**SaveSmart – a mobile application for smart financial planning toward home ownership**

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SaveSmart is a mobile application designed to help young adults effectively plan and manage their savings toward purchasing a home. It tackles the financial challenges many face by offering tools such as personalized saving plans, income and expense tracking, and a built-in mortgage calculator. In addition, the app provides financial education and tailored guidance to improve credit scores and access favorable mortgage terms. SaveSmart aims to simplify complex financial decisions, raise awareness of available assistance programs, and promote responsible financial habits. With its user-friendly interface and practical features, the app empowers users to take control of their financial future and make informed, confident decisions on their journey to home ownership.

Keywords: credit score, financial education, home ownership, mortgage calculator, personal finance, saving