PRD Sample: Mobile Application (User Story Format)

SpendTrack: A personal expense tracking mobile app

2026

SpendTrack: Personal Expense Tracker

Document type: Product Requirement Document (Sample)
Version: 1.0
Scope: iOS and Android mobile application

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1. Overview

SpendTrack is a mobile application that helps individuals track their daily spending, organise expenses by category, set monthly budgets, and see where their money goes through simple reports.

This document uses the **User Story format**: requirements are written as numbered user stories with acceptance criteria. This is the right format when UI mockups are not yet finalised. It communicates intent and behaviour precisely enough for a developer to estimate and begin architecture without locking in a visual layout.

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2. User Persona

Personal User An individual who wants to track their daily spending without needing a bank integration. They record expenses manually, assign them to categories, and check their monthly budget at a glance.

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3. Data Models

3.1 Transaction

Field	Type	Notes
`id`	integer	
`amount`	decimal	Always stored as a positive value
`type`	enum	`expense` or `income`
`category_id`	integer	Foreign key to Category

Field	Type	Notes
`note`	string	Optional; short description
`date`	date	User-specified; defaults to today
`created_at`	timestamp	

3.2 Category

Field	Type	Notes
`id`	integer	
`name`	string	e.g. “Food”, “Transport”, “Utilities”
`icon`	string	Identifier for a built-in icon set
`colour`	string	Hex colour code; shown in charts
`is_default`	boolean	Default categories cannot be deleted

3.3 Budget

Field	Type	Notes
`id`	integer	
`category_id`	integer	Nullable = applies to all spending
`amount`	decimal	Monthly limit
`month`	integer	1–12
`year`	integer	

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4. User Stories

Feature 1: Transaction Entry

US-01: Add an expense As a user, I can quickly record an expense so that my spending is tracked in real time.

Acceptance criteria:

1. Tapping the primary action button (floating “+” button on the home screen) opens the Add Transaction screen.
2. Required fields: amount (numeric, two decimal places, greater than zero), category (selected from list), date (date picker, defaults to today).
3. Optional field: note (free text, max 100 characters).
4. The transaction type defaults to “Expense”. A toggle at the top of the screen switches between Expense and Income.
5. Tapping “Save” creates the transaction and returns the user to the previous screen. A brief confirmation toast is shown: “Transaction saved.”
6. If the amount field is empty or zero when Save is tapped, an inline error is shown: “Enter an amount greater than zero.”

US-02: Edit a transaction As a user, I can edit a previously recorded transaction so that I can correct mistakes.

Acceptance criteria:

1. Tapping any transaction in a list opens the Edit Transaction screen pre-filled with the existing values.
2. All fields are editable: amount, type, category, note, and date.
3. Tapping "Save" updates the record. The home screen and all affected report totals update immediately.

US-03: Delete a transaction As a user, I can delete a transaction so that I can remove entries made in error.

Acceptance criteria:

1. A "Delete" option is accessible from the Edit Transaction screen (e.g. a trash icon in the header, or a button at the bottom of the form).
2. Tapping Delete shows a confirmation dialog: "Delete this transaction? This cannot be undone." Two buttons: "Cancel" and "Delete".
3. Confirming deletion removes the record. The home screen and all affected report totals update immediately.

Feature 2: Home Screen

US-04: View today's and this month's spending summary As a user, I can see a summary on the home screen so that I know where I stand at a glance.

Acceptance criteria:

1. The home screen shows: total spending today, total spending this month, and total income this month.
2. A horizontal scroll list of categories shows each category's total spend this month alongside its icon and colour.
3. The most recent 10 transactions are shown below the summary in a scrollable list. Each row shows: category icon, category name, note (if set), date, and amount (expenses in red, income in green).
4. A "See all" link at the bottom of the transactions list navigates to the full Transaction History screen.

US-05: Switch the summary period As a user, I can change the summary period (this week / this month / last month) so that I can review different time windows without opening a report.

Acceptance criteria:

1. A segmented control or filter chip row above the summary allows selection of: This Week, This Month, Last Month.
2. All figures on the home screen update to reflect the selected period.
3. The selected period is remembered until the app is closed (not persisted across sessions).

Feature 3: Categories

US-06: View and manage categories As a user, I can create, rename, and delete custom spending categories so that my expenses match how I personally think about money.

