

**Hello,  
we are  
Finu.**

Financial Literacy:  
Personal  
Finance

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# Recap



Need more accessible way to reach financial aid + resources for college



Young adults are inspired by their parents' financial habits + education



A way to learn about personal finances in an accessible + trustworthy way.

We learned that the most important factor keeping students from exploring personal finance was **trust**.

# Initial POV

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# Dyllen

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**We met** Dyllen, a young entrepreneur in the college admissions space who is interested in sharing her experiences of **investing for the future**.

**We were amazed to realize** that Gen Z users feel uncomfortable trusting financial resources because of the **lack of education and stigma surrounding talking about money**.

**It would be game changing** if we could create a resource that is both **educational and practical** for young adults (high school–recent grad) to **build healthy financial habits in a safe and trustworthy way**.



Gap year student  
Content creator

**We wanted to learn more about how people have learned about money in the past and why those avenues are trustworthy.**

# Additional Needfinding

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# Jill



International student  
studying in Canada  
without much  
financial knowledge

## **Surprise**

Couldn't think of a financial goal off the top of her head.

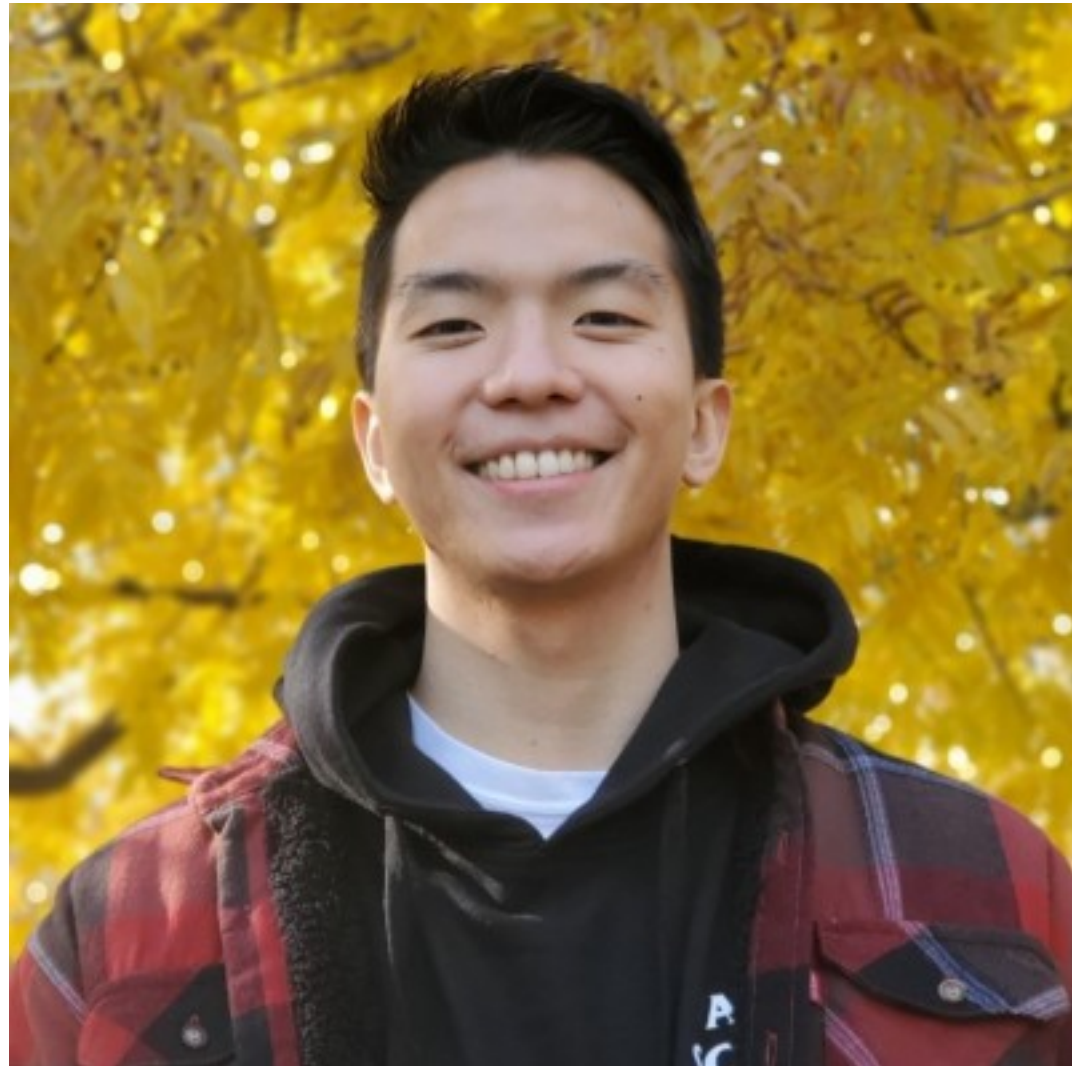
## **Contradiction**

Said she didn't have financial goals, but later in the interview repeatedly said she saves to give money to family.

## **Tension**

Feels like the stock market has too many barriers.

# Tim



Low-income recent grad, moving out and starting @ Microsoft

## Surprise

Lets Charles-Schwab Robo Investor pick all his investments.

