

Introduction

This document serves as a guide for a budgeting application that I wish to create. My application will be based on all the best and most innovative features that I have researched on preexisting budgeting applications for the android operating system. I will base my designs on the feedback given by the users in the Budgeting App- Spend Tracker, MyMoney—Track Expense & Budget, and Money Tracker-Expense & Budget reviews.

Body

Overview of the App

Application Name: Penny Pal

Icon Design

The icon for Penny Pal will feature a clean, modern design with a wallet. The wallet symbolizes personal finances. The colours will be green for a sense of financial growth and stability, combined with a yellow accent signifying that a bright future starts with saving and budgeting correctly.

App Description

Penny Pal is a user-friendly, customizable budgeting application designed to help individuals gain control over their finances by tracking their income, expenses, debts, and bills. The app provides a unique and innovative approach to personal finance management by combining powerful features like customizable categories, automatic recurring bill handling, offline functionality, detailed spending analysis, and bill reminders. It incorporates a sleek interface, and it focuses on making budgeting simple and intuitive.

Innovative Features

Customizable Categories:

One of the most notable aspects of Penny Pal is the ability to create and personalize spending categories. Users can establish custom categories to meet their own needs, such as grocery, entertainment, utilities, or personal savings goals. This customisation allows users to adjust the program to their specific budgeting preferences, making it more intuitive and personalized. The flexibility to rename, colour-code, and alter the structure of categories provides the user with full control over their budgeting experience (The Budgeting App, 2025).

Automatic Recurring Bill Handling:

Penny Pal automatically recognizes and monitors regular bills (such as rent, subscriptions, and loan payments). Instead of manually entering these payments each month, users may set up their recurring bills once and let the app handle them, guaranteeing that no payments are missed. This eliminates the manual entry work and helps consumers keep track of their financial commitments (The Budgeting App, 2025).

Offline Functionality:

Penny Pal allows users to access and adjust their accounts without an online connection. Whether consumers are traveling, in places with restricted connectivity, or simply prefer to budget on the move without internet access, Penny Pal keeps their finances at their fingertips. When an internet connection is available, the program will sync updates to the cloud (Ananta, 2025).

Spending Analysis:

Penny Pal offers in-depth spending analysis, including thorough reports and graphs that indicate spending trends, habits, and areas for improvement. The software provides users with visual insights, such as pie charts and bar graphs, to help them understand where their money is going. Identifying issue areas allows consumers to make informed judgments about where to cut back and which categories to focus (Ananta, 2025).

Manage Debts and Bill Reminders:

Managing debt and keeping track of invoices can be challenging. Penny Pal includes notifications about forthcoming bill payments and debt due dates. This ensures that consumers never miss a payment, which can enhance credit scores and prevent late penalties. The software also allows users to track the progress of their debts over time, making it easier to know how much they owe and how long it would take to repay it (Horoscope365, 2025).

Detailed List of Requirements for the App

Customizable Categories:

- Users should be able to create, update, and delete expenditure categories (The Budgeting App, 2025).
- Color-coding categories is recommended for easier separation (The Budgeting App, 2025).

- Users should have the ability to establish spending limitations for each category (The Budgeting App, 2025).
- The software should group categories by subject, such as "Groceries" under "Food" (The Budgeting App, 2025).

Automatic Recurring Bill Handling:

- Users can set up recurring bills with start dates, amounts, and intervals (e.g., monthly, quarterly) (The Budgeting App, 2025).
- The app must automatically subtract the bill amount from the user's total balance (The Budgeting App, 2025).
- Notifications should be sent when a recurring bill is approaching its due date (The Budgeting App, 2025).
- Users should be able to edit or remove recurring bills at any time (The Budgeting App, 2025).

Offline Functionality:

- The app must allow users to input and track their expenses offline (Ananta, 2025).
- When the device gets internet connectivity again, the app should automatically sync all offline data with the cloud (Ananta, 2025).
- Users should be able to view previous data and create reports offline (Ananta, 2025).

