AI PRODUCT · CASE STORY

A chief, not a calculator

What a money app has to get right before it can help you make a real decision.

4 min

Click or press → to continue

A bookkeeper and a chief of staff both know your numbers.

Bookkeeper

"Here's what you spent last month."



Chief of staff

"Here's what that means for the decision you're facing."



Most money apps are bookkeepers.

They count last month's coffee. They don't help with the big question.

Meet Leela. She has tracked every dollar for years.

Her real question isn't about coffee. It's this:

"Can we move cities and still be fine in fifteen years?"

Her budgeting app can't answer it. So every time, she pastes her whole life into an AI chat and starts over.



Leela

I've explained my life to a chatbot twenty times.

Rule 1

Start from the questions, not the categories.

What the app is for

1. What must we spend every month?
2. What's optional?
3. What could we cut?
4. What feels like too much?

Four questions. Anything that doesn't help answer them doesn't get built.

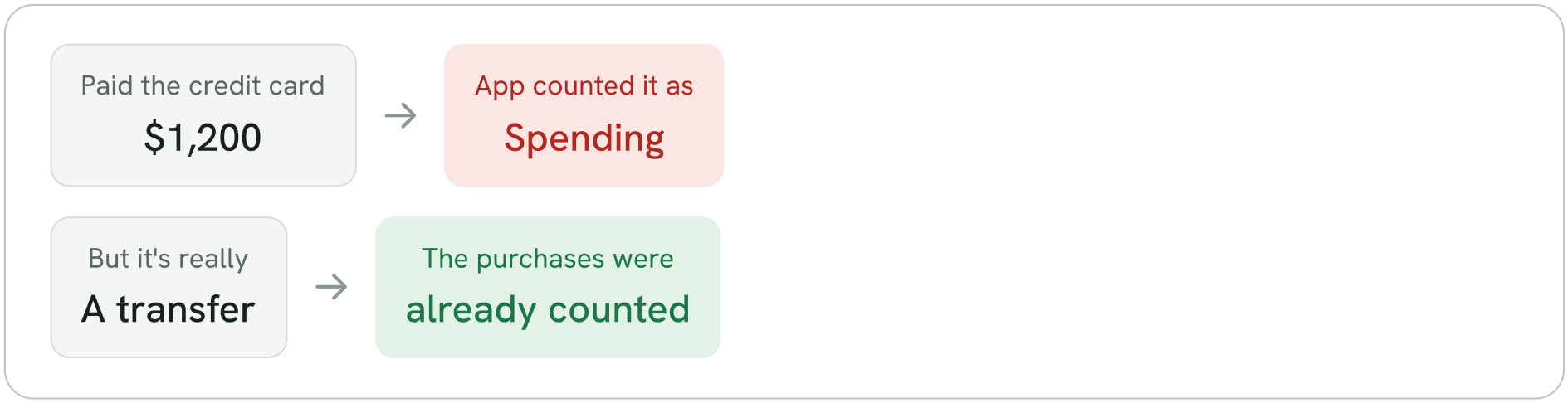
PRINCIPLE

Design for the job

People don't want a product, they want progress on a job in their life.[1] Here the job is "spend wisely," not "categorize forever."

Rule 2

Fix the data before you give advice.



On a wrong base, smart insights aren't just useless.
They're confident, specific, and wrong.

Rule 3

Invent nothing.

INVENTED

"$200 a month on travel"

One trip, spread across the year.

REAL

"One $2,400 trip in March"

Not a monthly habit.

And every number says whose it is: yours, the ledger's, or the app's own estimate.

Yours | The ledger's | Mine

Rule 4

Don't claim a pattern the data hasn't earned.

- **"Phone bill up 40%!"** She switched carriers. One ended, another began.
- **"Power bill keeps rising!"** It's winter. Compare January to January.
- **"Restaurants: a subscription"** Frequent isn't recurring. Only bills on a schedule are.

