



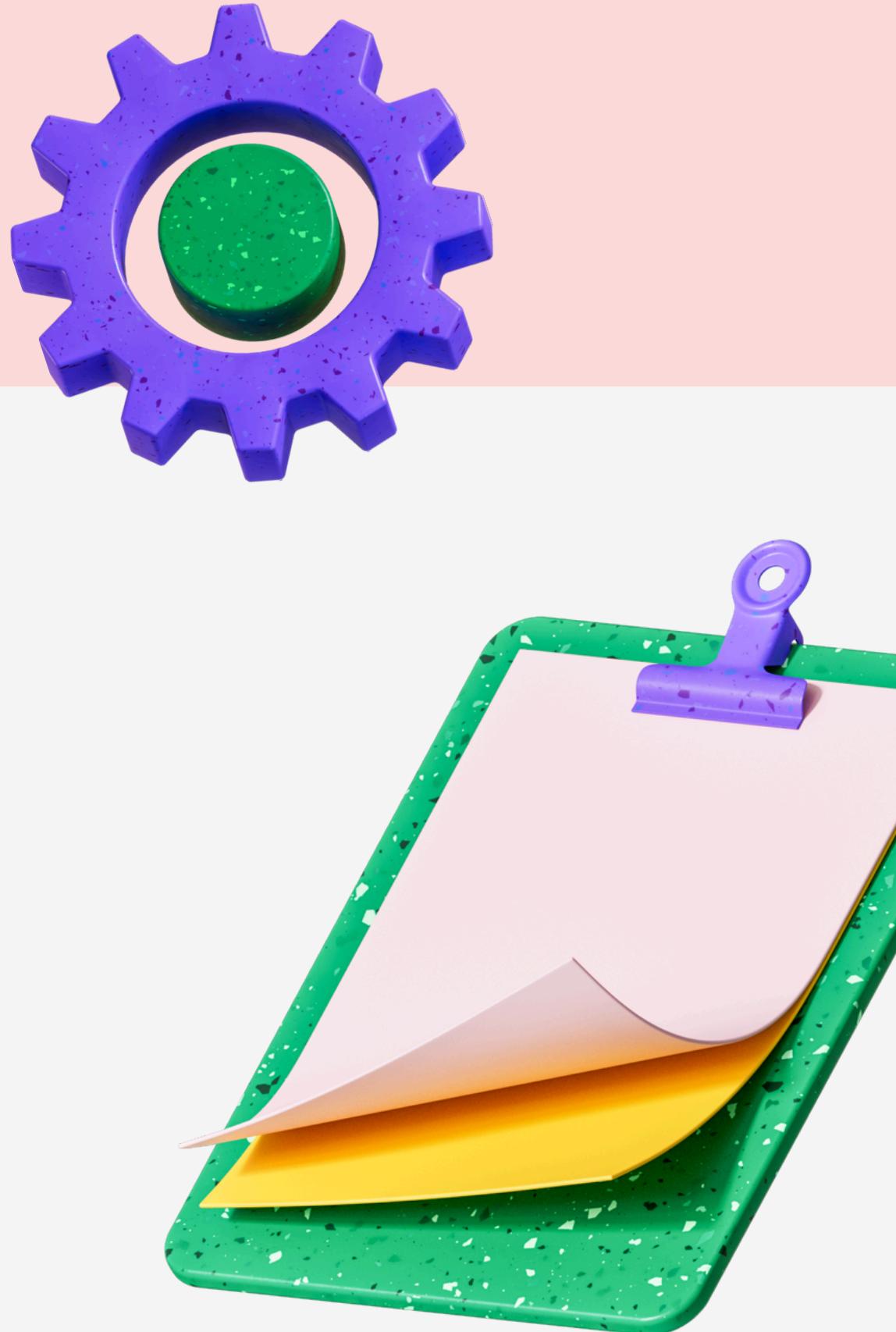
MoneyWise

Moneywise Case Study and Report

Presented by: ProdigyMinds

Agenda

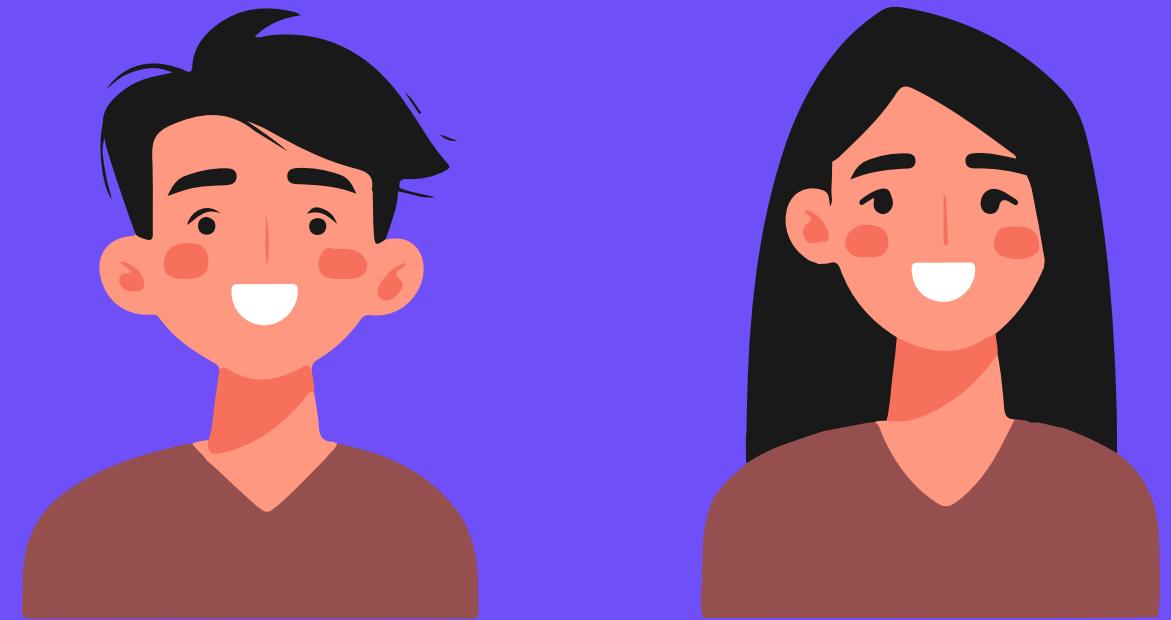
- Target Personas
- Problem Definition
- Key Challenges Faced
- MVP Feature Set with Prioritization
- User Journey
- Wireframes
- Go-to-Market Strategy
- Core Metrics
- Expected Impact
- Dataset Insights & Validation





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Target Personas



The Peer-Pressured Spender

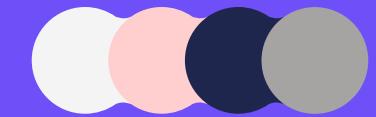
- **Age/Context:** 19 years old, Tier-1 college, hostel resident.
- **Pain Point:** Easily influenced by peers, overspends on food, outings and events, runs out of money by mid-month.
- **Need:** Wants an app that helps control social overspending and send reminders/alerts.