Spending Analysis:

- The app must generate visual reports such as bar graphs, pie charts, and line graphs to represent spending (Ananta, 2025).
- The user should be able to filter spending data by category, date, and amount (Ananta, 2025).
- The app should offer insights, such as comparing monthly expenses and identifying overspending areas (Ananta, 2025).
- Users should be able to export or share reports as PDFs or CSV files (Ananta, 2025).

Manage Debts and Bill Reminders:

- The app should allow users to track debts, such as credit cards, loans, and mortgages (Horoscope365, 2025).
- For each debt, users can enter the outstanding balance, interest rate, and due date (Horoscope365, 2025).
- The app must send notifications for upcoming debt payments and overdue bills (Horoscope365, 2025).
- Users should be able to set payment goals and monitor progress toward debt repayment (Horoscope365, 2025).

Additional Features

Gamification:

- Introduce gamified elements like rewards, achievements, and badges for completing financial milestones (e.g., paying off a debt, sticking to a budget for a month).

Multi-Currency Support:

- The app must support multiple currencies for users traveling or living abroad.

Security:

- The app should include secure login options, such as fingerprint authentication, and encryption for sensitive financial data.

User Interface Design

Figma mock ups link: <https://www.figma.com/design/5Tbs0eY52yyuVAdvQbip3U/Budget-Application--PROG7313?node-id=0-1&t=1pmFMzAqFk64FWxO-1>



(Figma, 2025)

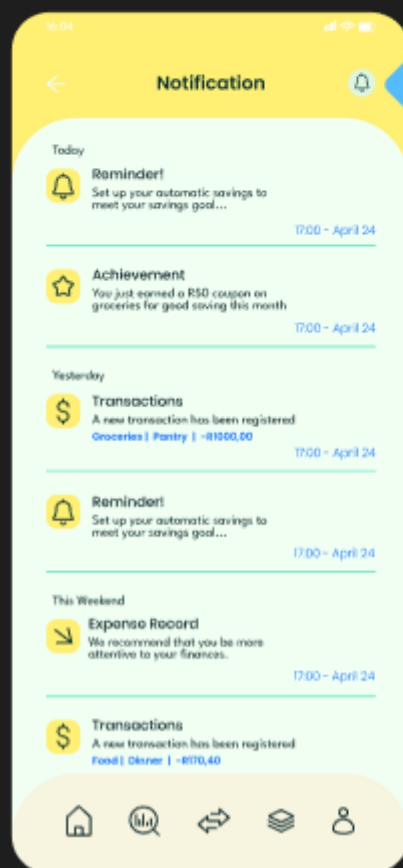


(Figma, 2025)

3. Floating Menu

3.1 Notification

3.1 Notifications



Frame 452

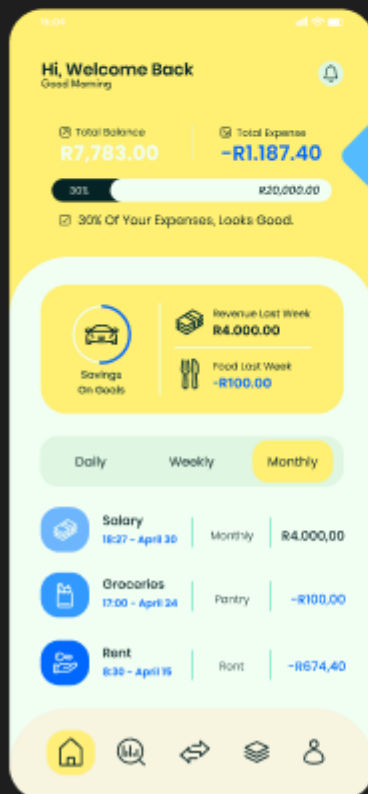
When The Notification Bell Is Clicked, It Brings Up A Section Where Users Can View Their Reminders, Achievements And Statistics Based On Their Budgeting Habits.

