Money Manager App—User Stories

## Must Have

1. **Set Income:** As a user, I need to set my monthly income so that the budget can calculate correctly.
2. **Add a Transaction:** As a user, I need to add a transaction so that I can record my spending.
3. **View Transactions:** As a user, I need to view all my transactions so that I can review past activity.
4. **Add a Category:** As a user, I need to add a category so that I can organize my transactions.
5. **View Spending by Category:** As a user, I need to view spending by category so that I can see where my money goes.
6. **Save Data:** As a user, I need to save my budget data so that I don’t lose progress.
7. **Load Data:** As a user, I need to load my budget data so that I can resume where I left off.
8. **Add a Debt:** As a user, I need to add a debt so that I can track what I owe.
9. **Track a Debt Payment:** As a user, I need to track a payment to my debt so that I can reduce my balance.
10. **View Remaining Balance:** As a user, I need to see the remaining balance for my debt so that I know what’s left to pay.
11. **Add a Sinking Fund:** As a user, I need to add a sinking fund so that I can save toward specific goals.
12. **Track Fund Contribution:** As a user, I need to track a contribution to my sinking fund so that I can grow the fund.
13. **View Total Spent:** As a user, I need to see my total spent in a month so that I can track my overall spending.
14. **See Remaining Budget:** As a user, I need to see my remaining budget so that I can avoid overspending.
15. **Dashboard View:** As a user, I need a dashboard to view a quick summary of my finances (budget, categories, transactions, debts, and funds) in one place so I can get a quick look at my overall financial standing.

## Should Have

1. **Delete a Transaction:** As a user, I need to delete a transaction so that I can remove mistakes.
2. **Delete a Debt:** As a user, I need to delete a debt so that I can remove a fully paid or incorrect one.
3. **Delete a Sinking Fund:** As a user, I need to delete a sinking fund so that I can remove old or irrelevant ones.
4. **View Percent Paid:** As a user, I need to see the percent saved of my sinking fund so that I know how close I am to my goal.
5. **View Amount Paid:** As a user, I need to view the progress for my debt so that I can see how much is saved.
6. **Switch Months:** As a user, I need to view previous months so I can look back on old budgets.

## Could Have

1. **Categorize Transaction:** As a user, I need to categorize my transactions automatically so that I save time.
2. **Generate Monthly Summary:** As a user, I need to generate a monthly summary report so that I can see trends.
3. **View Debt Summary:** As a user, I need to view a summary of all my debts so I can track multiple debts at once.
4. **View Sinking Fund Summary:** As a user, I need to view a summary of my sinking funds so I can track multiple funds at once.
5. **Category Chart:** As a user, I want a pie chart showing the distribution of monthly expenses across categories so I can quickly view the ratio of my spending on different items.

## Won’t Have

As a bank, I need to directly integrate account data so that transactions import automatically.

As a user, I need to share my budget with other users so that we can collaborate.

As a user, I need investment tracking so that I can manage portfolios.

As a user, I need credit score monitoring so that I can check my credit health.

As a user, I need bill-pay features so that I can make payments from within the app.