

**Hello,  
we are  
Finu.**

Financial Literacy:  
Personal  
Finance

---

---

Cyan D'Anjou  
Laikh Tewari  
Peng Lu  
Braedon Silvers

# Needfinding Methodology

---

---

Financial literacy  
educators + advocates

New learner

Educational/Informing

# Personal Finances

Practical

Experienced in  
budgeting + trading

First time managing  
their own finances

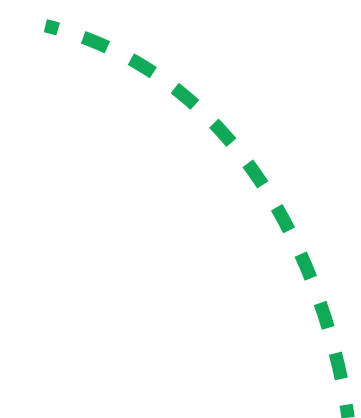
# Questions.

What are your financial goals?

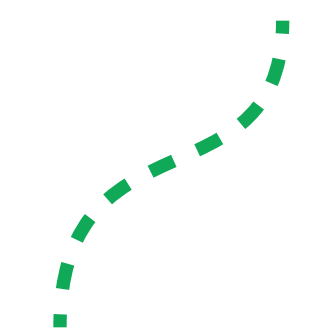


What do you currently do to work towards your financial goals?

Do you feel financially educated at this point in your life? Why (not)?



What do you wish you knew more about in terms of finances?



How much do you know about ways to save or invest money?

As a financial resource, how can we build trust?

# Interviews

---

# Isabella

---

---

Junior @ Rutgers



**“I wish that universities were a little nicer about things”**

# Howard

---

---

Junior @ UMD



“I grew up around friends and family who cared a lot about finance and money management, so most of those experiences have rubbed off on me as second-hand knowledge.”

# Dyllen

---

Gap year student  
Entrepreneur



“People don’t want to talk or think about money—work, work, work—but then they end up working forever.”

# Analysis

---

# Say

"I get excited to buy food"

"I pay for college on my own. I have a parent contribution.. but I pay that too."

"It was so weird to me. Why is no one else doing this?"

"I save a lot of my money from internships and then invest it"

"I don't mess with volatile stuff"

"I'm set, I don't need to do anything"

"I want to have money left over after paying for college"

"feel free to spend [money] on whatever you like"

"In highschool we didn't learn anything about [finance]"

# Do

Trades blue chip stocks on Etrade.

Multitasks when learning about finance.

Creates content to share financial lessons with young audience.

Learning about finance primarily through Youtube.

Avoid spending parents' money when possible.

Researches competitors to set accessible prices

Paying for college on her own.

Uses Notion to keep track of budget

Invests in mutual funds to ensure security in the future

# Think

Wishes that universities were a little nicer about things.

There is no centralized way of learning the important stuff

Would love to have financial freedom to work on creative projects freely

Reaching out to financial aid would be hard because emailing housing was hard enough.

Stock investments are risky

There is clear financial + resource inequity in the college admissions process

Starting early can set you up for success

Doesn't need day trading stress when long-term investments are growing

No one trusts current financial resources

# Feel

Feels lucky to have had a paying internship  
freshman year to have money.

Spending money feels very good if the purchase has a long lasting impact

Feels good to have money, everybody wants money.

Not really happy or excited, but focused when trading

Convenience is important and having an understanding

Desire to pursue what she actually wants to do, without financial burden.

Excited to use money for good food

Disappointed by Robinhood crash

Personally does not feel like money has value as he has an abundance.

# Insight

---

---

There is a communication barrier when dealing with schools and financial aid.

# Need

---

---

More accessible way to reach financial aid help.

# Insight

---

---

Younger people don't learn about finance in school/don't know when to trust financial resources.

# Need

---

---

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

# Insight

---

---

Young adults look to their parents for financial advice + education.

# Need

---

---

Not all parents are educated on finances. A consistent way to teach youth about personal finance.

# Summary

- 01** Problem Space is personal finances
- 02** Accessibility is an issue with financial aid + financial literacy in general.
- 03** Trust is key when dealing with peoples' money.

**Questions?**

---