---------------------- Project Requirement -----------------------

For the Savings Tracker project, a comprehensive set of requirements will be outlined to ensure the development of a robust application that allows users to set, track, and achieve their saving goals. This document will break down the requirements into functional and non-functional sections, providing a clear blueprint for the development team.

### Functional Requirements

1. \*\*User Account Management\*\*

- FR1.1: Users must be able to create, edit, and delete their accounts, including setting up authentication mechanisms (e.g., password, biometric).

- FR1.2: Users must be able to recover forgotten passwords securely.

2. \*\*Goal Management\*\*

- FR2.1: Users should be able to create savings goals, specifying a goal name, total goal amount, and an optional deadline.

- FR2.2: Users can edit or delete their savings goals at any time.

- FR2.3: The system must allow users to specify an initial amount towards each goal if desired.

3. \*\*Monthly Goals and Tracking\*\*

- FR3.1: The system must automatically calculate and suggest a monthly saving goal based on the total goal amount, initial amount, and deadline (if any).

- FR3.2: Users should have the option to adjust the monthly saving goal manually.

- FR3.3: The application must track monthly contributions towards each goal, allowing users to input variable amounts each month.

- FR3.4: The system must provide feedback on how much is saved towards each goal, the remaining amount, and the estimated time to goal completion based on current saving trends.

4. \*\*Deadline Management\*\*

- FR4.1: Users may set a deadline for each saving goal.

- FR4.2: The system must alert users if their current saving rate is insufficient to meet their goal by the deadline.

5. \*\*Contribution Tracker\*\*

- FR5.1: The application must allow users to record contributions towards their savings goals, including the date and amount.

- FR5.2: Users should be able to view a history of their contributions.

6. \*\*Reporting and Insights\*\*

- FR6.1: The system must provide visual reports (e.g., graphs, charts) on the user's saving progress, including historical data on contributions.

- FR6.2: Users should receive insights and tips based on their saving habits and progress towards goals.

### Non-Functional Requirements

1. \*\*Usability\*\*

- NFR1.1: The application must be user-friendly, with intuitive navigation and a responsive design compatible with various devices and screen sizes.

- NFR1.2: The application should provide onboarding tutorials for new users.

2. \*\*Performance\*\*

- NFR2.1: The application should perform actions quickly, with goal updates and contribution tracking operations completing in under 2 seconds.

3. \*\*Security\*\*

- NFR3.1: The application must ensure data security, including secure storage of user information and encrypted communication.

- NFR3.2: Implement robust authentication and authorization measures to protect user accounts and data.

4. \*\*Scalability\*\*

- NFR4.1: The system must be scalable to accommodate a growing number of users and data entries.

5. \*\*Data Backup and Recovery\*\*

- NFR5.1: The system must regularly back up data and provide an easy recovery mechanism in case of data loss.

6. \*\*Accessibility\*\*

- NFR6.1: The application should be accessible, following WCAG (Web Content Accessibility Guidelines) to ensure it is usable by people with a wide range of disabilities.

These requirements provide a solid foundation for the development of the Savings Tracker application, focusing on user needs for managing and tracking their saving goals effectively. Additional features and adjustments may be considered based on user feedback and testing phases to enhance functionality and user experience.

----------------- User stories and journeys ------------------------

Based on the comprehensive requirements provided for the Savings Tracker project, we can outline a series of user stories and journeys that encapsulate the functional and non-functional needs of the system. This approach will aid in aligning the development process with user expectations and ensure a product that not only meets technical specifications but also provides a fulfilling user experience.

### User Stories

1. \*\*User Account Management\*\*

- As a user, I want to create an account using my email and a secure password so that I can track my savings goals privately and securely.

- As a user, I need to be able to edit my account details to keep my personal information up to date.

- As a user, I wish to delete my account if I no longer need the service, ensuring all my data is permanently removed.

- As a forgetful user, I need a way to recover my password securely so that I can regain access to my account.

2. \*\*Goal Management\*\*

- As a user, I want to create a savings goal by specifying a name, total amount, and an optional deadline to organize my savings efficiently.

- As a user, I need to edit or delete my savings goals to reflect changes in my financial situation or objectives.

- As a user, I want to specify an initial amount towards each goal to track already made contributions.

3. \*\*Monthly Goals and Tracking\*\*

- As a user, I want the system to suggest a monthly saving amount based on my goal details so that I can plan my savings without hassle.

- As a user, I wish to adjust the suggested monthly saving amount to suit my financial situation better.

- As a user, I need to track my monthly contributions towards each goal to see my progress.

- As a user, I want feedback on my saving progress, including how much I've saved, what remains, and the estimated time to goal completion.

4. \*\*Deadline Management\*\*

- As a user, I want to set deadlines for my saving goals to motivate myself.

- As a user, I need alerts if I'm not saving quickly enough to meet my goals by the deadlines to adjust my savings strategy.

5. \*\*Contribution Tracker\*\*

- As a user, I want to record contributions towards my saving goals, noting the date and amount to maintain an organized history of my efforts.

- As a user, I wish to view a history of my contributions to understand my saving patterns.

6. \*\*Reporting and Insights\*\*

- As a user, I want visual reports on my saving progress to easily comprehend how I'm doing.

- As a user, I'm interested in receiving insights and tips based on my habits and progress to improve my saving strategy.

### User Journey

#### Creating an Account and Setting the First Savings Goal

1. \*\*Landing on the Application\*\*: Jane lands on the Savings Tracker homepage and finds the "Sign Up" button thanks to the intuitive navigation emphasized by NFR1.1.

2. \*\*Account Creation\*\*: She creates an account, entering her email and a secure password, and optionally adds biometric authentication as per FR1.1.

3. \*\*Onboarding Tutorial\*\*: Jane is guided through an onboarding tutorial (NFR1.2) that shows her how to navigate the app and use its features.

4. \*\*Setting a Savings Goal\*\*: Following the tutorial, Jane creates her first savings goal, naming it "Vacation Fund," setting a goal amount, and an optional deadline, following FR2.1.

5. \*\*Initial Contribution\*\*: She decides to add an initial amount she's already saved up to this goal, as allowed by FR2.3.

6. \*\*Monthly Goal Suggestion\*\*: Based on her goal details, the system automatically suggests a monthly saving amount (FR3.1). Jane adjusts this slightly to fit her budget better (FR3.2).

#### Tracking and Adjusting Goals

1. \*\*Monthly Contributions\*\*: Every month, Jane logs her contributions towards the "Vacation Fund." The app tracks these contributions (FR3.3) and updates her on her progress towards the goal, including how much she has saved and how much more she needs to save (FR3.4).

2. \*\*Deadline Approaching Alert\*\*: As the deadline nears, the system alerts Jane that she needs to increase her savings rate to meet her goal in time (FR4.2).

3. \*\*Adjusting Goals\*\*: Jane edits her goal to extend the deadline slightly, giving her more time to save the necessary amount (FR2.2).

#### Reviewing Progress and Insights

1. \*\*Viewing Reports\*\*: Jane uses the app's reporting feature (FR6.1) to view visual reports on her savings progress, appreciating the user-friendly and responsive design (NFR1.1) that works seamlessly on her tablet (NFR1.1).

2. \*\*Receiving Insights\*\*: She receives personalized insights and tips based on her saving habits (FR6.2), which help her improve her strategy and save more efficiently.

This user story and journey framework provides a narrative through which the Savings Tracker's features and requirements are brought to life, offering a user-centric perspective that can guide development and ensure the end product resonates with and serves the needs of its intended audience.