PRINCIPLE

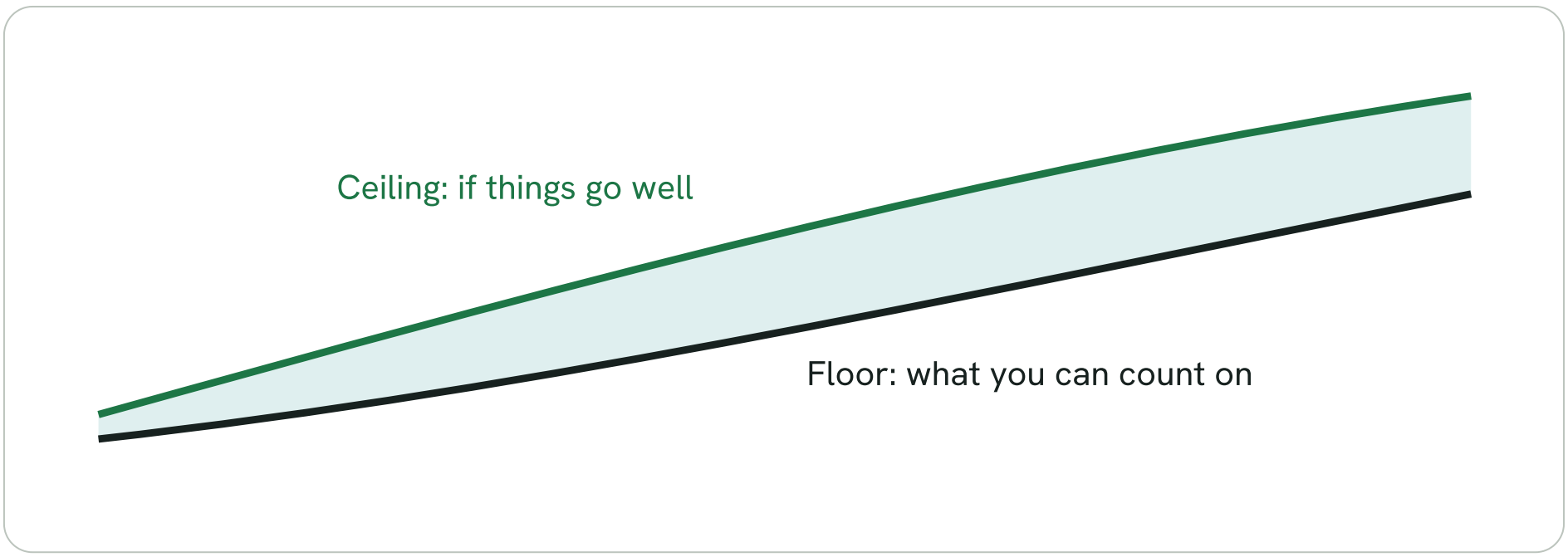
Earn the claim

A real pattern needs the data to support its shape, not just its numbers.

When the app isn't sure, it asks instead of guessing.[2]

Rule 5

Plan with a floor and a ceiling.



Money that might not come, like rent from a house that might not find a tenant, only counts in the ceiling.
Never in the floor.

Rule 6

Compare life paths, not just months.

Three paths, ranked ~ projections

1. **Big-city job, then move home**
2. **Stay put, then move home**
3. **Move now, let the career follow**

Instead of a dashboard to interpret, Leela gets a ranked answer to her real question. Every projected number carries a ~, because it's a projection, not a promise.

Rule 7

Learn what you already told it.



If a person can notice it, the app should learn to notice it too. And it should never ask the same question twice.

Rule 8

Keep what came out of the conversation, not the conversation.

Ask

"What if we move in two years instead of now?"

DRAFT PATH

Move in 2 years

Based on your current path, with the move date changed.

Add as a path Discard

PRINCIPLE

Nothing changes until you say so

The AI drafts and the person decides. Results are saved as things you can use, not as chat logs to reread.[3]

Leela



I stopped re-explaining my life. It already knows, and it tells me where it's guessing.

BEHIND THE STORY

Leela's problem was mine.

I've tracked my own money for nine years, and no app ever fit. They look backward and can't run the futures. So I built **Finance Nerd**, my personal CFO.

Every rule in this story came from a correction I made while testing it on my real data. The goal I set for it:
"Not live stingily, but not overspend either."

The real app runs only on my own devices. The public demo uses a fictional family.

CHEAT SHEET

Building an AI that helps with money decisions

1. **Start from the questions,** not the categories.
2. **Fix the data first.** Wrong data makes confident, wrong advice.
3. **Invent nothing.** Label where every number came from.
4. **Earn every pattern** before you claim it.
5. **Floor and ceiling.** Uncertain money only in the ceiling.
6. **Learn once, never re-ask.** Keep outcomes, not chats.

TRY IT

Explore Finance Nerd.

The public demo runs on a fictional family. No real financial data.

Explore the demo: wealthengine.anujaharsha.com

You finished case story 02: "A chief, not a calculator." Finance Nerd is a personal tool by Anuja Nimmagadda, built by directing Claude Code. Leela and the examples in this story are fictional.