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Xpense Tracker

Tanjila Naikwadi[1], Deeya Naikwadi[2], Mayur Kumbhar[3], Shrihari Relekar[4], Prof. S. R. Kadam[5]
[1234] Student, Computer Engineering
[5]Professor, Computer Engineering,
Jaywant college of Engineering and Polytechnic K M Gad, Sangli, Maharashtra, India
Dr Babasaheb Ambedkar Technological University Lonere

Abstract: *The digital age has made financial management a necessary part of the daily life. Unorganized financial records and financial ignorance are a big problem for many people, particularly students and working professionals, to manage their income and expenditure. Manually recording expenses on paper or using a basic calculator is inefficient, time-consuming and inaccurate. In the present rapidly developing world of cell phones and digital applications there is a growing need for smart, easy to use expense management systems to assist the person in managing his financial activities effectively. In response to the aforementioned issues, the proposed system, namely XpenseTracker, is designed as a mobile Personal Expense Tracking and Financial Analysis Application that will allow the user to systematically record, organize and analyze his/her daily financial transactions. The core goal of XpenseTracker is to offer users a simple yet powerful tool to handle their personal finances. Users can record their daily income and expenditure, label transactions, track spending habits, and create financial reports. Transaction filtering is one of the key features of the system allowing users to search and filter transactions by categories, dates, payment methods or transaction types.*

Keywords: Personal Finance Management (PFM), Expense Tracking System, Mobile Application, Financial Analysis, Income and Expense Management, Budget Management, Transaction Filtering, Spending Analysis, Financial Dashboard, Data Visualization, Expense Categorization

I. INTRODUCTION

The recent development of digital technology and applications for smart phones has changed the way that individuals do their daily business. Personal financial management is among such activities, which are gaining in significance due to the growing cost of living, the growing number of digital transactions and the changing spending patterns. Proper management of income and expenses is extremely important in ensuring financial stability, saving and preventing unnecessary expenditure. Many people still have a problem keeping track of their financial transactions, however, because they are time consuming, inefficient, and hard to organize, like using a handwritten note, spreadsheets or manual calculations. This has made it increasingly important to have an intelligent, easy-to-use expense management system that helps to streamline the tracking of expenses and gain meaningful insights into spending patterns. Digital finance apps and tools are becoming much more user-friendly and accessible for all ages due to the prevalence of smartphones and mobile apps. Mobile expense tracking apps provide users the ease to capture their financial transactions wherever, whenever they want. Although a number of expense management applications exist, most don't provide the cutting-edge capabilities that include efficient transaction filtering, detailed analytics, budget monitoring and customized financial insights. Difficulty interpreting spending habits or accessing individual transactions in a timely manner is a problem for users in many instances, because their respective transaction management applications lack the ability to provide adequate filtering and visualization options. Thus, there is a great need of a comprehensive and interactive application which will not only keep records of expenses but also provide insights and learning about the users' financial habits. To overcome these problems, the proposed system is XpenseTracker, a smart Mobile based expense tracking and financial analysis system. It helps users to manage their personal finances efficiently by generating features like recording transactions daily, managing their income, organising their transactions in categories,

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monitoring their budget, graphical reports and advanced transaction filtering. This system allows users to keep their finances in order and easily access all of their financial information in an interactive and easy to use interface. The application is designed to streamline expense tracking and analysis, enhancing users' financial awareness and helping them manage their money better.

II. PROBLEM STATEMENT

Living in today's digital age, personal finance management has become a difficult aspect for many people. Expense tracking is time-consuming, cumbersome and costly, especially when using traditional methods like handwritten records or basic calculators, which are prone to human error. Many users don't have proper accounts that result in poor budget management, unnecessary spending, and lack of financial awareness. Current applications might also lack good user interfaces, effective financial analysis and transaction filtering. Thus, there is a requirement for a mobile application that is capable of systematic expense tracking that is smart, simple and efficient. To address these shortcomings, XpenseTracker aims to offer organised expense tracking, budget management, filtering of transactions, and visual financial analysis through an interactive and user-friendly platform.