The Irregular Earner

- **Age/Context:** 21 years old, Tier-2 college, part-time
- **Pain Point:** Monthly income is unstable due to part-time jobs, struggles to balance allowance + side earnings.
- **Need:** Wants tools to track earnings, merge with allowance, and create flexible budgets.

The Finance Newbie

- **Age/Context:** 18 years old, Tier-3 college, 1st year student.
- **Pain Point:** Zero exposure to budget planning or finance tools, allowance often untracked and wasted.
- **Need:** Wants simple money tips, automated tracking, and a "starter" savings system.

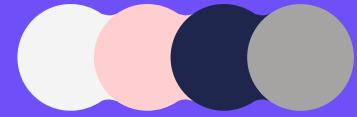


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The Student Finance Problem



- Most college students struggle to manage their limited monthly allowance.
- Peer influence, irregular incomes, and lack of financial literacy make it harder to budget or save.
- Despite smartphones & UPI adoption, there is no dedicated financial platform designed for students.



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Key Challenges Faced



Peer Pressure & Overspending

- 30%+ students say they overspend on outings/social events with friends.
- Leads to mid-month money shortages.



Irregular Allowances & Incomes

- 40% report their monthly allowance doesn't last to month-end.
- Many rely on part-time gigs, making income unpredictable.



Lack of Tools & Financial Knowledge

- 60%+ students have never used a finance management app.
- Leads to untracked spending, no savings culture, and dependency.

Core MVP(P1) Features



FEATURE	PROBLEM SOLVED	TARGET PERSONAS	PRIORITIZATION LOGIC
Smart Expense Tracker 📊	Allowance spent too fast, no visibility	Irregular Earner 💼, Newbie 📚	Universal pain, easy build → P1
Bill Split 💳	Hostel/roommate cost conflicts	Spender 🎉, All Students	Daily use, all student-focused tool → P1
Peer Alerts 🎉	Overspending via social pressure	Spender 🎉	30%+ face it, unique differentiator → P1
Savings Jar 🐷	No saving habit, no small goals	Newbie 📚, All Students	Simple, motivates saving → P1

