

# SMART BUDGET

PRESENTED BY PUNTAWAT SUBHAMANI, JIYA  
KANHIRATHAN POYIL, SWOSTIKA LAMA AND  
CHANDINA NILUKSHI



# PROJECT CONTENTS

- Project Overview
- Prototype
- User stories & Product Backlog
- Sprint ceremonies & Insights
- Team Contributions



# PROJECT OVERVIEW

SmartBudget is a web-based budget tracking system designed to allow individuals in managing their personal finances with clarity and confidence. By combining intuitive interfaces with AI-driven insights, SmartBudget helps users make informed financial decisions and build healthier spending habits.



## 🎯 TARGET USERS

- 💼 **Students** tracking their monthly allowance
- 💼 **Working adults** managing salary and expenses
- 💰 **Anyone** wanting help with personal finance and savings

## 👤 STAKEHOLDERS

- End Users
- System Developers
- AI Recommendation Providers

## ⚙️ CORE FUNCTIONALITY

- 🔒 Secure login Authentication
- 💰 Income & Expense Management: Add, edit, and delete financial records with ease.
- 💳 Spending Limits: Set monthly budgets to avoid overspending.
- 📊 Visual Reports: Analyze financial behavior through dynamic pie charts and bar graphs.
- 🤖 AI Recommendations: Receive personalized financial advice based on spending patterns.
- 💰 💸 Savings Goals: Define savings targets and monitor progress over time.

# LOW-FIDELITY PROTOTYPE



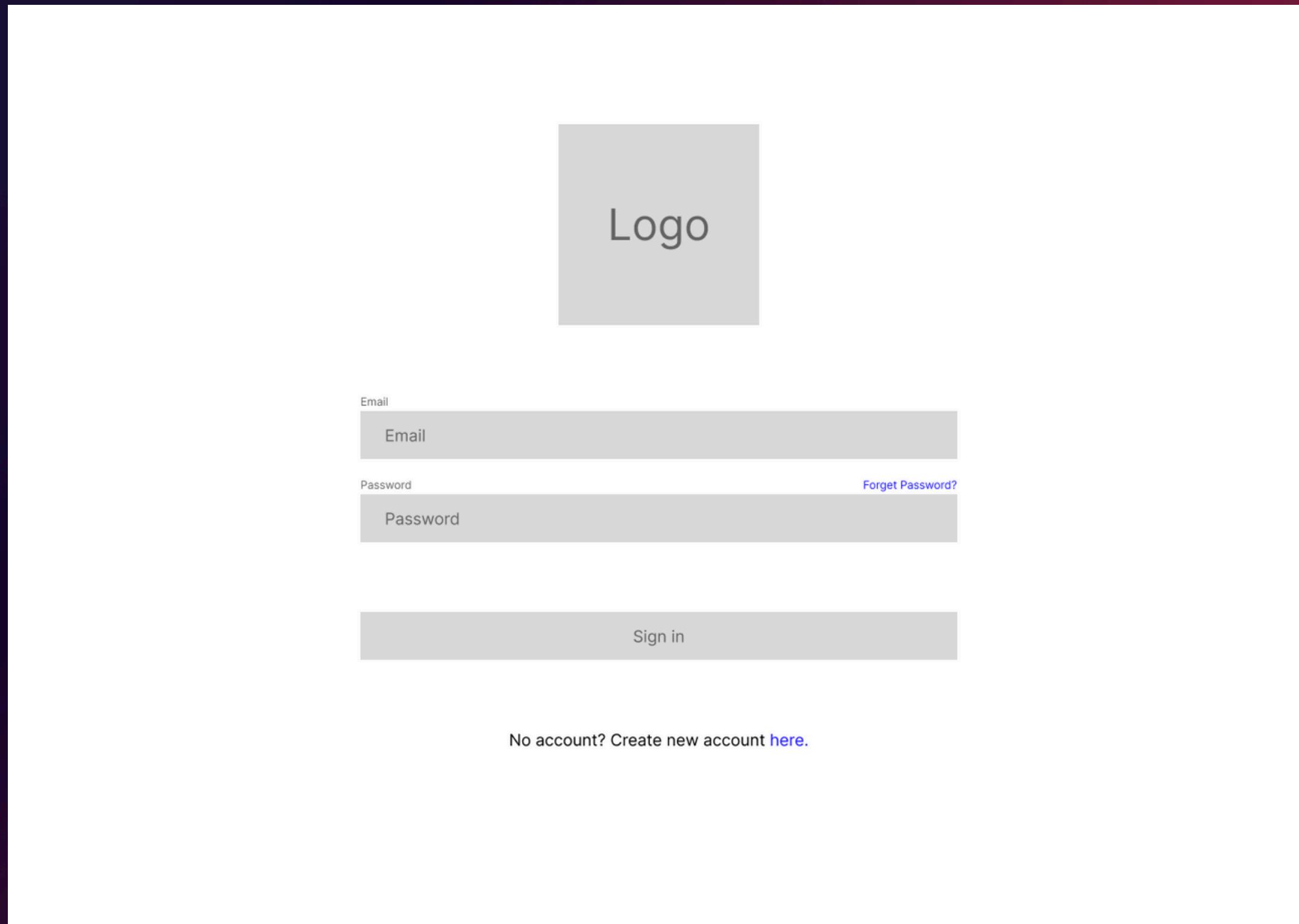
The image displays a low-fidelity prototype wireframe for a financial management application. The interface includes:

- Sign in Page:** Features fields for Email and Password, and a "Forgot Password?" link.
- Forget Password Page:** Shows a "Reset Password" button and a "No account? Create one now!" link.
- Personal information settings:** A page with fields for First Name, Last Name, and Email.
- Dashboard:** Displays a "Welcome, User" message, "Expenditure Overview" (with categories like Rent, Food, Entertainment), and "Goals" (with categories like Retirement, Education, Emergency Fund).
- Transactions:** A list of transactions with columns for Date, Description, Category, Amount, and Type.
- New Transaction:** A modal for adding a new transaction, including fields for Description, Category, Amount, and Type, along with a Calendar and "Add" button.
- Manage Categories:** A screen for managing categories, showing a list of items and a "Manage Categories" button.
- Footer:** Includes a "2694 x 1634" dimension indicator and two notes:
  - "Change if made at home."
  - "User previously disliked the transaction but liked it again."
- 3. Expense Forecasting:** A section with the following bullet points:
  - Predict future spending trends based on historical data.
  - Forecast upcoming bills, subscription renewals, and variable expenses.
  - Highlight months with potential overspending risk.

**3. Expense Forecasting**

- Predict future spending trends based on historical data.
- Forecast upcoming bills, subscription renewals, and variable expenses.
- Highlight months with potential overspending risk.

# PROTOTYPE: SIGN IN SCREEN



A wireframe prototype of a sign-in screen. At the top center is a gray square placeholder labeled "Logo". Below it is a horizontal input field labeled "Email" with the placeholder "Email". To the right of the input field is a small blue link "Forgot Password?". Below the email field is another horizontal input field labeled "Password" with the placeholder "Password". At the bottom is a large, long, thin rectangular button labeled "Sign in". At the very bottom of the screen, centered, is the text "No account? Create new account [here](#).

Email

Email

Password

Forgot Password?

Sign in

No account? Create new account [here](#).

# PROTOTYPE: DASHBOARD



Logo

Dashboard

Transaction

Goals

Settings

Log out

search

Welcome, User

Analytic Overview

€ 100,000 Income

€ 50,000 Expenses

€ 50,000 Balance

€ 30,000 Savings

Expenditure Overview

Food

Health

Shopping

Utilities

Transport

Entertainment

this month

previous month

Deadline Date Service Price

Due in 3 days Fri, Oct 12 Spotify € 5.99

Ongoing Mon, Oct 5 Laundrymat € 3.50

Due in 5 days Sun, Oct 14 Internet € 24.99

Goals

Buy a car Goal: € 8000

Upcoming bills

see all

Deadline	Date	Service	Price
Due in 3 days	Fri, Oct 12	Spotify	€ 5.99
Ongoing	Mon, Oct 5	Laundromat	€ 3.50
Due in 5 days	Sun, Oct 14	Internet	€ 24.99

# PROTOTYPE: NEW TRANSACTION



Logo

Transactions

Dashboard

Goals

New Transaction

Transaction Name

Amount

Category

Type

Food

Expense

Calendar

Cancel

Add

▲ +15%

▲ +10%

▼ -5%

AI Suggestions

Luxury 5.00%

Lifestyle 15.00%

search

+ Add Transaction

Export to csv

Category

Food

✓ Food €300

Shopping €200

Manage Categories

Type

Expenses

✓ Expenses

Income

# PROTOTYPE: TRANSACTIONS



Logo

Dashboard

Transaction

Goals

search

## Transactions

+ Add Transaction   Export to csv ↓

30 Sep 2025	Bolt	Transport	- € 3.20	...
04 Oct 2025	Expresso House Coffee	Food	- € 5.20	...
10 Oct 2025	Salary	Income	+ € 3000	...
12 Oct 2025	Freelancing Project	Income	+ € 650	...
14 Oct 2025	Electricity Bill	Utilities	- € 15.00	...
14 Oct 2025	Lindex	Shopping	- € 21.40	...
15 Oct 2025	Adobe Effects	Entertainment	- € 18.00	...
17 Oct 2025	FSHS healthcare	Health	- € 12.00	...

