Tartan Hacks UMich Tech 2026

Ledgerly

LIQUID GLASS FINANCE

A PROACTIVE PERSONAL FINANCE PLATFORM THAT HELPS USERS SEE, UNDERSTAND, AND ACT ON THEIR MONEY.

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01

Tartan Hacks UMich Tech 2026

THE PROBLEM

ADDRESSING KEY NEEDS

- Fragmented tools force users into multiple apps
- Budgeting is backward-looking instead of proactive
- Upcoming bills are hard to track in one place
- Hidden subscriptions quietly drain cash
- Net worth and credit insights are scattered
- Users lack clear, actionable guidance

OUR SOLUTION

02

INTEGRATED DASHBOARD

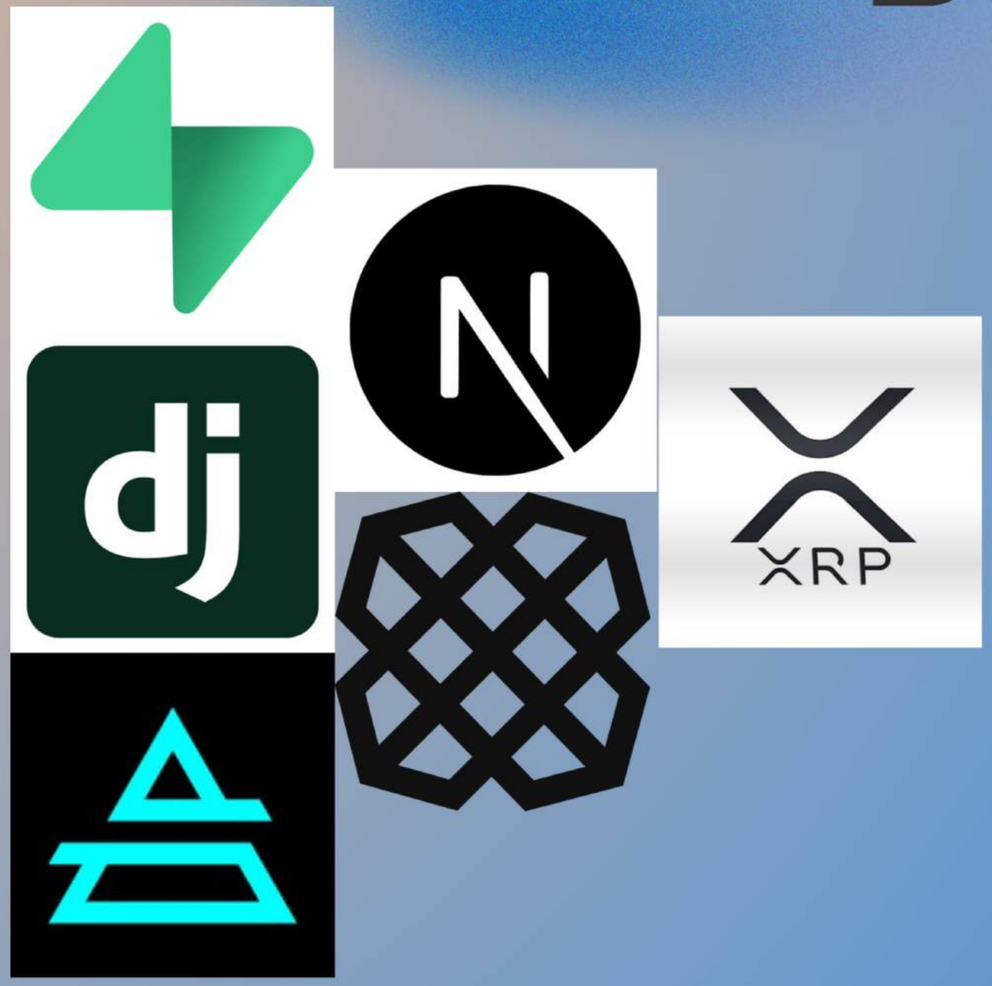
Ledgerly is a one-stop dashboard that brings all of your finances into a single view. Instead of juggling multiple apps, users connect their accounts once through Plaid and see everything in real time — including upcoming payments, subscriptions, spending, and net worth. Ledgerly shifts people from reactive budgeting to proactive control over their money.

