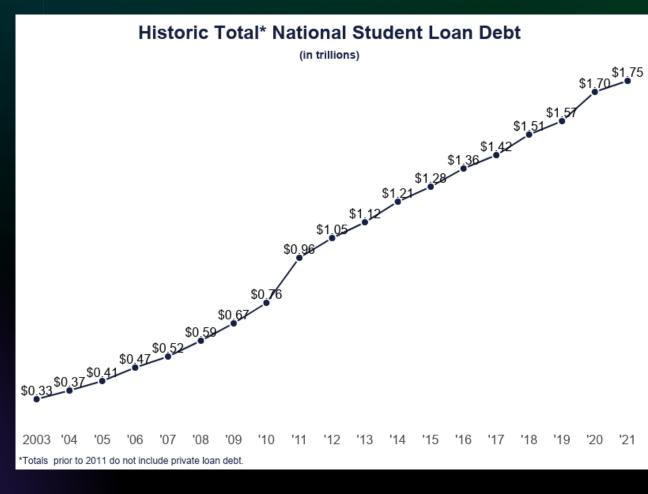


#### Adult.ing Financial Literacy

FOR COLLEGE STUDENTS, BY COLLEGE STUDENTS

### **Problem We Identified**

- Incoming College students and young adults face a problem of lacking financial literacy.
- Specifically, the pain points are loans, credit, and retirement.
- Example: Meet Taylor, a college graduate who racked up \$70,000 dollars in loans by the end of her undergrad. She is now unable to pay off her loans.
- According to a 2015 PISA study, 22% of teens lacked *basic* financial skills.
- A Greenlight study in 2019 found that 75% of young adults didn't feel confident in their financial education.
- Finances are not just a temporary topic, they can grow with you or damage you.





Jaren Provost Chief Executive Officer Senior CS Major and Software Engineering, 4 years development experience.

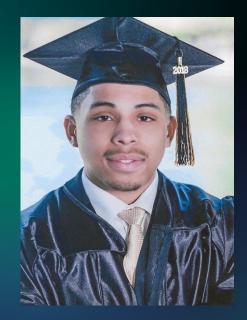
#### The Team



Hannah Long Chief Operations Officer Senior studying ENT, with 4 years of sales, finance, and small business development experience.



Lloyd Rowe Chief Technology Officer Senior CS Major, Full Stack Developer, 4 years of Management experience.



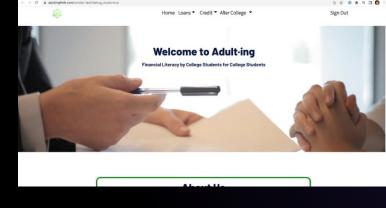
Cameron Slash Chief Development Officer Senior CS Major, Software Engineer, 3 years of Software Development Experience.

### Solution

OUR SOLUTION IS A WEBSITE THAT PROVIDES CHRONOLOGICAL FINANCIAL INFORMATION, WHILE ALSO OFFERING A SECTION FOR USER COMMENTS TO ASK SPECIFIC QUESTIONS, CONVERSE.

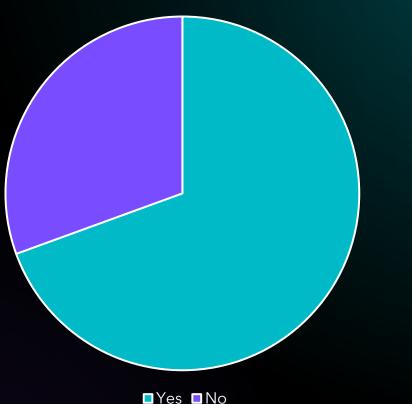


- Page about all loans to reduce massive amounts of loan debt
- Page about credit and credit cards to educate users
- Page about retirement to help users prepare for their future
- Comment section to let users ask additional questions



