

PERSONAL FINANCE IN OUR DAILY LIFE

By

Chalim Ahmed
ID: 151-15-5128

This Report Presented in Partial Fulfillment of the Requirements for the
Degree of Bachelor of Science in Computer Science and Engineering.

Supervised By

Fahad Faisal

Senior Lecturer
Department of CSE
Daffodil International University



DAFFODIL INTERNATIONAL UNIVERSITY
DHAKA, BANGLADESH
DECEMBER 2018

BOARD OF EXAMINERS

Dr. Syed Akhter Hossain

Chairman

Professor and Head

Department of Computer Science & Engineering

Faculty of Science & Information Technology

Daffodil International University

Dr. Sheak Rashed Haider Noori

Internal Examiner

Associate Professor and Associate Head

Department of Computer Science & Engineering

Faculty of Science & Information Technology

Daffodil International University

Md. Zahid Hasan

Internal Examiner

Assistant Professor

Department of Computer Science & Engineering

Faculty of Science & Information Technology

Daffodil International University

Dr. Mohammad Shorif Uddin

External Examiner

Professor

Department of Computer Science & Engineering

Jahangirnagar University

DECLARATION

We hereby declare that, this project has done by us under the supervision of **Fahad Faisal, Senior Lecturer of CSE, Daffodil International University**. We also declare that neither this project nor any part of this project has been submitted elsewhere for award of any degree or diploma.

Supervised by:

Fahad Faisal
Senior Lecturer
Department of Computer Science and Engineering
Daffodil International University

Submitted by:

Chalim Ahmed
ID: 151-15-5128
Department of Computer Science & Engineering
Daffodil International University

ACKNOWLEDGEMENT

We express our heartiest thanks and gratefulness to almighty Allah as His divine blessing makes us possible to complete the final year project successfully. We felt grateful to and wish our profound our indebtedness to **Fahad Faisal, Senior Lecturer**, Department of Computer Science and Engineering, Daffodil International University, Dhaka. Deep Knowledge & keen interest of our supervisor in the field of web development has influenced us to carry out this project. His endless hardworking, scholarly patience, continual influence , constant and smart supervision, constructive criticism, valuable opinion , reading many inferior draft and correcting them at all stage have made it possible to complete this project.

We would like to express our heartiest gratitude to **Dr. Syed Akhter Hossain, Professor and Head**, Department of Computer Science and Engineering, for his kind help to finish our project and to other faculty members and the staffs of Computer Science and Engineering department of Daffodil International University.

Finally, we must acknowledge with due respect the constant support and patients of our parents.

ABSTRACT

The aim of the project is to help the general people who would like to maintain and update their income and expenditure for future improvement of their way of cost adjustment. Personal finance is one of the ways of financial management system which incur in an individual or in whole family level. Budgeting plays vital role for cost effectiveness. Therefore there should be always linkage in saving money and spend monetary resource every time. Performing budget and save illustrated future investment and saving money in future need. Maintaining a personal budget is important to lead a happy family. There are several reasons why it is important to lay out certain budgetary principles in our life. The application deals with and will be familiar as well as easier to use for all kinds of people though who are new user or expert and interested in daily finance. Calculate whole income or money of our earnings. Figure out our all expense which are directly or in directly involve finance. Compare our expense with source of income and see if our budget it's weak or strong and then make a proper personal budget to have good financial state. A person can get all kind of information about his or her income and cost expenditure in this application. In Bangladesh there are many people live under poverty level but some of them are of lack of aimless financial budget and having very little knowledge on keeping cost record, i.e. lack of financial management. Many of finance sector are not priorities like Medical, Entertainment, and Hobby. We are not funding. Trying to understand aware to all people better effort in every sector in our daily needs. We have done this project by using is, Android Studio, XML, Language: JAVA, Data Base: Firebase. After implementation, the system is tested in different stages and it works successfully as prototype which will be portrayed in this paper.