III. OBJECTIVES OF THE PROJECT

Design and development of Smart Mobile System for Personal Expense tracking for effective Financial Management.

- To ensure the efficient recording, organisation and management of income and expenditure transactions for every day.
- To establish transaction categorization and filtering methods to retrieve and analyse financial information easily.
- Create graphical reports, charts, and financial summary reporting for analysing user spending.
- Incorporate budget management capabilities to enable users to track their spending thresholds and manage any unnecessary or unplanned spending.
- To improve Financial Awareness and Decision Making by using Visual Analytics and real-time financial monitoring.
- To overcome the restrictions of conventional manual ways to report expenses by offering a user friendly and automated solution.
- To make personal financial data management more accurate, accessible and efficient through mobile technology.

LITERATURE SURVEY

The rise of financial management and tracking has made personal finance management systems a crucial research topic. A huge number of researchers have been working on smart financial management applications and have been focused on providing the user to maintain an organized record of income and expenditure. The use of digital management systems can help to improve data organization, accuracy, and accessibility, leading to overall system efficiency and usability, as reported by Kerkech et al. [1].

A mobile expense management system by Bhardwaj et al. [2] was designed to classify expenses and track the day to day financial operations efficiently. They found that when they have visual access to financial reports and budget tracking tools, users can become more aware of their finances and better manage their expenses.

Sharma et al. [3] devised a financial analytics system, which simplifies the financial analysis process with the help of graphical reports and automatic summaries. The research found that using visual dashboards improves users' understanding of how they spend and increases their ability to make good financial decisions.

Patil and Kadam [4] presented an intelligent budgeting application, where users can set their spending limits and get alerts in case they go over the set limits. They noted that budget notification systems promote financial discipline and cut down on unnecessary spending.

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The study of Singh et al. [5] was directed by the transaction filtering and search mechanisms in finance management apps. The study has shown that categorization, date filtering, and payment type filtering of financial records can make them more accessible and easier to track expenses.

Mehta and Joshi [6] state that cloud-based financial management systems give safe keeping and convenient access of financial information to various gadgets. Their work brought the attention of the modern financial applications to the importance of data security and synchronization.

Gupta et al. [7] introduced an Android application for tracking expenses that is connected with graphical analysis tools. The research demonstrated that pie charts, bar graphs and monthly summaries enable the user to analyze financial behaviour in an efficient manner and make informed financial decisions.

Kumar, and Verma [8] built a mobile application for managing expenses which was easy to use and targeted at students and working professionals. They found that users were much more engaged and found the application easier to use when there were simple interfaces and categorized expense recording.

Another research by Rane et al. [9] highlighted the significance of automation in Personal Finance Management Systems. They offered an automated system that cut down on human effort in financial record-keeping and enhanced the effectiveness of handling transactions with automated reporting capabilities.

