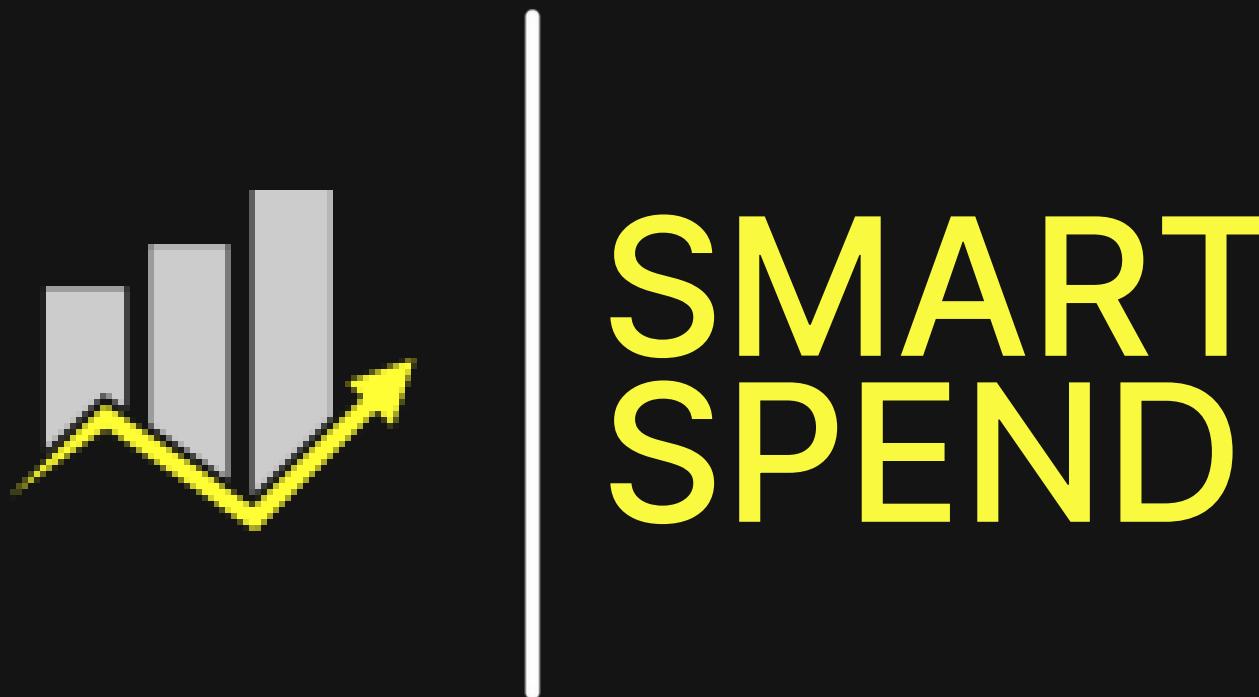


BRAND GUIDE



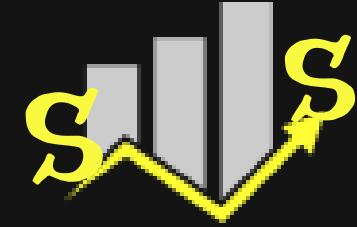
BRAND STORY

Why We Need This App

□
Many Young Adults
Struggle With Financial
Planning

□
Existing Apps Are Too
Complex Or Not Localized

□
Financial Literacy Is Still
Low Among Digital Users



WHAT ARE WE ABOUT?

SmartSpend is a digital financial wellness company focused on empowering South African university students to take control of their personal finances. Our core product is a student-friendly budgeting and expense tracking app designed to simplify money management. We aim to address the specific financial challenges faced by students—such as managing limited budgets, tracking irregular incomes (like NSFAS or part-time earnings), and avoiding overspending—by providing an intuitive, affordable, and culturally relevant tool. We operate within the fintech and education technology sectors, blending financial management with practical learning for young adults. SmartSpend stands out by focusing exclusively on student needs, using locally relevant categories and language, making financial literacy accessible and engaging.

 Help Users Track And Manage Their Money Easily

 Provide Personalized Budgeting Tips And Insights

 Educate Users On Smart Saving And Spending

VISION STATEMENT

Key Functions of SmartSpend

To become the leading digital financial companion for students across South Africa, enabling a generation of financially confident and independent young adults.

Financial Literacy Content



Bill Reminders & Goal Savings



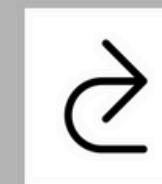
Expense Tracking & Smart Budgeting



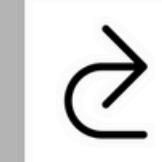
THE IDEA'S ORIGIN & INCEPTION

The inspiration for SmartSpend came from observing the financial struggles faced by many university students, including friends and classmates, who often run out of money in mid-month or feel overwhelmed by expenses. I noticed a gap in existing budgeting apps—they were either too complex, not student-focused, or lacked a South African context.

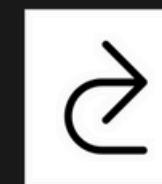
The idea evolved through research and conversations with students who expressed a desire for a simple, relatable, and affordable budgeting solution. Early brainstorming highlighted the need for an app that uses local terminology and covers common student expenses like transport, meals, and educational supplies. These insights shaped SmartSpend into a tool built by students, for students, aiming to close the financial literacy gap on campus.