TABLE OF CONTENTS

CONTENTS	PAGE NO
Board of Examiners	i
Acknowledgement	ii
Abstract	iii
CHAPTER	
CHAPTER 1:INTRODUCTION	1-5
1.1 Introduction	1
1.2 Motivation of Work	2-3
1.3 Objectives	4
1.4 Outcome	4
1.5 Report Layout	5
CHAPTER 2: BACKGROUND	6-7
2.1 Introduction	6
2.2 Related Works	6
2.3 Comparative Studies	6
2.4 Scope of the Problem	7
2.5 Challenges	7
CHAPTER 3: REQUIREMENT AND SPECIFICATION	8-11
3.1 Introduction	8
3.2 Requirement Collection and Analysis	8
3.3 Use Case Modeling and Description	9-10
3.4 Logical Data Model	11

3.5 Design Requirements	11
CHAPTER 4:DESIGN SPECIFICATION	12-13
4.1 Front-end Design specification	12
4.2 Back-end Design specification	12
4.3 Implementation Requirements	13
CHAPTER 5:IMPLEMENTATION AND TESTING	14-22
5.1 Implementation of Database	14
5.2 Implementation of Front-end Design	15
5.3 Implementation of Front-end Design	16
5.4 Implementation of Front-end Design	17
5.5 Implementation of Front-end Design	18
5.6 SWOT analysis of the project	19-22
5.7 About Me	22
CHAPTER 6:CONCLUSION AND FUTURE SCOPE	23-23
6.1 Conclusion	23
6.2 Future scope	23
REFERENCE	24
APPENDIX	24
PLAGIARISM REPORT	25

LIST OF FIGURES

FIGURES	PAGE NO
Figure 3.3: Use Case Model for User	9
Figure 3.4: E-R Diagram of the Proposed System	11
Figure 5.2: User Login	15
Figure 5.3:Homepage on website	16
Figure 5.4: Our Service	17
Figure 5.5: Income statement	18
Figure 5.6: SWOT Technique Analysis	19
Figure 5.6.1: SWOT Analysis Framework	200
Figure 5.7 With me honorable person Mr Sabur Khan.	21
Figure 6.1: Plagiarism rate	25

LIST OF TABLES

TABLES	PAGE NO
Table 3.1: Description of Use Case Diagram of Users	10
Table 5.6: SWOT analysis matrix (Whaley, 2010).	20

CHAPTER 1

INTRODUCTION

1.1 Introduction

Personal finance is one of the financial management system which an individual performs save and spend monetary resource over time in order for individual sustainability. When planning personal finance the individual would consider the suitability to his or her own and family member need of arrange of products which directly related to monetary involvement or investment privately. Even though the word runs on money and our lives revolve around its flow an application lack of discussion and education about personal finance. We strongly believe that the to come down it's time for everyone to understand how to grow their money the basic understanding of personal finance. When developing a personal financial plan, one of the first things we should do is assess our current financial situation. This includes our income, assets, and liabilities. Everyone should not have the same financial plan because of different income source. It's depend on his or her income. A budget that works for one person should be to identify clear statement. Education and at home necessary to be an informed user and manage finances properly. All of the prediction and activities of an every person or family regarding their money, including "spending", "saving", planing, etc.

1.2 Motivation of Work

To promote an application in order to all type of people in the world. The duty of encouragement becomes a great task of self-idea.

It can be a hard work for many, at the time people are forgetting their daily activities and take their note.

Our App created for those user, who are unconscious their Daly income and cost. aAt first we think a task and build an idea.. ##We try to finish our plan. When the problem is align .Many of books are solving this problem. We can feel our finance status and

developing an idea to resolve this. One of the biggest challenge when you are facing financial budget for frustration is creating or maintaining a positive attitude in the face of adversity. So some motivational speech is given bellow.

1.3 Objectives:

This app build for those users , who wish to use their Daily document in daily expense. Its role and importance in our Daily life. This app usually help the user who has a basic knowledge on how decreased their cost and increase their income.

