IJARSCT
International Journal of Advanced Research in Science, Communication and Technology
International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal
ISSN: 2581-9429
Volume 5, Issue 3, October 2025
Impact Factor: 7.67

AI-Based Web Application for Personalized Finance Tracker

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Abstract: *This research paper presents a detailed study on the development of an AI-based web application for personalized finance tracking. With the increasing number of digital payments, credit card usage, and online banking transactions, individuals find it challenging to monitor their financial activities efficiently. Traditional applications like Mint and PocketGuard provide users with budgeting tools but fail to offer predictive, personalized advice. The proposed AI-based solution leverages machine learning, natural language processing, and data visualization techniques to provide real-time insights, predict spending patterns, and recommend investment opportunities tailored to each user. The system allows users to input their income, monthly expenses, and risk appetite. The system integrates financial data from multiple sources, categorizes transactions automatically, and provides budget planning features with future predictions. The study emphasizes accuracy, usability, and security, ensuring that personal financial information remains protected while delivering valuable recommendations. An easy-to-use and visually rich dashboard displays categorized expenses using graphs and charts to enhance financial visibility This application aims to encourage better financial discipline, promote awareness, and empower individuals to make smarter financial choices through the support of Artificial Intelligence and data analytics. The research concludes that AI-enabled finance trackers can transform financial literacy and decision-making for individuals across different income levels.*

Keywords: Artificial Intelligence, Personal Finance, Budget Planning, Investment Advisory, Web Application, Predictive Analytics, Financial Technology

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DOI: 10.48175/568