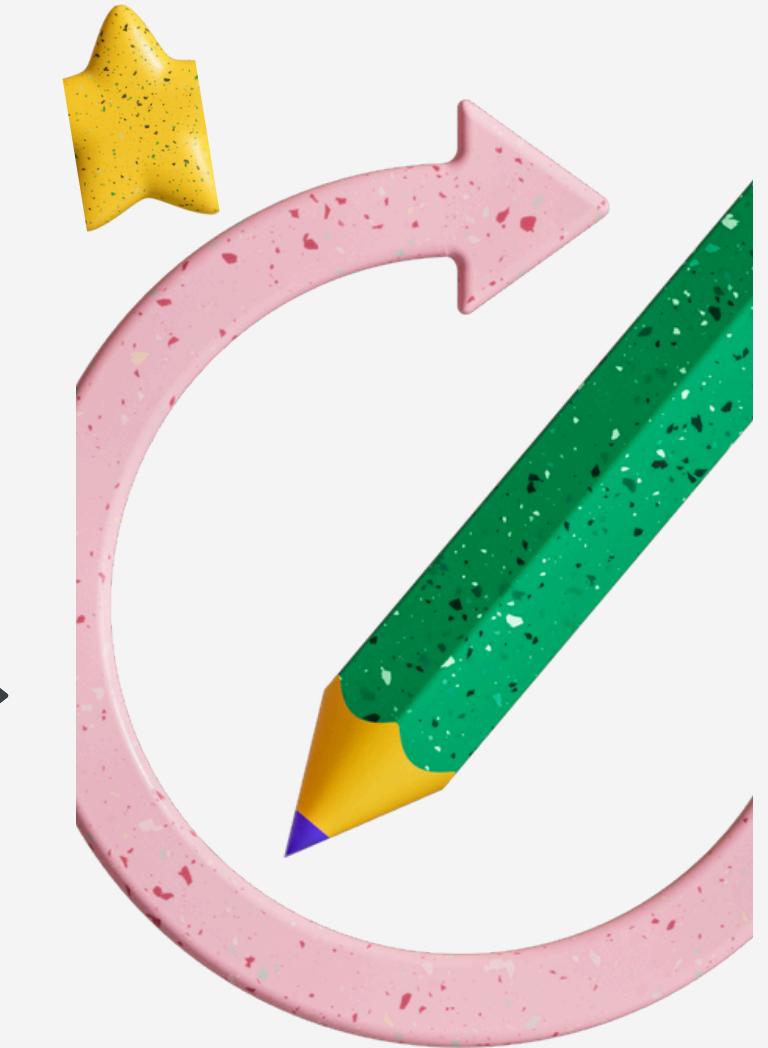
Secondary MVP(P2) Features



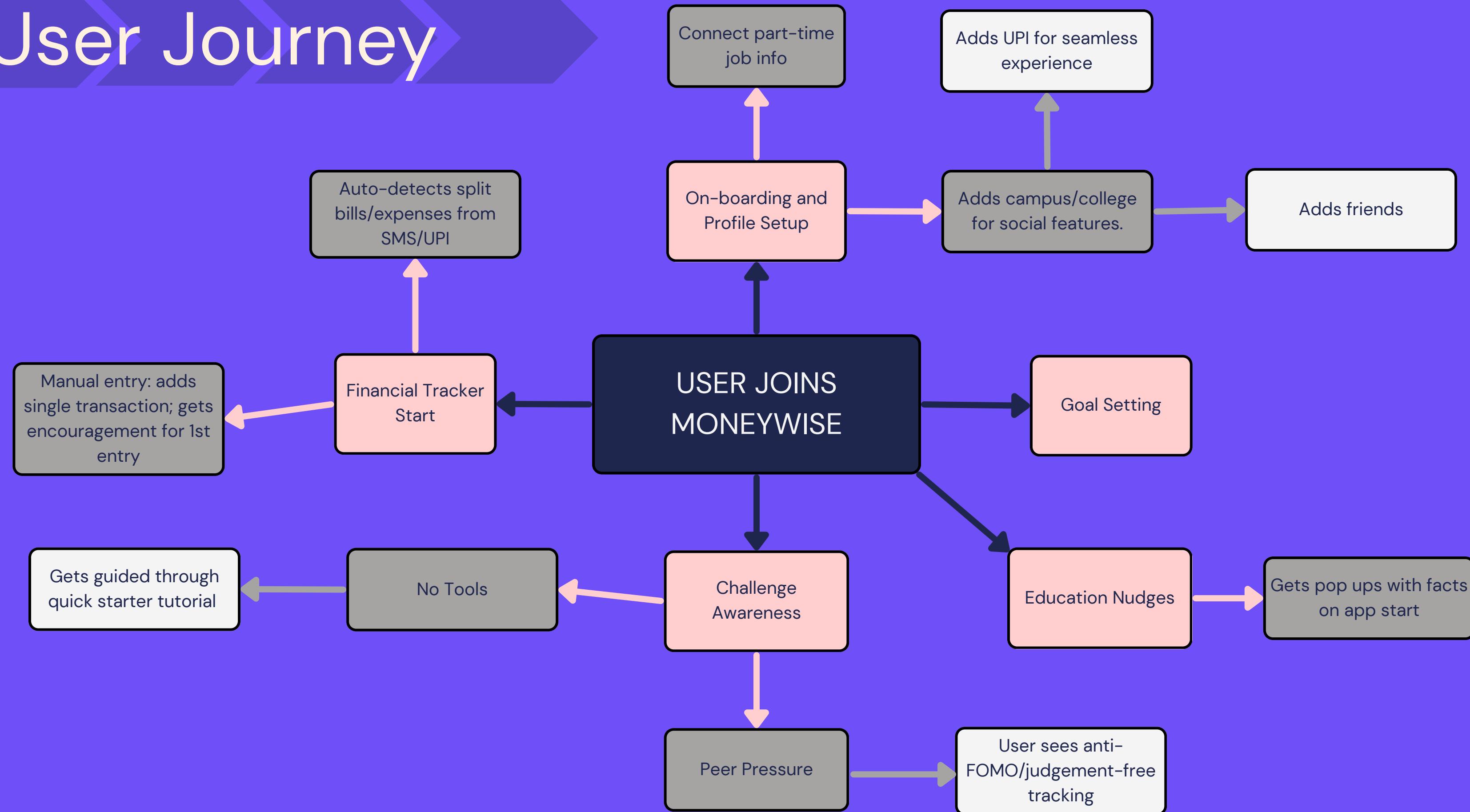
FEATURE	PROBLEM SOLVED	TARGET PERSONAS	PRIORITIZATION LOGIC
Tips & Nuggets 📚	Lack of finance literacy	Newbie 📚	Adds value, not urgent → P2
Gamification 🏆	Savings feels boring	All Students	Boosts engagement post-adoption → P2
Income Merge 💼	Combine allowance + gigs	Irregular Earner 💼	Useful, backend heavy → P2
Referrals 🎓	Need viral adoption	All Students	Scale feature after core proves → P2

Future Roadmap(Post-MVP)

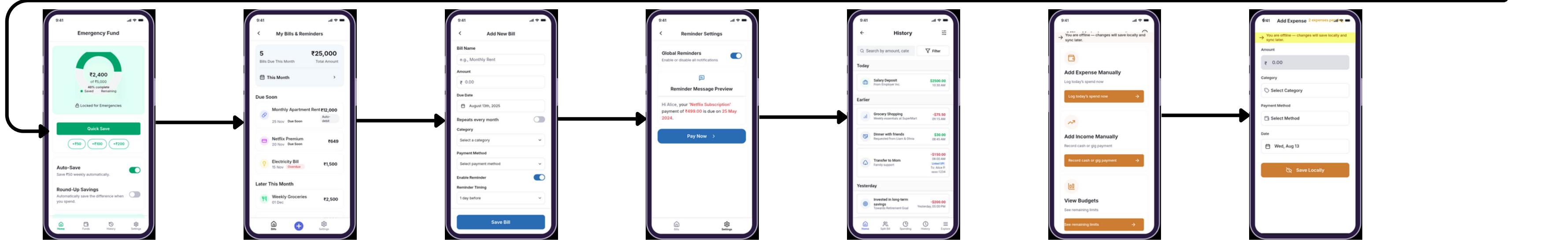
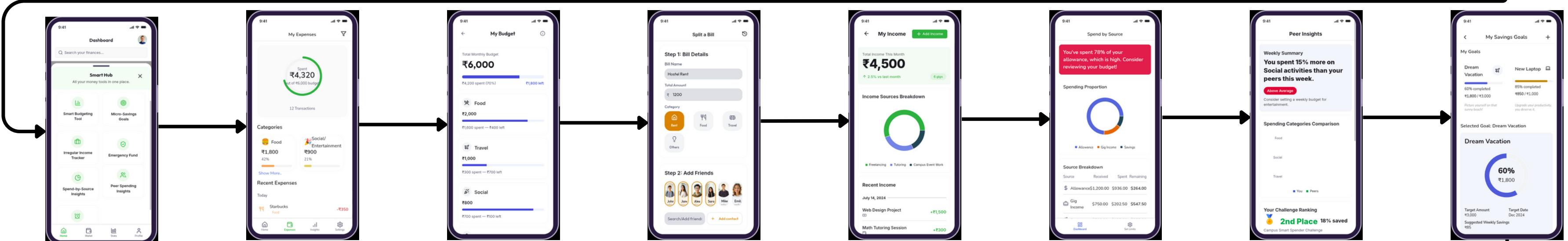
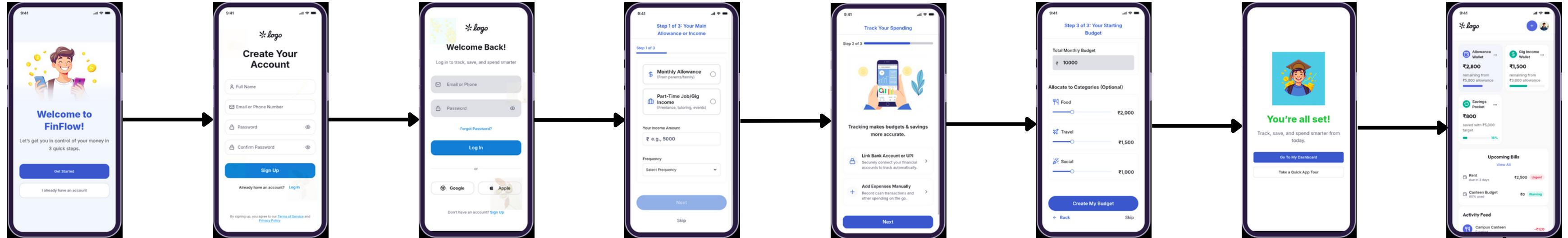
- ✓ Micro-Saving Rounds ⏱
- ✓ Contextual Advice💡
- ✓ Campus Ambassador Program 🎓
- ✓ Credit Estimator 💰
- ✓ Bank/UPI Integration 🔗