01 **Forward-looking finance, not backward budgeting** — built around what's coming next, not just what you already spent

02 **One unified source of truth** — replaces 3–5 fragmented apps with a single financial command center

03 **Actionable insights over raw data** — surfaces what users should actually do, not just numbers

TECHNICAL DETAILS



SUPABASE — AUTHENTICATION & USERS
NEXT.JS — FRONTEND DASHBOARD
DJANGO SERVER — BACKEND API
PLAID API — BANK CONNECTIVITY
XRP WALLET — PAYMENTS LAYER
Agentuity - AI Layer

04

BENEFITS

01 **Credit score in the same dashboard as your spending** — users don't need a separate credit app to understand how their habits affect their score.

02 **Upcoming payments tied to real cash flow** — unlike competitors that bury bills in history, Ledgerly connects future payments directly to balances and trends.

03 **Net worth built from live account data** — assets and debts update automatically instead of relying on manual tracking.

04 **Subscriptions surfaced automatically from transactions** — users don't have to hunt for recurring charges or input them by hand.

BENEFITS OVER EXISTING PLATFORMS

KEY FEATURES

MAPPING OUR THOUGHTS

A

Credit Score
A clear, up-to-date view of your credit health so you understand where you stand and what's changing.

B

Upcoming Payments
A single forward-looking view of all bills and scheduled payments before they hit your account.

C

Net Worth (Assets - Debts)
A real-time snapshot of your total financial position in one simple number.

D

Subscriptions (Monthly recurring bills)
Automatic tracking of recurring payments so you can see — and cut — unnecessary spend.

E

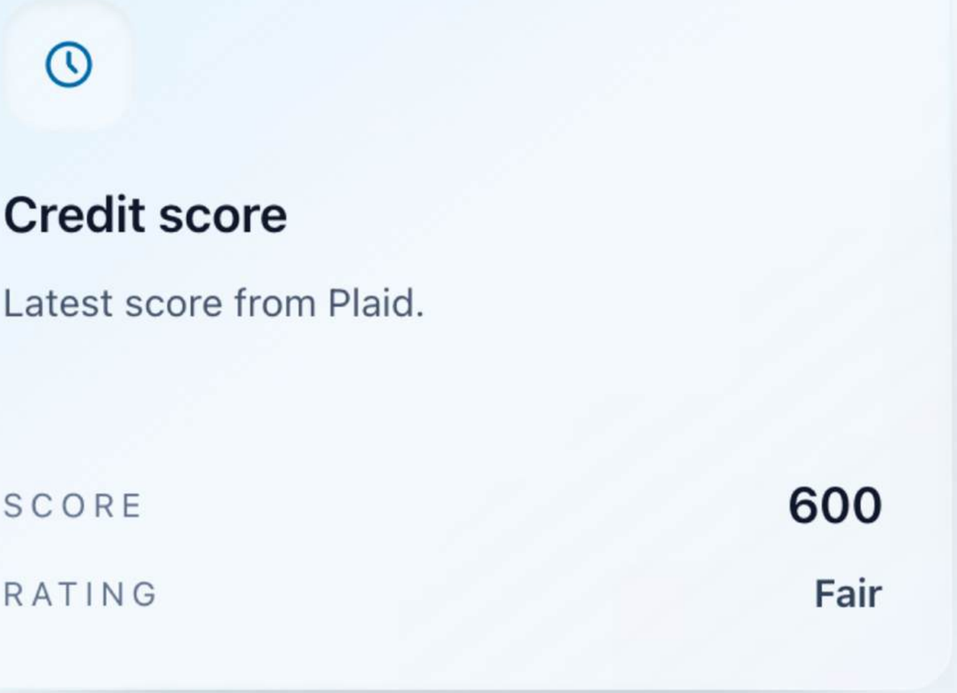
Savings Goals (manage targets)
Tools to set, track, and adjust savings targets to stay on pace toward your goals.