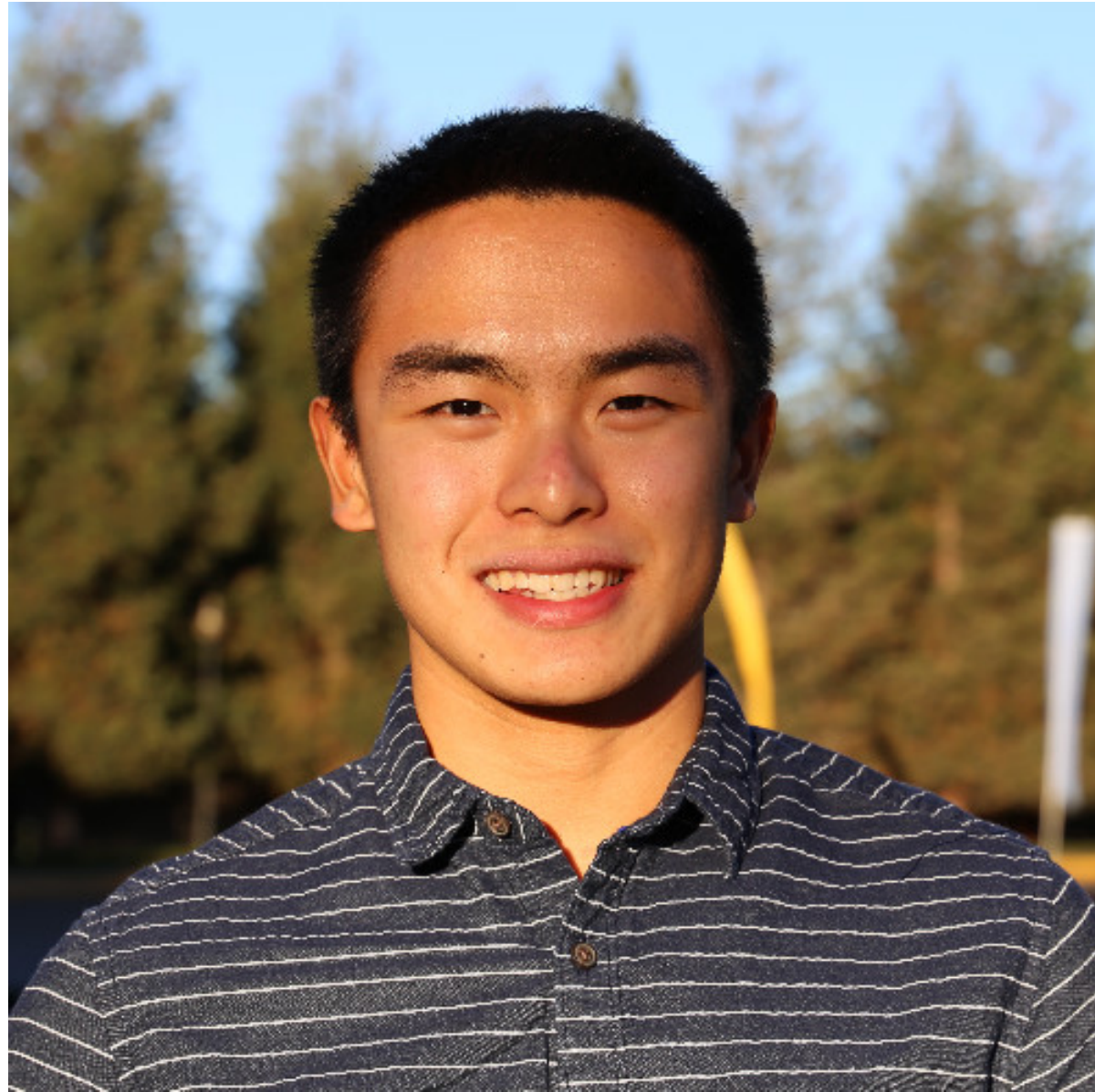
## Contradiction

Uses Robinhood somewhat but calls it a “imaginary, virtual gambling machine”

## Tension

Really wanted to invest into short term stocks because of the higher profit, but thinks long-term investments are safer.

# Jason



Junior @ BU, saving  
up for grad school

## Surprise

Feels like he should start investing because friends around him are

## Contradiction

Doesn't currently use any tools to begin learning

## Tension

Puts money from internships towards savings for graduate school instead

# Robert



Junior @ Yale,  
moving into first  
apartment

## Surprise

Wants to live comfortably

## Contradiction

Not looking to begin investing right now

## Tension

Focused more on practical goals like rent

# Three Revised POVS

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**We met** Jill, an international student studying in Canada without much background in learning about finances.

**We were amazed to realize** felt as if stock trading was only for professionals.

**It would be game changing** if we could help those new to personal finances feel like they belong when trading, making investments, or learning about finances.

**We met** Tim who is a senior @USC, getting ready to move out and start his full-time job @ Microsoft, invests purely for long-term.

**We were amazed to realize** that some young adults see stock trading as gambling and don't know where to learn more.

**It would be game changing** if we could create a platform where traders could learn more about the stock market and practice trading at the same time without the risk associated.

**We met** Robert, a junior at Yale who is about to move into his first apartment.

**We were amazed to realize** that his short term and long term financial goals are all very practical (i.e. saving for rent, tools for work, etc.), though he still wants to live comfortably.

**It would be game changing** if we could create a repository of smaller, more emotional goals that allows people like Robert to engage more actively with their finances and see what they can and have accomplished.

# Three top HMWs

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# HMW...

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Jill's POV

**create financial  
educational resources  
that young adults can  
trust and feel motivated  
to explore?**

# HMW...

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Tim's POV

**help young, new traders  
feel like they belong when  
investing/trading?**

# HMW...

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Robert's POV

**make achieving financial goals fun and collaborative for young adults and those around them?**

# Three top solutions

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**01 Guided Investing**

**02 Unlocked Education**

**03 Gamified Goals**

# Assumptions

- 01** Young adults want guidance while trading.
- 02** People are willing to invest for financial education
- 03** People have tangible financial goals to track

# Experience

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# Prototypes

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# 1. Investing

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## Assumption

Young adults want guidance while trading.