(Figma, 2025)

4. Bottom Navigation

4.1 Home

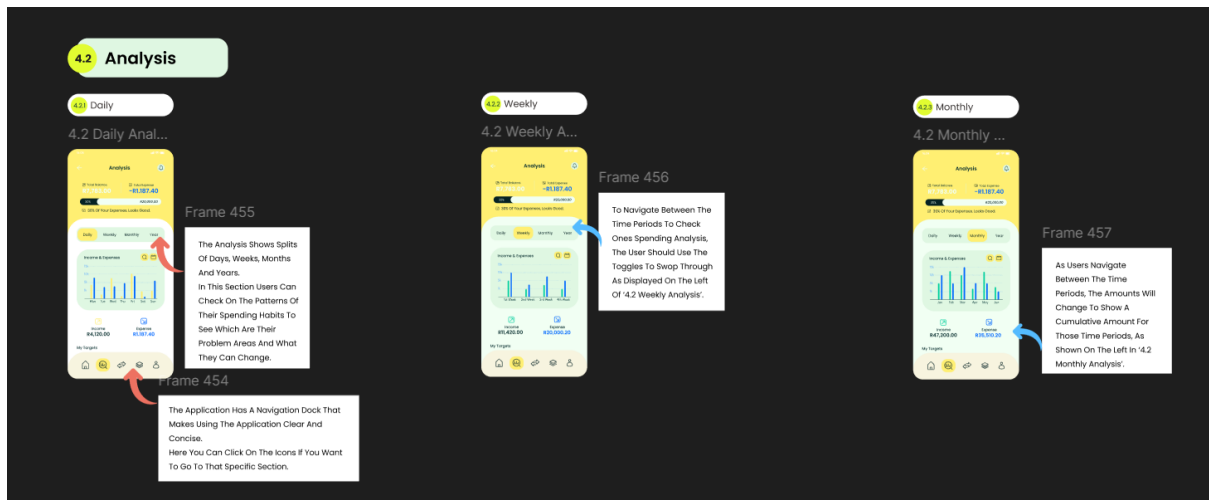
4.1 Homepage



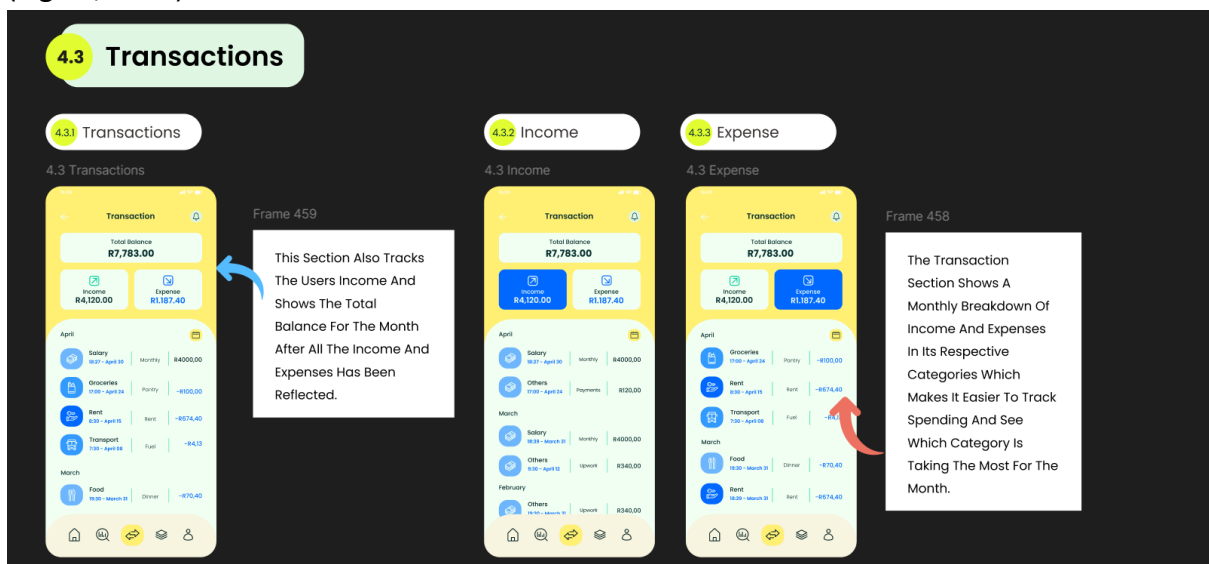
Frame 453

Upon Sign In Of The Application, The Home Page Launches And It Shows An Overview Of The Balance The User Has And The Balance Of Their Expenditure As Well As Their Category Summaries And Goals All In One Page As Depicted On The Left In '4.1 HomePage'.