F

Spending Insights
Smart breakdowns of your transactions to show where your money actually goes.

600.000

CREDIT SCORE



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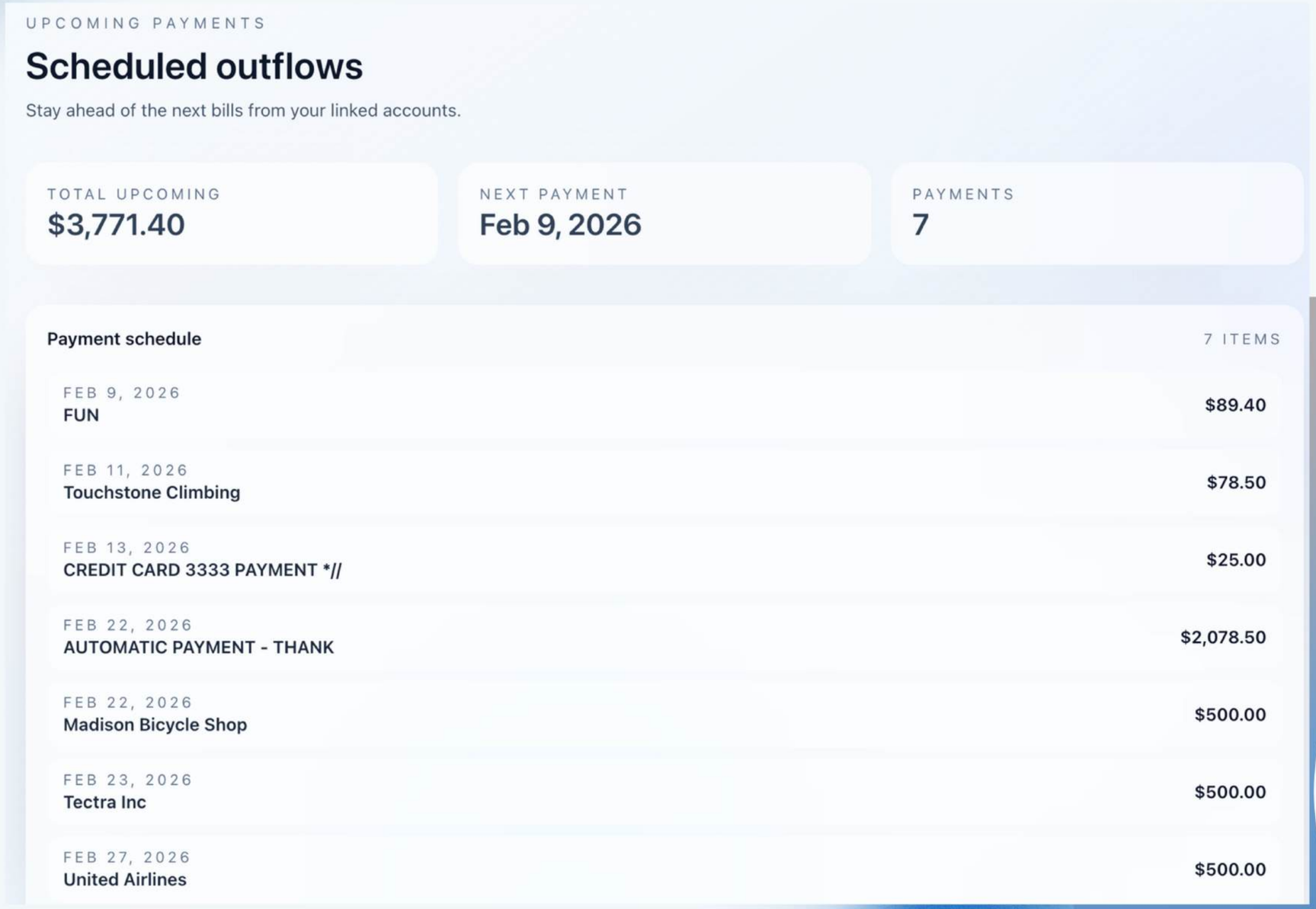
UPCOMING PAYMENTS