Age: 18–35 (Students, Freelancers, Young Professionals)



Tech-Savvy And Mobile-First Generation



Users With Financial Goals But No Planning Tools

II. PRODUCTS/SERVICES

PRODUCT/SERVICE DESCRIPTION

- Budgeting: Allows users to plan monthly income and expenses to own itohr easy-to-use interfaces.
- Savings Goals: Enables setting and tracking of personalized savings targets for textbooks, or emergencies.
- Spending Insights: Provides visual reports and charts that breakdown expenses by categories (e.g., food, transport, stationery) to highlight spending patterns.
- Financial Tips & Education: Offers bite-sized, actionable advice focused on student financial habits, designed to help users make smarter decisions.
- Notifications & Reminders: Alerts students to upcoming bills, overspending risks, or savings milestones to promote accountability.

UNIQUE SELLING PROPOSITION (USP)

What We Need to Make It Happen

SmartSpend is uniquely tailored for South African university students, integrating local financial realities and student lifestyles into its design. Unlike generic budgeting apps, SmartSpend uses simplified language, culturally relevant examples, and budget categories specific to student life in South Africa. Its user-friendly approach and affordability make it an accessible tool for students looking to improve financial literacy and stability.



TARGET MARKET





Name:
Aisha Jameson

Age:
20 years old

Occupation:
Full-time CPUT IT Student
(First Year)

Location:
Bellville, Cape Town

User Description:

Aisha is a first-year IT student on NSFAS funding. He often spends impulsively on food and social outings. By mid-month, he struggles to manage remaining funds. He wants a simple budgeting solution that shows where his money goes without feeling like complicated accounting.

Personal Characteristics:

Extrovert, Feeling

Social, Easily Distracted, Curious, Budget-Conscious

Goals:

To stretch his NSFAS allowance through the entire month.

Needs:

- Comprehensive course offerings for the latest digital advancements



Demographic Information

Name: Wesley

Age: 25 years old

Occupation: BTech Business Admin Student +
Part-Time Barista

Location: Cape Town CBD

Income Range: \$46,000 - \$110,999

About the User

Wesley works part-time while studying full-time. She earns a small income and wants to save for graduation expenses. Managing multiple income sources is tricky, and she needs a tool that tracks savings progress.

Personality

- Imaginative
- Enthusiastic
- Social
- Flexible

Problems

- Struggles to monitor savings vs daily expenses in a single place.

Goals and Needs

- **To save a fixed amount monthly for graduation costs.**

Name: Rayne

Age: 23

Occupation: Diploma Accounting

Student + SRC Finance

Committee Member

Location: CPUT Bellville Campus

Level: Senior

User Description

rayne is a student leader passionate about financial literacy. He runs budgeting workshops for students but struggles to demonstrate tools relevant to their day-to-day realities.