User Journey



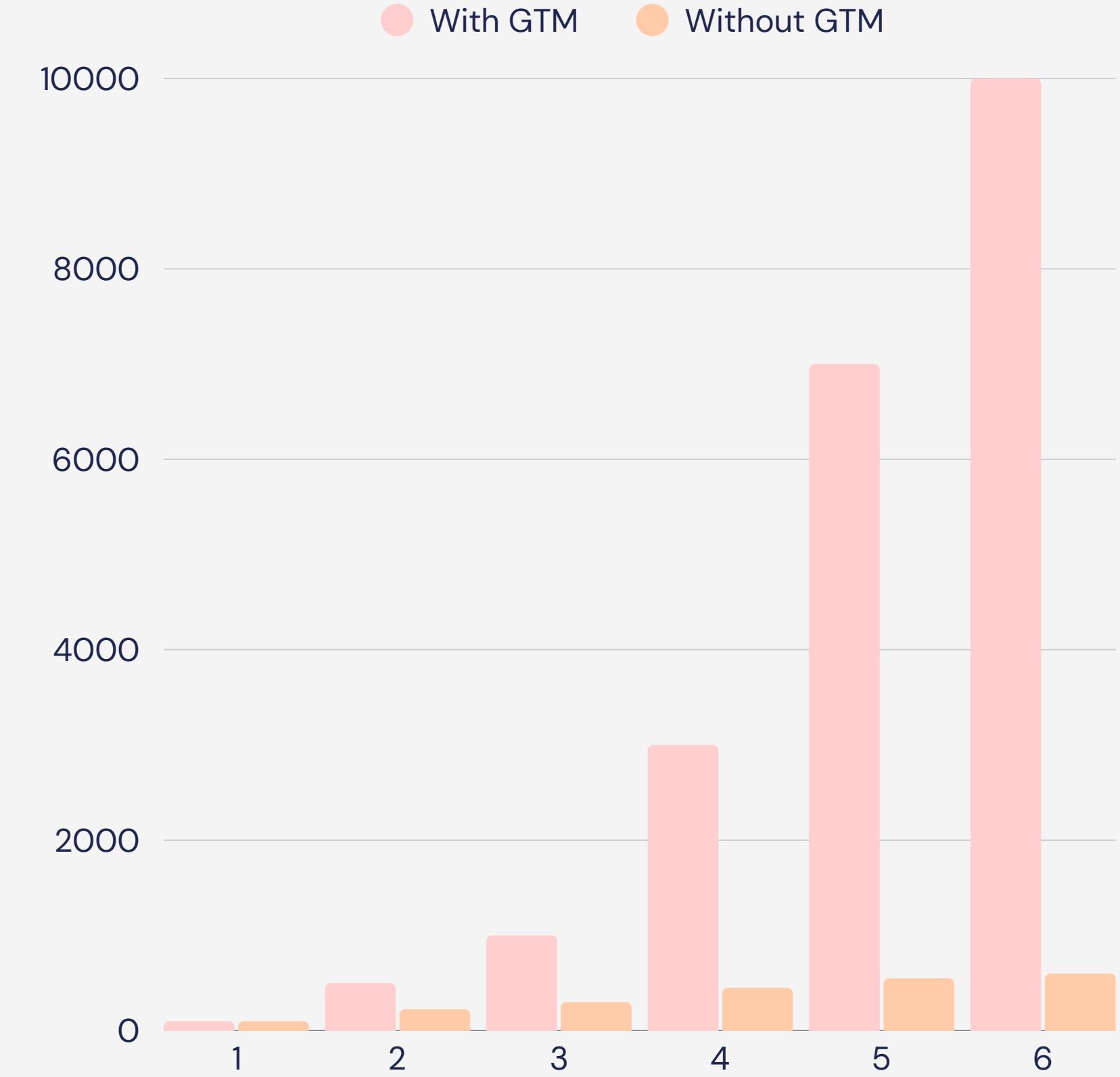
Wireframes



Go-To-Market Strategy

Pilot → Growth → Scale

- Pilot = Prove it works
- Growth = Spread organically
- Scale = Expand + partner



We start small with a Pilot, prove adoption in one college. Then, with referrals and ambassadors, we create viral growth, doubling spread across a cluster of colleges. Finally, we scale up with gamification and partnerships to hit 10K+ users.

