1. Home Page:
   1. The user should be able to create an account or login if account already created.
      1. The login page should be the first page the user sees when using the application for the first time.
      2. The user should be able to input a username and password to login or choose the create account option.
         1. The user should see an error message if no record was found of username and password user used or if either/both username and password were left blank.
         2. The user should be able to select a forgot username/password option that will prompt them for their email.
         3. If user is creating an account, the user should now see a registration page.
            1. The user should see a space where they can input an email, a space to input a password, and a space to input password once more.
            2. User should see an error if a space was left blank, if email is taken, or if the passwords do not match.
   2. Upon login, the user should see a brief overview of their income and spendings for the month displayed in desired visual (see section 4).
      1. The user will not see any data on their income/spending for the month if it’s their first time using the application.
      2. The user should be able to see three options to go to their transactions, summary of their budget, or their budget divided into categories.
2. Budgeting Functionality:
   1. The user should be able to design a budget based on their income and spending in order to achieve the goal they want
      1. The ability to input income and spending data.
      2. The ability to view and input paycheck data
      3. The ability to set a specified amount or percentage to save every month or every time they receive income.
         1. The user should be able to give their input
      4. The user should be able to input credit/debit card transactions.
         1. The user can input which account used for transaction.
      5. The user should be able to input cash transactions if they need to
   2. Ability to use default categories for their spendings in order to track their spending the way they want to
   3. Ability to track savings
      1. The user should be able to see how much they are saving depending on the amount they had set (see section 2.1.1)
3. Notifications:
   1. The user should have the option to receive push notifications about activity on their account
      1. The user should be able to customize these options in regards to style, information, and frequency (see section 5)
4. Visuals:
   1. The user should be able to see different types of visuals describing their account
5. Personalization:
   1. The user should be able to add, delete, and hide accounts as they see fit (with a possible maximum)
   2. The user should be able to select from a variety of visuals how they would like certain data to be displayed.
   3. The user should be able to personalize their alerts.
      1. The user should be able to set how frequent they would like to receive alerts.
      2. The user should be able to schedule an alert for important events/situations that will affect their budget, such as an alert for the day they are getting paid.
         1. The user should be able to specify a date, time, title, and description.
      3. The user should be able to choose the style of their notifications that they will see outside of the application, which includes sound and visual customization.
   4. The user should be able to change the information displayed on the home page
   5. The user should be able to favorite/save financial terms they want to refer back to in the future.
      1. The user should see a tab with those financial terms.
6. Financial Terms & Literacy:
   1. The user should have the option to learn about investment options and gain financial literacy
      1. The user should see the 4 investment options (shares, property, cash, and fixed interest) and see a description of each one
      2. The user should be given choices for each investment option
      3. The user should see optional readings on a different page on topics relevant to saving, 401K, etc. in order to increase financial literacy
      4. The user should see understanding credit/building credit tips on a different page.
   2. The user should be able to highlight terms they will like to reference in the future through personalization feature (see section 5.5)