1.4 Outcomes

- Lead a Discipline life in every steps
- It's work multipurpose suitable for commercial work
- The sector of IT in Government of Bangladesh is continuously inspiring the people for setting up personal application.
- Commercially it has a huge market
- Children's Graduation
- Children's Post-Graduation
- Children's Marriage
- Building Retirement Corpus (or aiming for **Early Retirement**)
- Saving for Down payment – to buy a house on **home loan**
- Setting up an emergency fund
- Clearing the home loan as soon as possible
- Clearing other loans
- Foreign Trip plan (one time or every few years)
- Contributing in families sister/brother's marriage
- Car purchase
- Becoming financially free (this means different things to different people)

1.5 Report Layout

In this report, we have organized the rest of parts as follows: we have discussed about this Project background with related works. Comparative studies, scope of the problems and challenges in Chapter 2. Then, in chapter 3, we described about requirement specification including business process modeling, requirement collection and analysis, case modeling and description, Logical data model, design requirements. We have conversed about design and implementation. In this section, we have deliberated about front-end design as well as back-end design with interaction design application viewing and implementation requirements in chapter 4. After that in chapter 5, we have discussed about implementation and testing part in implementation of interactions, testing implementation, test results and reports. Finally, we have concluded the report with future scopes in chapter 6.

CHAPTER 2

BACKGROUND

2.1 Introduction

We face different problem in our daily finance budget like every sector in our life such as education, medical, transport etc. Our app inspired them for their daily expense information providing to help and support. The personal budget is an essential tool to handle our financial troubles. We use a computer or smart phone as well to prepare our budgeting basic or principle and no matter what stick to them to lead a financially stable life. Proper our personal budget today and lead a stress free and tension free life. Most of the people in our country are unconscious about their life style. Our thinking represented our daily all finance activities

2.2 Related Works

There are many others app in our country but this categories of app nothing like this. But something closely like this app. There less user friendly or computationally complex. As Microsoft Excel, it takes proper training to use. But our target is to make people life easier and reliable. It can be operated by those people who can use smart phone.

We create it much easier path and support to fully concentration for the local user .

2.3 Comparative Studies

To store users data, we are studied several data base system. But we hope JSON is more faster and easy data base system. To make a good design we have to study design pattern. We also studied UI and UX. Some simple algorithm such arithmetic. Any type Material design.

2.4 Scope of the Problem

- Making a note for daily expense is boring. Therefore, some people aren't write expense and earning record daily bases. But in reality most of the people failed to find such a program that more usable and keep tract of their cost and earning
- To solve above problem, we have tried to build an application program
- Short term financial goals are ones to be achieved in up to 3 years
- Medium term financial goals are one to be achieved in 3-7 years
- Long term financial goals are to be achieved in 7 to 10+ years

2.5 Challenges

- Implementation challenge was less
- Design part was pretty much harder
- Data availability was important part.
- Color combination was a big deal for us
- Be careful about over spend on gift.
- Reading book on personal finance.
- Establishing an emergency finance.
- Organizing our important financial document.
- Keeping the money in our wallet minimum.

CHAPTER 3

REQUIREMENT SPECIFICATION

3.1 Introduction

This part show overall requirements analysis. Our main requirement was to build such system that hold daily expense records. Our target devices are low configured. As a result, we huge user. To make attractive and good looking's we try good color combination.

3.2 Requirement Collection & Analysis

Collecting different area in real life situation and some other online field. some are given bellow.

- Medical
- Grocery
- Clothes
- Mess
- Entertainment
- Fees
- Rent
- Telephone
- Electricity
- Repair
- Transport
- Internet bill
- Educational
- Tour plan
- Attending fest