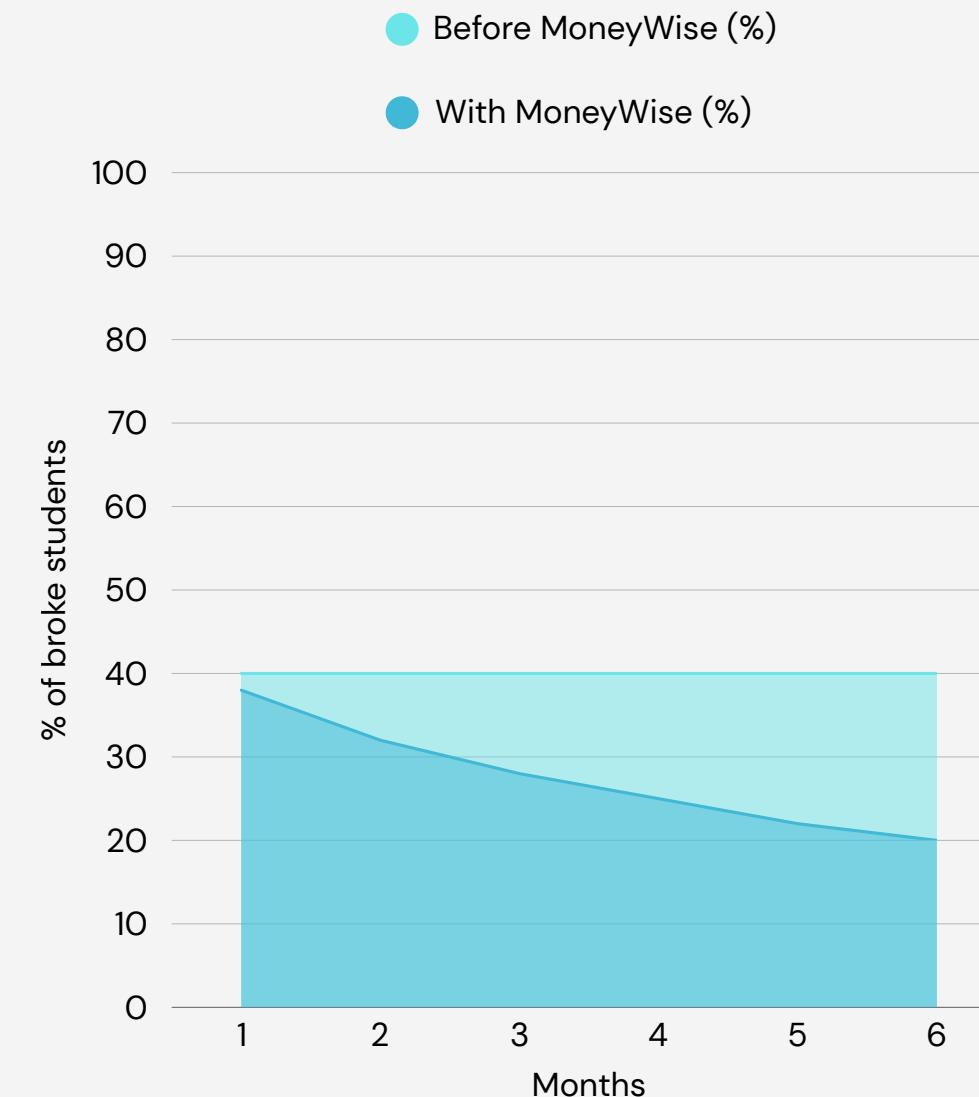
Core Metrics



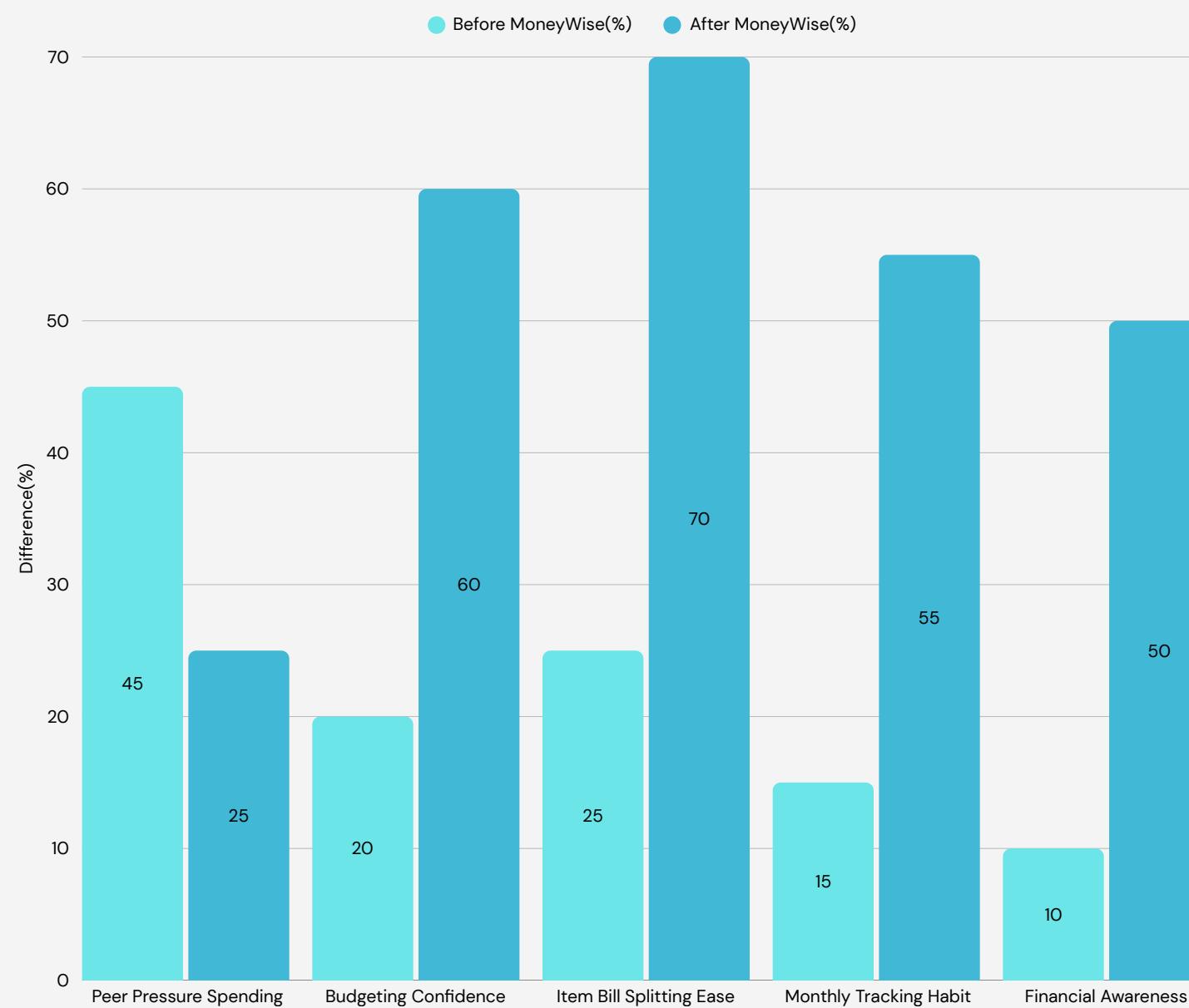
(Acquisition)	(Activation)	(Retention)	(Referral)	(Revenue)
<ul style="list-style-type: none">Unique Value: Peer-to-peer campus distribution (clubs, ambassadors).Strong Asset: Built-in college trust network.Metric: 10,000 signups in 6 months.	<ul style="list-style-type: none">Unique Value: Fun, student-friendly onboarding (expense + bill split).Strong Asset: Gamified first-use experience.Metric: 70% complete first action.	<ul style="list-style-type: none">Unique Value: Peer pressure guardrails + saving jars = daily utility.Strong Asset: Habit-forming features tailored for students.Metric: 40% Day-30 retention.	<ul style="list-style-type: none">Unique Value: Campus ambassador + reward loop.Strong Asset: Peer influence in tight student groups.Metric: 1.5 invites per user.	<ul style="list-style-type: none">Unique Value: Access to untapped allowance-based financial segment.Strong Asset: Deep early engagement before monetization.Metric: Monetization post 12M users (UPI tie-ups, premium tools).

