**1. Simple Budget Planner**

**Problem Description:**

Managing personal finances is an essential task for individuals, but it can often be overwhelming, especially when expenses are not tracked systematically. A simple budget planner will allow users to track their monthly income and categorize their expenses. By inputting income and various expense categories (such as rent, groceries, entertainment, etc.), users can calculate whether they are staying within their budget or exceeding it. This tool can help individuals make informed financial decisions and keep track of their spending habits.

**Why It’s Useful:**

This solution will be useful for anyone who wants to manage their finances more efficiently. It can be especially helpful for people who find it difficult to stick to a budget or want to save money. The Python program would allow users to input their income and expenses, then compare them to determine if they need to cut back on spending or adjust their budget for future months.

**Expected Difficulty:**

Coding this solution should be moderately easy. The core tasks involve receiving user input, performing basic arithmetic operations, and comparing values. However, handling edge cases such as negative income, very high expenses, or missing inputs could present a challenge. Additionally, the visual representation of income versus expenses with graphs (using a library like matplotlib) could require more attention.

**Python Libraries Expected:**

1. **matplotlib**: For creating a simple bar graph to visualize income and expenses.
2. **json**: To save user data for future reference or sessions.
3. **datetime** (optional): To track budgets over different months or years.

**2. Daily Task Scheduler**

**Problem Description:**

Staying organized and keeping track of daily tasks can be difficult without a structured approach. A simple task scheduler allows users to input their tasks for the day, set priorities (e.g., high, medium, low), and mark tasks as completed once done. This tool helps in managing time efficiently, as users can focus on higher-priority tasks first and avoid forgetting important ones.

**Why It’s Useful:**

This solution would benefit anyone who wants to improve their productivity and organize their day-to-day activities. It can help students, professionals, or anyone else who has multiple tasks to complete. By prioritizing tasks and tracking progress, users can increase their productivity and reduce the chances of missing deadlines or important tasks.

**Expected Difficulty:**

This task is relatively simple but will require careful attention to details like handling user input, sorting tasks by priority, and allowing the user to mark tasks as completed. The most challenging part might be creating a smooth user interface where users can interact with the task list easily and track their progress effectively.

**Python Libraries Expected:**

* **datetime**: To manage due dates and deadlines for tasks.
* **os** (optional): To save and load tasks to/from a file.
* **json** (optional): For saving task data to a file for future sessions.