{

**income**: {

items: [

{

id: number

desc: string,

amount: number

},

etc...

],

total: number

},

**expense**: {

items: [

{

id: number

desc: string,

amount: number

},

etc...

],

total: number

},

**surplus-funds**: boolean, //true or false, determine to savings or examine expenses

**savings**: [

  //this will only be populated when surplus-funds is set to 'true'

]

}

Expenses broken into discretionary and essential

user story - new user:

- I enter the application as a new user and I am greeted with a description of how we will proceed.

- I am prompted with the first question - what is your monthly working income?

- I am asked whether I would like to enter any other forms of income?

* if yes, I am prompted with a screen asking to input the description of income along with the amount (drop down to select per/month or per/year)
  + Asked again, add again, etc... until the answer is no
* if no, I am thanked and prompted that we are moving on to expenses

- I am asked what my monthly housing expenses

- I am asked whether this includes utilities?

* 1 button says No, that does not include utilities, the other says Yes, that includes utilities
  + if no, add utitlites

- Estimate weekly food cost

- Ask any medical costs

- I am asked whether I have a monthly insurance payment

// These items above will be marked 'true; for necessary

- I am asked for monthly cell phone

- I am asked whether I have a monthly cable/internet expense

- I am prompted to describe any other expenses and add amont

- Now I am either congratulated for having a surplus, or I am informed that my expenses exceed my income, will need to revisit expenses

**Later use:**

Once my info is stored, I can login and view my budget. I can press a button that allows me to increase income, or expenses, or decrease either...

Store:

{

logged-in-token: boolean,

user\_id: number or null,

}

|  |
| --- |
|  |
| Monthly Budget Template | |  |  |
|  |  |  |  |
| Monthly income for the month of: \_\_\_\_\_\_\_\_\_\_\_\_ | | |  |
|  |  |  |  |
| Item | Amount |  |  |
| Salary |  |  |  |
| Spouse's salary |  |  |  |
| Dividends |  |  |  |
| Interest |  |  |  |
| Investments |  |  |  |
| Reimbursements |  |  |  |
| Other |  |  |  |
| Total |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Monthly expenses for the month of: \_\_\_\_\_\_\_\_\_\_\_ | | |  |
|  |  |  |  |
| Item | Amount |  |  |
| Mortgage/Rent |  |  |  |
| Car loan |  |  |  |
| Car insurance |  |  |  |
| House insurance |  |  |  |
| Life insurance |  |  |  |
| Childcare |  |  |  |
| Charity |  |  |  |
| Gas/electricity |  |  |  |
| Telephone |  |  |  |
| Cable |  |  |  |
| Internet |  |  |  |
| Food |  |  |  |
| Gas/electricity |  |  |  |
| Pet supplies |  |  |  |
| Healthcare |  |  |  |
| Entertainment |  |  |  |
| Gifts |  |  |  |
| Clothing |  |  |  |
| Other |  |  |  |
| Total |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Income vs. Expenses |  |  |  |
|  |  |  |  |
| Item | Amount |  |  |
| Monthly income |  |  |  |
| Monthly expenses |  |  |  |
| Difference |  |  |  |