

# A simple Single-Page budget tracking Application with Visual Insights

Many students aged 18 to 25 struggle to manage their personal finances due to irregular income, rising living costs, and complex budgeting tools. Existing apps like Emma and YNAB offer powerful features but can overwhelm novice users with bank synchronisation, forecasting, and investment dashboards.

This project proposes MyMoneyTrack, a minimalist budgeting app developed as a Single Page Application (SPA) focused on:

- Manual entry of income and expenses
- Basic category organisation
- Visual summaries to promote spending awareness

## Problem and Aims

Many budgeting tools require mandatory bank linking and present multi-layered dashboards, risking privacy and reducing usability for students.

Project Aims:

- **Deliver** essential budgeting functions **without bank connections**
- **Ensure** core features: **add, edit, delete** and **update (CRUD)** transactions
- **Provide** visual summaries with **user-friendly graphs**
- **Design** for **simplicity**
- **Support** everyday expense tracking **without financial overload**

## Methodology

A user-centred design (UCD) approach guided the development:

- Literature review
- Competitor analysis
- Primary research: 3 focus groups (13 participants)

Key insights gathered:

- Preference for minimal user interfaces
- Importance of clarity in layout and navigation
- Strong demand for visual summaries and feedback
- Students wanted flexibility and control over their data

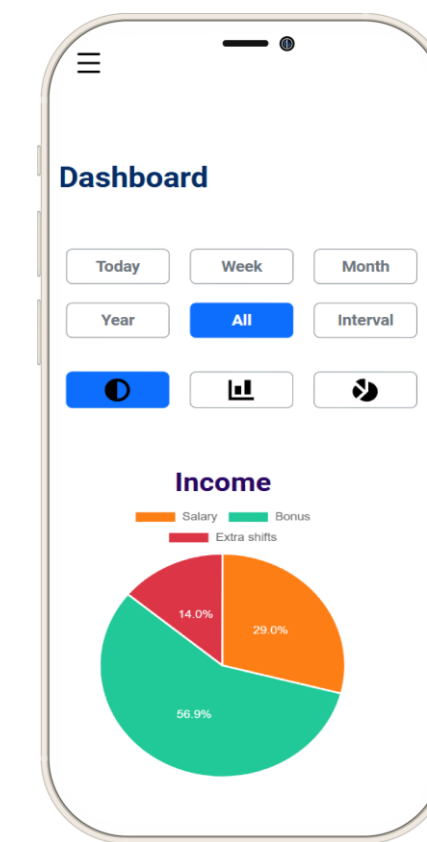
## Development

MyMoneyTrack was built as a SPA using:

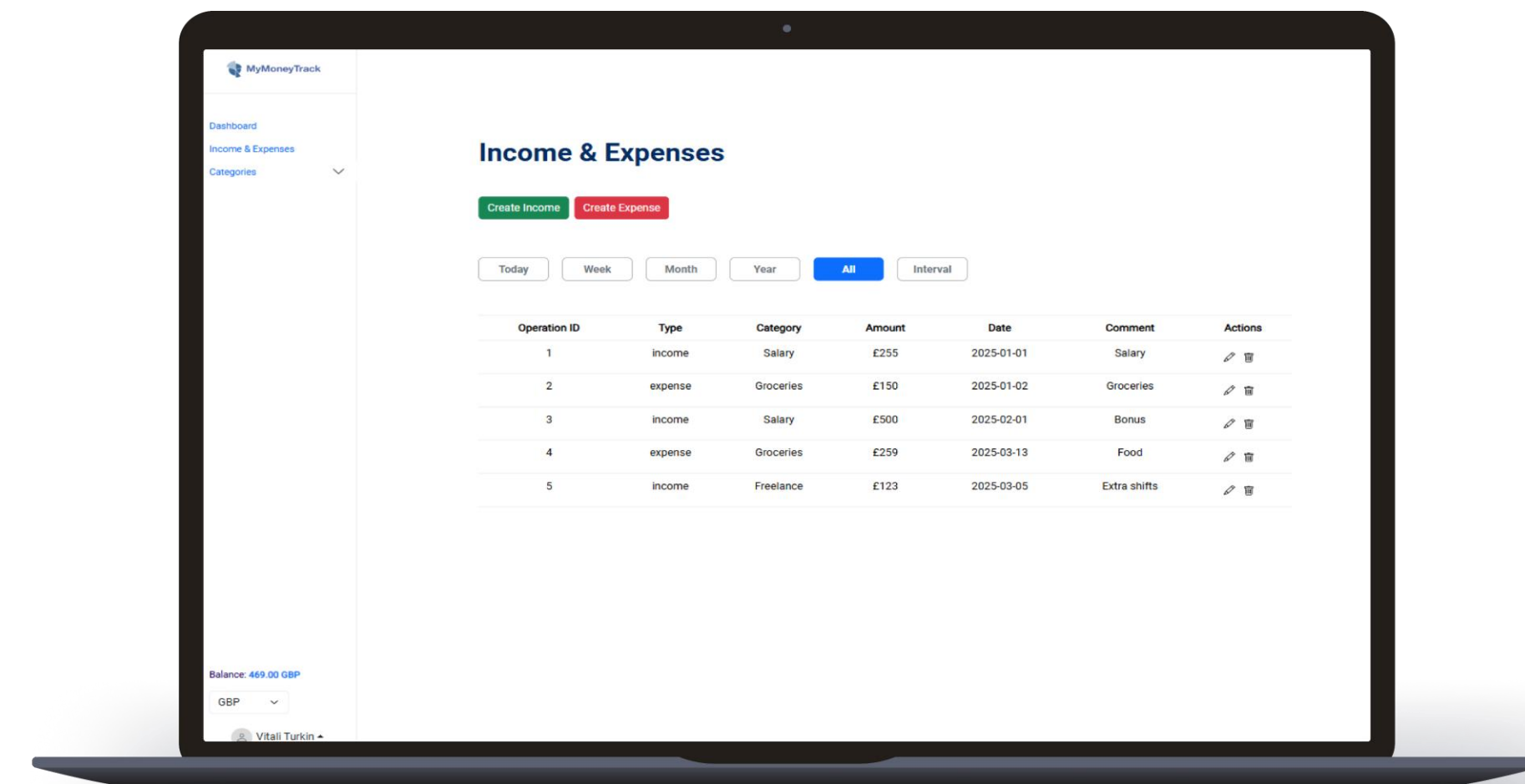
- React for the front end
- Bootstrap for responsive design
- Chart.js for data visualisations
- Node.js + JSON database for backend

