

# Micro-Investing: Invest Your Spare Change



Example Monthly Impact:

- 30 purchases/month avg
- USD 0.50 avg round-up
- = USD 15/month invested
- = USD 180/year + returns

Why It Works:

- Removes investment friction
- Automatic saving habit
- Fractional share access
- Gamification elements
- Low barrier to entry

**Target: Gen Z/Millennials | 70% of users are first-time investors**