Acceptance criteria:

1. The Categories screen (accessible from Settings) lists all categories (both default and custom).
2. Each category shows its icon, colour, and name.
3. Tapping "Add Category" opens a form with: name (required, max 40 characters), icon picker (from a fixed set of icons), and colour picker (from a fixed palette of 12 colours).
4. Default categories can be renamed but not deleted.
5. Custom categories can be deleted. If a category has associated transactions, a warning is shown: "Deleting this category will move its transactions to Uncategorised." Two options: "Cancel" and "Delete anyway."
6. Category names must be unique. Entering a duplicate name shows: "A category with this name already exists."

Feature 4: Budgets

US-07: Set a monthly budget As a user, I can set a monthly spending limit for a category (or overall) so that I receive a visual warning when I am close to overspending.

Acceptance criteria:

1. The Budgets screen lists all categories with an optional budget amount beside each.
2. Tapping a category opens a dialog to enter or update the budget amount. Entering zero or clearing the field removes the budget for that category.
3. An "Overall monthly budget" option at the top sets a total budget across all categories.
4. Budgets apply to the current calendar month. They do not carry over automatically (user must re-set each month, unless carry-over is added in a future version).

US-08: See budget progress on the home screen As a user, I can see how much of my budget I have used so that I can adjust my spending before the month ends.

Acceptance criteria:

1. Categories with a budget set show a progress bar on the home screen summary list: spent / limit, as a filled bar.
2. When spending reaches 80% of the limit, the bar turns amber.

3. When spending reaches or exceeds the limit, the bar turns red and a badge "Over budget" is shown.
4. A push notification is sent when any budgeted category first reaches 80% of its limit. If the user has disabled notifications, this step is skipped silently.

Feature 5: Reports

US-09: View a spending breakdown by category As a user, I can see a chart showing how my spending is split across categories so that I can identify where most of my money goes.

Acceptance criteria:

1. The Reports screen shows a donut chart where each segment represents a category's share of total expenses for the selected month.
2. Below the chart, a list shows each category: icon, name, amount spent, and percentage of total.
3. A month selector allows the user to switch between past months. Data for months with no transactions shows an empty state: "No transactions recorded for this month."
4. Tapping a category segment in the chart or a row in the list navigates to a filtered Transaction History screen showing only that category's transactions for the selected month.

Feature 6: Transaction History

US-10: Browse all transactions As a user, I can view a full list of my transactions so that I can review my spending history.

Acceptance criteria:

1. The Transaction History screen shows all transactions grouped by date (most recent group first). Each group header shows the date and the day's net total.
2. Filters available: date range (from/to date pickers), transaction type (All / Expense / Income), and category (multi-select).
3. Active filters are shown as dismissible chips at the top of the list. Tapping a chip removes that filter.
4. The total count and total amount matching the current filters are shown in a summary bar above the list.
5. An export button at the top-right exports the filtered list as a CSV file saved to the device's Downloads folder.

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5. Notifications

Trigger	Message
Category budget reaches 80%	“You’ve used 80% of your [Category] budget this month.”
Category budget is exceeded	“You’ve gone over your [Category] budget for [Month].”
Overall budget reaches 80%	“You’ve used 80% of your overall budget this month.”

All notifications require permission. The app requests permission on first launch. If denied, budget alerts are shown as in-app banners only.

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6. Scope Boundaries

In scope: - Manual transaction entry (expense and income) - Categories (default + custom) - Monthly budgets per category and overall - Home screen summary - Spending breakdown report (by category, by month) - Full transaction history with filters and CSV export - Push notifications for budget alerts

Out of scope for v1: - Bank account or card sync / integration - Recurring transactions - Multiple currencies - Multi-user / household accounts - Cloud sync across devices - Web version

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7. Prerequisites

1. UI designs (Figma or equivalent) for all screens listed above.
2. Decision on platform: iOS only, Android only, or both (React Native / Flutter).
3. Agreement on icon set and colour palette for categories.
4. Decision on whether data is stored locally only or synced to a backend (affects architecture significantly).

This is a sample document showing the User Story format for a mobile application PRD. Replace “SpendTrack” with your product name. User stories are the right starting point when designs are not yet finalised; both format and scope can be refined before development begins.