Key Features:

- Manual CRUD operations
- Login system using JWT-based authentication
- Customisable date filtering



Mobile dashboard view with pie chart



Web view of transaction history

- No mandatory bank linking
- Visual insights via pie and bar charts

The prototype was designed using Figma.

## Results and Impact

Usability Testing Highlights:

- All users successfully completed tasks
- Most participants preferred visual summaries (charts, graphs)
- Positive feedback on simplicity and control
- Minimal design reduced anxiety around finances

Impact:

- Students reported increased awareness of spending
- App was rated more accessible than feature-heavy alternatives
- Future potential to support wider student demographics

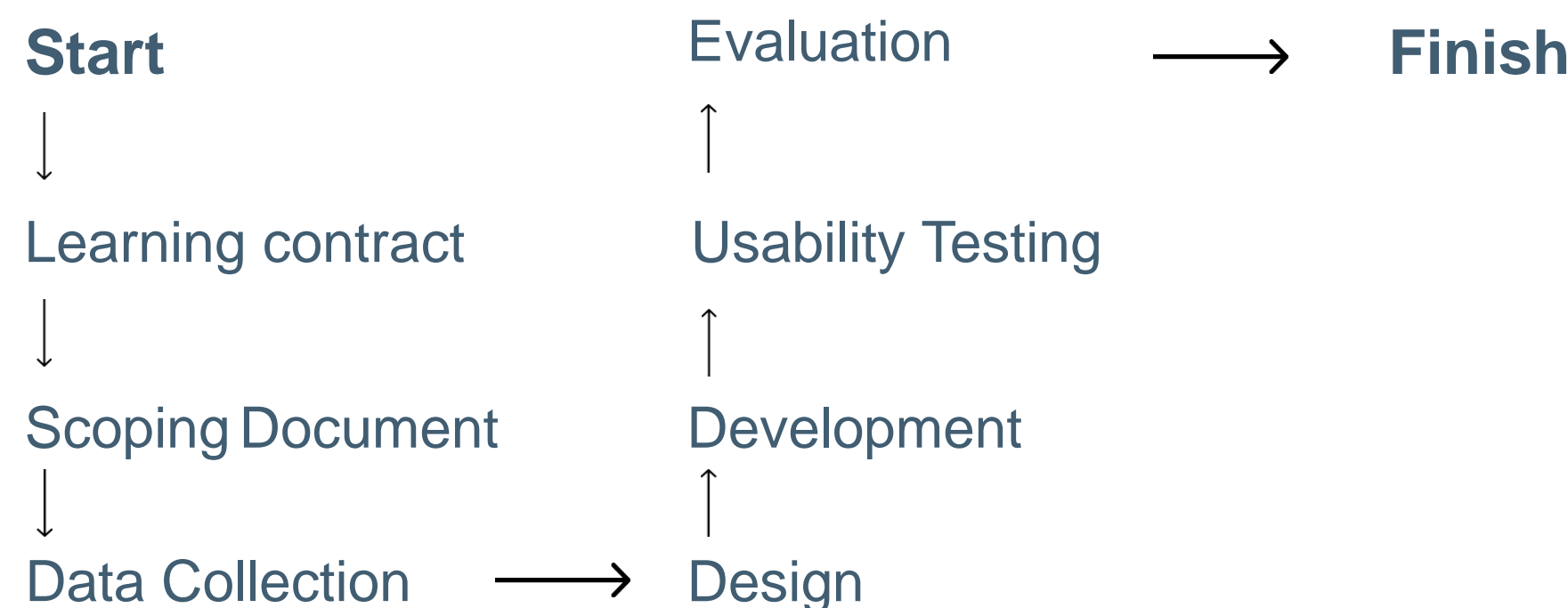
## Conclusion and Future Work

MyMoneyTrack **successfully** addressed the needs of students by offering a **lightweight, private-first budgeting tool**.

Future Directions:

- Add customisable savings goals and reminders
- Expand to include multi-currency support
- Conduct wider-scale usability testing
- Improve accessibility (e.g. screen readers, high-contrast mode)

## Plan



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