Frustrations

- Lack of student-focused tools tailored to CPUT student needs

Personality

- Hard worker
- Patient
- Empathetic

Interests

- Organizing resources and materials
- Reading
- Researching

Goals

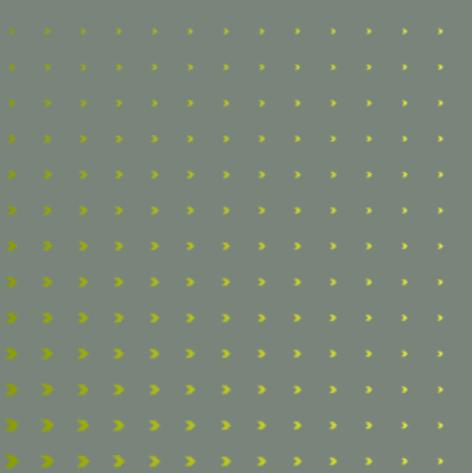
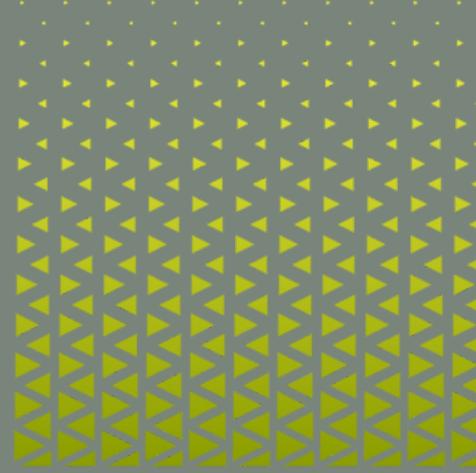
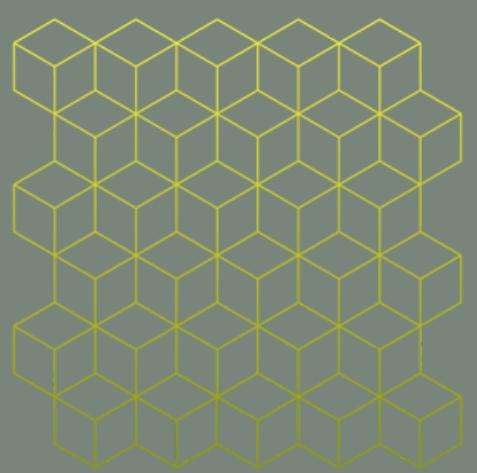
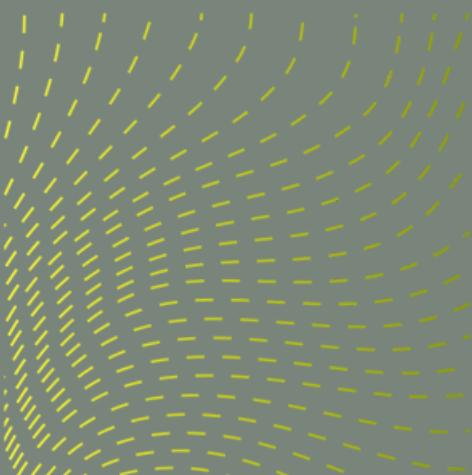
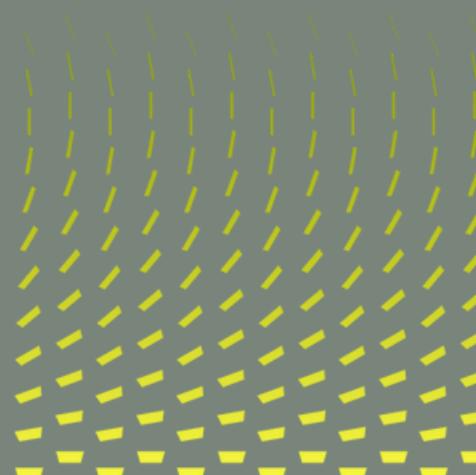
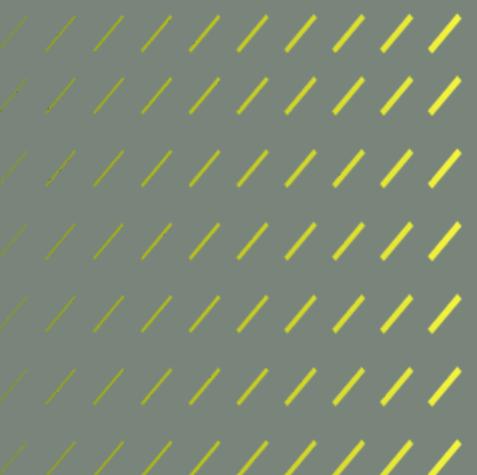
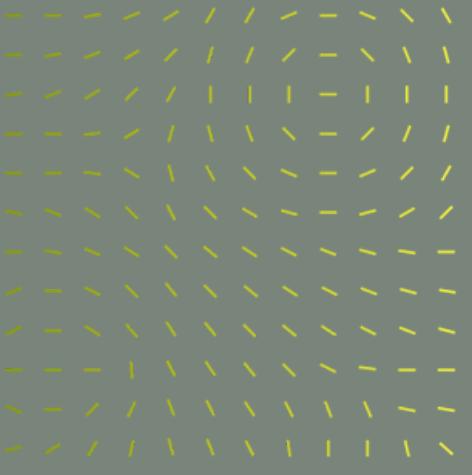
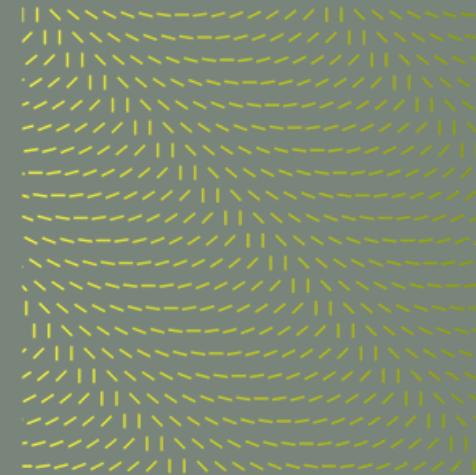
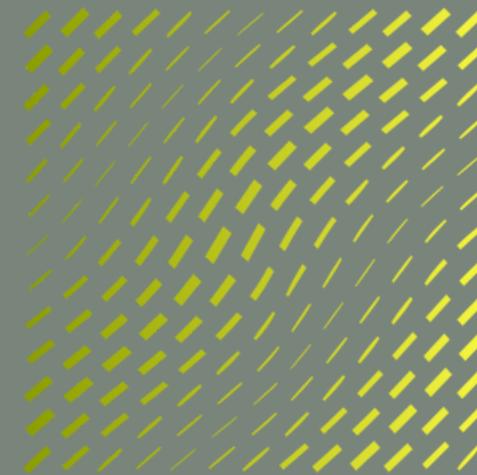
- To provide students with relatable budgeting solutions during workshops.

Motivations:

- Comfort
- Convenience
- Price



Competitive Analysis & Differentiation



Direct Competitor 1 - 22Seven (Old Mutual)

Offerings: Tracks expenses, links to bank accounts, automatic categorization

Pricing: Free (Old Mutual subsidized).

Target Audience: General public, especially working professionals.

Strengths: Bank integration, trusted financial brand.

Weaknesses: Complex for beginners, not student-focused.

Opportunity: SmartSpend can offer a simpler, student-friendly interface without complex financial jargon

Direct Competitor 2 - YNAB (You Need A Budget)

Offerings: Advanced budgeting system with goals and allocation.

Pricing: Subscription (~\$14.99/month).

Target Audience: International professionals, dedicated budgeters.

Strengths: Proven budgeting method.

Weaknesses: Expensive, not localized for South Africa.

Opportunity: SmartSpend can offer affordable or free access for students with relevant SA categories (NSFAS, transport, groceries).

SmartSpend Differentiation

SmartSpend positions itself as the first budgeting tool made for South African students, with

Simple language & design

Local budgeting categories (NSFAS, transport, groceries, stationery)

Free/affordable access for students

**SMART
SPEND**

Brand Story

The Genesis of SmartSpend

SmartSpend was created with one clear mission: to help students take control of their finances in a simple, fun, and stress-free way.

Many students struggle with budgeting, overspending, and managing limited income. SmartSpend was born from this challenge, designed as a friendly digital companion to make money management easy and accessible.

Our Guiding Purpose

We exist to empower students to build healthy financial habits from the start of their journey.

With SmartSpend, students don't just track money — they learn how to use it wisely.



