

## Where Did the Money Go?

### Cloud-based application for tracking accounts and budgeting

The purpose of this application is to track various accounts owned by a user. The application will also be able to track income and outgo so it can be used as a budgeting application as well. The main purposes for the application are to budget, pay down loans, track investments, monitor income and outgo and build wealth.

For budgeting, the application will allow you to enter your regular expenses and regular income to determine a surplus or a deficit. Once a deficit is discovered, the next step is to pare down expenses. Once a surplus is discovered, the next step is to invest the surplus for wealth building.

For paying off loans, the product will allow a full amortization calculator and measure the interest over time to show the user the full schedule and encourage the user to pay these off on a schedule that allows for savings.

For tracking investments, the application lets you look at different investment accounts and find the returns of each. This allows for in-depth analysis of the markets and leaves the door open for later improvements in the application for AI analysis and recommendations.

The minimum viable product will be able to collect data from accounts that allow third-party API calls for the purpose of gathering the account data under one location. For accounts that do not allow for API calls the application will collect the data from user-build CSV files that will be used as data collection agents.

The product will be able to normalize the data against benchmarks such as the current interest rate, inflation or the S&P 500. This will allow easy intelligent assessments of how investments are doing.

The product will allow goals to be set for debt repayment, investment balances and budget surpluses.

The product will allow for the creation of graphs driven by user interest to track the financials entered into the application.