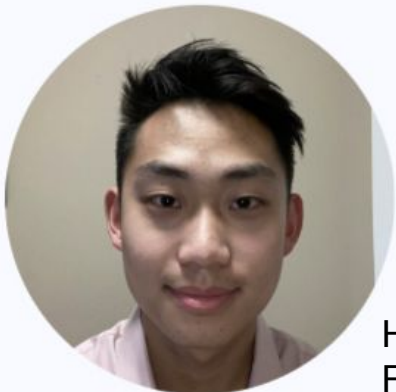# Investment Grade

ENSE477 - Vlog 4
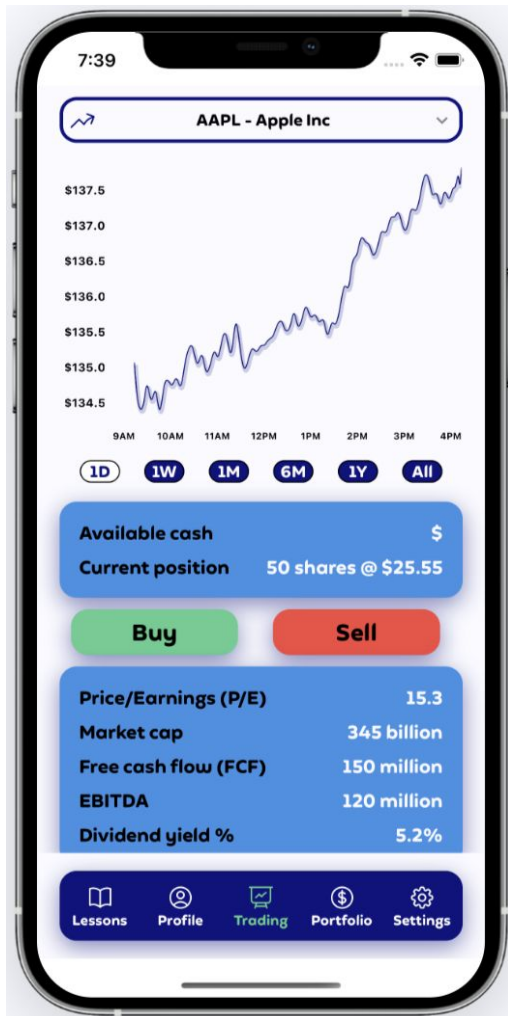
Erika McCluskey, Hayden Jin

Team

Hayden Jin
Full stack developer

Erika McCluskey
Full stack developer

Solution

Money and investing is a scary concept to many, as there is just so much to know. Our goal is to make it fun and easy.

Through the power of gamification and habit building, we aim to create a platform which provides adequate financial education to those who have been let down by traditional education systems.

Our application has two primary features: lessons with interactive quizzes and paper trading. Daily lessons will encourage users to form healthy habits of learning while the paper trading section will allow users to apply their newly acquired knowledge.

An Issue Prevalent Throughout North America

US Financial Literacy at a Glance

25% of Americans say they **don't have anyone they can ask** for trusted financial guidance.

Financial Contacts
NONE

In 2021, Americans reported **losing an average of $1,389** because of a lack of personal finance knowledge.

60% of non-retirees **didn't think their retirement savings were on track** in 2021.

In 2021, 34% of U.S. adults reported that **"just getting by financially"** describes them completely or very well.