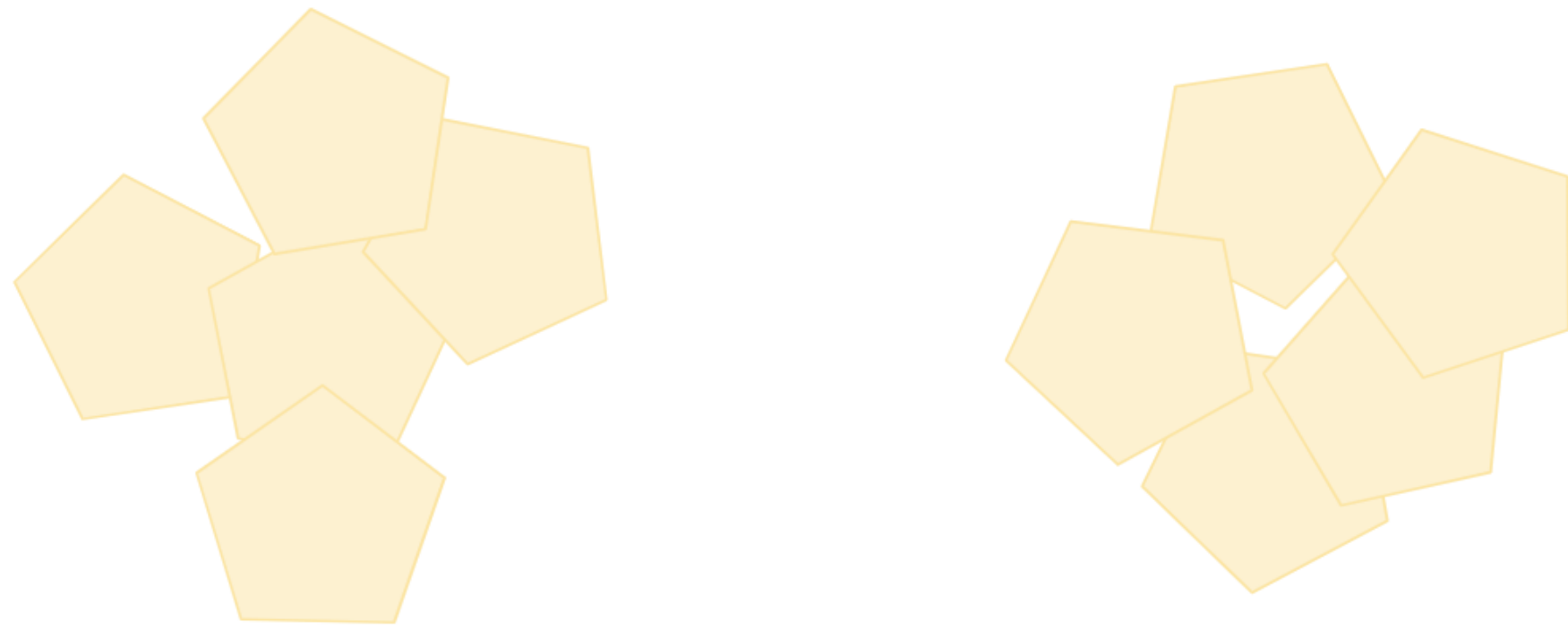
# 2. Education

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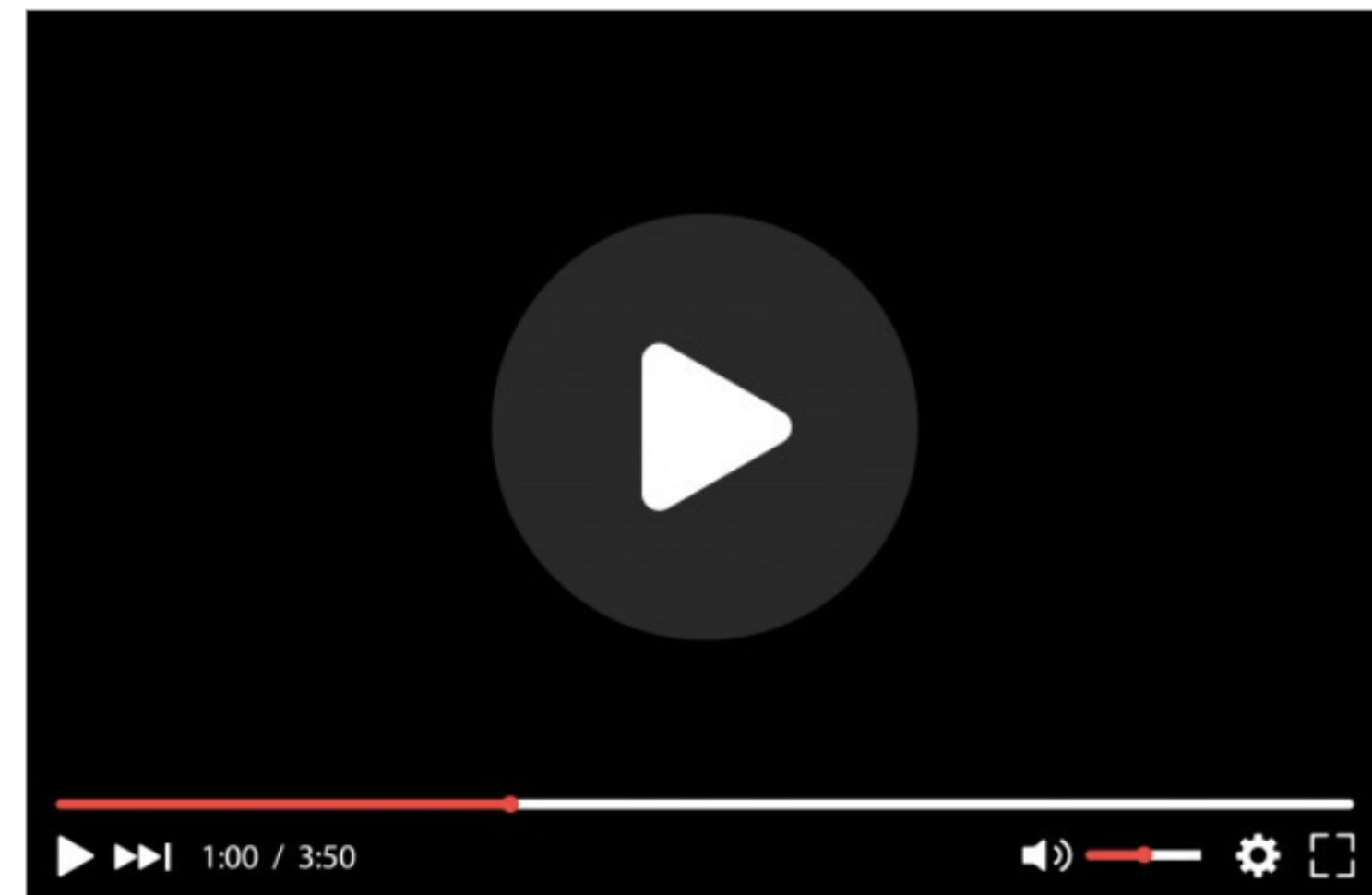
## Assumption

People are willing to invest money upfront for their financial education



If you invest your \$10 now, you'll unlock the content curated specifically for you!

