

*** Team PINEAPPLE ***
**Money App for the unbanked
and underbanked**



Aims of the Pineapple Money App

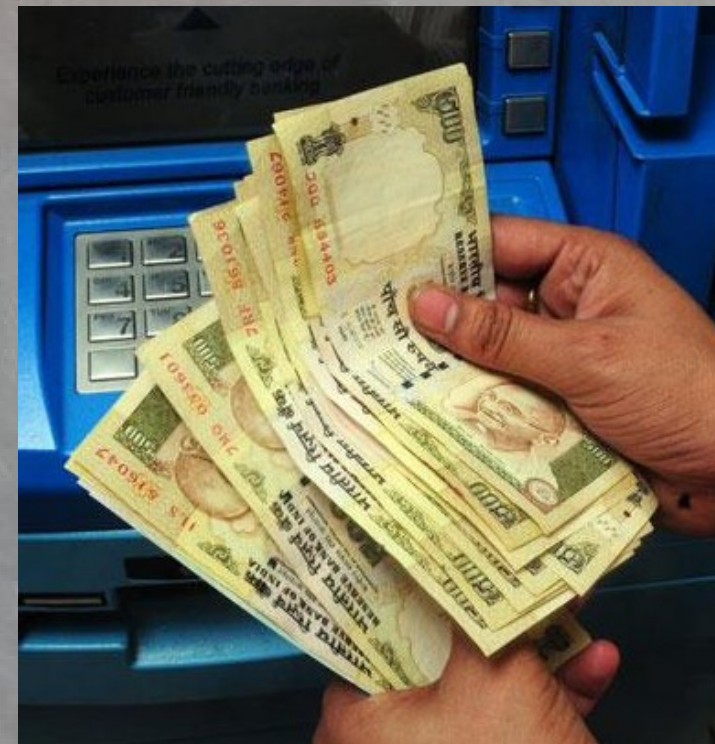
- Mindfulness for finance
- Assisting with short term planning
- Collecting information to assist with support
- Connecting people with support at time of need

Alleviating Poverty and
Preventing Homelessness



Issues of the Unbanked

- Difficult to track finances
- Different ways of thinking about money
- Poor short term financial planning
- The need to put money aside
- Low technology skills
- Led astray by strong marketing



When Might Poor Budgeting Risk Homelessness?

- People entering the private rental (e.g. the young, ex-prisoners and ex-military)
- People with new responsibilities
- Chaotic budgeting due to being cash dominant



Current Offerings

Banking apps

- For “high value” customers
- Presume understanding
- Require bank account(s)
- Complex presentation



Pay day loan apps

- Make it easy to handle finances poorly
- Look friendly

The figure shows a smartphone screen displaying a pay day loan calculator app. The app has a purple header with 'Calculator' and 'Log in' buttons. The main form has fields for 'Loan amount' (£150.00), 'Number of payments' (8), 'First payment date' (8/10/2012), and 'Payment frequency' (once a month). Below the form, it shows 'Loan term' (44 days) and 'Total repayable' (£253.60). At the bottom is a purple 'APPLY LOAN' button.

Sustainability

- Free at point of delivery
- Development costs, servers, training
- Effectiveness and efficiencies
- Data for reports of debt and poverty
- Sponsorship from financial institutions
- Partnership with financial institutions to integrate with their offerings

What New Technology Can Do

- Easy install (off the web)
- Online and off-line (progressive webapps)
- Protecting data (Cloud)
- Connecting with case workers (mVc)
- Ease of use (HTML5)
- Branding and personalisation (CSS)

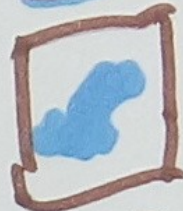


PINEAPPLE Money App

LOGIN



FACEBOOK



TWITTER



PINEAPPLE

Immediate
Reminder...

MY MONEY POTS



Specific Information...

RENT

DUE DATE: 1/9

AMOUNT: £479

saved £230
needed £210



HELP

IN OR OUT ↕

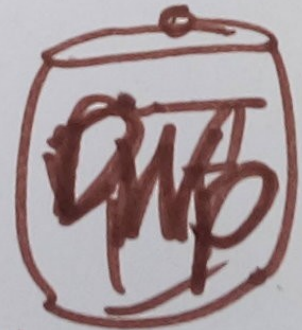
SET REMINDER

EMERGENCY



Easy to use with
explanation and
feedback...

