

PayDay Calculator

Ideas

How many monthly bills do you have?

Enter your monthly bill here, press next to continue.

- Want to be able to add/remove monthly bill later
- Need to save monthly bill settings for later use.
- How to tie monthly bills to a user?
 - Soln #1: Append username field to table.

Which bills are mandatory --> To use to notify how much I could re-apportion.

Enter your current available balance

- Allow user to re-enter and re-compute.

Dynamic computation (real-time value changes)

Recommendation for how to allocate money ... but this depends on a few extra factors (interest rates, available balance)

Allow user to re-arrange displayed items.

Pay periods either 24 or 26 depending on frequency.

UI - Home Page

Enter your monthly bills

Enter current monthly bank balance	3159.76
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	Bill name	Monthly Amount	Due Date	Mandatory?	Amount Mandatory
Remove	Bill1	104.59	14th of month	Yes	104.59
Remove	Bill2	500	12th of month	Yes	215.00

Add Bill

Continue

Backend Computation

New_balance = bank_balance

For bill in bill_collection:

 Biweekly_bill = bill / 2 # bi-weekly

 new_balance -= biweekly_bill

Non_man_bills_dict = {}

For nonman_bill in non_mandatory_bill_collection:

 Nonman_amt = nonman_bill - man_amt

 Non_man_bills_dict = Non_man_bills_dict | {nonman_bill : nonman_amt}

UI - Results Page

Here are your results

Amount leftover until next pay	715.88
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Total amount that can be re-apportioned	300.00
Savings1	150.00
Credit Card 1	125.00
Streaming Service 1	25.00

Edit
Allotments

Continue

How to use data saved to DB?

Currently, [payday.db](#) : contains all data EXCEPT current bank balance.

- Do not repeatedly enter bank balance → Enter once, perform calc later.
- Create field which is (default) populated with username for duration of session.
- Create [useracct.db](#): username, current_balance
- Use SQL queries to join table at username.
- Extract balance and bills for that user, and perform calculations.

Observations:

- Adding a new table containing user info, if we leave the user_name and current balance fields blank, then they are filled with default values in subsequent rows of the user table.
- "Add Expense" button also adds a row to the User table

Future Tools

Debt Payoff Calculator (compare different payoff strategies)

Bonus partitioner