Budding Budget

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Product Description

Overview / Target Audience

Budding Budget is a budgeting phone app for people who have given up on budgeting software. It will be a simple, easy-to-use alternative to the complicated budgeting apps that already exist. While current budgeting software is feature-rich and incredibly powerful, it is too complicated to effectively manage the average college student's budget. College students with little or fluid income, and few categories of spending, are treated as edge cases in existing software. They would be the primary users of Budding Budget.

Alternatives

The many alternatives to Budding Budget include Mint, YNAB, GnuCash. They offer connections to banks and credit cards, budgeting suggestions, and provide budget monitoring. As cool as all these features are, they lead to complexity of use. Having to fill out dozens of text boxes with information about your spending on fast food, mortgage & rent, coffee shops, restaurants, laundry, clothing, etc is a lot of work. Most college students find an app like this intimidating, and may see a budget split into so many categories as being out of step with their lifestyle. This is where Budding Budget separates itself from these other options. Our app is designed so that a user only has to make one or two inputs, but can still get the budgeting assistance they need. Instead of splitting spending into dozens of subcategories, there will be one easy lump sum to input.

Major Features

Major features of Budding Budget include automatic calculation of daily budget, the handling of over/under spending for a day, income management, and recurring charge management. These all work together to provide the user with an automatically updating, accurate calculation of their daily budget.

Additional major features include cloud storage and user accounts to allow access on multiple devices, as well as online and offline support. This will allow the user to gracefully transition their data from one phone to another, and to track their spending on multiple devices. This cloud capability will also be necessary in order to implement many of our stretch features.

The most major stretch feature is a web portal. The bare minimum of what we want the web portal to do is display and allow export of analytics. If time permits, we would like the web portal to have at least all of the features of the mobile app. Though this likely would not be difficult to implement in a technical sense, it would require a large amount of UX and design work.

We would also like to have analytics/statistics such as graphs and pie charts, and an adaptive algorithm that will learn from user patterns to give more personalized advice. We could potentially use information learned from this to get the user to track spending more diligently.

We are also looking into adding a calendar screen that shows a monthly overview over the tracked spendings. If the user misses multiple trackings or has tracked a wrong value he can then correct it there. An additional potential feature would be to enable the user to track spending all during the day and then display the already tracked spendings for the final spending form.

Non-functional Requirements

The most important non-functional requirements of our app are to keep the process of maintaining a budget simple for the user, and to keep the user's personal data safe. A large amount of the work will involve minimizing the number of screen touches necessary to reach any of our major features, which will satisfy the first goal. The database storing the user's tracking information will need to be secure to meet our security requirement.

Locally, the app will not disclose or be able to access user information from other apps on the phone. The app will run on all devices which are compatible with Phonegap (Android, iOS, Windows Phone). The app will be able to run both online and offline, with relatively equal performance. In order to ensure that the app is dependable, the app will need to be able to function robustly even without an internet connection.

External Documentation

We will offer both an in-app tutorial during the initial setup, as well as a written user guide on our website. The goal of the written guide will be to explain the simple and advanced features of the app, as well as our thought of what the best practices of using that feature are. If time permits, we could add video guides to this online user guide, or include help screens for each page in the app.