V. PROPOSED SYSTEM

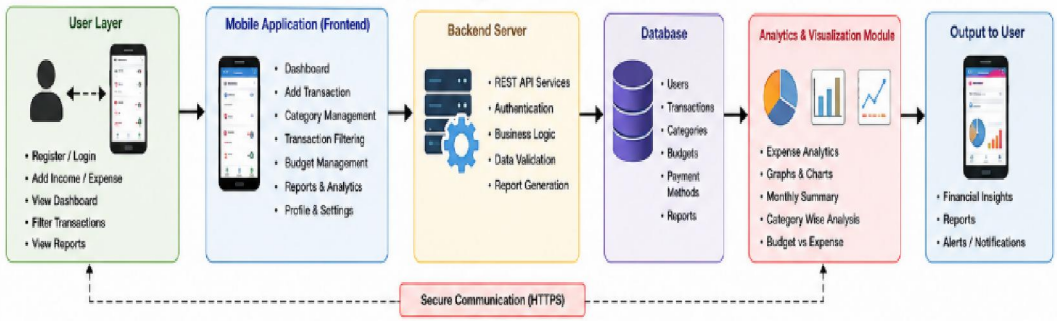

Fig 1 Proposed System Architecture

XpenseTracker is a personal finance management system being proposed as a mobile app which will assist in managing the daily financial activities of users efficiently. The system offers a structured way to track revenues and expenditures, examine spending patterns, and stay on budget by monitoring transactions and budgets. The working methodology of the system starts with user authentication in which users register and log in to the system securely. Once user has been authenticated, they can create financial transactions by filling in information like transaction amount, transaction category, payment type, payment date, transaction type, etc. All transactions are recorded in a structured database, and can be easily retrieved and managed by the system. It also categorizes spending in the following categories: bills, healthcare, entertainment, shopping, food, transport and salary. This classification enables users to have a better understanding of their expenses. A transaction filtering module also allows users to search and filter records by category, date, payment type or transaction type. This feature makes access to the website easier and facilitates financial record management. The system also creates visual reports with charts and graphs to aid in financial analysis. These graphical representations will give users a clear insight into their monthly and weekly costs, enabling them to recognize unnecessary costs and make better financial plans. The dashboard shows a summary of the financial details like total income, total expense, balance, expense by categories.

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VI. SYSTEM MODULES

The proposed system comprises five modules.

1. User Authentication Module

User Authentication Module is a module tasked with safely giving entry to the Application. This module enables users to register and log in with valid credentials. It safeguards privacy of data and prevents anyone from accessing personal financial information without authorization. The module also allows for the management of user profiles, which helps users to keep their personal information up to date and secure.

2. Module Income and Expense Management

The Income and Expense Management Module allows users to make systematic daily recordings and management of all financial transactions. Users can add, update and remove any income or expenditure record to meet their needs. The system classifies financial activities under various types of financial groups including food, transportation, shopping, sa=lary, healthcare, entertainment and more. This classification allows users to keep the financial records organized and make expense tracking easy.

3. Transaction Filtering Module

The Transaction Filtering Module offers powerful search and filtering capabilities for financial transactions. Users can view transactions by date, category, payment type or transaction type. This module enhances access, and makes it easy to pull out specific financial data from large transaction sets. This filtering mechanism also enables users to better understand their spending habits.

4. Budget Management Module

The Budget Management Module offers help in keeping financial discipline, users can set up spending limit by category. The system is constantly checking the expenses of the user and comparing that to budget values. If the expenses are more than the limit specified the application sends out alerts and/or notifications to notify about the expense overshoots. This feature can help in planning and expense management. If the expenses are more than the limit specified the application sends alerts and/or notifications to notify about the expense overshoots. This functionality can help in managing finances and expenses.

5. Dashboard and Analytics Module.

The Dashboard and Analytics Module lets users view a graphical representation of their financial activities. It shows the summarized financial data like user earned income, total expenses, balance left and category wise expenses. It produces charts, graphs, and visual reports that assist users in analysing the expenditure trends, monthly/weekly expenditure distribution and spending patterns. These analytical views help consumers make sensible monetary choices and enhance their monetary behaviors.

VII. IMPLEMENTATION

To create the proposed system, XpenseTracker puts emphasis on an application that is designed to efficiently manage personal finances and can be implemented on the mobile platform. The system's design is built on the latest technologies and tools to ensure that it performs smoothly, handles data securely and provides an interactive user experience. Easy navigation and responsive screens are provided by user-friendly mobile application technologies used in the front end of the application.The user interface features modules for login, dashboard, transaction management, budget settings and financial reports. The application has been designed in such a way as to offer simple interaction for users of different ages. The back end will process the user requests, process transactions, authenticate users, calculate budgets and generate reports. It is the interface between the user interface and the database. The back end handles all financial data efficiently and synchronizes users' data properly. All financial information such as user information, income, expense transactions, budget information, payment methods and categorized financial information are stored in the database. Fast data retrieval, data consistency, and secure management of financial records are ensured by using structured storage techniques.

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VIII. RESULT AND DISCUSSION

XpenseTracker was eventually successfully developed and implemented as an expense management application for the personal use of mobile devices. The system is capable of recording income, expenses, categorizing transactions, tracking budgets, filtering transactions and financial analysis.

