

A Project Report

on

Cash Craft

Submitted By :

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Declaration

We, the students of **B.Tech (Computer Science & Engineering), III Year, Section – A**, hereby declare that the project report titled **“Cash Craft – A Smart Budgeting and Savings Planner (MERN Stack)”**

is our original work completed as part of the **Industrial Training (BCSJ 0091 – JoVAC Full Stack Web Development)** under the guidance of **Mr. Yogesh Tomar Sir**.

This project has been prepared with our own efforts and understanding. The information and data used in this report are true and collected from reliable sources. We also confirm that this work has not been submitted earlier, in full or in part, for any degree, diploma, or certificate in this or any other institution.

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Introduction

Cash Craft is a smart web application that helps users manage their money easily and effectively. It is designed mainly for students and young professionals to track daily expenses, set monthly budgets, plan savings goals, and view spending insights through simple charts and dashboards.

The idea came from a common problem—many people struggle to manage their finances and end up overspending without realizing it. Cash Craft solves this by providing a simple, secure, and easy-to-use platform for money management.

The project is developed using the MERN Stack (MongoDB, Express.js, React.js, Node.js).

- React.js – for the frontend, creating a responsive and interactive user interface.
- Node.js and Express.js – for the backend and server operations.
- MongoDB Atlas – for secure data storage.
- JWT (JSON Web Token) – for authentication and user privacy.

It works smoothly across all devices and provides visual financial insights using Chart.js or Recharts. In short, Cash Craft is not just an expense tracker—it helps users build better financial habits, spend wisely, and save more with confidence.

Project Synopsis

Project Title: Cash Craft – Smart Budgeting and Savings Planner

Project Category: FinTech

Objective:

The objective of **Cash Craft** is to help users—especially students and young professionals—easily track expenses, manage budgets, and set savings goals. It aims to build better financial habits through a clean and intuitive platform that provides insights into spending patterns and encourages smart money management.

Problem Statement:

Many individuals struggle with money management due to a lack of awareness, budgeting habits, or simple tools. This often leads to overspending, limited savings, and poor financial planning. There is a need for an easy-to-use platform that helps users understand where their money is going and how they can manage it better.

Short Description:

Cash Craft is a smart personal finance web application that lets users track their daily expenses, create monthly budgets, and work towards savings goals. It simplifies money management and builds healthy financial habits with helpful reminders and visual insights.

Long Description:

Cash Craft is a web-based personal finance planner developed using the MERN stack (MongoDB, Express.js, React.js, Node.js). It provides a simple and efficient way for users to:

- Add and categorize daily expenses
- Set monthly budgets and get notified when nearing limits
- Create and monitor personalized savings goals
- View charts and insights to better understand spending behaviour

The app includes secure user login, responsive design, and easy navigation. By combining smart features with a user-friendly experience, Cash Craft encourages people to make informed financial decisions, save more, and spend wisely.

Technology Stack:

- **Frontend:** React.js, HTML, CSS, JavaScript
 - **Backend:** Node.js, Express.js
 - **Database:** MongoDB
 - **Tools/Other:** Chart.js or Recharts (for analytics), JWT (for authentication), MongoDB Atlas
-

Scope for Future Development

Cash Craft is designed to make **managing money simple and smart**, but there is plenty of scope to make it even better. In future versions, the following improvements can enhance its **usability, functionality, and user experience**:

1. Smarter Financial Suggestions:

Using **Artificial Intelligence (AI)**, the app could **analyze a user's spending habits** and provide **personalized tips** for **saving, budgeting, and investing** more effectively.

2. Bank and Payment App Integration:

By connecting with platforms like **Paytm, Google Pay, or UPI**, **Cash Craft** could **automatically fetch and categorize transactions**, reducing **manual input** and making **tracking seamless**.

3. Expense Forecasting and Planning:

Predictive analytics could help users **anticipate upcoming expenses** and **adjust budgets in advance**, promoting **smarter financial planning**.

4. Mobile Application with Offline Access:

Developing a **mobile app** for **Android and iOS** with **offline functionality** would allow users to **manage finances anytime, anywhere**, with **automatic cloud synchronization**.

5. Gamification and Community Engagement:

Adding **rewards, badges, and progress milestones** can make **saving fun**, while a **community space** would let users **share tips, celebrate goals, and stay motivated together**.

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