Brand Values

- 
- 1.Simplicity - We keep things easy, so students can focus on their studies, not confusing numbers.
 - 2.Empowerment - We give students the tools and knowledge to take control of their money.
 - 3.Community - We're more than an app; we're a support system for students helping each other succeed.
 - 4.Innovation - We use smart design and features to make financial planning fun and engaging.
 - 5.Trust - We respect privacy and ensure students feel safe using SmartSpend.

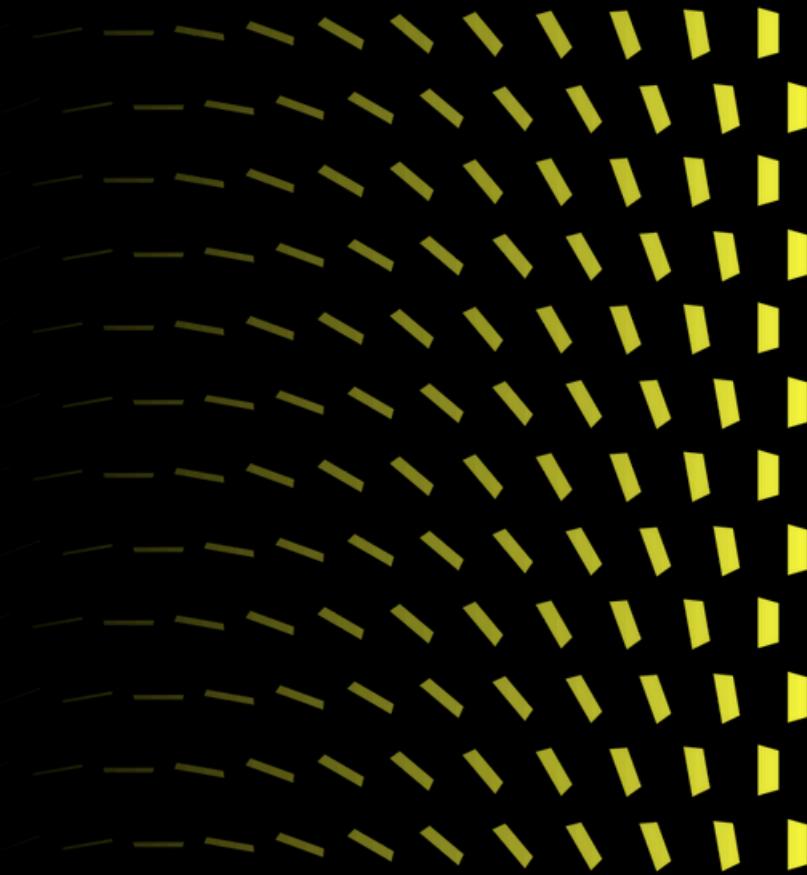
Brand Personalities

- Friendly - Approachable and supportive, like a study buddy.
- Youthful - Modern, fresh, and designed with students in mind.
- Innovative - Always improving, adding clever features to solve real problems.
- Reliable - Consistent and dependable, ensuring students can trust their app.

Target Market

Overview

Our primary users are university and college students, typically between 18-25 years old, living on limited budgets. They are digitally savvy, socially connected, and eager to learn better money habits but often lack structured guidance.



User Personas

**Name:**

Aisha Jameson

Age:

20 years old

Occupation:

Full-time CPUT IT Student
(First Year)

Location:

Bellville, Cape Town

User Description:

Aisha is a first-year IT student on NSFAS funding. He often spends impulsively on food and social outings. By mid-month, he struggles to manage remaining funds. He wants a simple budgeting solution that shows where his money goes without feeling like complicated accounting.

Personal Characteristics:

Extrovert, Feeling

Social, Easily Distracted, Curious, Budget-Conscious

Goals:

To stretch his NSFAS allowance through the entire month.

Needs:

- Comprehensive course offerings for the latest digital advancements

Name: Rayne

Age: 23

Occupation: Diploma Accounting

Student + SRC Finance

Committee Member

Location: CPUT Bellville Campus

Level: Senior

Frustrations

- Lack of student-focused tools tailored to CPUT student needs

Personality

- Hard worker
- Patient
- Empathetic

Interests

- Organizing resources and materials
- Reading
- Researching

Goals

- To provide students with relatable budgeting solutions during workshops.

Motivations:

- Comfort
- Convenience
- Price





Competitor Snapshot

Apps like 22Seven and FNB

Money Tracker exist, but
they're either too complex
or too bank-focused.

SmartSpend stands out by
being student-first: simple,
fun, and relatable.

Market Position

SmartSpend is positioned as the go-to financial buddy for students who want control, confidence, and a little extra fun in managing their money.



Color Pallete

1. Black

Meaning: Authority, strength, sophistication, and clarity.

Role in Brand: Acts as the foundation colour, giving the brand a bold, professional, and confident presence. It balances the playful energy of yellow by adding seriousness and credibility.

Usage: Backgrounds, typography, and grounding elements to create contrast

2. Neon Yellow

Meaning: Energy, optimism, innovation, and youth.

Role in Brand: Functions as the accent and highlight colour, injecting vibrancy and catching attention immediately. It reflects SmartSpend's mission of bringing financial literacy to students in a fresh, exciting, and modern way.

