

PERSONAL FINANCE · MOBILE-FIRST PWA · PT-PT

Know where every euro *goes.*

Designing an expense tracker Portuguese users actually keep using — three-second logging, a budget that warns early, and an AI assistant that proposes but never imposes.

ROLE	Product design · UX/UI · Front-end
TEAM	Solo
PLATFORM	PWA · iPhone, Android, desktop
LIVE	fintrax.online



01 — OVERVIEW

A finance app that wins the first three seconds.

Most people don't quit expense trackers because they lack features. They quit at the moment of logging — the app asks for too much, too often, and gives back too little.

FinTrax started life as **FinTrack**, a personal tool with points and badges. Over 2026 it was rebuilt into a public product for Portuguese users: European-Portuguese copy, euro formatting, GDPR (RGPD) by design, accounts that sync across devices, and an AI assistant that reads the user's real numbers.

My job covered the whole chain: positioning, flows, interface, the sound and motion layer, the front-end build, AI prompt design and the paywall.

THE CHALLENGE

Make logging faster than forgetting, turn raw transactions into a clear monthly picture, and keep people coming back — without ads, trackers or a bank login.

THE ANSWER

Natural-language entry, a budget pace indicator, an AI assistant with a strict consent model, and gamification tuned to reward the daily habit rather than the spending.

TIMELINE

2026 · iterative

AUDIENCE

Adults in Portugal

STACK

Single-file PWA · Groq AI

MODEL

Freemium · Gumroad

3 s

Design target to log one expense

30

Free uses with every feature, AI included

2,99 €

Pro per month, cancel anytime

1

Cookie — the essential session one

02 — PROBLEM SPACE

Who it's for, and where they get stuck.

These proto-personas come from the product brief and common patterns in personal-finance apps. They frame the design decisions below and are the first thing to validate with real users.

M**Marta, 29**

Designer · Lisbon · rents a flat

"Chego ao dia 20 e não sei para onde foi o dinheiro."

GOALS

- Save for a trip without a spreadsheet
- Know daily how much she can still spend

FRUSTRATIONS

- Abandoned two apps: too many fields
- English or pt-BR copy feels foreign

R**Rui, 41**

Logistics manager · Porto · family of four

"O banco mostra movimentos, não mostra hábitos."

GOALS

- See which categories drift month to month
- Export to Excel for the household budget

FRUSTRATIONS

- Won't connect a bank account to an app
- Distrusts tools that sell data

Friction at entry

Amount, category, date, account, note — five decisions for a coffee. Users skip a day, then a week.

Data without meaning

Lists of transactions don't answer "am I OK this month?" — the only question most users have.

Trust deficit

Finance plus AI raises the stakes: people want help, not an assistant that changes their numbers silently.

How might we make logging an expense **faster than forgetting it** — and make every entry pay the user back with clarity?

03 — PRINCIPLES & PROCESS

Five rules, then many small loops.

01

Speed over completeness

Only the amount is mandatory. Everything else has a smart default or is inferred.

02

Clarity at a glance

The dashboard answers one question first: how much is left, and at what pace.

03

Propose, never impose

The AI suggests budgets and fixes; nothing changes until the user confirms.

04

Reward the habit

Points and streaks reward logging every day — never spending more.

05

Private by default

No ads, no trackers, export and delete everything in one tap.

Português de Portugal

"Telemóvel", "utilizações", euro formatting with a comma — copy that feels local.

ITERATION LOG — WHAT CHANGED AND WHY

v1 • FinTrack

SHIPPED

Offline PWA with manifest, service worker, points, levels and badges.

LEARNED

Gamification kept logging alive, but the interface felt like a prototype.

Revamp

SHIPPED

New UI system, browser-synthesised sounds on taps, navigation and rewards.

LEARNED

Audio feedback makes the 3-second log feel finished — the habit loop closes.

Storage

SHIPPED

Moved from localStorage to IndexedDB.

LEARNED

Headroom for years of entries and charts without slowing iPhone Safari/Chrome.

FinTrax IA

SHIPPED

Assistant on Groq (gpt-oss-120b); key stays server-side, no key UI.

LEARNED

Users need to see what data is sent — consent became a first-class screen.

FinTrax

SHIPPED

Rename, SEO, accounts with sync, Gumroad Pro, RGPD pages, import of old local data.

LEARNED

Migration must be lossless: old points, levels and badges carry over.

04 — EXPERIENCE ARCHITECTURE

One loop: open, log, understand.

The information architecture is deliberately shallow. Four tabs, one floating action, and every screen one tap from adding an expense.



