IJIRIS: International Journal of Innovative Research in Information Security
Volume 12, Issue 07, October 2026
E-ISSN: 2349-7017
P-ISSN: 2349-7009
https://www.ijiris.com/archives
https://doi.org/10.26562/ijiris.2026.v1207.04

Personal Finance Tracker

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Publication History
Manuscript Reference No: IJIRIS/RS/Vol.12/Issue07/OCIS10083
Research Article | Open Access | Double-Blind Peer-Reviewed| Article ID: IJIRAE/RS/Vol.12/Issue07/OCIS10083
Received:02,September 2026,Revised:28,September 2026,Accepted:03,October 2026,Published Online:30,October2026
https://www.ijiris.com/volumes/Vol12/iss-07/04.OCIS10083.pdf
Article Citation: Dr.Jayanthi,Bhargavi(2026),Personal Finance Tracker. IJIRIS: International Journal of Innovative Research in Information Security, Volume 12, Issue 07 of 2026 pages 361-366 https://doi.org/10.26562/ijiris.2026.v1207.04
BibTeX Key:Dr.Jayanthi@2026Personal
IJIRIS papers should be cited as IJIRIS(International Journal of Innovative Research in Information Security, AM Publications, India 2026, ISSN 2349-7017, https://doi.org/10.26562/ijiris.2026.v1207.04 The journal's official abbreviation is IJIRIS. **ORCiD:** https://orcid.org/0009-0004-9398-7488 About the License: Copyright©2026 copyright by the authors. This article is an open access and license under the terms and conditions of the Creative Commons Attribution (CC BY) license (https://creativecommons.org/licenses/by/4.0/)

Abstract: The rapid growth of digital transactions and personal financial activities has created a need for efficient and intelligent financial management systems. This project presents the design and implementation of a Personal Finance Tracker, a web-based application that enables users to monitor, analyze, and manage their income and expenses in a structured and scalable manner. The system is developed using modern web technologies and database management techniques to ensure reliability, accuracy, and user-friendly interaction. The proposed system incorporates modules such as user authentication, transaction management, expense categorization, and real-time financial reporting. Data is securely stored in a relational database and processed using optimized queries to provide fast and accurate insights. The application utilizes fundamental algorithms for data sorting, filtering, and aggregation, enabling users to generate meaningful reports and visualize spending patterns effectively. Additionally, the system supports dynamic report generation and search functionalities, allowing users to track financial activities over specific periods. The architecture follows a modular and scalable design, ensuring easy maintenance and future enhancements such as predictive analytics and budget forecasting. By integrating efficient data handling mechanisms with intuitive user interfaces, the proposed Personal Finance Tracker enhances financial awareness and supports better decision-making for individuals.

Keywords: Personal Finance Tracker, Expense Management, Financial Analytics, DBMS, Web Application, Data Visualization, Budgeting.

1. INTRODUCTION

In today's digital era, managing personal finances has become increasingly complex due to the rapid growth of online transactions, diverse income sources, and dynamic spending patterns. Individuals often face challenges in tracking their expenses, maintaining budgets, and making informed financial decisions. Traditional methods such as manual record-keeping or basic spreadsheet tools are time-consuming, error-prone, and lack real-time analytical capabilities. To address these limitations, this project proposes a Personal Finance Tracker, a web-based system designed to efficiently manage and analyze financial activities. The system enables users to record income and expenses, categorize transactions, and generate insightful reports that reflect their financial behavior. By leveraging modern web technologies and database management systems, the application ensures secure data storage, fast processing, and user-friendly interaction. The proposed system integrates multiple functional modules, including user authentication, transaction management, search functionality, and report generation. These modules work together to provide a comprehensive solution for financial monitoring. The use of structured databases allows efficient storage and retrieval of financial data, while built-in algorithms for sorting, filtering, and aggregation enhance the accuracy and speed of data analysis. Furthermore, the system supports real-time updates and visualization of financial data, enabling users to track their spending patterns and identify areas for improvement. The modular architecture of the application ensures scalability and flexibility, allowing future enhancements such as predictive budgeting, AI-based financial recommendations, and mobile integration. Overall, the Personal Finance Tracker aims to simplify financial management, improve financial awareness, and support better decision-making by providing an efficient, reliable, and intelligent solution for individuals.

