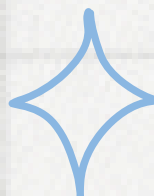


Spendwell



YOUR PERSONAL FINANCE ASSISTANT

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Ankit Singh**



Key challenges in Personal Finance

- Overspending and lack of awareness of spending habits.
- Difficulty in setting and maintaining savings goals.
- Inadequate investment strategies and financial risk management.
- Lack of personalized financial guidance.



What is Spendwell???

- SpendWell is an AI-powered finance Coach and a expense tracker designed to help individuals make better financial decisions.
- By analyzing users' spending patterns and financial goals, SpendWell offers personalized financial advice and proactive recommendations.
- The platform aims to simplify budgeting, savings, and investment management with cutting-edge technology.

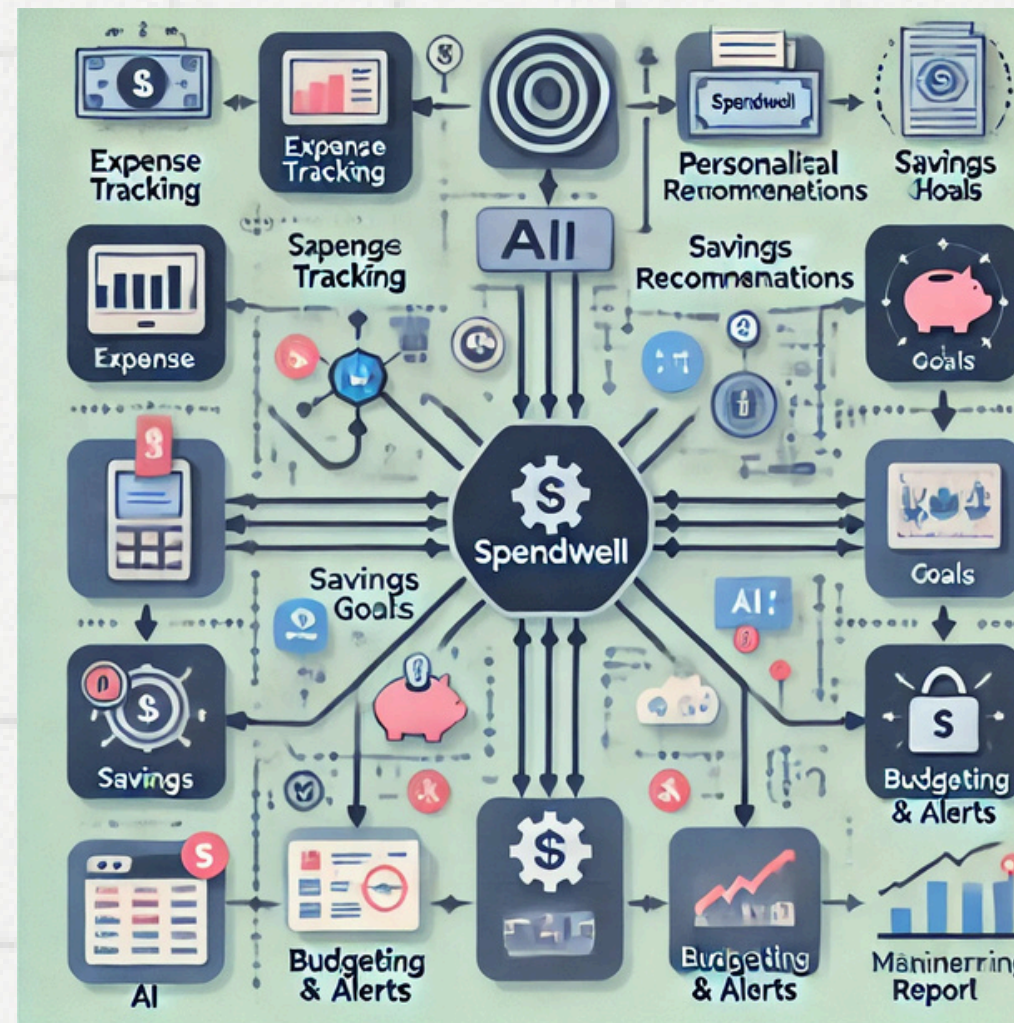
How Spendwell solves these problems

Expense Tacking

Automatically categorizes expenses and identifies areas of overspending.

