



BUDGET MATE: A COMPREHENSIVE APPLICATION FOR MANAGING INCOME, FINANCE TRACKING, AND IMPROVING PERSONAL BUDGETING

**ALLIANA PRINCESS M. BESAS, KURT DHYLAN B. CABESAS,
AARON GABRIEL C. GATDULA, YÑIGO E. IGNACIO,
ROD ASHLEE E. MANANQUIL**
STI College Balayan, Inc.

ABSTRACT

This study focused on the development and evaluation of Budget Mate, a personal finance tracker application designed to help users monitor their income, expenses, and savings effectively. The application aims to address common financial challenges such as overspending, poor budgeting habits, and lack of financial awareness. Budget Mate consists of features including expense and income tracking, budget planning, savings monitoring, cloud synchronization with online access, and financial visual summaries that provide users with real-time insights into their financial activities. The system supports both online and offline access by storing financial data locally when internet connectivity is unavailable and automatically synchronizing records to the cloud once a connection is restored, ensuring data accessibility and continuity. The system was developed to offer a convenient and user-friendly platform for improving personal financial management.

Through multiple stages of development, testing, and user evaluation, Budget Mate demonstrated effective performance in recording transactions, organizing financial data, and generating accurate budget reports. The application's user-friendly interface enabled users to

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conveniently monitor spending patterns, manage budgets, and track financial goals. The offline functionality and cloud synchronization feature ensured uninterrupted access to financial records while maintaining data consistency across devices. User feedback indicated that the system was functional, reliable, and helpful in promoting responsible financial decision-making and improved money management practices.

Overall, the results indicate that Budget Mate is a practical and dependable financial management tool. It supports financial planning, enhances users' awareness of spending habits, and encourages disciplined budgeting practices. The application's ability to operate both offline and online while maintaining synchronized records further improves its accessibility and convenience. As a result, Budget Mate provides an effective solution for individuals seeking to strengthen their financial stability and decision-making, making it a valuable tool for personal finance management in today's digital environment.

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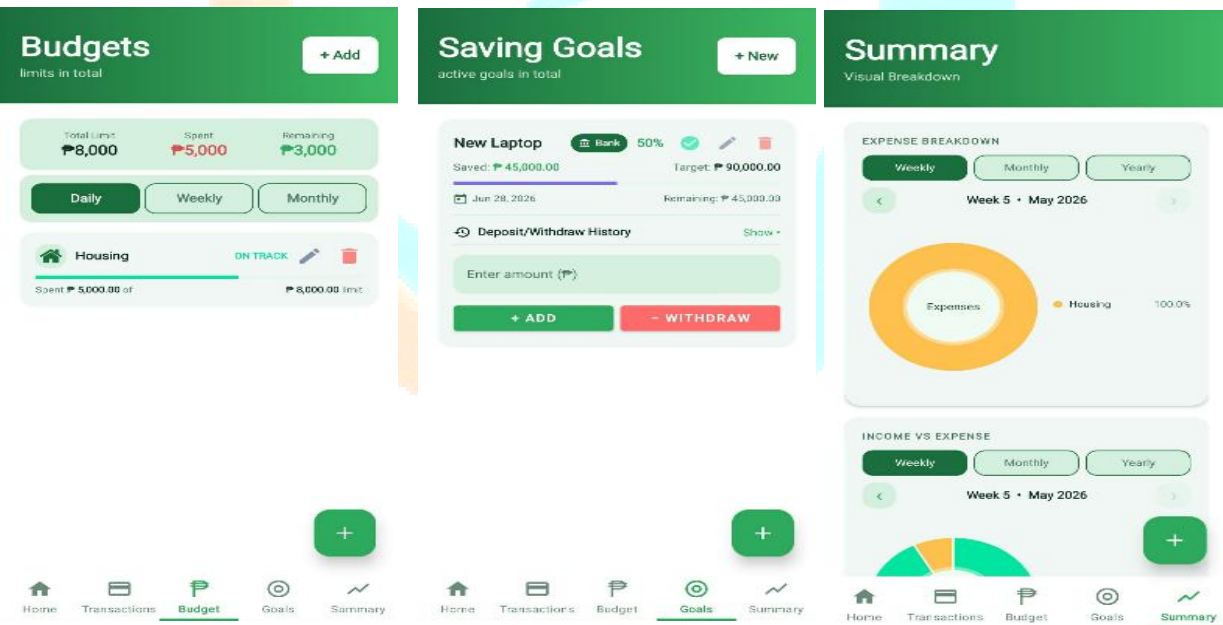
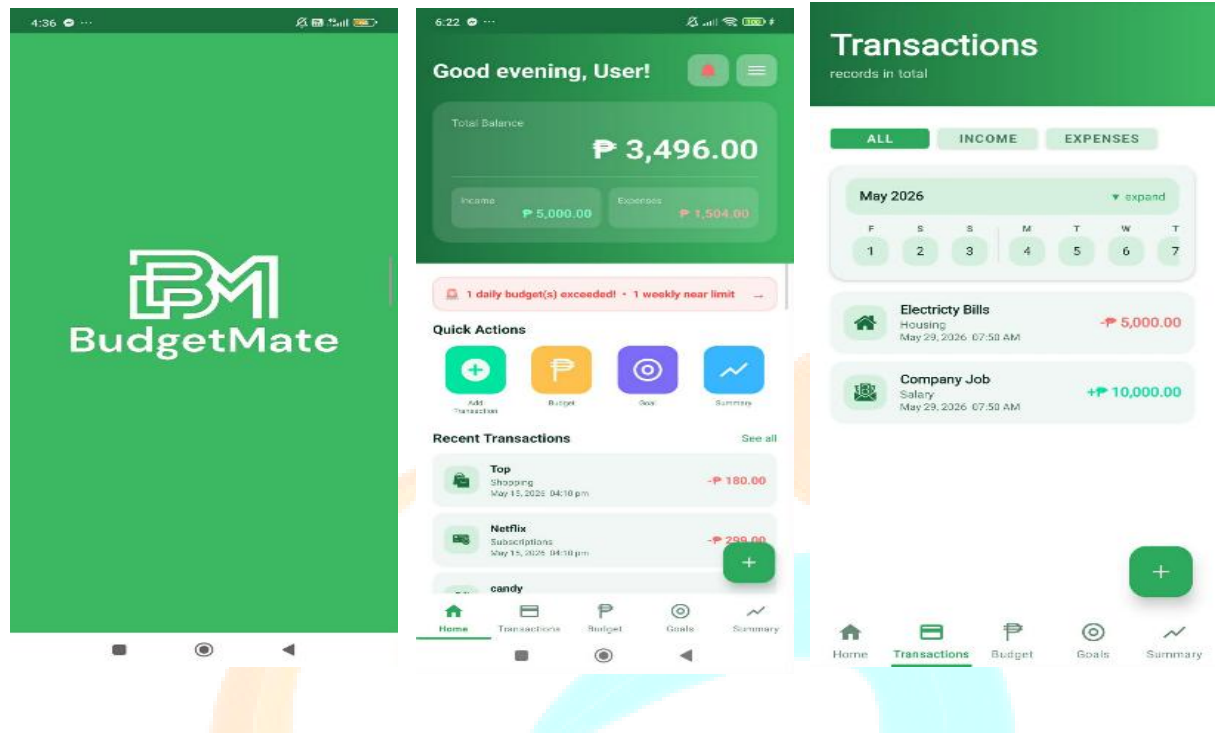
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