**Features of a Debt Settlement app**

1. **User Registration and Login**: Allow users to create an account and log in to access the app. This can be basic with just an email and password.
2. **Group Creation**: Enable users to create groups for different shared living situations or vacations. Users should be able to name the group and invite others to join via email or a shareable link.
3. **Expense Tracking**: Users should be able to record expenses within a group, specifying the amount, date, and nature of the expense (e.g., utilities, rent, groceries for flats; or meals, accommodation, transportation for vacations).
4. **Expense Sharing**: Provide options for how expenses are split among group members, such as equally, by percentage, or custom amounts. Users should be able to specify who paid for the expense and who owes a share of it.
5. **Balance Overview**: Display an overview of each user's balance within a group, showing how much they owe or are owed overall.
6. **Settlement Suggestions**: Based on the balances, the app should suggest how debts can be settled in the most efficient way, minimizing the number of transactions required.
7. **Payment Recording**: Allow users to record when a payment has been made to settle a debt, updating the balances accordingly.
8. **Notifications**: Send notifications for important actions like new expenses added, payments recorded, or when a user's balance changes significantly.
9. **Simple Reporting**: Provide basic reports or summaries of expenses and settlements over time, which can be helpful for managing budgets or reviewing trip costs.
10. **User Profiles**: Basic user profile management where users can update their personal information, such as name, email, and password.
11. **Help and Support**: Include a simple FAQ section or guide on how to use the app and how to contact support for further assistance.