3.3 Use Case Modeling and Description

Basically, User can access this application giving their E-mail ID and password

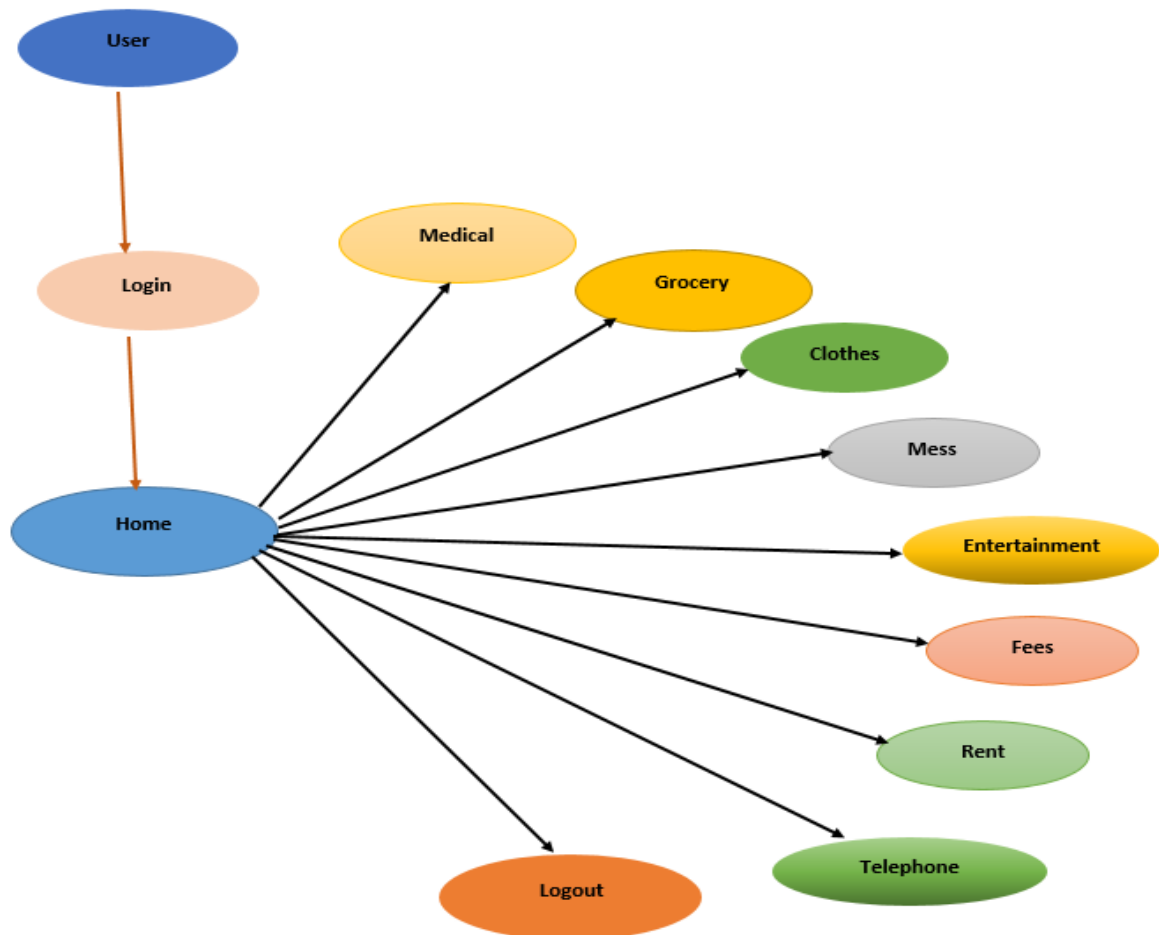


Figure- 3.3: Use Case Model for User

Table 3.1 illustrates the idea of use cases of different users.

Name of use case	User of The System
Primary Actor	User
Secondary Actor	Null
Pre-Condition	User no need to an account but user can
Description	He or she use this app and use all the item. If user create an account then he/she feedback to the system.
Post-Condition	If user log in this app then he or she see all type of entity which are created by developer.