PAID IN
" BENEFITS DWP
WAGES
MISC



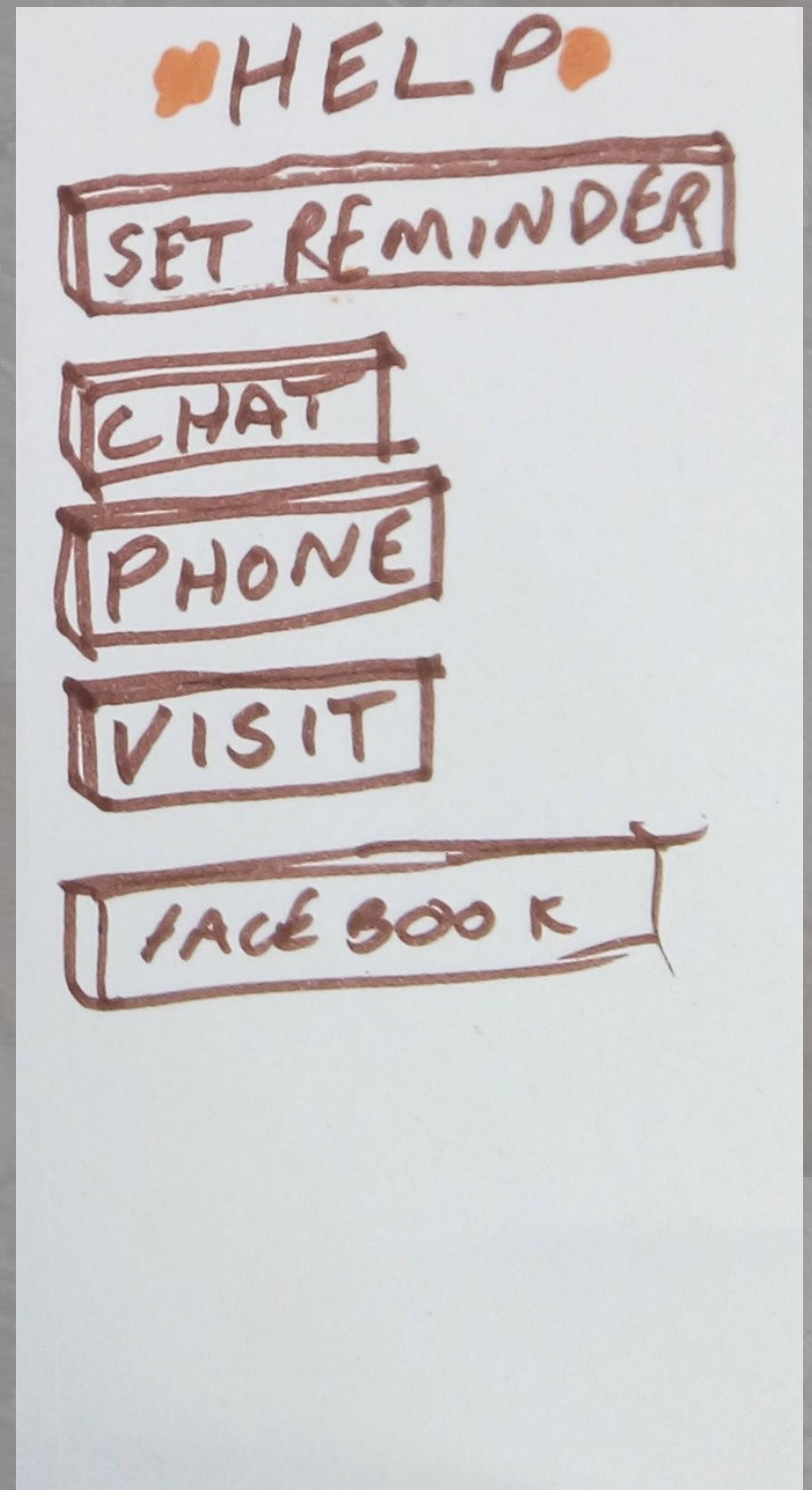
IN

£					.		
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£					.		
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SAVE	CANCEL
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Immediate and easy
help and support...



Ready access to
relevant info...

HELP FOR VISIT

> COUNCIL

> SHELTER

> *new*

V CITIZENS
ADVICE BUREAU



Address: 17 *new*

OPENING TIMES:
M-F 10-4

Proactive notifications

★ SET REMINDER ★



DATE: /

£

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😊 😞

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- ☐ TEXT
- ☐ EMAIL
- ☐ CALL



The background of the image is a dense, overlapping pattern of various coins. The coins are in shades of silver, gold, and copper, and they are arranged in a way that creates a textured, metallic surface. The lighting is soft, highlighting the edges and surfaces of the coins.

FIN