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(57) Abstract :

The present invention relates to a financial management system, more specifically, to a personal finance manager system 100 that integrates with multiple financial accounts and utilizes one or more advanced techniques and data analytics techniques to provide users with one or more personalized recommendations on financial planning, savings, and investment strategies. The system's (100) security measures are designed to ensure that user data is safe and secure. The system (100) uses encryption technology to shield user data from hacker threats or illegal access. The system (100) allows users to set up two-factor authentication and receive alerts on unusual account activity. In general, the method (300) for managing personal funds that is described is inventive of the invention. Additionally, the system (100) is an indispensable tool for people wishing to increase their financial literacy and progress the user's money management abilities because of cutting-edge features, user-friendly layout, and individualised advice.

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