Research Objectives and Methodology

The primary objective of this project is to design and develop an efficient and user-friendly Personal Finance Tracker that enables individuals to manage their financial activities effectively. The specific objectives are as follows:

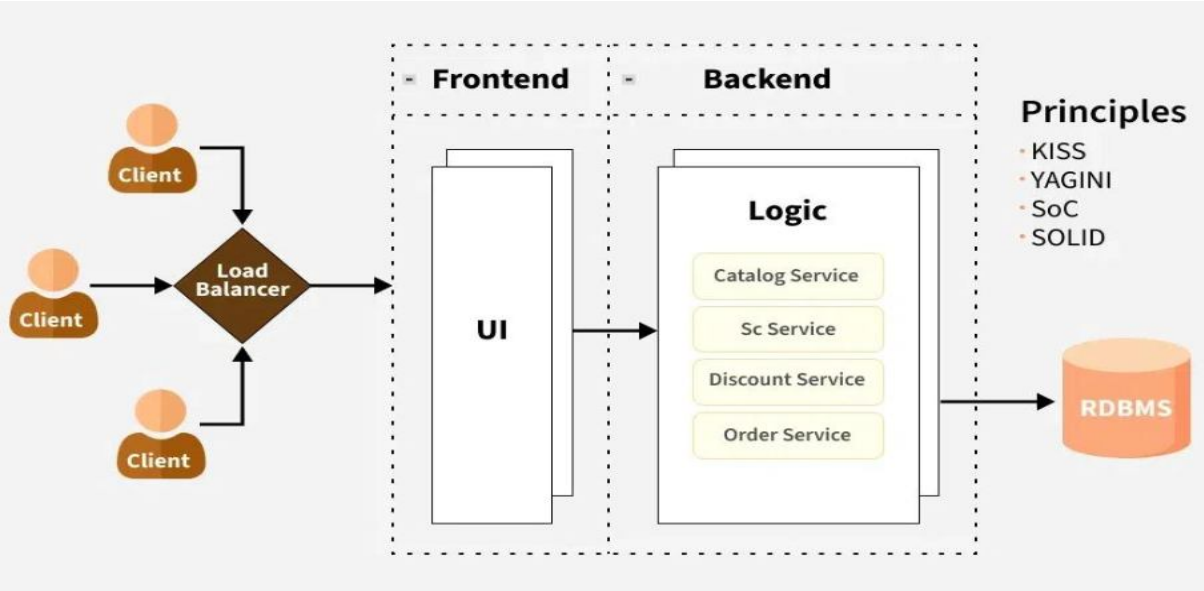
E-ISSN: 2349-7017
P-ISSN: 2349-7009
https://www.ijiris.com/archives
https://doi.org/10.26562/ijiris.2026.v1207.04

1. To design a secure user authentication system that ensures safe access to personal financial data using validated login and registration mechanisms.
2. To develop a transaction management module for recording, updating, and deleting income and expense details with proper categorization.
3. To implement efficient data storage and retrieval mechanisms using a relational database system to maintain accuracy, consistency, and scalability of financial records.
4. To provide real-time financial analysis and reporting through dynamic generation of summaries, charts, and categorized expense reports.
5. To integrate search and filtering functionalities that allow users to track financial activities based on date, category, or transaction type.
6. To design a modular and scalable architecture that supports future enhancements such as predictive analytics, budgeting tools, and mobile integration.