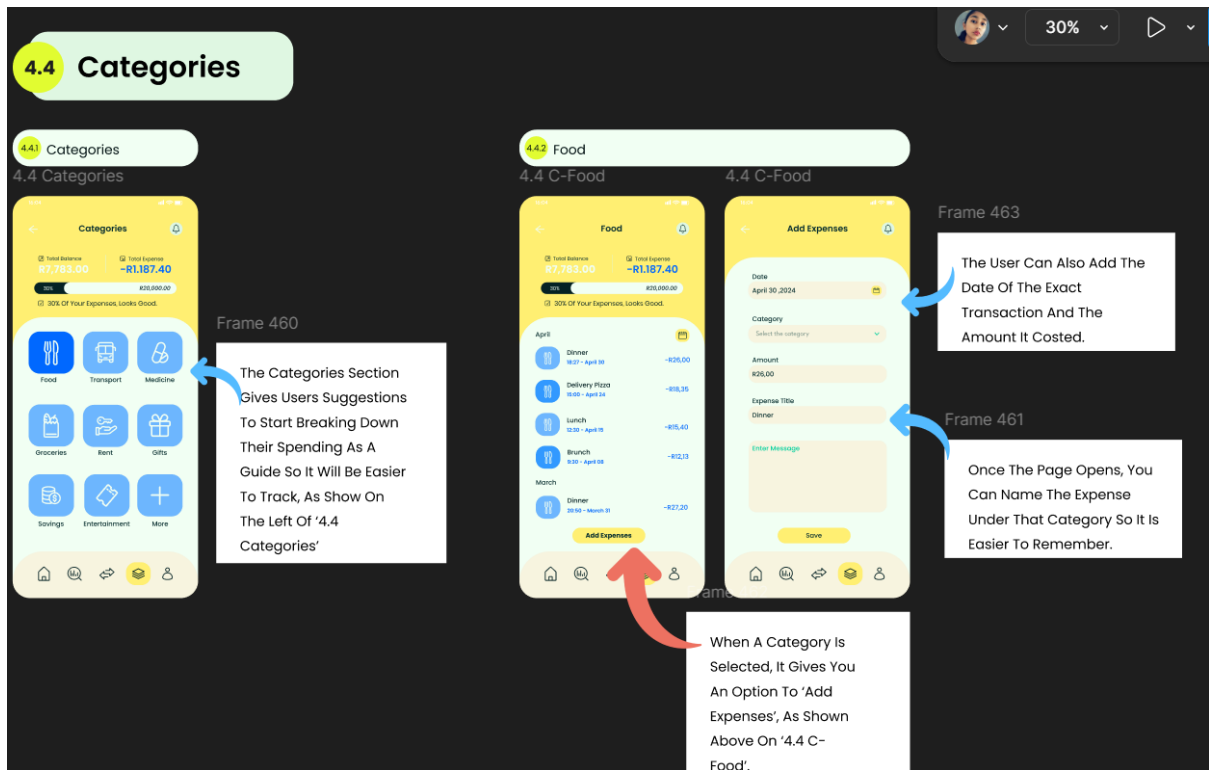
(Figma, 2025)