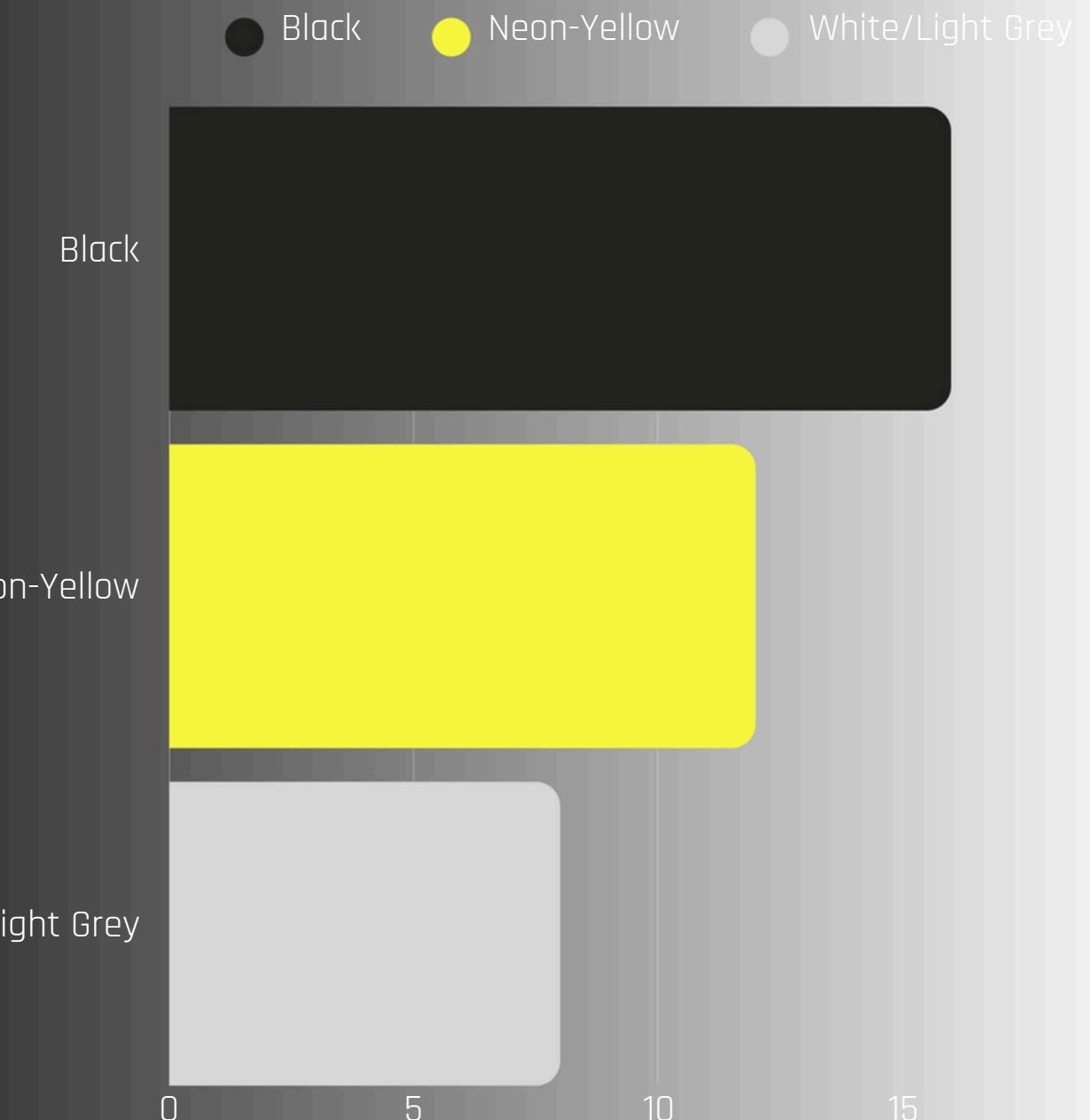
Usage: Logos, headlines, highlights, icons, and CTAs (Call-To-Action).

3. White (Support Colour)

Meaning: Clarity, simplicity, and openness.

Role in Brand: Creates breathing space, ensuring that the bold black and neon yellow don't overwhelm. It represents transparency in student budgeting – simple and easy to understand.

Usage: Backgrounds, spacing, and secondary text areas.



Topography

1. Headings / Titles

- Font: Poppins Bold (or Montserrat Bold)
- Why: Cleatndsondeurtn s, tgroenogmlye tirni cn seaonns- serif yellow against black.
- Usage: Main headers, slide titles, app headings, campaign slogans.

2. Subheadings / Highlights

Font: Poppins Medium /
SemiBold

Why: Keeps hierarchy clear
while still modern.

Usage: Section labels, feature
highlights, callouts.

3. Body Text

Font: Roboto Regular (or Open
sans Regular)

Why: Simple, highly readable on
digital screens and long
passages of text.

Usage: Explanatory content, app
UI details, paragraph text.

4. AccentText (Optional)

Font: Poppins ExtraBold /
Condensed Sans

Why: To emphasize numbers,
pricing, or short taglines.

Usage: Charts, infographics, or key
statistics.

Typography Strategy in One Line:

"SmartSpend uses Poppins for a bold, modern student-friendly feel, paired with Roboto for readability. This mix ensures the brand is both vibrant and professional."