80%
of Canadians believe they have poor financial literacy skills

177%
average Canadian household debt to disposable income in 2019
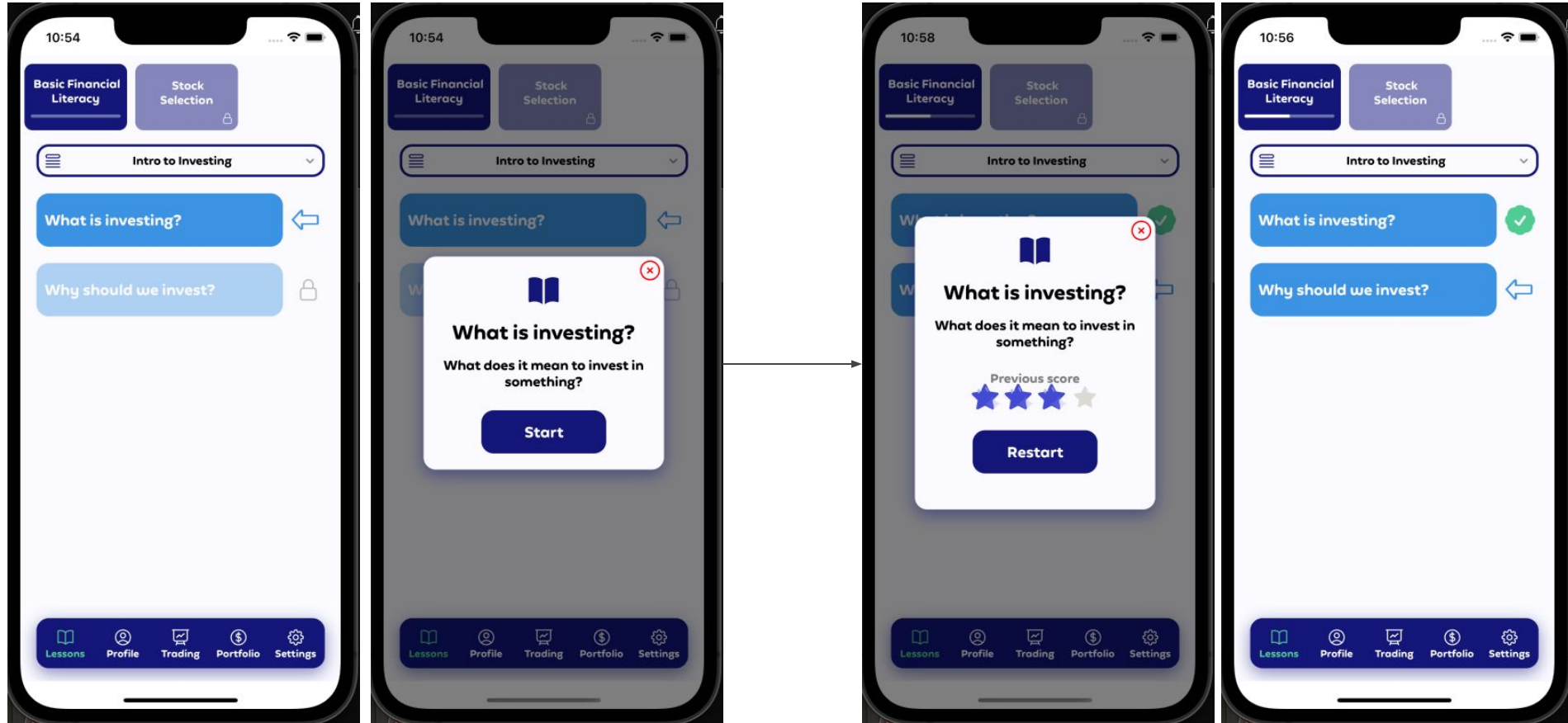