AI-Powered Advice

Provides personalized budgeting tips, savings strategies, and investment recommendations.



Proactive Alerts

Sends notifications about financial risks, such as overspending and insufficient savings.

Smart Financial Decisions

Guides users toward better spending, saving, and investing choices.

Core Features of Spendwell

Add Transaction

Expense

Income

Amount:

Enter amount

Category:

Food

Description:

Add details...

Submit

- **Personalized Financial Dashboard:** Overview of income, expenses, savings, and financial goals.
- **AI-Powered Chatbot:** Answers financial questions and provides advice based on user data.
- **Expense Categorization:** Automatically classifies expenditures for better tracking.
- **Budgeting & Alerts:** Users set budgets and receive alerts for potential overspending.
- **Savings Goals:** Set and track progress toward savings and investment goals.
- **Financial Reports:** Visual reports showing spending patterns, savings progress, and more.

How the AI Chatbot works



- **Real-Time Query Handling:** Leverages Gemini API for efficient and responsive interactions with users.
- **Customizable User Experience:** Utilizes Flask for seamless deployment, enabling adaptive and personalized responses.
- **Financial Alerts and Insights:** Proactively notifies users about spending patterns, savings gaps, and actionable advice.
- **Finance Coaching and Guidance:** Acts as a virtual finance coach, providing clarity on financial terms and personalized guidance to help users make informed financial decisions.

Here's a demo....

Track. Save. Succeed.

The ultimate AI-driven expense tracker to take control of your finances.

[Learn More](#)[Sign Up Free](#)

Features That Set Us Apart

Landing page

Track. Save. Succeed.

The ultimate AI-driven expense tracker to take control of your finances.

[Learn More](#)[Sign Up Free](#)

User Interface



Add Transaction

Amount:

Category:

Description:

Transaction Report

Login Page

Welcome to SpendWell

Username:

Password:

Finance AI Bot

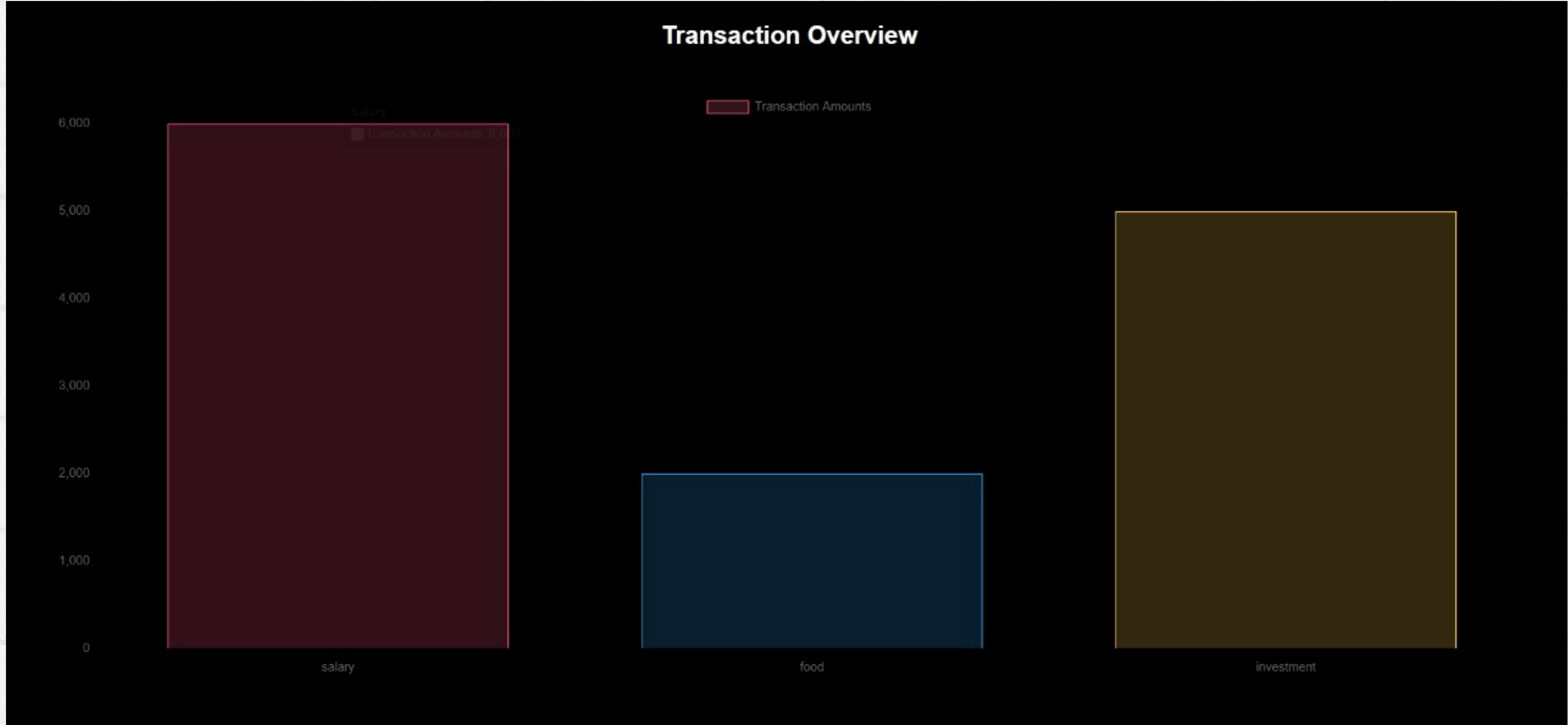
Hello !! How may i help you ?