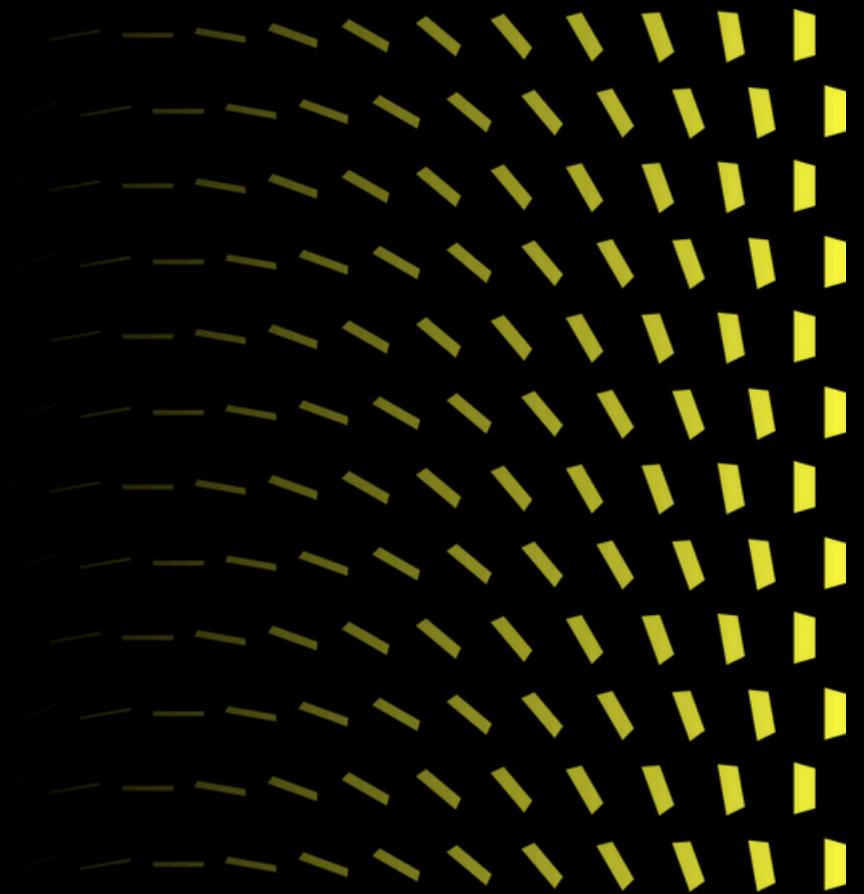
Imagery for SmartSpend

1. Style

Authentic student experiences, unposed, diverse.
→ Modern & minimal edits

High contrast with brand

→ images that pop colours against Black + Neon Yellow.



Themes → Students budgeting

checking expenses on a phone, writing in a

notepad, studying groups, friends

Campus lifestyle

hanging out, coffee break, study sessions, late-night studying

Aspirational tone

smart decision-making, confidence, resilience, growth mindset

Diversity & relatability

backgrounds, and study styles

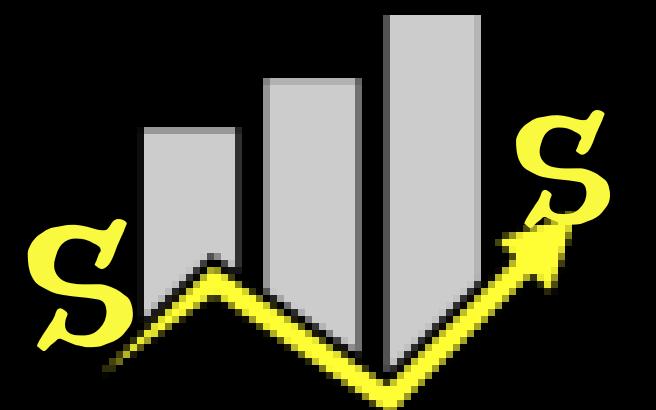
"The imagery showcases real student experiences, making budgeting feel approachable, empowering, and part of everyday campus life."



