# Part 2

The initial literature for our project involves a survey of popular budgeting application on Android and iOS, such as Spendee and Mint, as well as spreadsheet applications that users may also use as a tool for budgeting. We also investigated rationales behind users who eventually stop budgeting, and related those rationales to some shortfalls within existing applications.

**Too much work to input transactions:**

Explain why its bad to take so long to input a transcation

In our survey of existing applications we found a few common fields that asked of the user per transaction, such as: Amount, Time, Category, Vendor, and Notes. Not all fields are usually required of a user for the transaction to be recorded; however, the omission of one or more fields of a transaction goes against the goal of a budget application to keep a thorough financial record. Once the transactions with incomplete field(s) are added, the user must then hunt for each of these transactions to complete them at a later time.

Another shortfall seen in the manner which the survey applications managed transaction input is the lack of automated input for the fields of new transactions. Despite the fact it is technologically possible to leverage receipt scanners to find transaction details (receiptmate), or GPS locations to find stores (stackoverflow), the surveyed budgeting applications require the user to manually input values for each field of a transaction to be added. Though apps such as Numbers, Spendee, and Mint do allow preset values for fields such as Category, Vendor, and Time, selecting the preset values still require some manual input from the user and is more time consuming than automated inputs.

**Too much negativity:**

Explain why its bad to be so negative …

Overview reports within the surveyed applications were brutally honest to the user about their spending history. All of the surveyed applications report user transactions in red once they have gone over the allocated budget. The default budget spreadsheet in Numbers will also report the total amount of transactions in the red, painting a grim outlook of user financial history if users decided to go over their allocated budget for the month. Although applications should be honest when reporting information, users may feel discouraged to continue budgeting if they are constantly informed of negative news. A notable example comes from Spendee where many users reported poor experiences using the application due to repeated negative feedback from the application with messages such as "Have you lost your job?"

**Require bank account passwords:**

Explanation…

**Trail period:**

Whens users first start to budget, they tend not to have a good estimate of their spending to form a good budget. Explain the need for a trail period…

Of the applications surveyed, none of them deal with possibility that users might want to start recording transactions for a trail period before deciding upon budget to follow. These existing budgeting applications also does not give recommendations to users for changing their budgets if the app as dedicated a consistent trend of going over or under a budget. These omissions can result in unrealistic budgets, which may eventually cause to users giving up their budget.

spendee - <http://www.spendeeapp.com/>

numbers - <http://www.apple.com/ca/ios/numbers/>

you need a budget - http://www.youneedabudget.com/

mint - <https://www.mint.com/>

<http://www.receiptmate.net/>

http://stackoverflow.com/questions/5028830/get-current-location-address-for-android-app