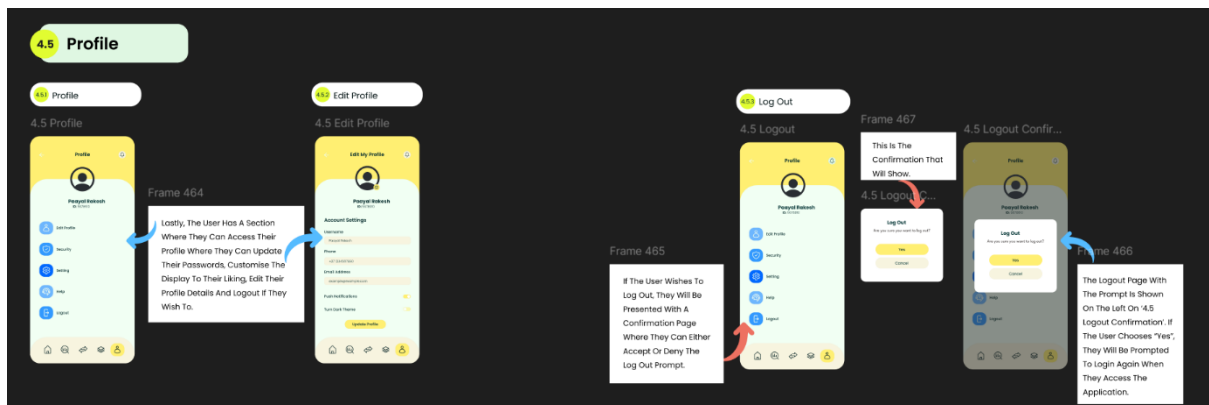
(Figma, 2025)



(Figma, 2025)



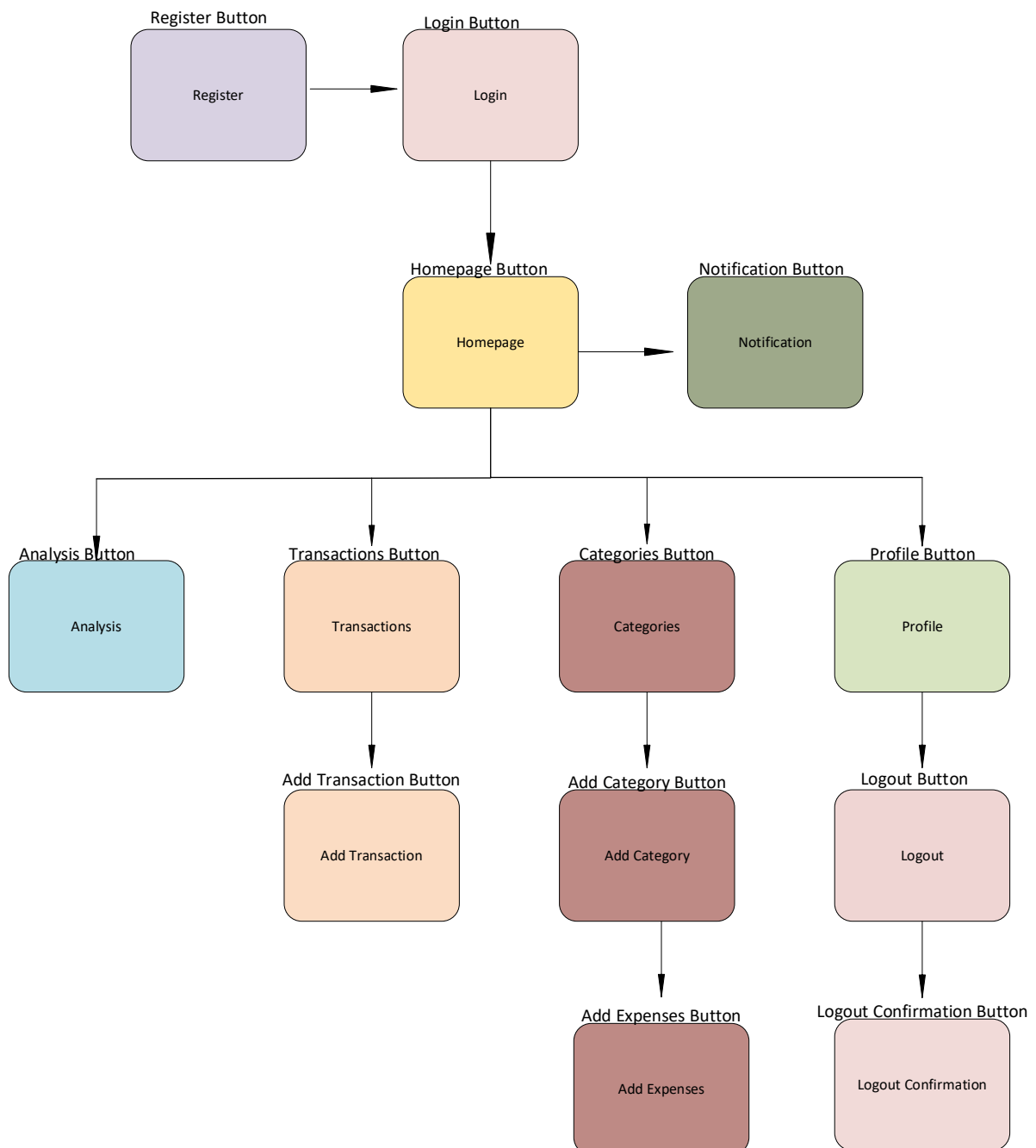
(Figma, 2025)



