PRD – Personal Expense Tracker

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# Overview

A simple yet intuitive **Personal Finance Tracker** that helps users manage expenses, visualize spending habits, and set monthly budgets to achieve financial goals. It offers dashboards for tracking income, expenses, and savings and sends alerts to ensure users stay on budget.

# Hero scenario

* A user logs in and sets their monthly income and budget.
* They start adding daily expenses, categorizing them (e.g., groceries, travel, bills).
* Throughout the month, the user can track their spending trends through graphs and charts.
* If the spending approaches the set budget limit, the system sends notifications.

# Personas

**User** – A person managing their income, expenses, and savings to improve financial habits.

**Admin** – A person responsible for managing the categories, budgeting rules, and maintaining the platform.

# Key user stories

1. **As a user**, I should be able to log in and set my monthly income and budget.
2. **As a user**, I should be able to add, edit, and delete transactions (expenses or income).
3. **As a user**, I want to categorize my expenses (e.g., Groceries, Bills, Entertainment) for better tracking.
4. **As a user**, I want to visualize my spending through graphs, charts, and reports.
5. **As a user**, I want to receive alerts when I approach my budget limits.
6. **As a user**, I should be able to set savings goals and monitor progress.
7. **As an admin**, I should be able to manage categories and configure budgeting rules.
8. **As a user**, I want my data to sync across devices and remain accessible even if offline.
9. **As a user**, I want to export my financial summary in PDF or Excel format.
10. **As a user**, I want to set recurring transactions (like monthly subscriptions) to automate my expense tracking.

# Metrics

* **Number of active users**
* **Number of transactions logged per user per month**
* **Average time spent on the app**
* **Monthly budget adherence rate** (how many users stayed within their budgets)

# Mockups

**Dashboard**: Displays total income, expenses, savings, and visual graphs.

**Transaction Page**: Allows users to add or edit income/expenses.

**Reports**: Monthly summary page with downloadable PDF.

**Notifications**: Alert pop-ups for budget limits and reminders for savings goals.