1. Any budget should be monthly, quarterly, or yearly.
2. Quarterly budgets should be applied within the quarter, not spread out evenly over months. If you want them spread out evenly, create a monthly budget! Likewise yearly budgets.
3. Any budget should have an effective start date and a stop date. The start date should be the first of something (month, quarter, year). On save the stop date should be extended if necessary to create an even number of divisions.
4. Any budget can be as specific to 1 or 2 inputs: category, subcategory, or tags. Input 1 is the main budget. Input 2 is the sub-budget.
5. All sub-budgets are added together into an implicit master budget, unless the master budget is explicitly saved.
6. If the master is explicitly saved, an implicit “other” category is created if the master is more than the sum of the defined sub budgets.
7. Master budgets can be categories or tags.
8. Category masters can have 2 separate breakdowns: subcategories or tags.
9. Tag masters can have children which are tags, subcategories, or categories. If a tag master has a category it can also have a subcategory within that category, separately.
10. Budget Maintenance Screen:
    1. List current budgets:
       1. Master
       2. Sub
       3. Amount
       4. Start Date
       5. End Date (with end now button)
       6. Delete Button
    2. Add new
       1. Master
       2. Sub
       3. Amount
       4. Start Date
       5. End Date
    3. Client side validation:
       1. Start Date < End Date
       2. Start Date > today
       3. Do not allow new budget for same master and sub to start before the existing end date.
11. Actual to Expected Report:
    1. Inputs: Start date and end date, hidden as of date = today
    2. 2 sections:
       1. Section 1: Category Masters
       2. Section 2: Tag Masters
    3. In each category, show a gas gauge visualization of the master as well as the breakdown into sub budgets.
       1. Each gas gauge to be labelled spent:budgeted (e.g. 100:300 for $100 out of $300)
       2. Color:
          1. Green if < 100% and report as of date is not within 5 days of end of period
          2. Red if >100% ever
          3. If report as of date within 5 days of end of period, green if <90 %, yellow if 90-100%.
    4. Additionally show a 12 month rolling cumulative calculation line/area visual.
       1. Line shows budget amounts
       2. Area shows cumulative spending within the budget period (month/quarter/year).