VISUAL IDENTITY

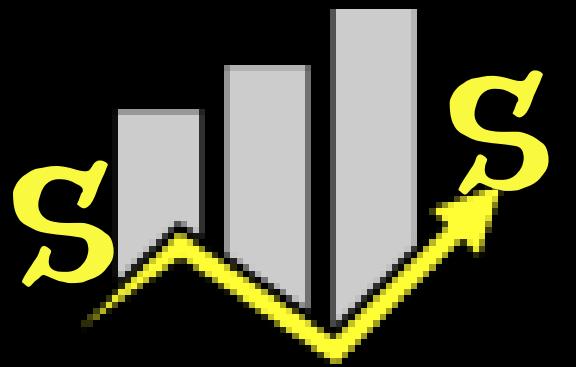
SMART
SPEND

PRIMARY LOGO



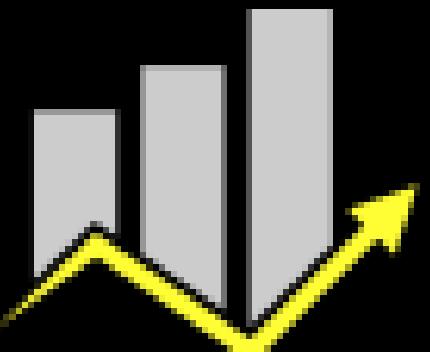
LOGO VARIATION

Primary

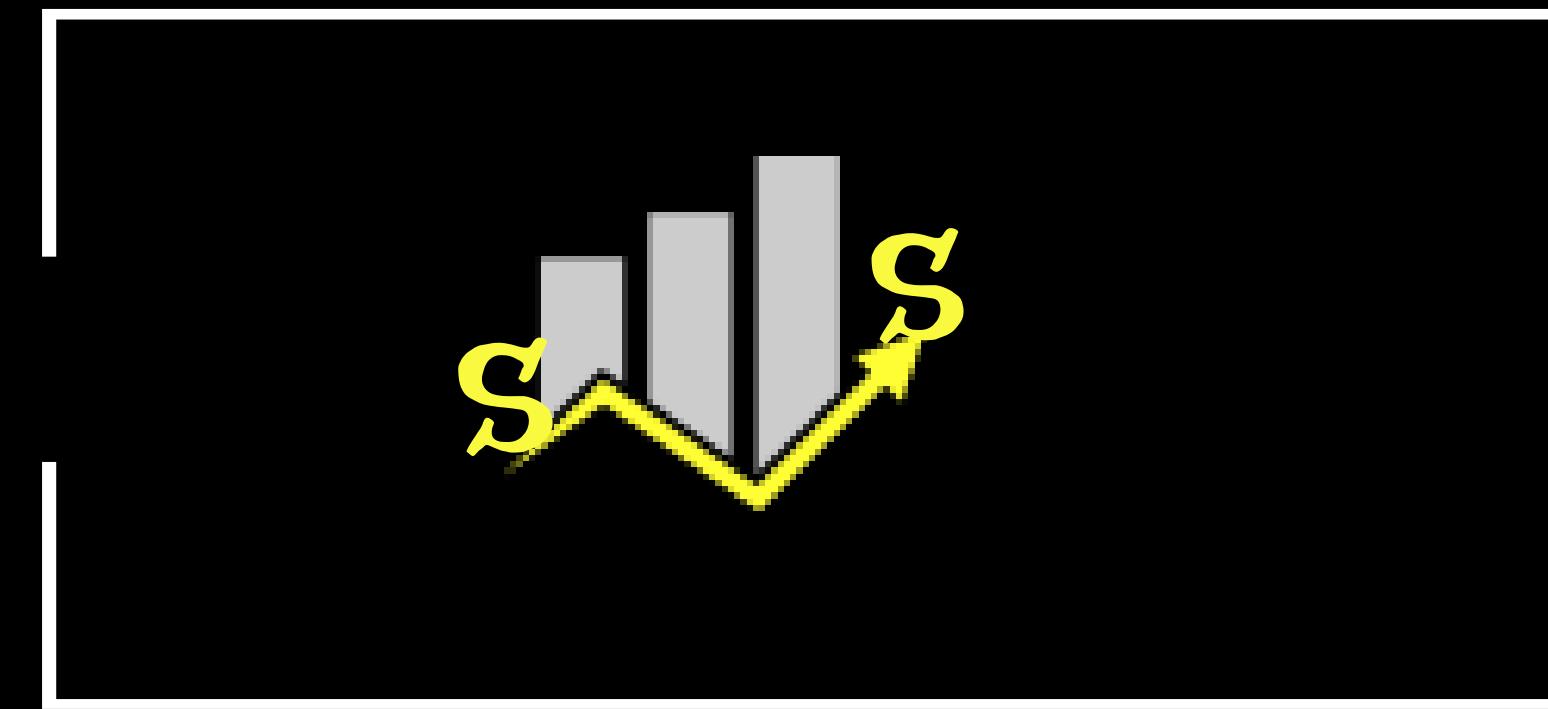


Icon in text

Icon Only

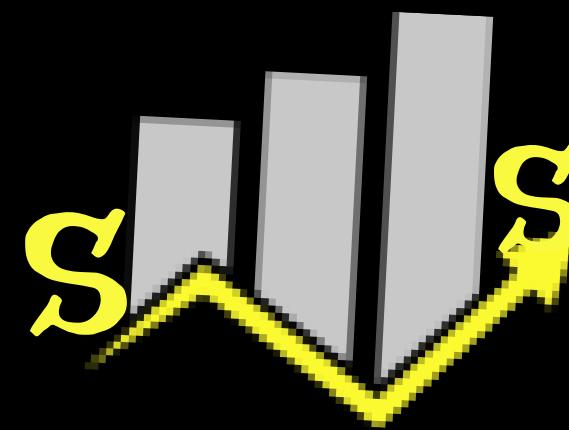


CLEAR SPACE



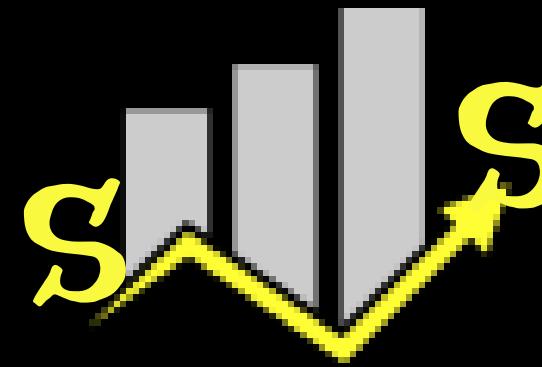
“Maintain at least the height of the ‘S’ in Smart Spend as clear space around the logo to ensure visibility.”

MINIMUM SIZES



Digital: no smaller than 32px height. Print:
no smaller than 15mm height.

Colour Palette



Yellow Accent (Arrow + Tagline Highlight)

HEX: #FFFF00 (bright yellow)

Usage: For emphasis (arrow line + tagline text "SMART WAY").

Black(Background / Text)

HEX: #000000

Usage: Background, main text "SMART SPEND".