2. LITERATURE SURVEY

The rapid advancement of digital technologies has significantly transformed the way individuals manage their personal finances. Various studies have focused on the development of financial management systems aimed at improving budgeting, expense tracking, and financial decision-making. Traditional financial tracking methods, such as manual bookkeeping and spreadsheet-based systems, have been widely used but suffer from limitations including lack of automation, higher chances of human error, and limited analytical capabilities. With the emergence of web-based applications, researchers have explored more efficient solutions that offer real-time data processing, secure storage, and user-friendly interfaces. Recent works in this domain emphasize the use of database-driven applications for managing financial records, where relational database systems ensure data consistency and efficient retrieval. Several studies have also incorporated data visualization techniques such as charts and graphs to provide better insights into spending patterns and financial trends. Additionally, the integration of search and filtering mechanisms has been highlighted as an important feature for enabling users to quickly access specific financial information. Furthermore, modern research has explored the application of data analytics and machine learning techniques in personal finance systems to predict future expenses, recommend budgeting strategies, and detect unusual spending behaviors. Despite these advancements, many existing systems lack a comprehensive approach that combines simplicity, scalability, and real-time performance in a single platform. Some applications are either too complex for general users or do not provide sufficient analytical capabilities for effective financial planning. Therefore, this project aims to bridge these gaps by developing a **Personal Finance Tracker** that integrates efficient data management, real-time analytics, and user-friendly design. The proposed system focuses on providing a balanced solution that is both technically robust and accessible to users, ensuring improved financial awareness and better decision-making.

3. METHODOLOGY



4. EXPERIMENTAL SETUP AND IMPLEMENTATION

System Environment

The proposed **Personal Finance Tracker** system is developed and tested in a web-based environment to ensure reliability, scalability, and efficient performance. The implementation is carried out using standard software and hardware configurations suitable for real-time financial data processing.

- **Development Platform:** Web-based application
- **Frontend Technologies:** HTML, CSS, JavaScript
- **Backend Technologies:** PHP / Python
- **Database:** MySQL (Relational Database Management System)

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- **Operating System:** Windows / Linux
- **Web Server:** Apache (XAMPP/WAMP)

The system is designed to support multiple users and handle concurrent financial transactions efficiently.

Dataset Description:-

The dataset used in this project consists of **user-generated financial data**, including income and expense records. Each transaction contains attributes such as:

- Transaction ID
- Date
- Category (Food, Travel, Bills, etc.)
- Amount
- Transaction Type (Income/Expense)
- Description