Expected Impact

Allowance Shortage



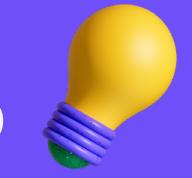
Before MoneyWise(%) After MoneyWise(%)



Average Savings per Student



Dataset Insights

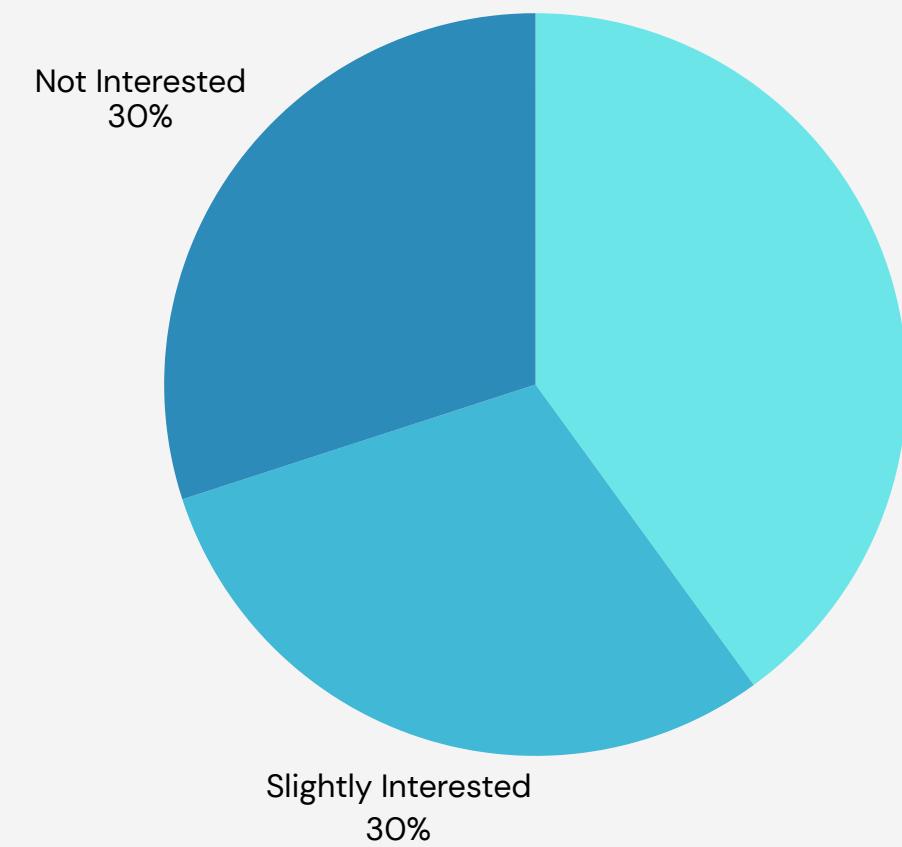


Supporting Assumptions

Willingness to Try Savings Features

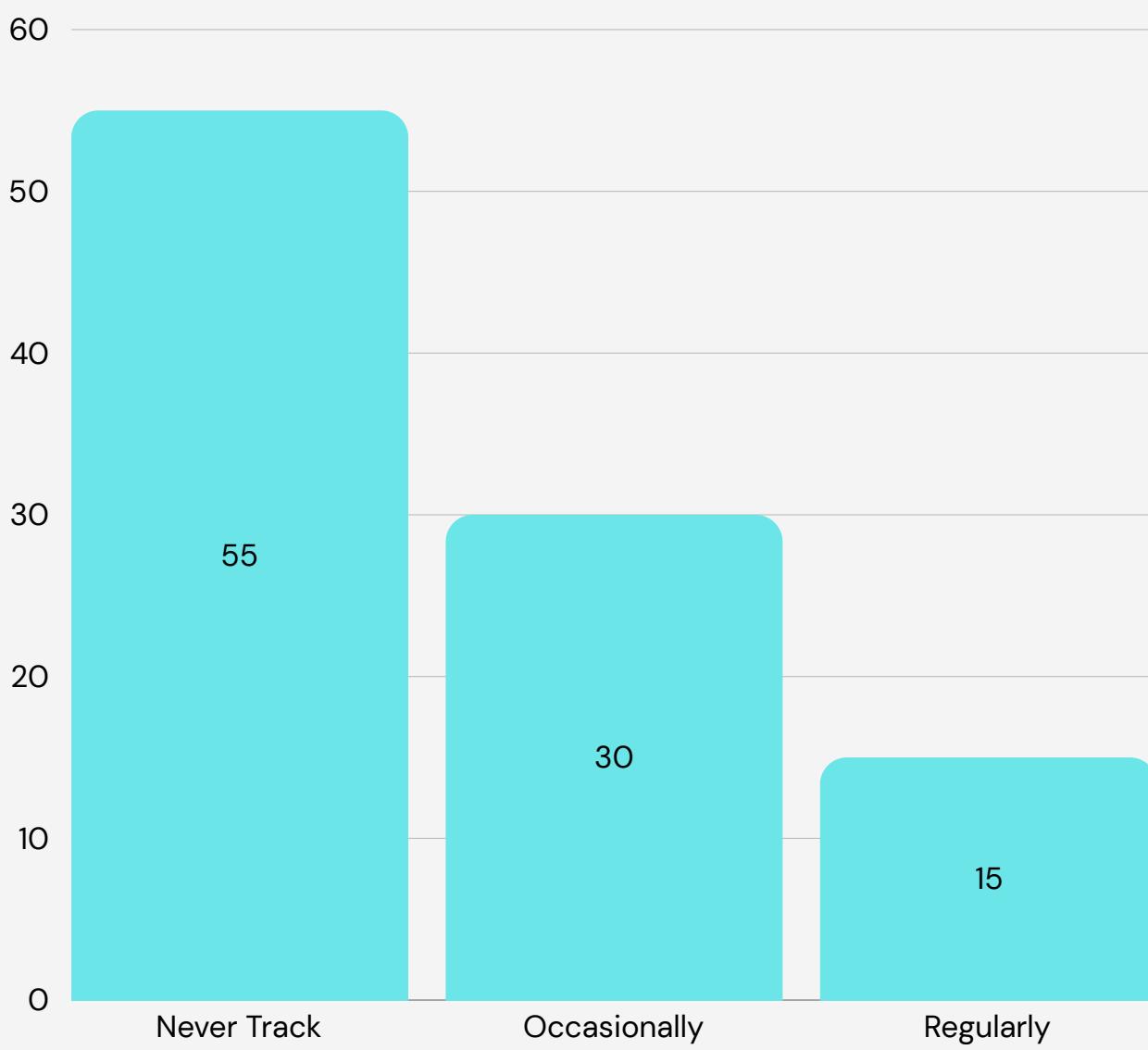
70% willing to try savings jars → validates MVP feature.