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NET WORTH

NET WORTH

Assets minus debts

Updated from your Plaid-linked accounts.

ASSETS	DEBTS	NET
$86,541.74	$126,994.06	-$40,452.32

▼ Assets (8)

FIRST GINGHAM CREDIT UNION Plaid 401k	$23,631.98
FIRST GINGHAM CREDIT UNION Plaid Cash Management	$12,060.00
FIRST GINGHAM CREDIT UNION Plaid CD	$1,000.00
FIRST GINGHAM CREDIT UNION Plaid Checking	$110.00
FIRST GINGHAM CREDIT UNION Plaid HSA	$6,009.00
FIRST GINGHAM CREDIT UNION Plaid IRA	$320.76
FIRST GINGHAM CREDIT UNION Plaid Money Market	$43,200.00

▼ Debts (4)

FIRST GINGHAM CREDIT UNION Plaid Business Credit Card	$5,020.00
FIRST GINGHAM CREDIT UNION Plaid Credit Card	$410.00
FIRST GINGHAM CREDIT UNION Plaid Mortgage	$56,302.06
FIRST GINGHAM CREDIT UNION Plaid Student Loan	$65,262.00

SUBSCRIPTIONS

09

SUBSCRIPTIONS

Monthly recurring bills

Track your recurring subscriptions and monthly totals.

MONTHLY TOTAL	ACTIVE SUBSCRIPTIONS	TOP SUBSCRIPTION
$0.00	0	--

Subscription list 0 ITEMS

No subscriptions found.

SAVING GOALS

BUDGETING

Saving Goals

Set limits and track your spending goals here.

GOAL NAME

e.g., "Spring Break Trip"

Giving your goal a name helps the AI understand its purpose.

TARGET AMOUNT

$ 999

The AI uses this to calculate required savings velocity.

TARGET DATE

dd/mm/yyyy

A deadline is essential for creating a realistic plan.

LINKED CATEGORY

Dining Out

The AI will suggest trade-offs from this category first.