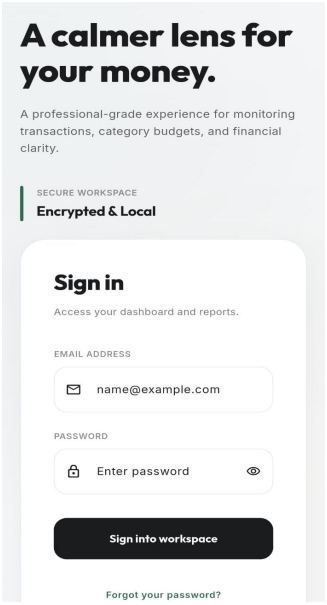

Fig 2.login page

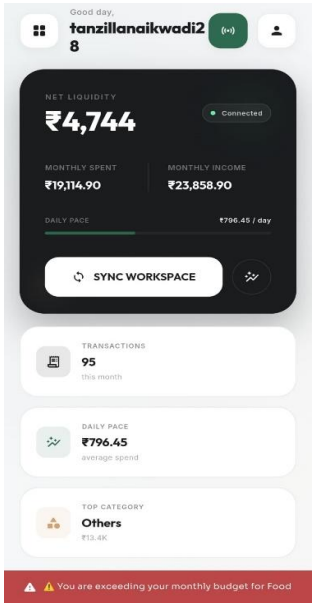

fig 3. Dashboard

Fig 2 Shows the login as well s registrations page for the user .whereas fig 3 shows the dashboard we got after login in as the user its shows the spent record for todays along with sync option to refresh it and with some daily records

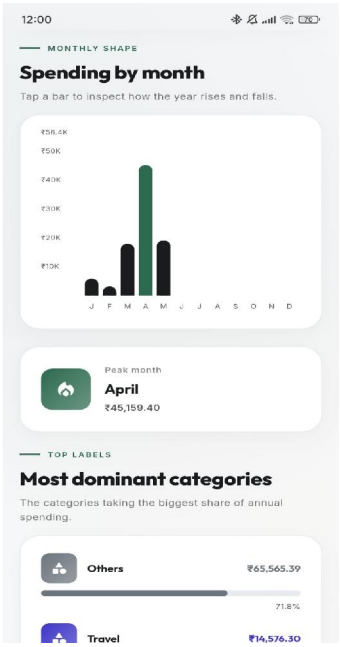

Fig.3 Monthly spent Analysis

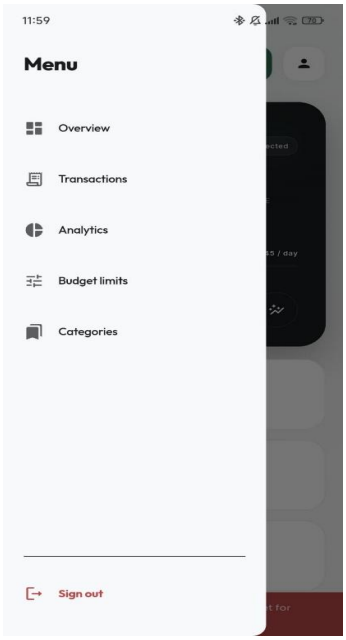

Fig.4 Sidebar

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Fig 3 shows the record of monthly spent and also determines which is the highest spend amount among the others whereas fig 4 shows the side bars in the application to explore those analysis present in the application