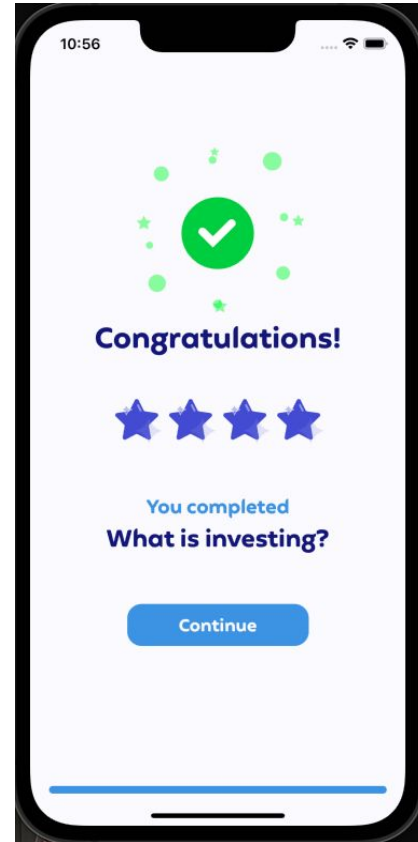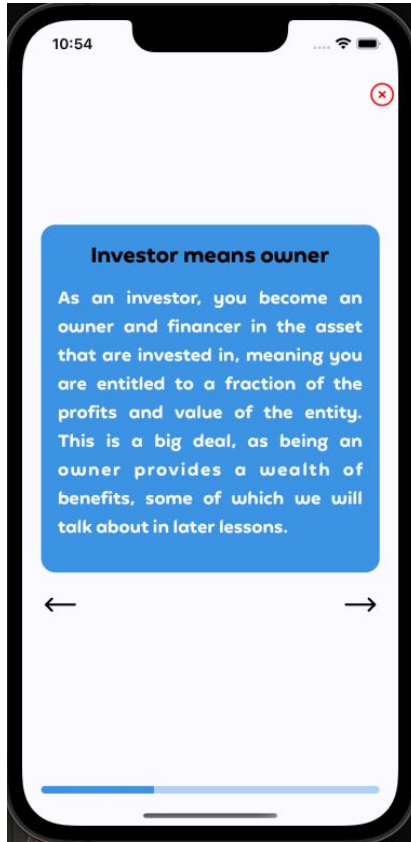
73%
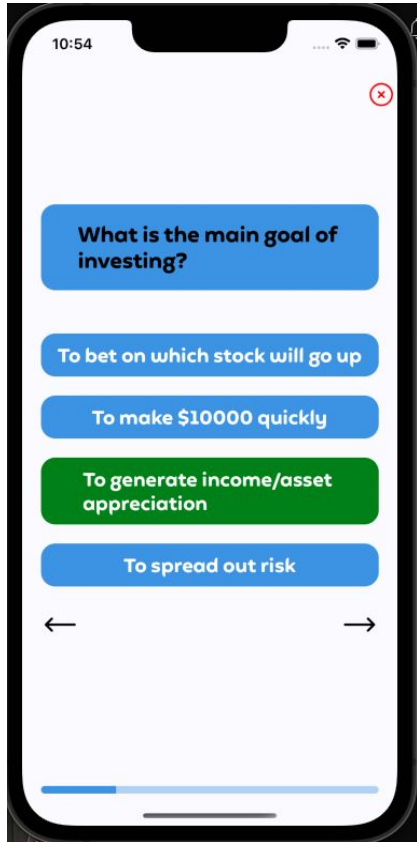of Canadians have some type of outstanding debt

