

# SRM HACKATHON 8.0

## FINANCIAL LITERACY AND INCLUSION

### THROUGH ARTIFICIAL INTELLIGENCE

TEAM NUMERO UNO

# THE PROBLEM



## Designing an AI-Driven Financial Education Platform for Enhanced Financial Literacy and Inclusion

**Problem:** The issue stems from the insufficient availability of financial education and services, especially for underserved groups. This leads to low financial knowledge and exclusion, creating ongoing cycles of financial instability and blocking economic progress, especially for marginalized communities.

# Challenges faced with the current situation

Limited access to personalized financial advice and resources tailored to individual needs and circumstances.

Insufficient budgeting tools and guidance to help individuals manage their finances effectively and plan for the future.

Lack of investment recommendations and guidance, particularly tailored to individuals with limited financial knowledge or resources.

# SOFTWARE REQUIREMENT

## Tools:

- App Development: Figma, Flutter (Dart Language)
- Backend: Flask
- Database: MySQL
- AI/ML: Gemini AI API

## Application:

- App Development: Flutter for mobile interface.
- Backend: Provides server-side logic and API endpoints.
- Database: Stores user data and learning materials.
- AI/ML: Powers personalized education, recommendations and analytics.

# Target Audience



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# Key Features

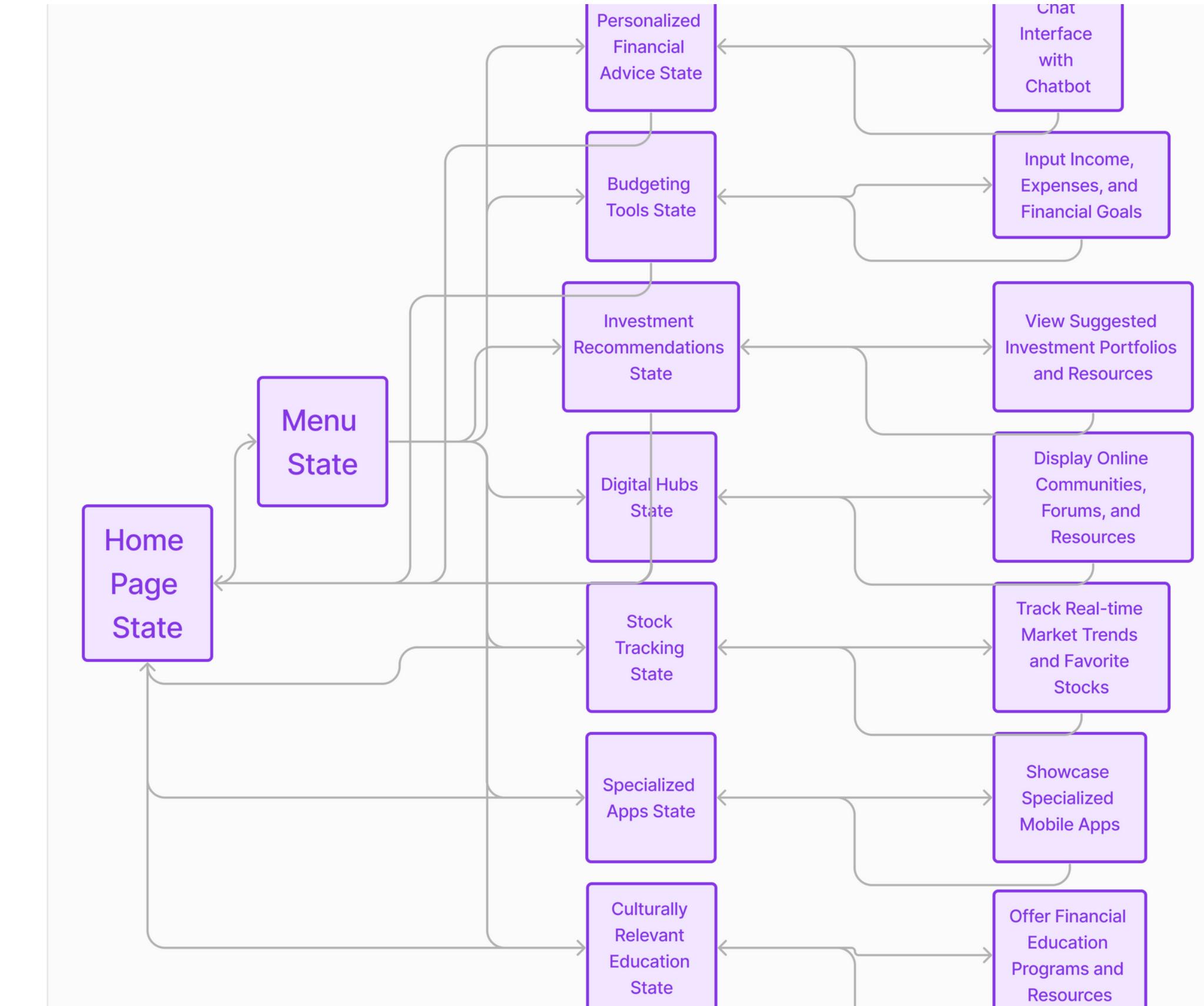
- **Real Time Feedback:** The platform offers real-time feedback on user's performance and progress in their financial education journey. It tracks learning outcomes, achievements, and goals, providing users with insights into their strengths and areas for improvement.
- **AI Assistance:** AI-driven virtual assistants or chatbots play a crucial role in providing personalized assistance and support to users. They offer guidance, answer questions, and recommend relevant resources based on users' specific needs and learning patterns, enhancing their overall learning experience.
- **Community Engagement:** The financial literacy platform encourages peer-to-peer learning and support. It provides discussion forums, social networking features, and mentorship programs where users can interact, share experiences, ask questions, and learn from each other..



# Key Features

- **Continuous Updates:** The platform offers ongoing learning opportunities and updates to keep users informed about the latest financial trends, regulations, and best practices. It incorporates feedback from users and stakeholders to improve the relevance, effectiveness, and impact of the learning materials and features, ensuring that users have access to up-to-date and relevant information.
- **Social Media Integration:** Enhances community engagement through social media platforms.
- **Stock Tracking:** Using financial APIs and stock charting libraries.

# FLOWCHART





# CONSIDERATIONS AND CONSTRAINTS

## User Engagement and Personalization

- Ensure accessibility for all users
- Tailor learning to individual needs
- Ensure accuracy and relevancy of materials
- Protect user data and financial information

## Resource Limitations and Compliance

- Prioritize essential features within the budget
- Addressing hardware and Software constraints, dependencies and compatibility
- Adhering to financial protocols and regulations.

## Community Engagement

- Foster collaborative learning communities
- Mitigate bias and ensure fairness in AI processes
- Moderations to ensure relevancy of topics in community posts and chats.



# THANK YOU