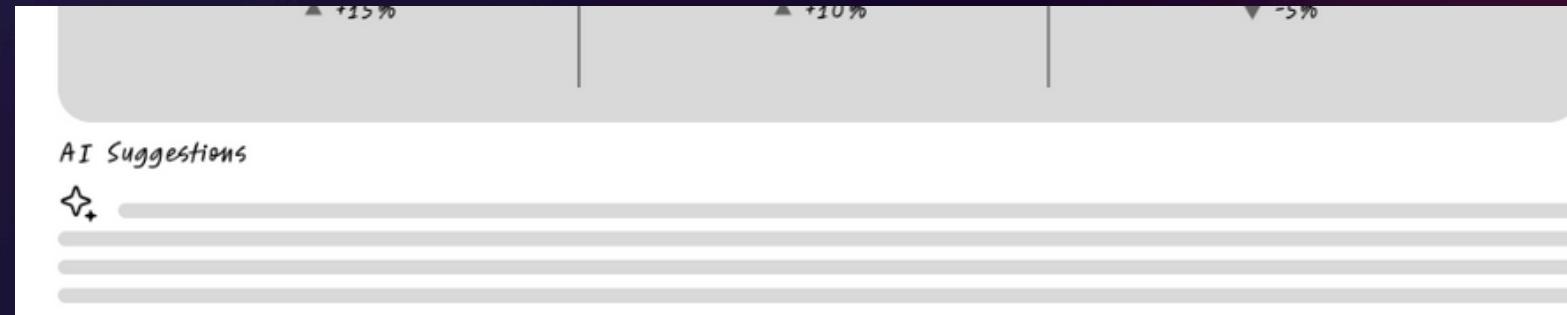
show 10 v of 50

Total Spending  
€ 3000  
▲ +15%

Duplicates  
20%  
▲ +10%

Inefficients  
15%  
▼ -5%

# PROTOTYPE: AI FEATURES



# USER STORIES



## User Account :

- As a user, I want to create an account, so I can register and access the website.
- As a user, I want to log in, so I can access my personal dashboard.
- As a user, I want to reset my password, so I can recover my account if I forget it.

## Budget and Transaction tracking:

- As a user, I want to add income records, so I can track my earnings.
- As a user, I want to add expense records with category and date, so I can track my spending.

## Dashboard and Visualization:

- As a user, I want to see a pie chart or bar graph of expenses by category.
- As a user, I want to see a monthly spending trend in graph.

## AI Financial Recommendation

- As a user, I want the system to analyze my spending habits and give suggestions to improve financial habits.
- As a user, I want AI- based monthly budget planning.
- As a user, I want the AI to suggest how I can save money based on my data so I can improve my budgeting habits.

# USER STORIES AND PRODUCT BACKLOG



Trello is used for backlog management and task tracking.

It provided a clear visual workflow and made it easy to assign and track tasks collaboratively.

The Trello board is organized into six columns:

- Scrum Roles**: Contains cards for Project Owner (SL), Scrum Master (JK), Front Development Team (SL, CN, JK, PS), and Back End Development Team (SL, CN, JK, PS). It includes a "Label Legend - Do not remove" card.
- User Stories**: Contains cards for User - 01 through User - 11, each with a "User Stories" label.
- Product Backlog**: Contains cards for User Registration, User Login, Reset Password, Add Income Entry, Add Expenses Entry, Edit income/ expense entry, Delete income / expense entry, Dashboard Summary, AI recommendations, and Goal and Savings, each with a "Product Backlog" label.
- Sprint 1 task To Do**: Contains a card for "Presentation Sildes" due Nov 6, with a progress bar showing 0/5 completed. It includes a "Sprint 1 task To Do" label.
- In Progress**: Contains a card for "Sprint Ceremony Reflection ( May be Read Me)" due Nov 6, with a progress bar showing 12/22 completed. It includes an "In Progress" label.
- Review and Testing**: Contains a card for "Project Deliverables (On ReadMe)" due Nov 6, with a progress bar showing 7/7 completed. It includes a "Review and Testing" label.
- Done**: Contains cards for "User Stories and Product Backlog" (1/1 completed), "UI/UX prototype" (6/6 completed), and "Block Diagram (Full- Stack Architecture)(Figma)" due Nov 6, all with a "Done" label.

Each card includes a "SL" or "CN" label indicating the assignee, and a "Add a card" button at the bottom of each column.

# SPRINT CEREMONIES AND INSIGHTS



## Liked

- Strong teamwork and collaboration.
- Clear role division and consistent communication throughout the sprint.

## Learned

- Better understanding of Scrum principles (INVEST & DEEP).
- Improved skills in using Trello and Figma effectively for workflow management.

## Lacked

- Some tasks took longer than expected due to unclear scheduling.

## Longed For

- More structured timelines and task-specific deadlines in Sprint 2.
- Mid-week progress reviews to ensure steady advancement and accountability.



# TEAM CONTRIBUTION

- Worked remotely through WhatsApp & Zoom and held on-site meetings on Friday
- Collaborated in Figma for real-time prototype design
- Team members reviewed each other's screens and provided constructive feedback.
- The group coordinated well in Trello and completed tasks on time.
- Next action: For Sprint 2, we'll assign specific deadlines per task and hold mid-week reviews to keep progress steady.

**SWOSTIKA LAMA**

Product Owner

Trello backlog setup, presentation slide set-up

**JIYA KANHIRATHAN POYIL**

Scrum Master/UI Designer

Figma (dashboard, transactions, goals), Scrum docs

**CHANDINA NILUKSHI**

Docs/Dev Team

Documentation

**PUNTAWAT SUBHAMANI**

UI Designer

Figma prototype (login, registration, AI pages)

# THANK YOU