Demo

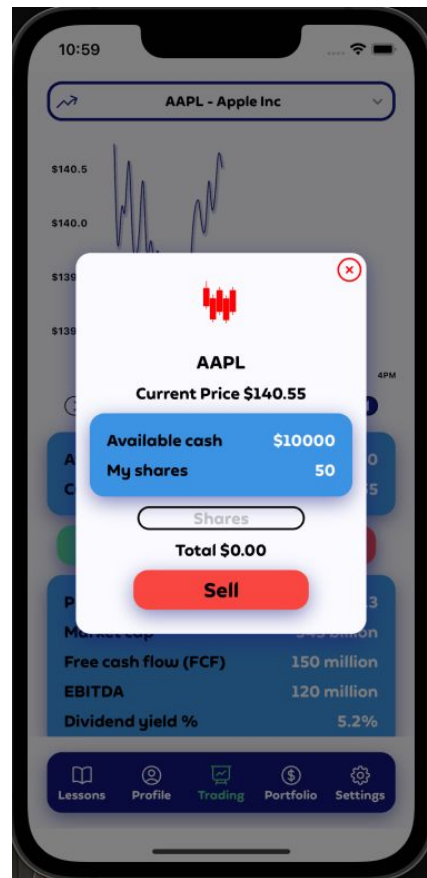# Recap of status on last vlog…

- Static data
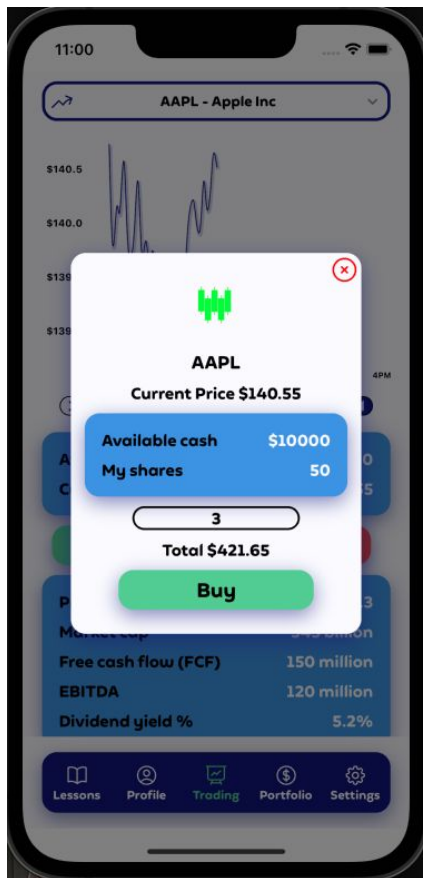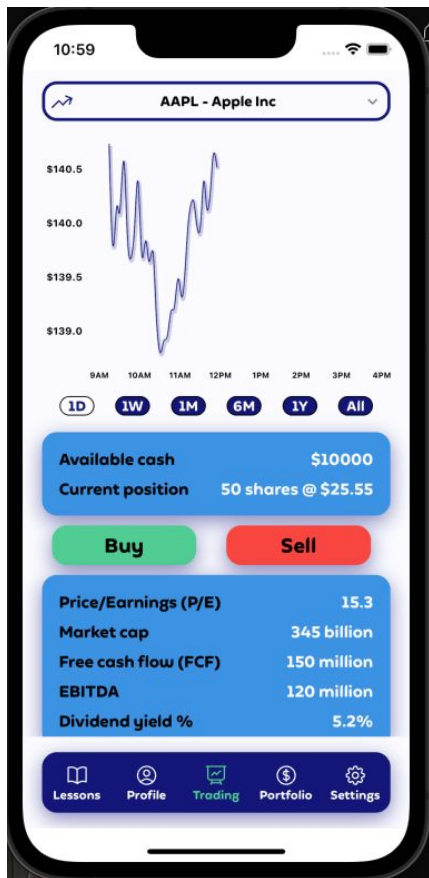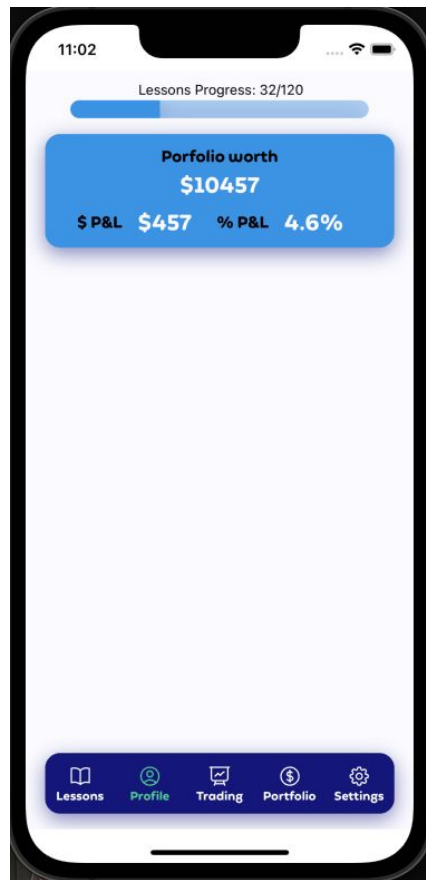- Character (retired)

Now… (Lessons)

Now... (Lessons)

Now... (Trading)

Now… (Portfolio & Profile)

Status

- Lots of progress in the last month
- Almost done MVP 1
- We have time to improve