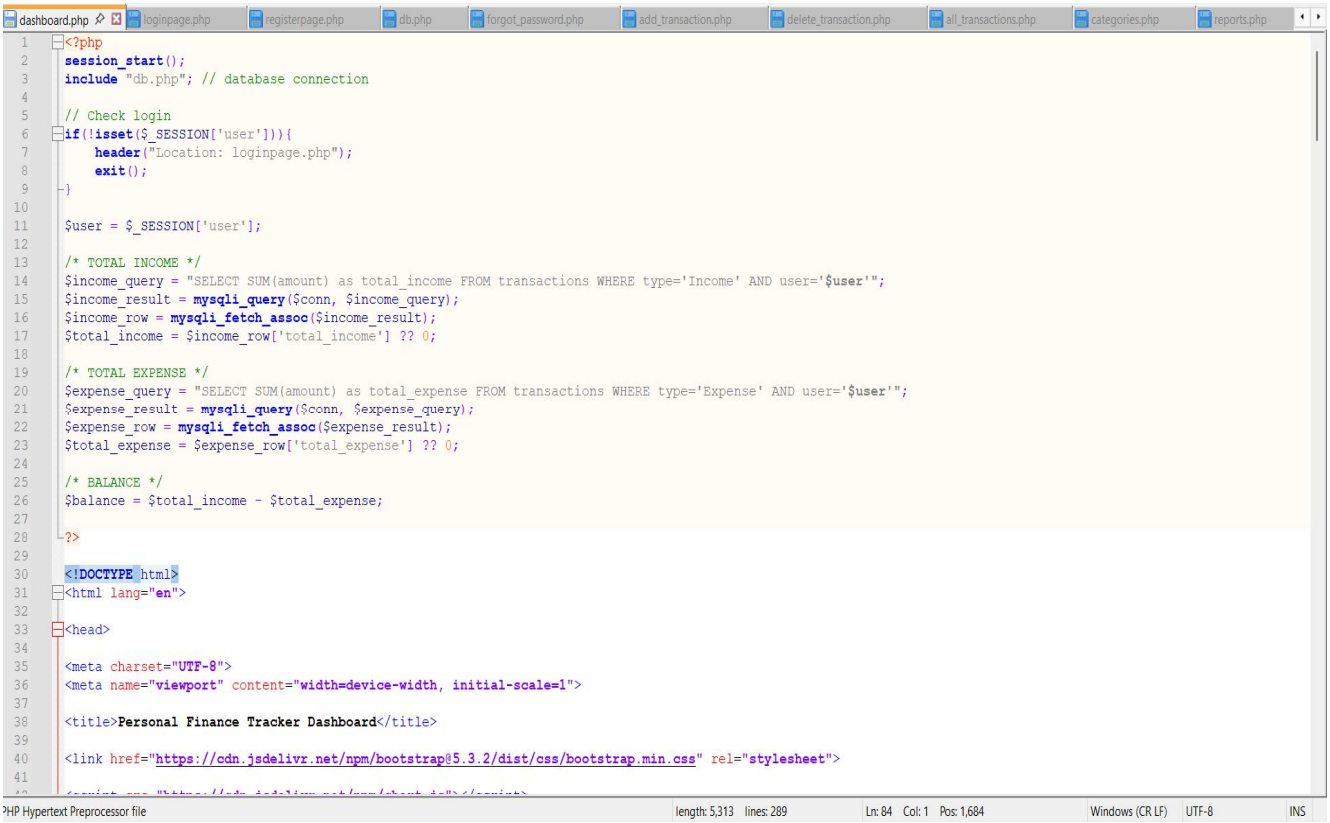
Sample datasets are created to simulate real-world financial activities, ensuring proper testing of system functionalities such as data storage, retrieval, and analysis.

Implementation Workflow:-

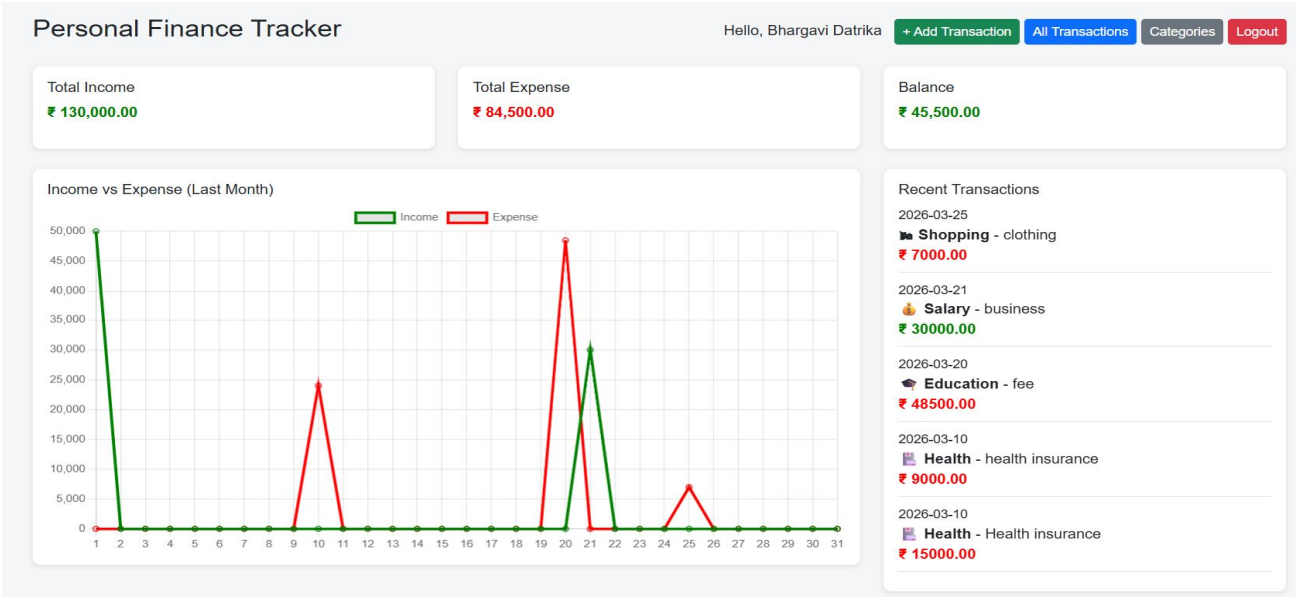
The implementation of the system follows a step-by-step process to ensure proper functionality and performance:

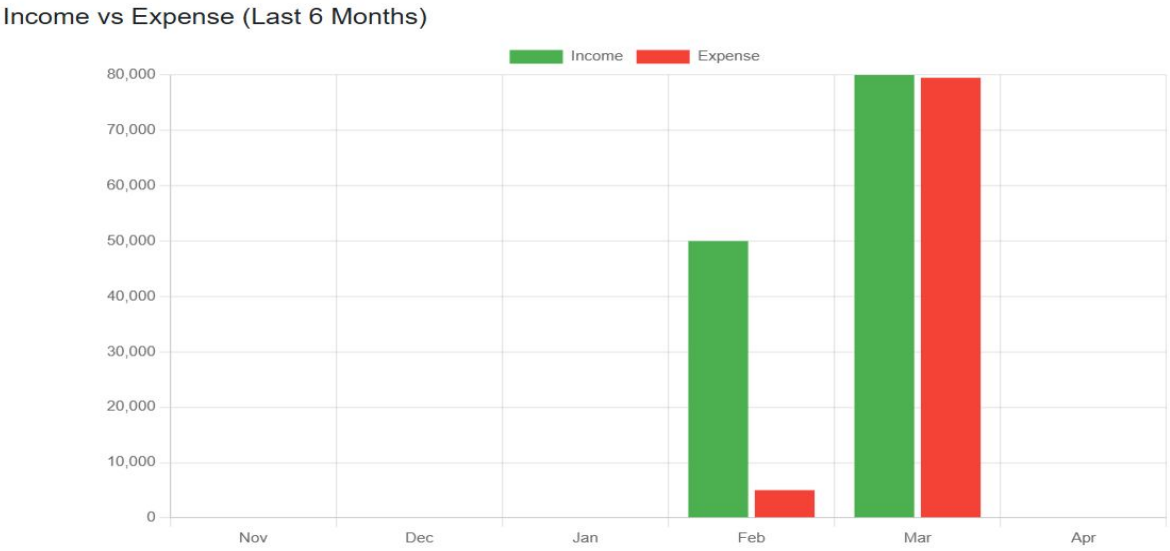
1. **User Authentication**
   Users register and log in securely using validated credentials. Password encryption techniques are applied to enhance security.
2. **Transaction Management**
   Users can add, update, delete, and view financial transactions. The system ensures data validation before storing records in the database.
3. **Database Operations**
   All financial data is stored in structured tables using SQL queries. Efficient indexing and query optimization techniques are used for faster data retrieval.
4. **Processing and Analysis**
   The system applies basic algorithms such as sorting, filtering, and aggregation to analyze financial data and compute totals (income, expenses, balance).
5. **Report Generation**
   Dynamic reports are generated based on user data, including monthly summaries, category-wise expenses, and balance calculations.
6. **Visualization**
   Charts and graphs are used to represent financial data visually, helping users understand spending patterns and trends.