	н	ome Loans	<ul> <li>Credit ▼ After College ▼</li> </ul>	Sign Out
		Re	tirement	
	ing provides you with the opportunity to s	spend your time wo	professional career should be a time of celebration, not uncertainty my free, as a result of financial freedom. Preparation is key. Adult-in logical advice to save for retirement.	
Before Setting up Retirement	While Contributing to Retirement	Durin	Retirement	
Before setting up Retirement				
	hinking about retirement". Over the years this has lo run out of funds by 2037 leaving many Americans to		as we become numb to the saying, that isn't to say that it isn't true. es.	Social Security, a social program for retirement funded by
Different Accounts				
There are two main accounts with some var				
	about. This contribution is "pre-tax" meaning that an pay income taxes. Many employers also match your 4		If be taken from your check before taxes are calculated, lowering yo Woll onset this a bit more in the and section.	ur income and the amount of taxes that you pay but when it
corres time to withdraw for retrienent you (	ary income taxes, many employers also match your *	NUM CONTRIBUTIONS	Well cover clis a president menere second.	
<ul> <li>IRA is another type of retirement plan, us have to pay taxes on it! Another benefit is the</li> </ul>		is after-tax, mean	ng that it comes out of your check after taxes are calculated. The m	ain benefit of this is that when it comes time to retire you don't
Which Should I Choose				
			doesn't really matter. Contributing to retirement is the biggest thin	

#### Felt prepared for loans



Survey: Adult.Ing, March 2022

# Market and Validation

- We have had 60 interviews, 45 of which who claimed they would become repeat users on Adult.Ing.
  - Assuming these young adults are applying for loans, looking to move forward in their financial journey
- Bulk of market, young adults (16-25) but information is meant to grow with users

# Competition

	Adult·ing	Bankrate	NerdWallet	CreditKarma
Focused Towards Students	$\checkmark$	$\checkmark$		
Compares loans	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Easy to understand	$\checkmark$			
Steps for before, during and after	$\checkmark$		$\checkmark$	$\checkmark$
Forum to ask questions	$\checkmark$	$\checkmark$		

# **Business Model**

#### • B2B

- Selling to student life and financial aid offices
- Partner with:
  - millennial podcasts
  - Tiktok bloggers, influencer
- Channels
  - Instagram, Tiktok

#### Building on similar precedents:

- Goal Setters
  - Lost 1 million dollars, 2001
  - Sold to mass mutual catalyst funds for 15 million dollars dollars
- Short Lister
  - Many companies sold rights to short lister, for advertisement purposes
  - Drives metrics up

# Sales and Marketing

#### Marketing strategy:

- Bloggers, influencers
- Platforms for the young adult demographic, then LinkedIn
- Google Ads- potential\*\*
- Partnering with local Financial institutions

Stage/Phase of Funnel 4 weeks

Stage/Phase of Funnel 2 weeks SALES FUNNEL-Contingent on funding\*\*\*

Snapchat sample (example) Funding- 5\$ a day We would request 500\$ TikTok \$50/day mission, \$20/day advertisement

LinkedIN- TBD, such thing as an "ad auction"

Stage/Phase of Funnel 2 weeks Snapchat sample (example) Funding- 5\$ a day We would request 500\$

### Milestones

Feb-March	March-April	April	May and moving forward
<ul> <li>Identify problem</li> <li>Validation interviews</li> <li>Find the how <ul> <li>solutions</li> </ul> </li> </ul>	<ul> <li>Start building beta testing</li> <li>Interview 12 Pilot users</li> <li>Establish type of company- LLC</li> </ul>	<ul> <li>Finish the beta testing</li> <li>Final presentations</li> <li>Final evaluations</li> </ul>	<ul> <li>Establish ownership</li> <li>Move forward with formal launch</li> <li>Research outside of midwest</li> </ul>
	Our pivot or persevere moments	Visit the idea of investors Began funds requests	Requesting \$10,000

### Ask and Use of Funds

We are asking for 10,000\$. We would like to utilize portion these funds to compensate a financial professional to endorse our service.

The remainder of the funds would be allocated towards marketing methods stated in previous slides and aesthetically, taking our site to the next level.