Main organization tool

Consistent

Documentation Public
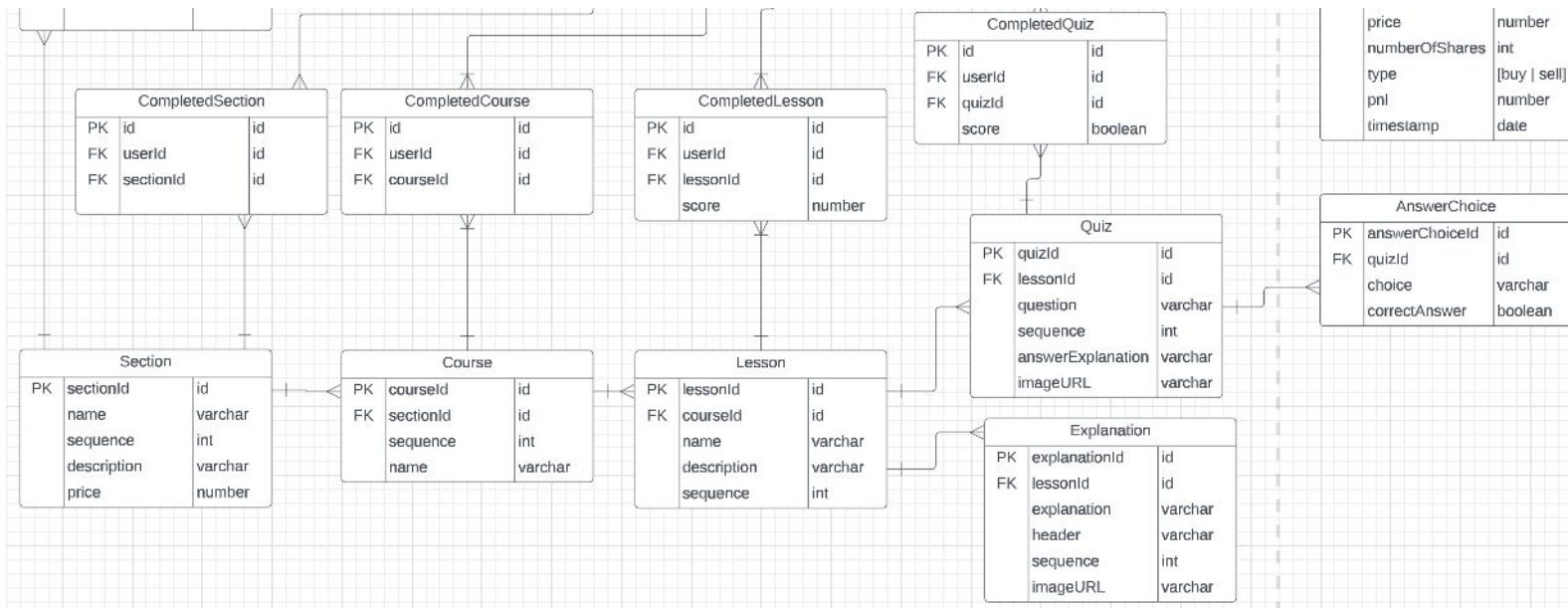☆ 0 ⑂ 0 ⊙ 0 ⇅ 0 Updated now

Learn-to-Invest Private
● TypeScript ☆ 0 ⑂ 0 ⊙ 0 ⇅ 0 Updated 19 hours ago

- Very consistent commit history
- Working at a good pace
- Keeping documentation updated

Dynamic

- Lots of focus on making things as dynamic as possible
  - Adding lessons, courses, modules
  - Creating a script to insert courses (10 tables for one lesson)

Changes

- Added another 'division' to our courses (ie. modules)
  - Separating topics (basic financial literacy, stock picking, passive investing)

- More thought into monetization
  - Designing our backend to easily adapt

- Important to add a social aspect to the app (adding this to MVP)
  - Friends, looking at other portfolios, leaderboards

Changes from feedback

- Adding basic financial literacy
  - And other modules (opportunity for more lessons + monetization)

- Don't make it look too childish (still want users to take info seriously)
  - Maybe not a great idea for everything to be purple

- What is the incentive to keep doing courses? Coming back?
  - Streaks, leaderboards, friends

Thank you!