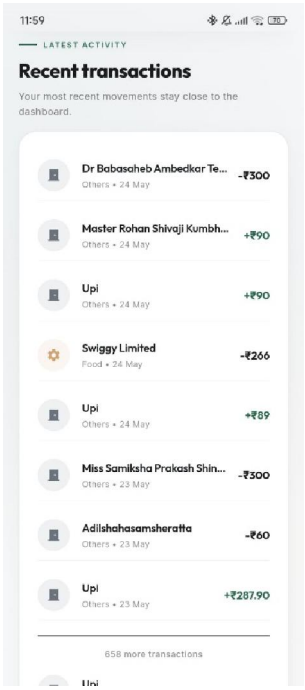

Fig .5 Recent Transaction

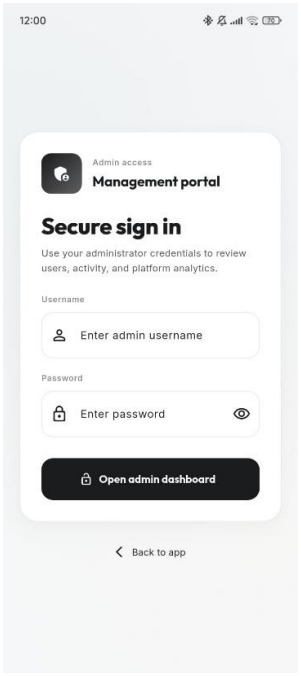

Fig. 6 Admin Login

Fig 5 represents the recent transaction occurred in the application where it displays the recent 10 -20 of the transaction and fig. 6 shows the admin panel/ dashboard where admin logs in towards the dashboards.

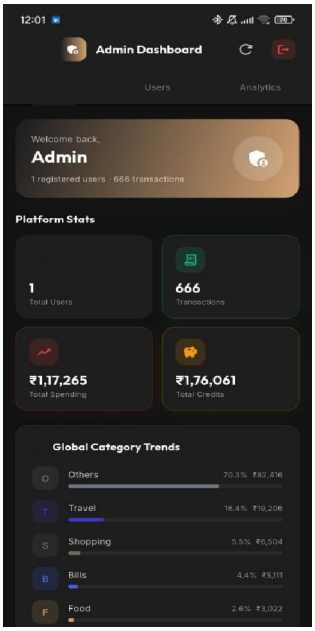

Fig.7 Admin Dashboard

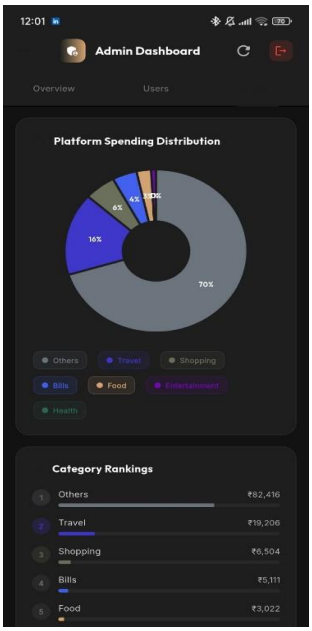

Fig.8 Admin Side Analysis

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Fig 7 represents the Admin side dashboard where all the analytics are displays from the user side including transactions, category and users etc .Fig 8 represents the chart wise analysis in which the distribution is carried out

IX. CONCLUSION

The system proposed, XpenseTracker, is a cost-efficient and user-friendly system designed for managing personal finances and tracking expenses. The app is an excellent solution to the shortcomings of manual expense tracking systems, providing a structured, streamlined, and user-friendly platform for tracking and analyzing expenses. The system allows to categorize transactions, filter transactions, see budgets and analyze transactions graphically, which enables to manage the daily income and expenses systemically. Using a visual dashboard, chart and summarized financial report allows users to comprehend how they are spending and effectively make financial decisions. Budget management encourages responsible spending of finances, enabling users to monitor their spending and notifying them when they have exceeded their budget. Furthermore, financial data is organized and easily accessible, which enhances data management and retrieval. The result of the proposed system has shown that XpenseTracker is capable of streamlining personal finance management, save manpower, reduce the chances of mistakes and increase awareness about personal finance. Combining analytical and filtering capabilities further improves the user experience and aids in better financial planning.

X. FUTURE SCOPE

For future development, the suggested system (XpenseTracker) could be expanded to include additional features and technologies to boost financial management capabilities. Cloud synchronization for secure data backups and multi-device access can be added to the system in the future. Artificial Intelligence Techniques can also be used to study the financial spending patterns and give smart financial tips to the users. Furthermore, the application can be connected to banking and digital payment system to automatically update transactions. Further advanced security features, including biometric authentication, and encrypted data storage, can enhance user privacy and data protection. These future improvements can render the system more efficient, smart and convenient to modern personal finance management.

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