tell me in short about mutual funds

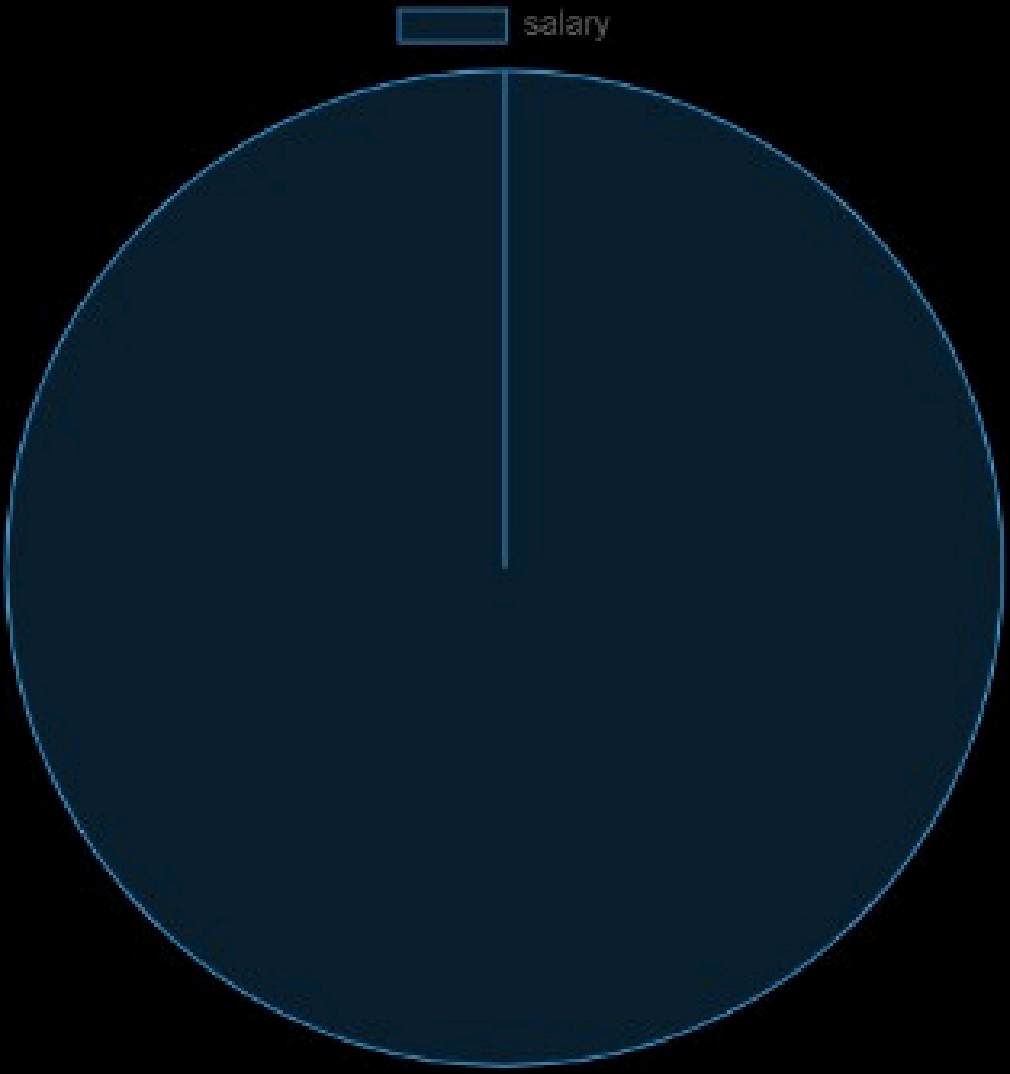
Imagine you want to invest in a basket of different company stocks but don't have lakhs of rupees to buy shares individually. That's where mutual funds come in! Simply put, a mutual fund is a pool of money collected from many investors like you and me. A professional fund manager then invests this pooled money in a variety of assets – stocks, bonds, or a mix of both – based on the fund's objective (e.g., growth, income, or a balance of both). **Think of it like this:** You buy units of the mutual fund, much like buying shares of a company. The value of your units goes up or down based on the performance of the underlying investments. **Key benefits in the Indian context:** * **Affordability:** You can start with as little as ₹500 or ₹1000 in many funds. * **Diversification:** Your risk is spread across many investments, reducing the impact of any single company's poor performance. * **Professional Management:** Experts handle your investments. * **Variety:** Many different types of funds cater to various risk appetites and financial goals (e.g., equity funds for higher growth potential, debt funds for relatively lower risk). **Before investing:** * **Understand your risk tolerance:** Are you comfortable with potential losses for higher returns? * **Define your financial goals:** Are you saving for retirement, a child's education, or a down payment on a house? Your goal will determine the type of fund suitable for you. * **Do your research or consult a financial advisor:** Don't just jump in blindly. Mutual funds aren't a guaranteed path to riches, but they offer a relatively accessible and diversified way to participate in the market. They're a valuable tool, but understanding your own needs and risk tolerance is crucial before you start. What are your financial goals, and what are your thoughts about risk? Let's explore those further.

Type your message here...