Very Interested
Slightly Interested
Not Interested



Financial Tracking Habits

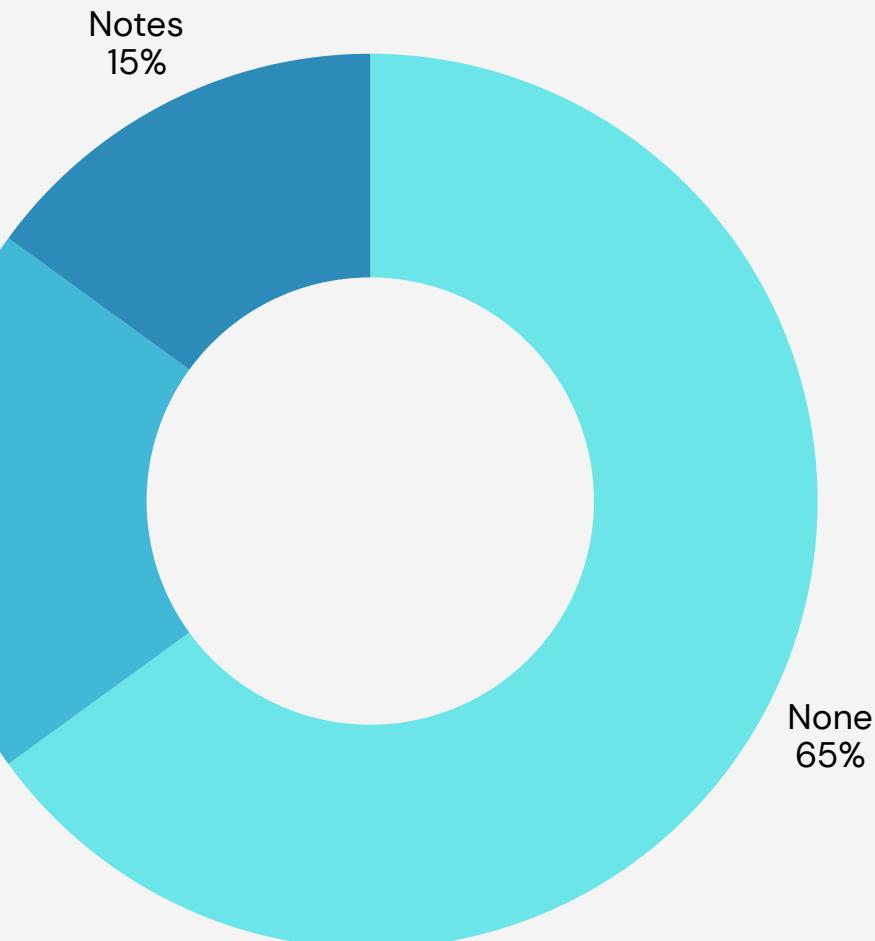
85% lack consistent tracking → validates Expense Tracker.



Current Finance Tools Used

65% students have no tool → huge whitespace for MoneyWise.

