

# API Concepts

## General Scope and Goals

Following the general goals as published on the [Project Website](#), the API intends to provide easy access to calculations and information relevant for personal finance and financial planning of individuals. Any extension of the app with further modules / functionalities is welcome - as long as the core principles: Non-Commercial, Independence, Ease of Use, Privacy are maintained. Go to [GitHub](#) for the project site.

The public part of the API covers basic functionalities that can be queried without a UID (registration string) and that (besides server logs) do not save data.

The registered part of the API is set up in a way to avoid obtaining personal data to the highest degree possible. Fortune-Teller does not intend to monetize data or proactively contact users, but in order to provide a better user experience, value flows and entries are saved in this working mode.

International Scope: At the time of initiation, the API provides some generic functionalities and specific functionalities for the legal setup in Germany as of 2021. The architecture considers internationalization / country localization.

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## Outlook on Functionality

- Public API
  - Generic
    - Inflation on named line items
    - Interest-Calculator
    - Valueflows for Financial items over time (interest, fees, tax)
  - DE-specific
    - Income Tax Tariff
    - Pension-Calculator (DRV)
    - Social Insurance rates
- Registered API (Generic functions with localization for certain items)
  - UID management (UID, Pin, token management, key calculation information)
  - Spending at given timeframe (named and sorted line items)
  - Assets at given timeframe
  - Debt & Valueflows
  - Savings Valueflows
  - Summary Cashflow

Updated 2021-07-31 20:15:30 UTC by Hendrik