

Project Title:

Personal Finance Tracker with Smart Analytics

Project Statement:

The Personal Finance Tracker with Smart Analytics, an app is designed for both mobile and web applications to help users individually manage their finances in an effective way. The users can track income, expenses, savings, and investments. The users can scan or upload documents, for example: receipts or vouchers, and the system will save the details in the database for tracking of their spending.

In addition, the app will provide users helpful insights into their spending habits, budgeting, and financial goals. It also provides personalized financial data and automatic advice to help users make better decisions and improve their finances by displaying expenses trends on the dashboard.

Moreover, the system will be easy to use, secure, and scalable. It will feature visual dashboards, automatic transaction categorization, expenses insights, budget setting tools, reminders, and the option to export data.

To make the application available we are trying to build the application within 3 to 4 months, and we are going to use Agile methods with regular updates and feedback from stakeholders.

Project Stakeholders:

Stakeholder	Role	Description
Product Owner	Business Representative	Represents the business needs, defines features, and sets development priorities.
Project Manager	Project Oversight	Ensures timely delivery, manages scope, budget, and resources.
Development Team	Full-Stack Developers	Responsible for implementing frontend and backend features.

UI/UX Designers	Design Team	Design intuitive and user-friendly interfaces for mobile and web platforms.
QA Testers	Quality Assurance	Test the application for bugs and ensure it meets functional requirements.
Data Analyst / AI Specialist	Analytics & Intelligence Expert	Designs and implements smart analytics and recommendation algorithms.
End Users	Application Users	Individuals looking to manage personal finances through tracking and insights.
Marketing Team	Promotion & User Acquisition	Responsible for branding, marketing campaigns, user onboarding, and app launch.
Support Team	Post-Launch Support	Handles user queries, feedback, and technical support post-release.
Security Specialist	Security & Compliance	Ensures user data is secure and complies with data protection regulations.

Initial Set of Project Requirements (User Stories with Time Estimates):

User Story ID	User Story	Estimated Time	Priority
US01	As a user, I want to create an account and securely log in/out, so I can keep my data safe.	5 days	High
US02	As a user, I want to add, edit, or delete income and expense transactions, so I can track my cash flow.	7 days	High
US03	As a user, I want the app to automatically categorize transactions, so I don't have to do it manually.	6 days	High
US04	As a user, I want to set monthly budgets by category, so I can control my spending.	5 days	High

US05	As a user, I want to view a dashboard with visualizations (pie charts, bar graphs), so I can easily understand my finances.	7 days	High
US06	As a user, I want to receive smart spending insights and alerts (e.g., overspending), so I can make informed decisions.	10 days	Medium
US07	As a user, I want to set savings goals and track my progress, so I can plan for the future.	6 days	Medium
US08	As a user, I want to export my financial data to CSV or PDF, so I can analyze it offline or share it.	4 days	Medium
US09	As a user, I want to receive monthly summary reports via email, so I can review my performance.	5 days	Low
US10	As a user, I want the app to have multi-device sync (web & mobile), so I can access data from anywhere.	10 days	High
US11	As a user, I want to secure my data using encryption and biometric login options, so I can feel safe.	6 days	High
US12	As a user, I want to get personalized financial advice powered by AI, so I can optimize my finances.	10 days	Medium
US13	As a user, I want to receive reminders for bill payments or recurring expenses, so I don't miss due dates.	5 days	Medium

US14	As a user, I want to connect to my bank accounts via APIs, so transactions can be imported automatically.	12 days	High
US15	As a user, I want to change app themes (dark/light mode), so I can customize my experience.	3 days	Low
US16	As a registered user, I want to log in and log out from multiple devices securely, so I can manage my account easily.	4 days	High
US17	As a user, I want to input income, expense, savings, debt, and investment data, so I can fully track my financial situation.	6 days	High
US18	As a user, I want to scan physical vouchers or receipts using my camera, so I can enter transactions faster.	8 days	Medium
US19	As a user, I want the system to extract and auto-fill data from scanned vouchers (e.g., amount, date, category), so I save time.	10 days	High