**List of Customer Needs**

The customers for our personal financial system will be solely F-1 visa holders (international students).

**1. Students Requirements:**

| **Requirements** | | **Subscribed Student** | **Guest User** |
| --- | --- | --- | --- |
| 1 | **Ability to manage an account**: The ability to create, delete, and edit user accounts on the platform regarding personal details (name, email, visa status, and education details). | Yes | Yes |
| 2 | **Ability to restore password/user ID**: Students can reset passwords or recover login credentials through email verification or security questions. | Yes | Yes |
| 3 | **Ability to sign in/sign out**: Students can securely log in/out with two-factor authentication to protect sensitive financial data. | Yes | Yes |
| 4 | **Ability to receive AI-driven financial coaching**: Students can ask questions and receive real-time, compliance-aware financial advice. | Yes | No |

| 5 | **Ability to track income and expenses**: Students can log or sync transactions, categorize expenses, and track savings goals. | Yes | Yes |
| --- | --- | --- | --- |
| 6 | **Ability to simulate scenarios**: Students can run simulations such as “rent vs. campus housing,” “credit card impact,” or “CPT/OPT budgeting.” | Yes | No |
| 7 | **Ability to receive reminders and alerts**: Notifications for tax deadlines, rent due dates, bill payments, and savings milestones. | Yes | No |
| 8 | **Ability to access tax and compliance resources**: Students can view curated guides for F-1 restrictions, CPT/OPT eligibility, and tax filing. | Yes | No |
| 9 | **Ability to track worldwide currency value**: Students can track the changes in currency value of any country in the world and compare to the US dollars via currency conversion. | Yes | No |
| 10 | **Ability to upload documents**: Students can upload forms (W-2, 1042-S) for automated financial/tax guidance. | Yes | No |
| 11 | **Ability to view financial literacy documents**: Students can access culturally relevant documents on credit scores, banking, insurance, investing, etc. | Yes | Yes |

| 12 | **Ability to link bank accounts**: Students can link their personal bank accounts for expense and income tracking. | Yes | Yes |
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