Building a Personal Financial Web Application

Step 1: App Type

App Name: FinPlan AI

Purpose: A Smart Personal Budgeting Web App

Step 2: Core Features

- CRUD Transactions: Add/Edit/Delete income and expenses

- Create Budgets: Monthly/weekly budget setup

- Track Expenses & Investments

- Balance Sheet View: Assets vs Liabilities

- AI Suggestions based on spending habits

- Modern Charts using Recharts or Chart.js

Step 3: Navbar Structure

- Position: Top Sticky

- Background: #1E293B

- Items: Home | Budget | Transactions | Investments | Reports | AI Insights | Profile

Step 4: Page Layouts

Home Page: Welcome + Summary Cards + Chart + Image

Transactions Page: CRUD Table + Filters

Budget Page: Category progress + AI Tips

Investments Page: Add/Track Assets + Pie/Line Charts

Reports Page: Balance Sheet + Export Options

AI Insights: Budget Advice + Investment Tips

Step 5: Color Scheme

Primary: #2563EB (Blue)

Accent: #22C55E (Green)

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Background: #F1F5F9

Text: #1E293B

Step 6: Folder Structure

/client: React frontend

/components, /pages, /services

/server: Express backend

/models, /routes, /controllers

Step 7: Tech Stack

Frontend: React JS + Tailwind CSS

Backend: Node.js + Express

Database: MongoDB

Deployment: Vercel + Render

Step 8: AI Suggestions

- Spend Analysis

- Investment Tips

- Trend Detection

- (Can use OpenAI API or conditional logic)