None Splitwise Notes



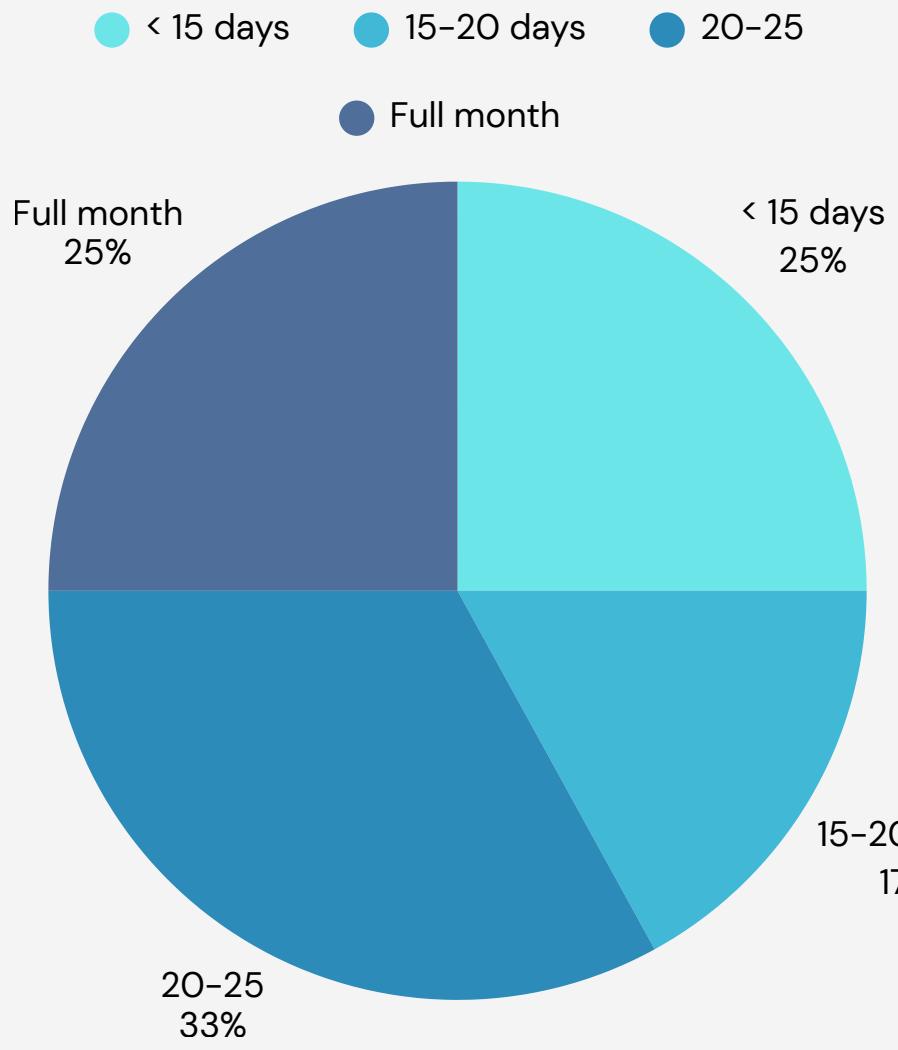
Dataset Insights



Supporting Assumptions

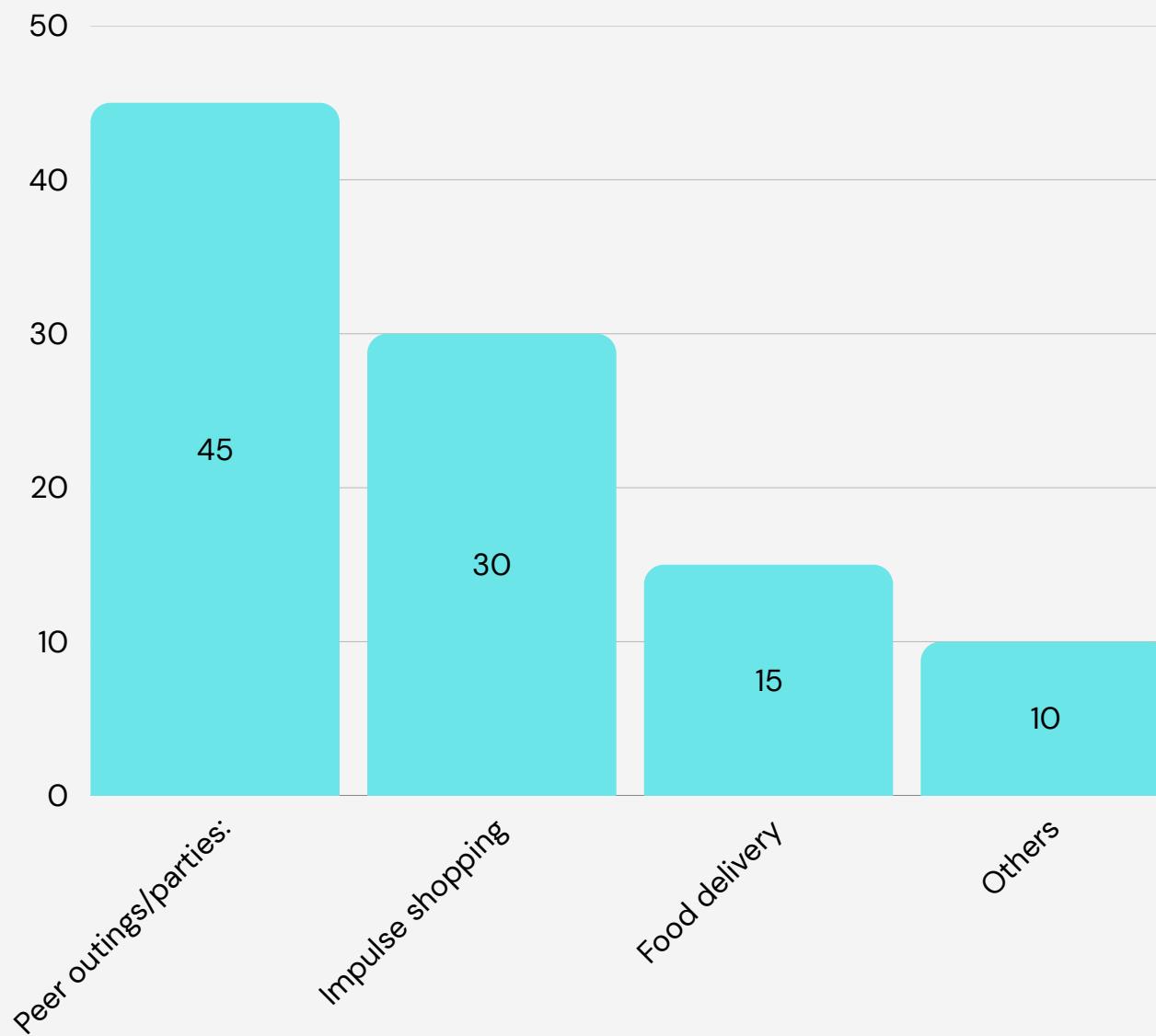
Allowance Duration

~42% run out of allowance early → validates need for budgeting + savings jars.



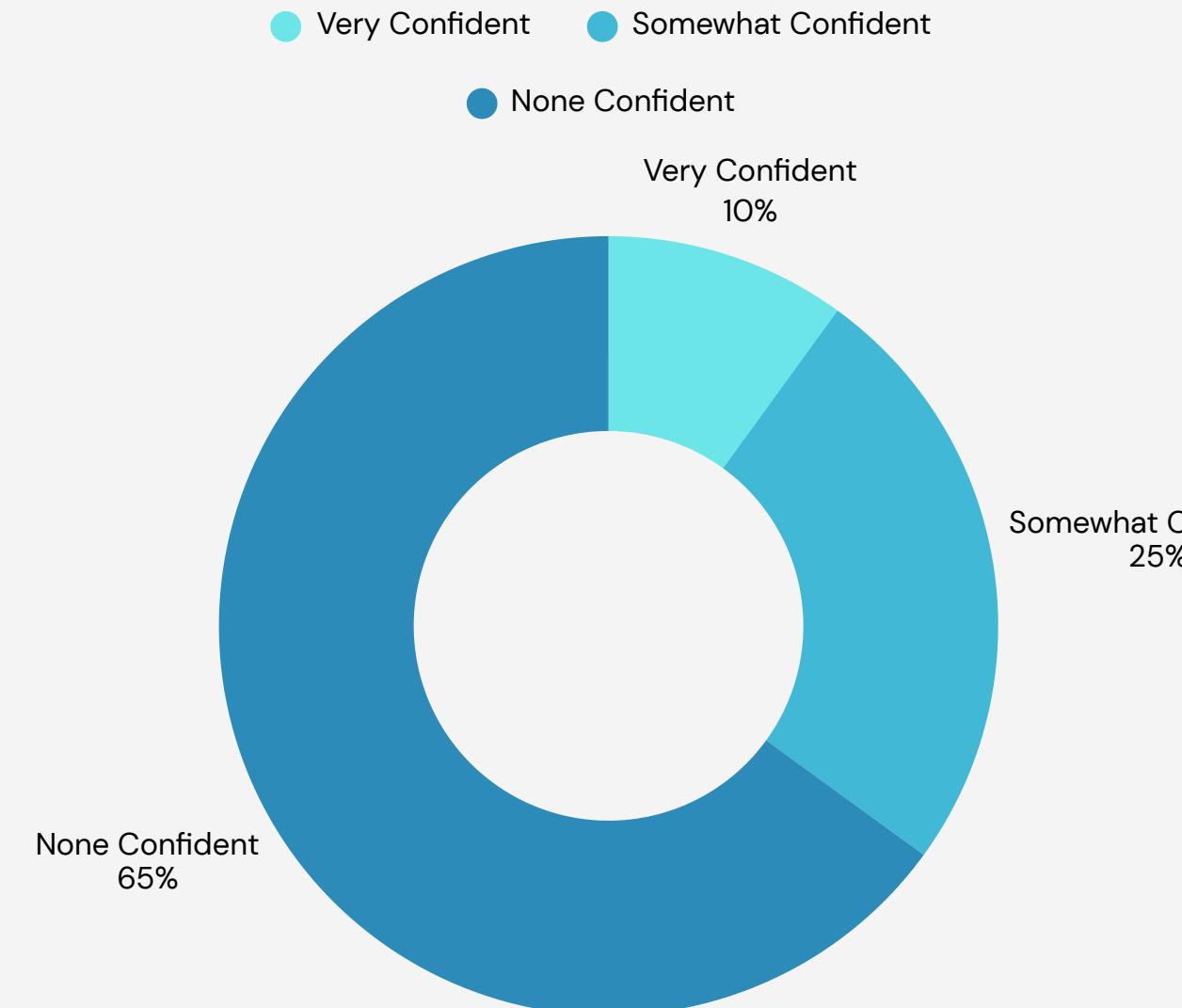
Overspending Reasons

Peer pressure overspending → justifies Peer Pressure Alerts feature.



Financial Confidence Levels

Only 10% students feel confident managing money → validates learning + literacy nudges.





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Thank You!