Save Budget

SAVING GOALS

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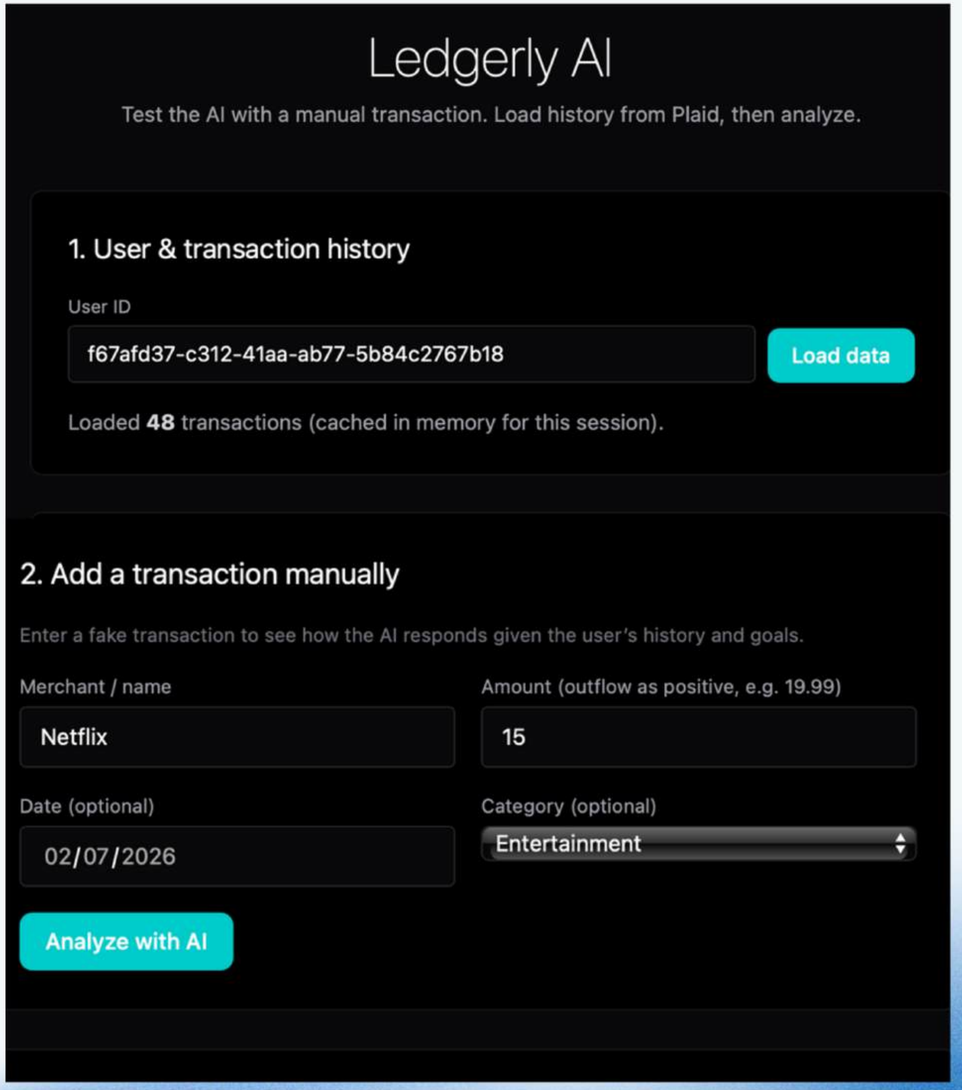