3.4 Logical Data Model

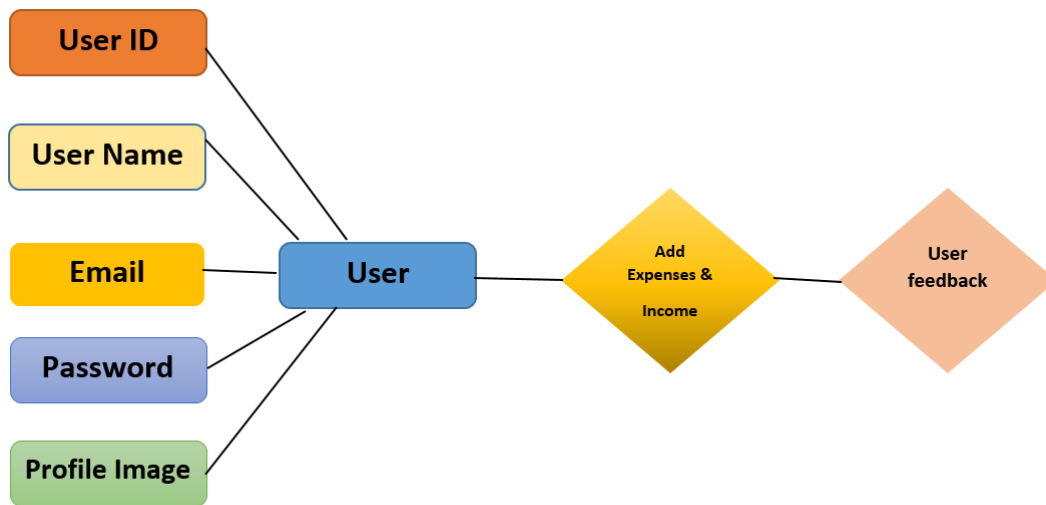


Figure 3.4: E-R Diagram of the Proposed System

3.5 Design Requirements

- The system will be used individual users.
- Usability concern we tried minimum activities, fields etc.
- User can create account and login
- User will give some information like phone number name, number, e-mail so, that's system can identify unique user.
- For assigning data we have some text field those data will be stored in database

CHAPTER 4

DESIGN SPECIFICATION

4.1 Front-end Design Specification

- Our target users are individual normal users therefore we are no admin user.
- Normally app user will show login page.
- Log in page are E-mail and password.
- Menu option are required where user can configure the system

4.2 Back-end Design Specification

- User will get a default setting menu.
- Don't need to create an account.
- All the account update will be automatically update to database.
- Here use flat icon and material button view for the user.
- there aare many selectable item.
- Some times user need to input data and some time don't need to input.

4.3 Implementation of Requirements

Technology used to develop are as follows:

- XML- Extensible Markup Language
- Design: XML-Extensible Markup Language
- Programming/Scripting Languages: Java
- Android studio which required 8 GB RAM
- Appcelerator Platform.
- Eclipse
- Database: Firebase

