4 story points

Iteration 1 User Stories:
User Story 1: Add Income
As a student, I want to add income entries with a source and amount, so that I can track money received from jobs, scholarships, allowance, or other.
- Priority: High
- Estimate: 2 story points

User Story 2: Add Expenses
As a student, I want to record expenses with a category and date, so that I can track how much I spend and on what.
- Priority: High
- Estimate: 2 story points

User Story 3: View Expense Categories
As a student, I want to view my expenses grouped by category so that I can identify the parts where I spend the most money.
- Priority: Medium
- Estimate: 2 story points

User Story 4: Create a Basic Budget
As a student, I want to create a simple budget for a month or semester so that I can limit my spending and stay within my financial means.
- Priority: High
- Estimate: 4 story points

User Story 5: View Financial Summary
As a student I want to see a summary of my total income, expenses, and remaining balance so that I can quickly understand my financial situation and have it all in one spot.
- Priority: High
- Estimate: 2 story points

Planning Map:
Iteration 1: Foundational features
- Add income
- Add expense
- View expenses by category
- Create basic budget
- VIew financial summary

Iteration 2: Savings and Alerts
- Local data storage
- Create savings goal
- Track saving progress
- Weekly spending alert
- Budget over limit notification

Iteration 3: Advanced student features and finalize
- Semester based budget planning
- Student budget templates (rent, tuition, food, transport)
- Financial insights summary
- UI improvements and usability enhancements