**We've reached a great mid-way point!**



**Correct! Here's \$1 of your investment + 100 points!**



# 3. Goals

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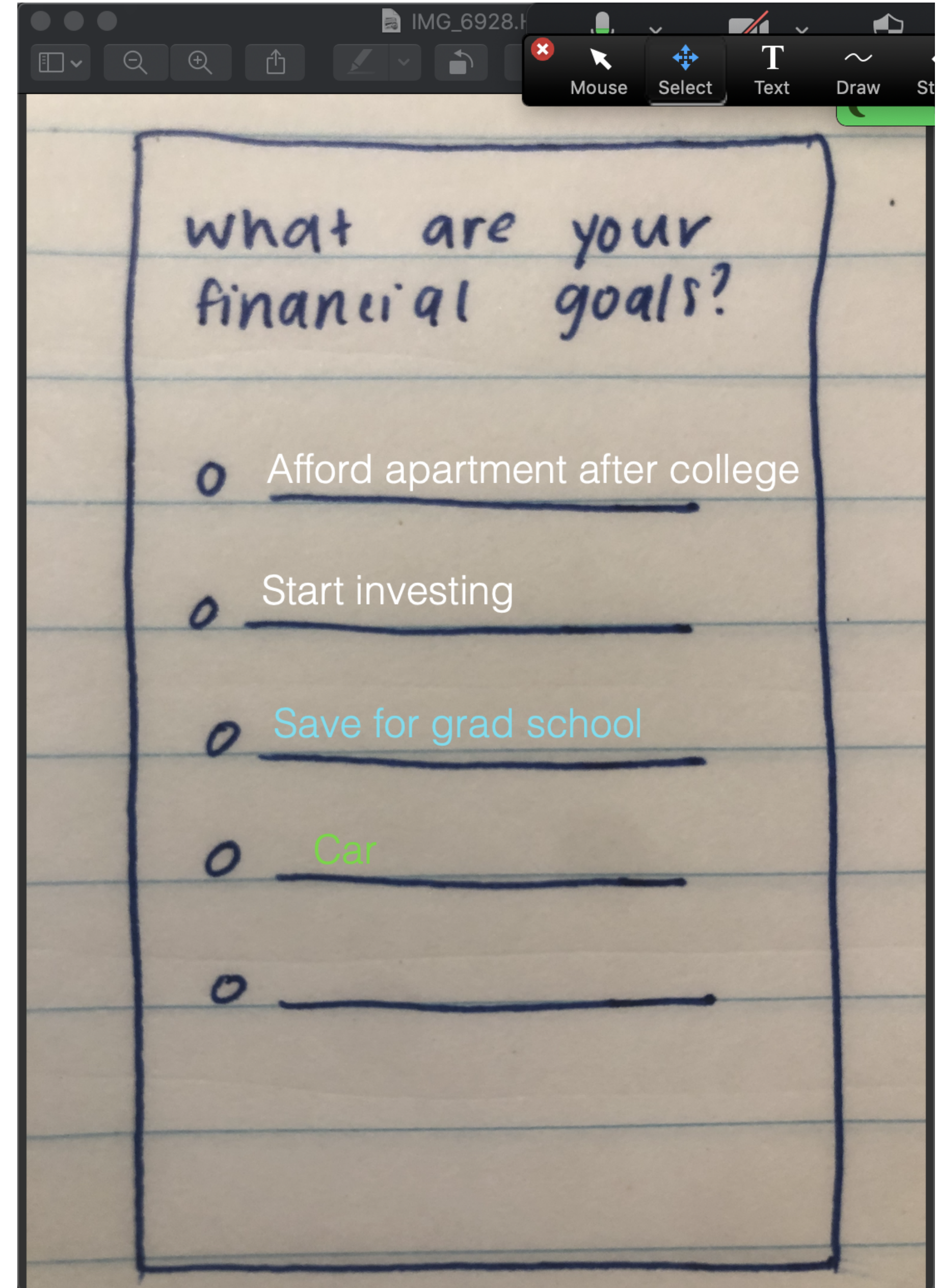
## Assumption

Young adults have tangible financial goals to track.

“What are your short term goals”

“What are your long-term goals”

“What have been your past goals”



**Final** \_\_\_\_\_  
**Solution** \_\_\_\_\_

**01** investing is a hot topic for education and our interviewees love to learn while doing.

**02** provide helpful content that can be learned by families or groups together while completing challenges to advance progress

**03** customized lessons by the goals they set for themselves and each other

**04** practical platform to have the option save the money they put into it for real-world investing

**Thank you!**

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