

Personal Financial Management

Personal financial management increases net worth. The more time spent exercising, the healthier you'll be. Likewise, the more time spent managing finances, the healthier your bank account will be.

Personal financial applications have existed for over two decades. Yet, people are still managing their finances as they always have.

No application has been developed that successfully manages all aspects of personal finances. HAL overcomes the technical and psychological obstacles in managing finances.

The goal is not to build a better personal financial app, but to develop something altogether different. Existing financial apps are based on the same structure, i.e., data either has to be entered or downloaded. Any improvements that these applications make will be incremental, rather than fundamental. Because of the inherent nature of current financial apps, they are ineffectual in managing finances. Consequently, these apps make users frustrated instead of profoundly improving their financial lives.