(Figma, 2025)

Flow Diagram

FLOW OF NAVIGATION DIAGRAM



Project Plan

| Task Name | Duration | Resource Names |
|---|-----------------|----------------|
| Budget App Development | 152 days | Paayal |
| 1.0 Initiation Phase | 14 days | Alan |
| 1.1 Scope | 14 days | Alan |
| 1.1.1 Define project goals | | Alan |
| 1.1.2 Research similar apps | | Amy |
| 2.0 Design | 49 days | Amy |
| 2.1 User Interphase | 21 days | Amy |
| 2.1.1 Create wireframes | | Helen |
| 2.1.2 User flow design | | Jim |
| 2.2 Prototype | 28 days | Amy |
| 2.2.1 Develop a functional prototype | | Helen |
| 2.2.2 Test and get feedback | | Jim |
| 2.2.3 Implement changes based on feedback | | Leigh |
| 3.0 Development | 61 days | Jim |
| 3.1 Features | 61 days | Jim |
| 3.1.1 Categories function | | Amy |
| 3.1.2 Recurring bill handling function | | Alan |
| 3.1.3 Offline functionality | | Helen |
| 3.1.4 Spending analysis function | | Jim |
| 3.1.5 Reminders function | | Rufus |
| 3.1.6 Multiple currency function | | Jim |
| 3.1.7 Security function | | |
| 4.0 Pre-Deployment | 14 days | Rufus |

| | | |
|--|----------------|--------------|
| 4.1 Testing | 14 days | Rufus |
| 4.1.1 Unit testing | | Leigh |
| 4.1.2 User testing | | Alan |
| 5.0 Deployment phase | 14 days | Helen |
| 5.1 Finalise App for deployment | 7 days | Helen |
| 5.1.1 Final round of testing and bug fixes | | Leigh |
| 5.2 App launch | 7 days | Helen |
| 5.2.1 Publish the app to the playstore | | Leigh |

Conclusion

Penny Pal is designed to be a comprehensive yet user-friendly budgeting tool for Android users. By incorporating essential features like customizable categories, automatic bill handling, offline functionality, spending analysis, and debt management, it aims to simplify personal finance management. The addition of innovative features like gamification and multi-currency support will enhance the user experience and make it appealing to a broader audience. With clear project milestones and requirements, the development of Penny Pal is on track to create an efficient and intuitive budgeting solution for Android users.

Reference List

Ananta, 2025. MyMoney — Track Expense & Budget. Version 5.7-free. [App]. Available at: https://play.google.com/store/apps/details?id=com.raha.app.mymoney.free&hl=en_ZA (Accessed: 13 March 2025).

Figma. (2025). *Figma* [Online]. Available at: <https://www.figma.com/design/5Tbs0eY52yyuVAdvQbip3U/Budget-Application--PROG7313?node-id=0-1&t=1pmFMzAqFk64FWxO-1> [Accessed 19 March 2025].

Horoscope365, 2025. Money Tracker - Expense & Budget. Version 1.1.93. [App]. Available at: https://play.google.com/store/apps/details?id=com.freeman.moneymanager&hl=en_ZA (Accessed: 13 March 2025).

The Budgeting App, 2025. Budgeting App – Spend Tracker. Version 5.0.6. [App]. Available at: https://play.google.com/store/apps/details?id=com.thebudgetingapp.thebudgetingapp&hl=en_ZA (Accessed: 13 March 2025).