

## Problem Solving (A3) Report

Topic: Income Manager

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1. Identify a Problem	PLAN
<ul style="list-style-type: none"><li>Some people have problem tracking their income and how they spend it in essential and nonessential things.</li><li>This could lead to a poor decision making in how they use it and could lead to financial problems.</li><li>Not being organized could make people spend their money without care.</li></ul>	
2. Set the Target	PLAN
<ul style="list-style-type: none"><li>Help the people by having an easy way to see how they spend their income so they could have a healthier financial life.</li><li>Give people the option of dividing their expenses into two categories, essential and nonessential.</li><li>Give people an organized view of their expenses.</li><li>Give people an organized view of their incomes.</li></ul>	
3. Analyze the Causes	PLAN
<ul style="list-style-type: none"><li>Having a bad organization with financial things can lead to financial problems.</li><li>Sometimes people just do not even look how they spend their income and only look how much they have left.</li><li>Having a bad habit of buying everything they want.</li></ul>	

4. Propose & Implement Countermeasures	PLAN/DO
<ul style="list-style-type: none"><li>Create a program where the people input their income and divide their expenses into two categories, the essential part will contain things like the food, electricity, water, cellphone, internet, house, car, etc., and in the nonessential part will be every other thing that are for their entertainment, hobbies, etc.</li><li>The two categories can be personalized by the people for their needs.</li><li>The income view can be personalized by the people needs if they have multiple incomes.</li></ul>	
5. Check/Evaluate	CHECK
<ul style="list-style-type: none"><li>To ensure the app is helping the people with their financial life, they have the option to put a minimum value for their remaining money personalized by them.</li><li>This minimum value can be the sum of their essential expenses or set by the people them self.</li><li>To be more helpful, we can set a setting to not let people put money in nonessential things before having every essential thing covered.</li></ul>	
6. Act and/or Standardize	ACT
<ul style="list-style-type: none"><li>We can create a survey so we can improve the different areas of the app.</li><li>Implement a saving tab where you can input the amount of money you want to save.</li></ul>	

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