CHAPTER 5

IMPLEMENTATION AND TESTING

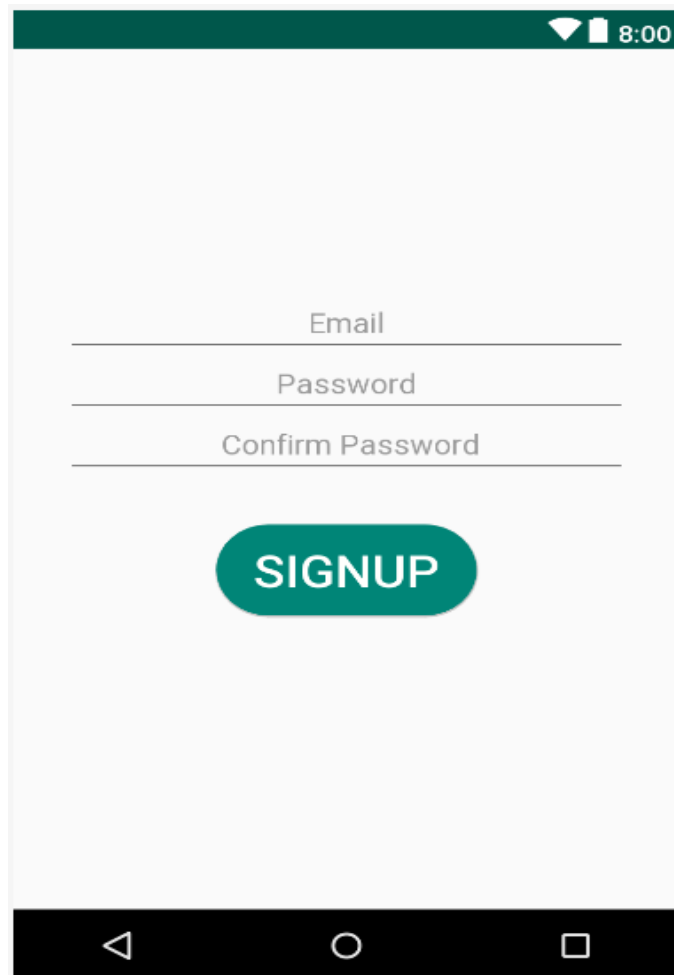
5.1 Implementation of Database

- We use fire base data base to save the user input.
- Data base create by only user.
- Firebase data save data JASON style those help for the developer
- We save data under a unique key.
- If the key equal to the user key then it show the save data
- Feedback of the user go to the developer e-mail.

5.2 Implementation of Front-end Design

User Login

This is the home page of our developed system. In our system have firstly user getting their E-mail ID, Password and confirm password and Sign-up



The image shows a mobile application interface for user registration. At the top, there is a dark green status bar with a white Wi-Fi icon, a battery icon, and the time '8:00'. Below this, the main content area is white and contains three input fields stacked vertically. The first field is labeled 'Email', the second 'Password', and the third 'Confirm Password'. Each field has a thin horizontal line below it. Below the input fields is a large, rounded green button with the word 'SIGNUP' in white, uppercase letters. At the bottom of the screen, there is a black navigation bar with three white icons: a triangle pointing left, a circle, and a square.

Figure-5.2 User Login

5.3 Implementation of Front-end Design

Homepage:

This is the page where we can get some feature which all are help to do our daily task. All tools have access point to entry input data. It can be different calculation.

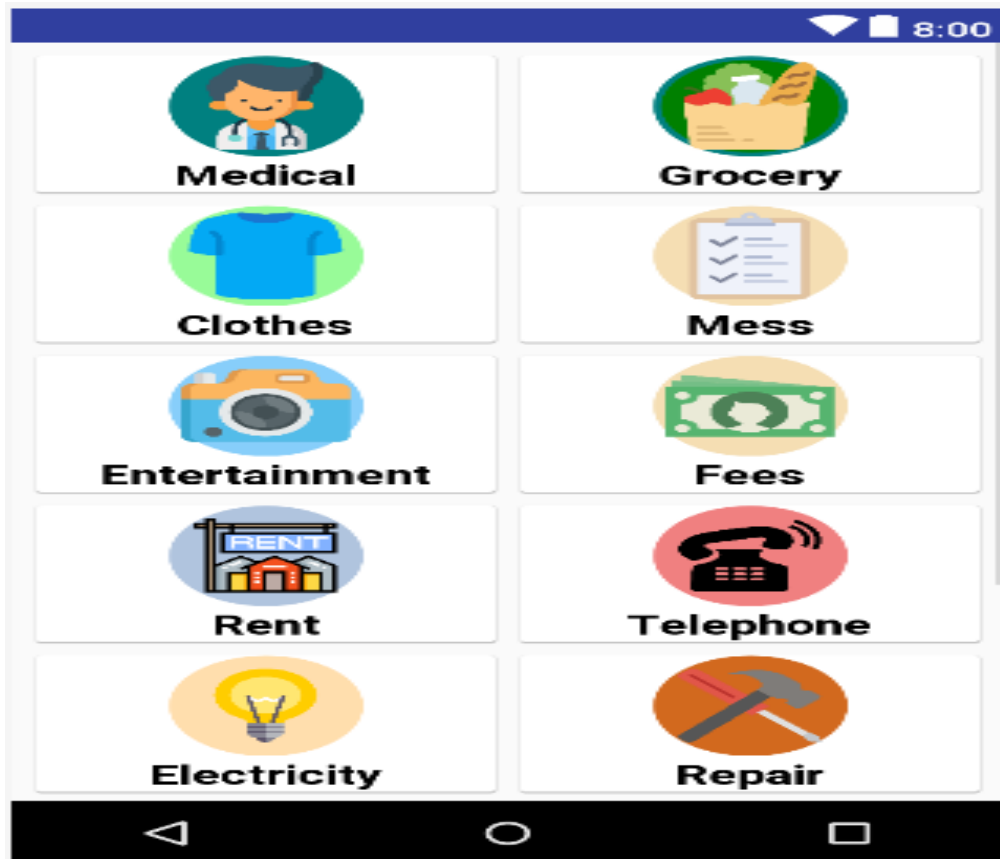


Figure-5.3 Homepage on website

5.4 Implementation of Front-end Design

Our Services:

Show a list of our services which is we provide in our Application. And it's also provide some important view to access.