NAVIGATION

Four tabs + one action

- **Painel** — month total, budget pace, top categories
- **Despesas** — searchable list, edit and duplicate
- **Análise** — by category, weekday, 12 months, largest
- **IA** — conversation grounded in the user's data
- **+ button** — always visible, thumb-reachable

RETENTION LOOP

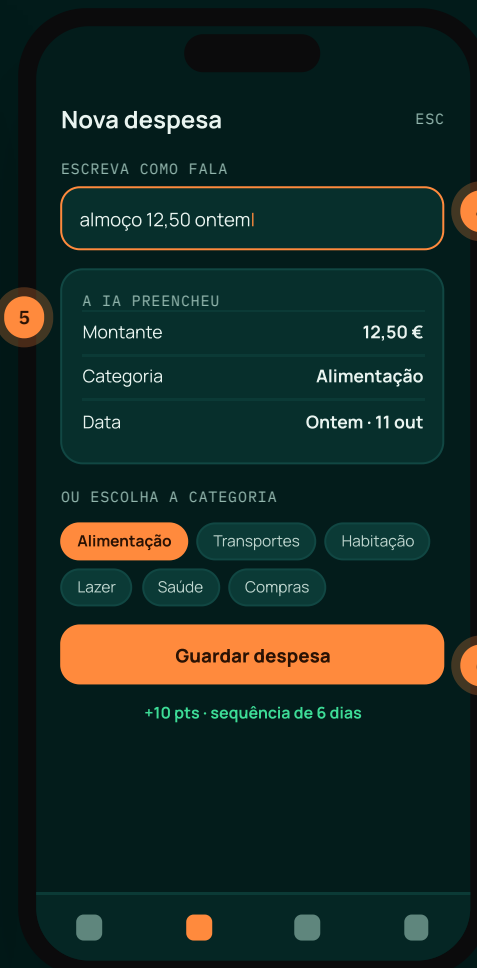
Trigger → action → reward

- **Trigger**: a spend happens; the streak is on the line
- **Action**: log in three seconds, by tap or by text
- **Reward**: sound, +points, budget bar moves
- **Investment**: history grows, insights get sharper

Every screen answers "how am I doing this month?" before it answers anything else.

05 — KEY SCREENS

Logging and insight, side by side.



- Total + direction**
The month's total with a comparison chip. Green when spending drops — the first emotional cue.
- Budget pace**
Percentage used and euros left, so "can I afford this?" is answered before it's asked.
- Earned badges**
Rewards appear in context, not in a separate trophy room.
- Type like you talk**
"almoço 12,50 ontem" is parsed into amount, category and date.
- Visible inference**
The AI shows what it filled so the user can correct it before saving.
- Instant payback**
Points and streak confirm the save with sound and motion.

THREE WAYS IN — ONE FORM

TAP

Amount → category

Two taps for the common case; today's date and last-used category are pre-selected.

TYPE

"café 1,20"

Plain Portuguese, parsed by the AI into a pre-filled form the user confirms.

BATCH

End of day

Duplicate a recent entry or log several in a row without leaving the sheet.

06 — DEEP DIVE • FINTRAX IA

An assistant that knows your numbers.



AI in a finance app is only useful if it's grounded and only acceptable if it's controllable. The assistant was designed around a four-part trust contract.

GROUNDED

Answers come from the user's real entries — "quanto gastei em restaurantes este ano?" — with charts.

CHECKS

Flags duplicates, swapped categories and unusual amounts.

PROPOSES

Budgets and corrections arrive as buttons; nothing changes until confirmed.

CONSENT

Data is sent only with permission, never name or email, revocable in Settings.

Reasoning stays hidden

The model is a reasoning model. Its internal thinking is stripped before display, so users read a short answer, not the model talking to itself — a recurring fix across the studio's AI tools.

Small surface, high value

Monthly summary, a financial-health score, duplicate detection and a savings plan cover most questions without an open-ended prompt.

PROMPT GUARDRAILS

pt-PT

Answers always in European Portuguese, in euros

Facts

Only figures present in the user's data — no invented numbers

Short

One insight and one action per answer

No advice

Budgeting help, never investment recommendations

07 — DEEP DIVE · HABIT & FEEL

Making the boring part feel good.

POINTS & LEVELS**Reward logging, not spending**

Points come from consistency: daily entries, completed weeks, reviewed budgets. Spending more never earns anything.

STREAKS**Gentle pressure**

Day streaks make "log it now" the easy option. A missed day shows encouragement, not shame.

BADGES**Milestones in context**

"Semana Perfeita" appears on the dashboard the moment it's earned, so the reward sits next to the behaviour.

Sound designed in the browser

Every interaction has a tiny synthesised sound made with the Web Audio API — no audio files to download. Taps are short and soft; a saved expense rises; a new badge gets a brighter chord. Sounds can be turned off and respect the device's silent mode.

Motion with a job

The budget bar animates to its new value after each save, so the user sees the effect of what they just logged. Motion is reduced automatically when the system asks for it.

