

Features

- Money forecast
- Calendar + budget
- Savings/expenses visualization
 - See upcoming expenses and projected savings at a glance
- Bill reminder
- Identify trends in expense habits
 - eg: "How much cash do I spend at the bar on an average night?"
 - Offer suggestions for improvement
- "Should I buy this?" helper feature
 - "If I spend X now, how long will it take me to make it up again?"
- Gamify-goals:
 - "I want to have X saved by Y"
 - "You've saved X in the last Y weeks! Keep up the good work"
- Show current bank account balance as a widget on notification screen
- Easy keep track of expenses
 - Sync with bank account
 - Snap a photo of bill
 - FWD bill emails to the app and they get automatically added to the calendar
- Monthly report of expenses/savings
- "How should I manage my savings + investments?"
- "Today I spent" : Show you a running log of all your expenses for the day
- Daily budget reminder
- "What's for lunch?" : Shows you restaurants nearby that will fit according to what you're supposed to spend for the day

Audience characteristics

- Young professionals
- Usually on the go when having to make financial decisions
- Need to make fast decisions based on financial data
- Have limited insight into their expenses
- Don't have a finance planning system
- Visual thinkers
- Not good at budgeting
- Battle with the question: "How much should I save, and how much can I spend?"
- Mostly cook for themselves, but also eat out on occasion
- Go out with friends
- Like shopping?
- Live in urban/suburban areas
- Most likely rent
- Single or married

App Definition Statement

[*App Name*] is a personal finance planner that helps young professionals make fast and smart decisions about their money by: visualizing income and expenses over time, establishing reminders for recurring transactions, and predicting the impact of different purchasing choices.