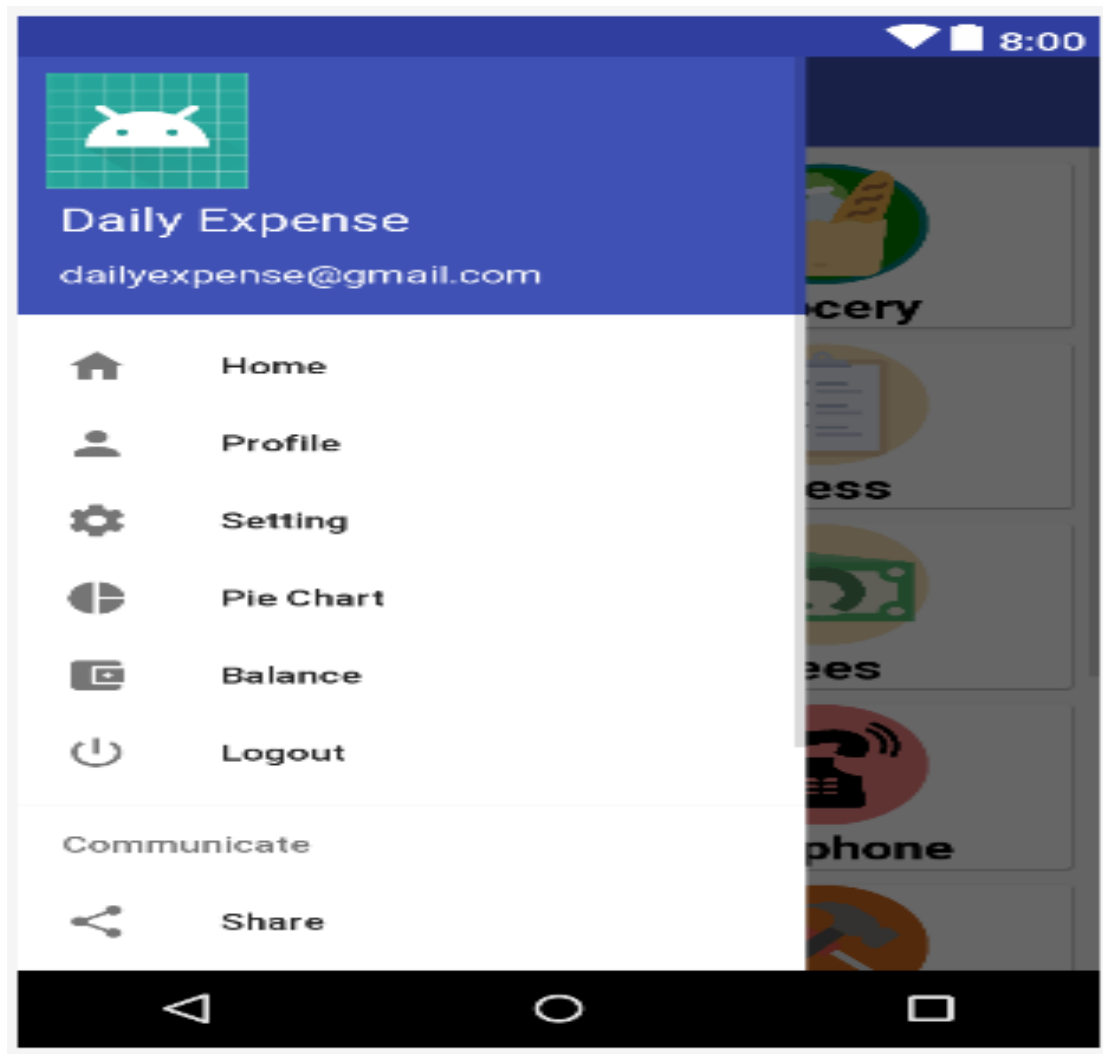


Figure: 5.4 Our Service

5.5 Implementation of Front-end Design

Income statement view:

It gives the information total available balance. There various sides of coming income like business, job, house rent etc. all kind of income are adding this site.