FEEDBACK MAP

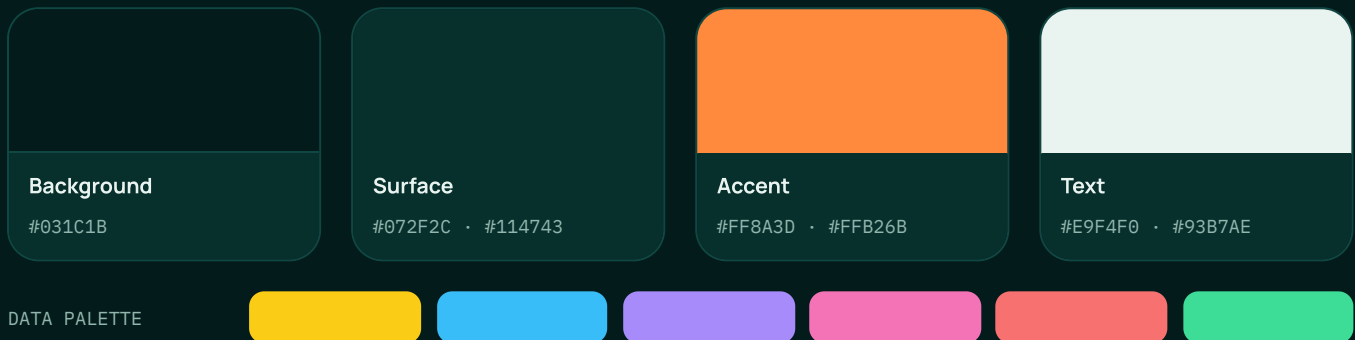
Tap	Soft click · 40 ms · scale .97
Save	Rising two-note blip · bar animates
Badge	Bright chord · card slides in
Warning	Low tone · orange budget state
Navigate	Neutral tick · tab indicator glides

The goal was never to gamify money. It was to make a ten-second daily task feel complete.

08 — DESIGN SYSTEM

Dark teal, warm orange, clear numbers.

A dark, calm base keeps money from feeling alarming; a single warm accent marks every action. Category colours are reserved for data only.



DISPLAY
MANROPE 800

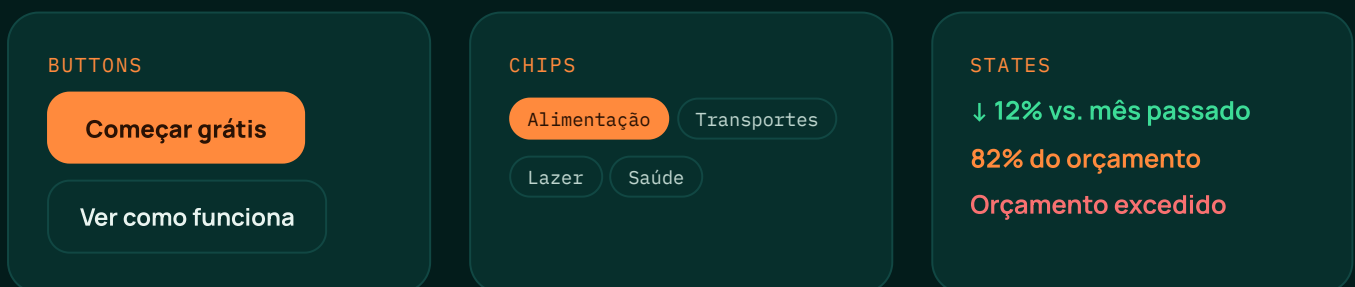
Saiba para onde vai *cada euro.*

BODY
MANROPE 500

Registre uma despesa em três segundos e acompanhe o orçamento do mês.

FIGURES
IBM PLEX MONO

1 244,30 € · 62% · +10 pts



09 — TRUST, OUTCOME & LEARNINGS

What shipped, and what comes next.

PRIVACY BY DESIGN (RGPD)

- No advertising or analytics cookies — one essential session cookie
- Passwords stored hashed; all traffic over HTTPS
- Full export (Excel, JSON) and instant account deletion
- AI data shared only with consent, revocable any time

ACCESSIBILITY & DEVICES

- Mobile-first, tested on iPhone 15 Pro; installable as an app
- Large thumb targets; the + action never moves
- Keyboard shortcuts on desktop
- Colour is never the only signal — figures and labels carry meaning

What worked

Treating the log as the product. Natural-language entry plus instant feedback made the core action short enough to become a habit.

What I'd change

Bring consent into onboarding sooner. Explaining the AI's data use up front reads as respect, not friction.

Hardest call

Moving from a local-only app to accounts without losing anyone's history — solved with an automatic import that keeps points and badges.

Metrics to track next**Median**

Seconds from + to saved entry

D7 / D30

Users still logging after one week and one month

% NL

Entries created by typing in plain Portuguese

Free → Pro

Conversion after the 30th use



O seu mês, *finalmente claro.*

Thanks for reading. FinTrax is live and free to try with 30 uses — no card needed.

PRODUCT

www.fintrax.online

DESIGNER

clima-portfolio.net

STUDIO

subversive-symmetry.com