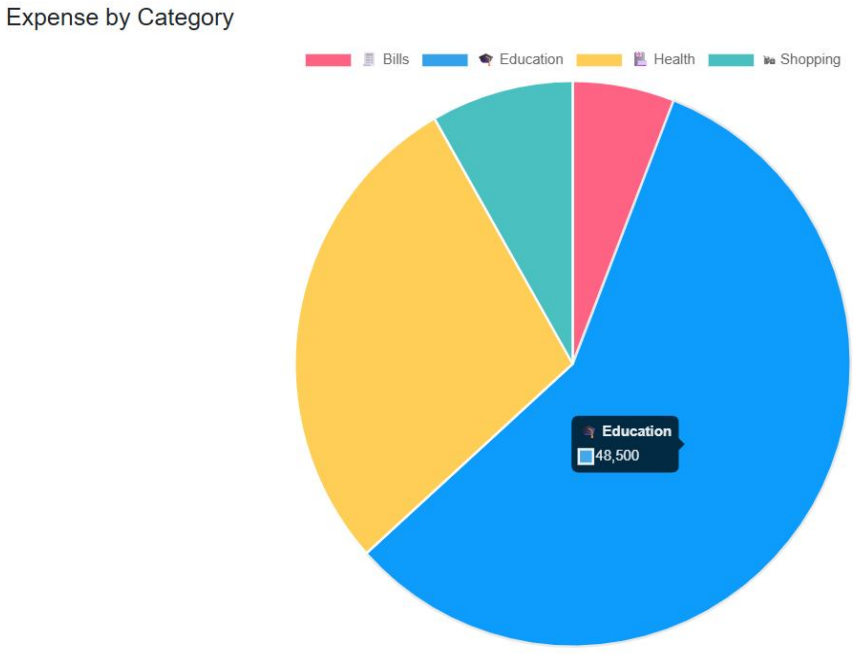
5. RESULT ANALYSIS AND PERFORMANCE EVALUATION.



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6. CONCLUSION

This project presents the design and implementation of a **Personal Finance Tracker**, a web-based application developed to simplify and enhance the management of individual financial activities. The system effectively addresses the challenges associated with manual financial tracking by providing a structured, automated, and user-friendly platform for recording and analyzing income and expenses. The proposed solution integrates secure user authentication, efficient transaction management, and real-time data processing to ensure accuracy and reliability. By utilizing a relational database and optimized query mechanisms, the system enables fast data retrieval and consistent storage of financial records. The incorporation of data analysis techniques and visualization tools further enhances the user's ability to understand spending patterns and make informed financial decisions. Experimental evaluation demonstrates that the system performs efficiently with minimal latency and high accuracy in generating reports and summaries. The modular architecture of the application ensures scalability, flexibility, and ease of maintenance, making it suitable for future enhancements. Overall, the Personal Finance Tracker provides a practical and effective solution for personal financial management. It improves financial awareness, reduces human errors, and supports better decision-making. Future work can focus on integrating advanced features such as AI-based financial prediction, automated budgeting, and mobile application support to further enhance the system's capabilities and usability.

AUTHOR CONTRIBUTION STATEMENT

Conceptualization: Dr.M.Jayanthi & Bhargavi
Literature Review and Methodology design: Dr.M.Jayanthi & Bhargavi
Software: Bhargavi
Validation: Bhargavi
Formal Analysis: Bhargavi
Investigation: Bhargavi
Resources: Dr.M.Jayanthi
Data Curation: Bhargavi
Writing original draft preparation: Bhargavi
Writing review and Editing: Dr.M.Jayanthi
Visualization: Bhargavi
Supervision: Dr.M.Jayanthi
Conflict of interest: The authors declare no conflicts of interest.
Data availability statement: Data supporting these findings are available within the article, at https://doi.org/10.26562/ijiris.2026.v1207.04, or upon request.
Supplementary materials: The supplementary materials are available at https://doi.org/10.26562/ijiris.2026.v1207.04
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