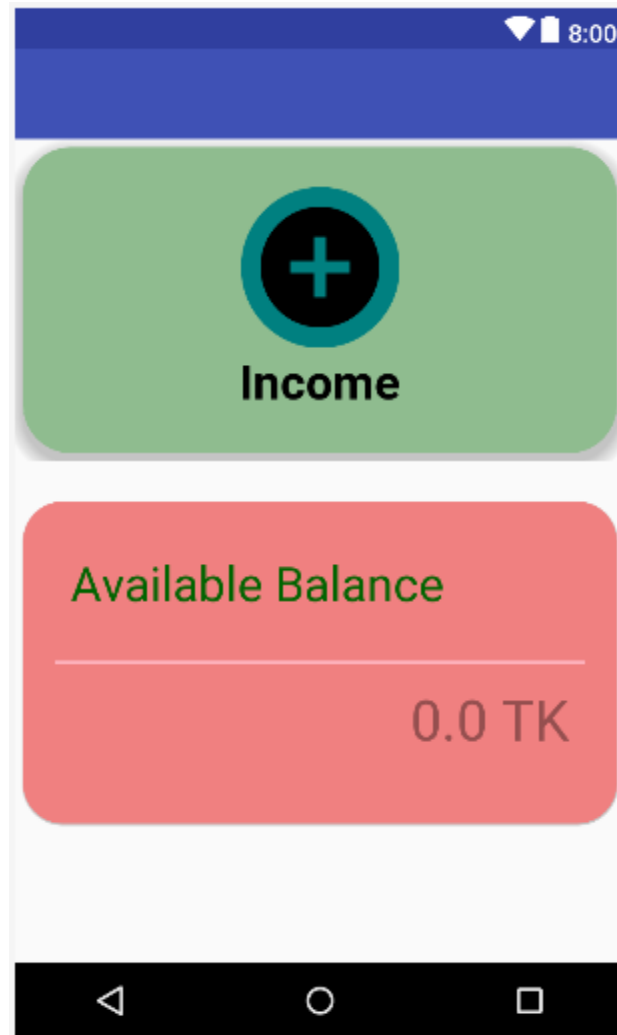


Figure: 5.5Income statement

CHAPTER 6

CONCLUSION AND FUTURE SCOPES

6.1 Conclusion:

We are willingly to try to make people life easier than before. Though it is a simple application but we hope that its impact will be much more. //If you search there are many other appfor mobile application but it is hard for to choose which appliacion you used. This app is more user friendly. Some app are more equal but this app make your life so easier. This app build for the user who conscious about But they're certainly not equal. Personal finance software should make your life simpler, not more complicated, and it should be customizes income and expense.

6.2 Future Scope:

- In future we will add image to text input system, as result user can easily read data from bill or recite
- Another feature we are hoping to include in near future that will enable users to keep tract market location and valuable information by using Google's new street view system that developed on computer vision and artificial intelligent
- If we get some bank transection APIs then we will be able to payment for our user.
- When we add some extra feature our system will become complex enough so we have to concentrate on performance usability, stability etc.

APPENDIX

Project Reflection: We start to last one year to build this project. We hard working for better represented and create the app Fall-2017 semester. We started our project for an easier way to represent the user a more smooth application. This app helped for the user. We are trying to monitor our daily finance were able to reach our aim.

This app help for the all classes of user who are interested their daily finance. And it will be very useful for comfortably people. People will get all kind of information and details about their finance by our application called “Personal Finance in Our Daily Life”.

So, we believe that our “Personal Finance in Our Daily Life” will help our people.

PLAGIARISM REPORT

Figure: Plagiarism Rate