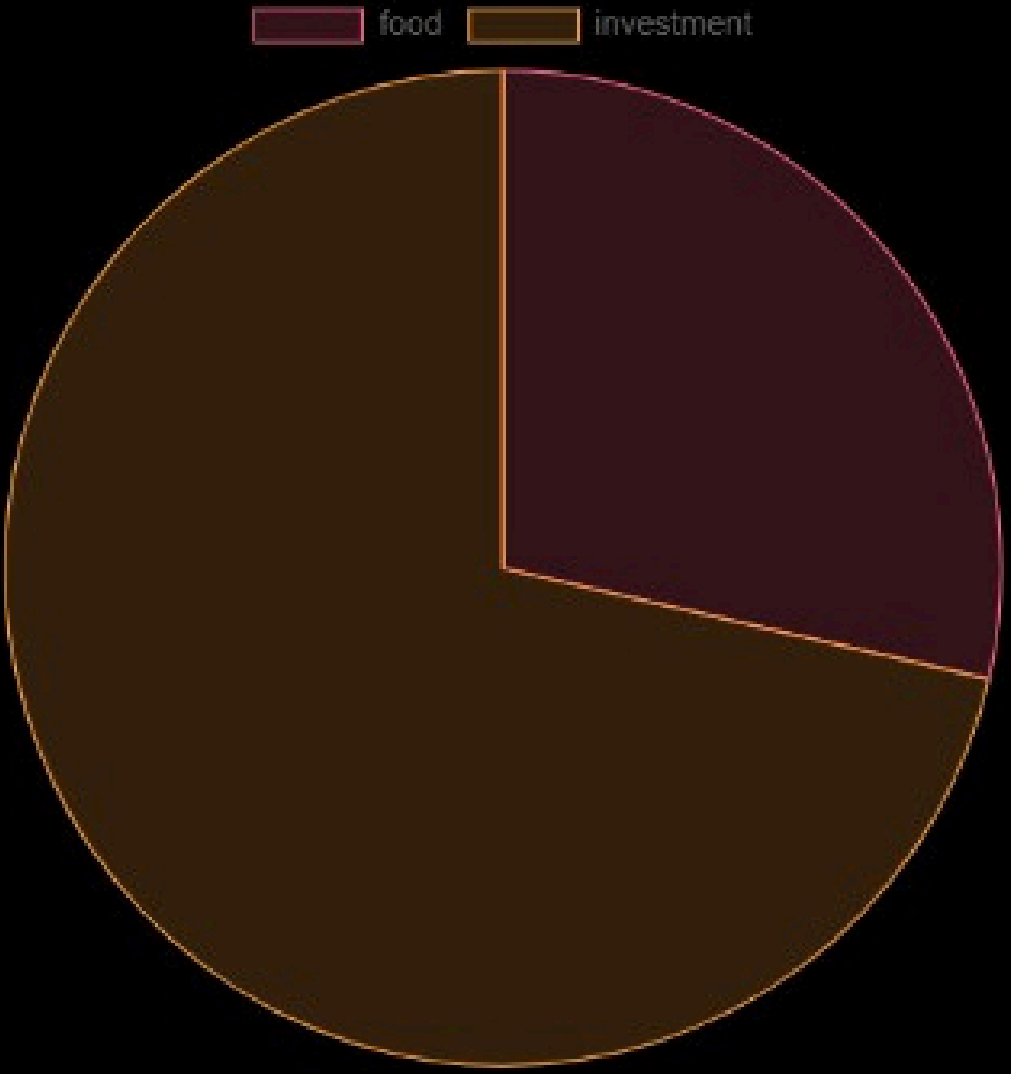
Send



Income Overview



Expense Overview



Benefits for Users

Personalized Advice: Tailored financial recommendations based on individual spending patterns.

Easy Financial Management: Track all your finances in one place with minimal effort.

Proactive Alerts: Stay informed with timely warnings about financial risks.

Goal-Oriented: Helps users stay focused on achieving financial goals like saving for a house, retirement, or a vacation.

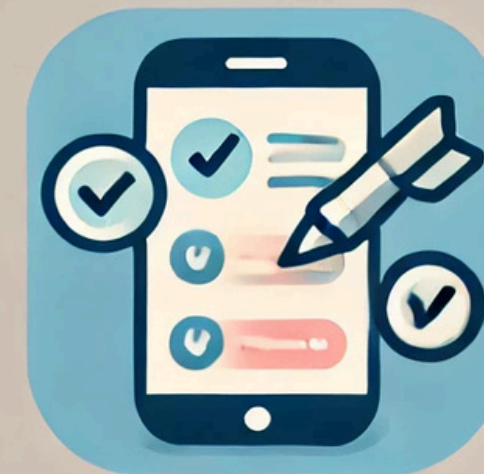
Simplicity & Convenience: An intuitive interface that anyone can use.



Personalized




Easy



Proactive



Goal Oriented



Thank you very much!

From Team **SpendWell**