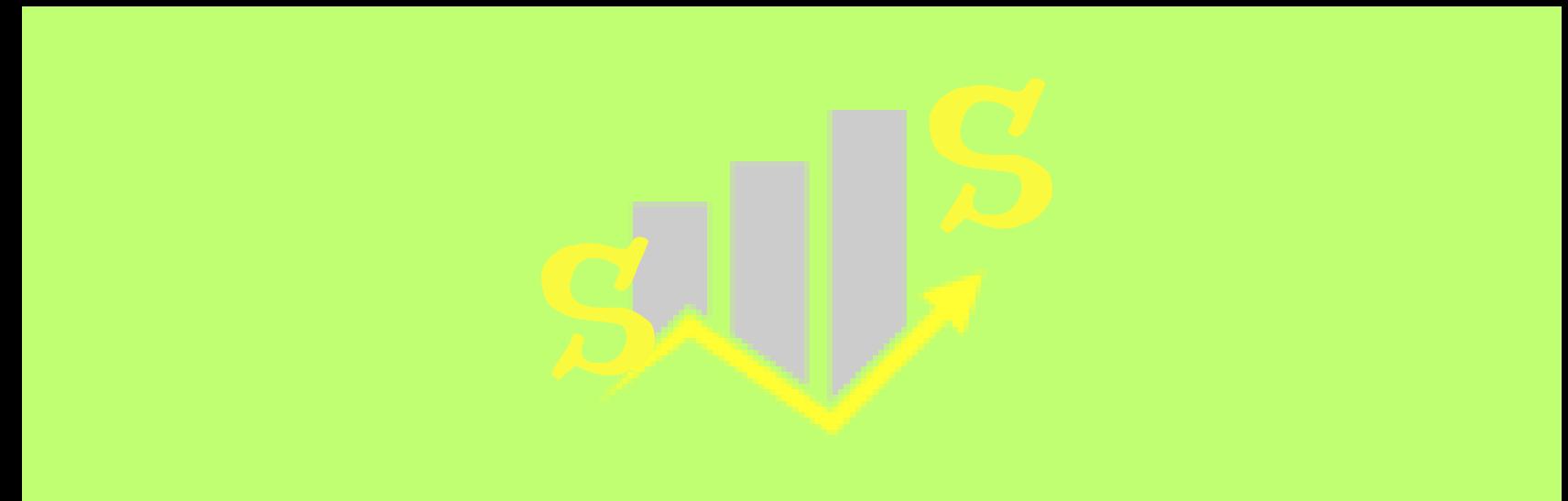
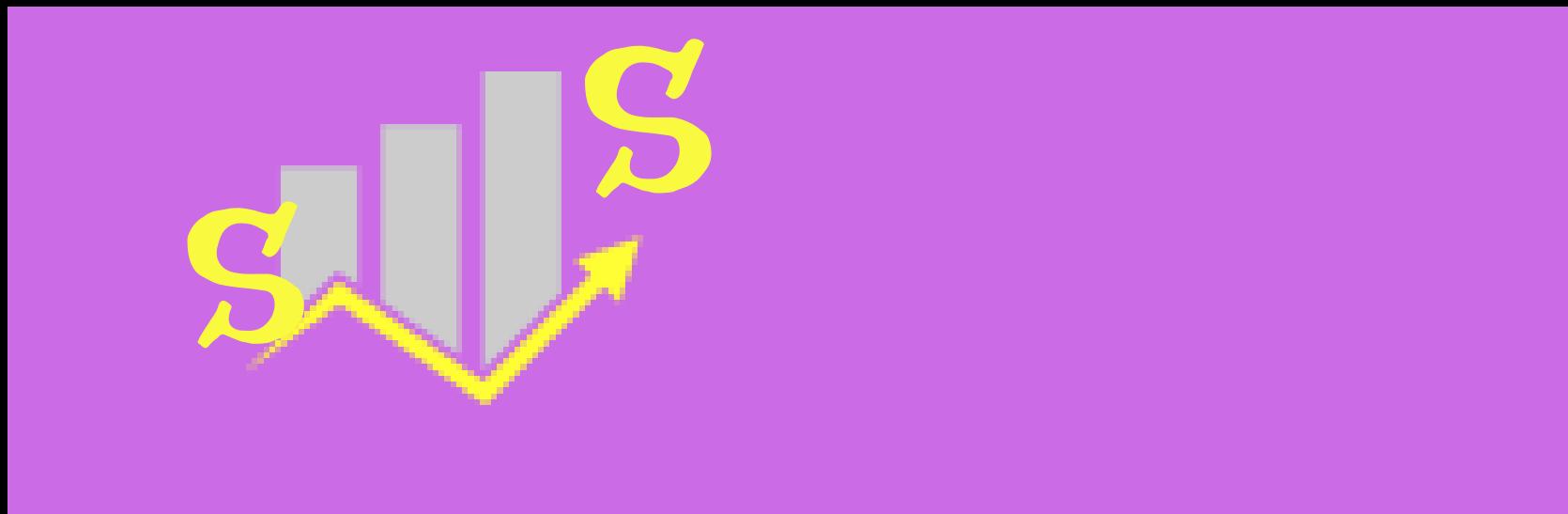
White / LightGrey (Variations)

White (HEX: #FFFFFF) → for text/logo on dark backgrounds.

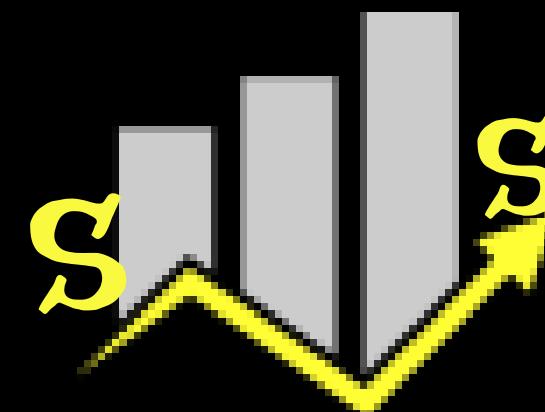
Light Grey (HEX: approx #B0B0B0 – #CCCCCC) → shown in the muted variations.



logo misuse prevention



The Smart Spend logo reflects our identity. Please use it consistently.



REFERENCES

Canva. (n.d.). Canva online design platform [Web app].

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Canva. (n.d.). Elements library [Icons and shapes].

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Google Fonts. (n.d.). Montserrat [Typeface]. Google.

<https://fonts.google.com/specimen/Montserrat>

Google Fonts. (n.d.). Open Sans [Typeface]. Google.

<https://fonts.google.com/specimen/Open+Sans>

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images]. Canva. <https://www.canva.com/photos>