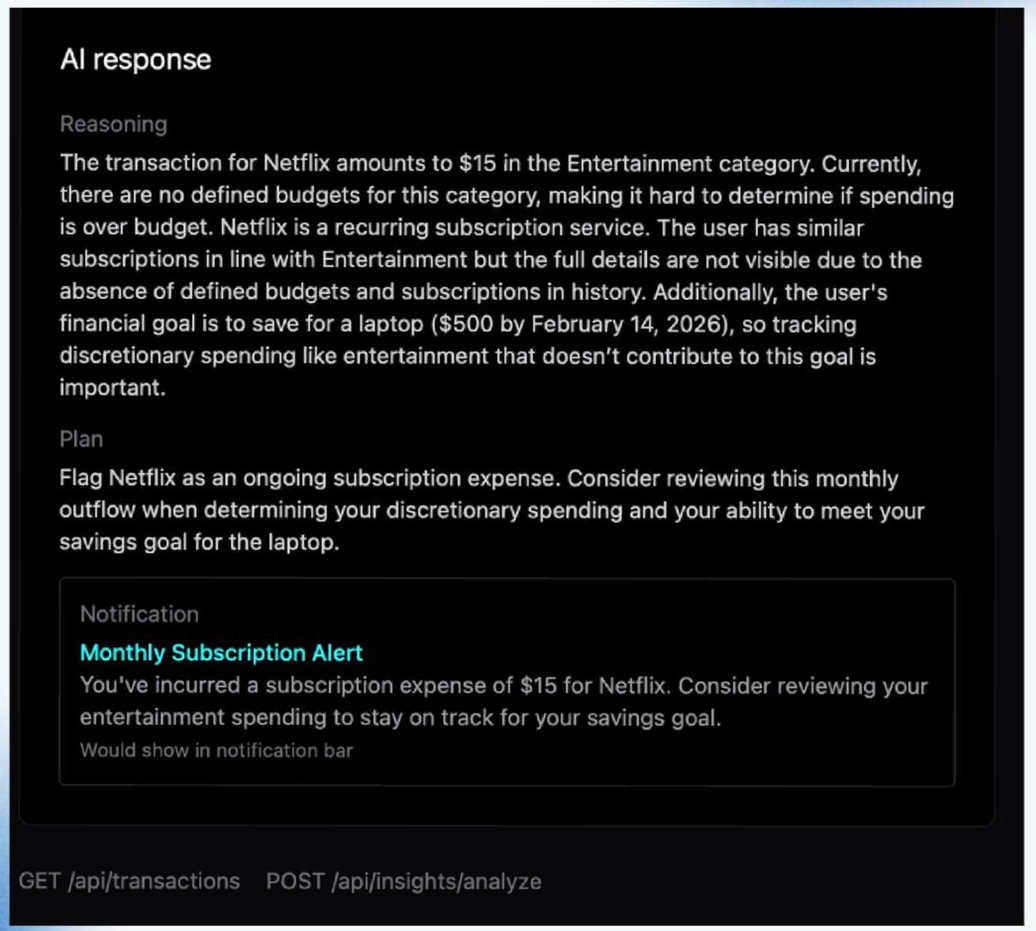

TRANSACTION HISTORY

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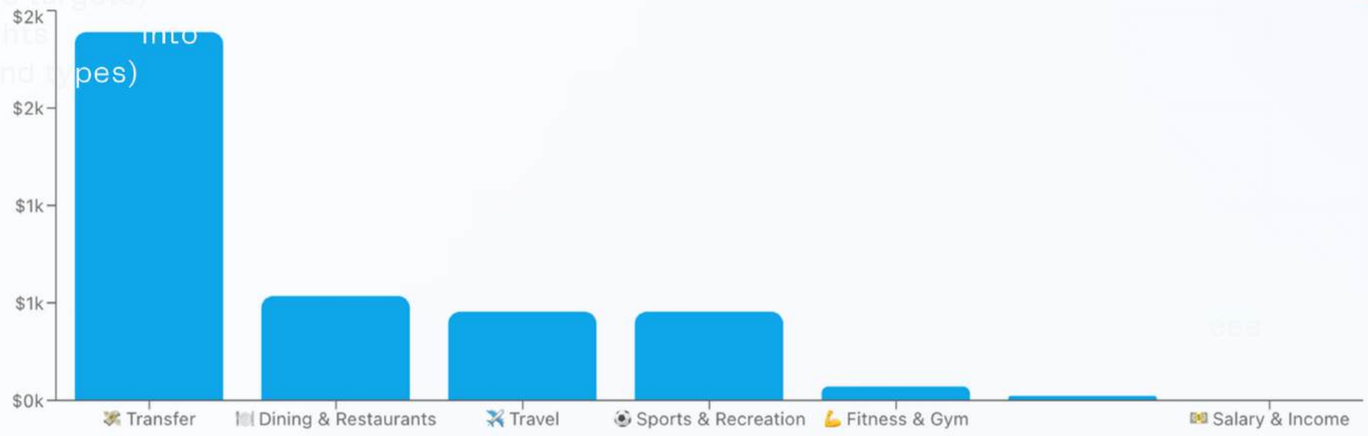
Spending by Category



+-$4.22	INTRST PYMNT	2026-01-09 MONTHLY	Salary & Income
-$2,078.50	AUTOMATIC PAYMENT - THANK	2026-01-23 MONTHLY	Transfer
-$500.00	Madison Bicycle Shop	2026-01-23 MONTHLY	Sports & Recreation
-$500.00	Tectra Inc	2026-01-24 MONTHLY	Dining & Restaurants

THANK YOU

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