

# GenZ Wallet

## The Duolingo + TikTok of Personal Finance

An AI-powered financial wellness platform for students and teens that turns financial literacy into a fun, daily habit—where learning about money feels as natural as scrolling your feed.

JUMPSTARTER ZPIRE AI Innovation  
Challenge



### Timeline of this project:

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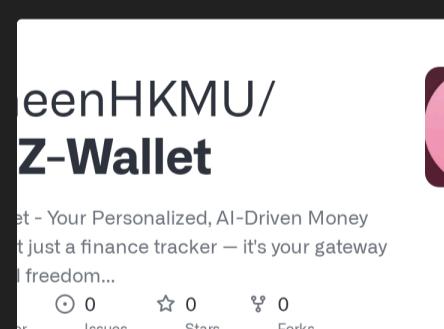
#### First Initial Submission:

contains our 5 slides pitch deck along with a report



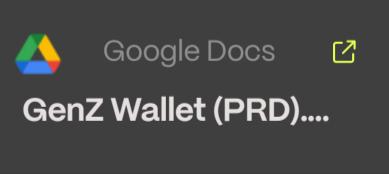
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#### Vibe Coding Challenge:



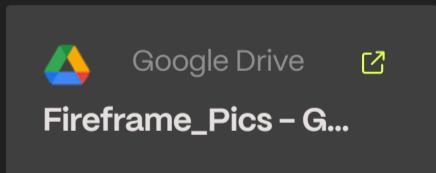
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#### UPDATED PRD (Product Requirements Document)

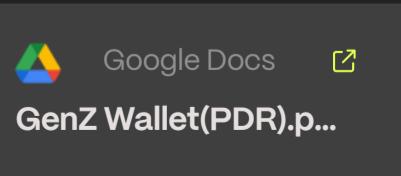


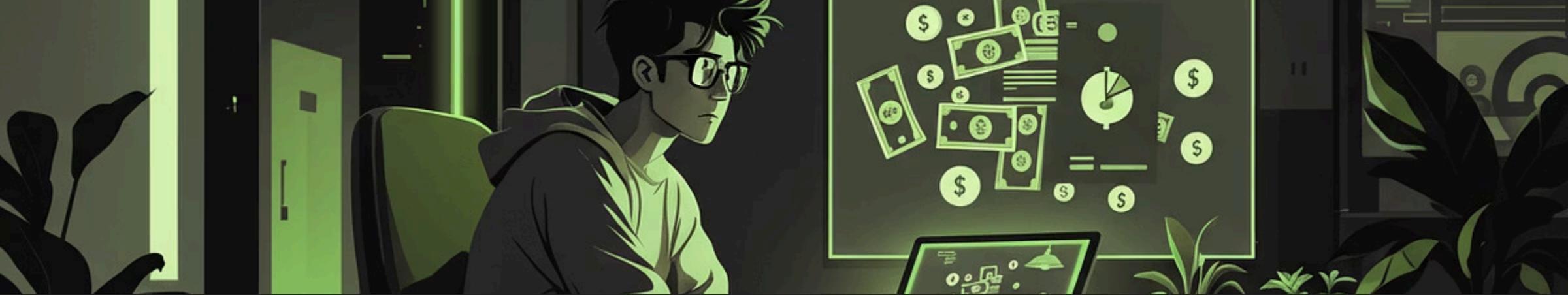
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#### WireFrame:



#### PDR (Preliminary Design Review)





# Financial Stress Among Gen Z

**60%**

## Gen Z Report Money Stress

Financial anxiety is impacting mental health and daily decisions

**73%**

## Avoid Financial Topics

Finance feels intimidating and disconnected from their world

## The Crisis of Financial Confusion

Finance feels confusing, boring, and completely intimidating to today's young people. Low financial literacy combined with high anxiety creates a perfect storm for poor money habits.

Students aren't tracking spending, avoiding conversations about money, and missing out on critical saving opportunities during their formative years.

## Who We're Helping

Ages 13–25: students, early earners, and beginner investors who deserve financial tools designed for *their* world.

### Working Student

**Pain point:** Juggling part-time income with tuition and expenses

Needs simple tracking and budgeting that fits their busy lifestyle

### Allowance Saver

**Pain point:** Money disappears without knowing where it went

Wants to build healthy saving habits early without feeling restricted

### Beginner Investor

**Pain point:** Terrified of making costly investing mistakes

Needs a safe space to learn and practice without real financial risk

# What's Missing Today

## The Problem with Current Solutions

**Traditional banking apps:** Too formal, complex interfaces that feel like they're designed for adults in suits, not students in hoodies.

**Financial education tools:** Way too theoretical—lots of learning but zero action or practical application.

**What's actually missing:** A fun, AI-driven financial wellness tool built specifically *for* Gen Z, speaking *their* language.



**High Education  
Low Engagement**

Boring textbook apps

**Low Education  
High Engagement**

Social apps with no value

**High Education  
High Engagement**

GenZ Wallet lives here ✨



## Meet GenZ Wallet

# AI-powered, gamified financial wellness

GenZ Wallet is the app that makes learning and managing money fun, social, and completely stress-free. Think Duolingo's habit-building magic meets TikTok's addictive engagement—but for your financial future.



### Learn

Finance Reels that don't feel like homework



### Manage

AI Insights that actually make sense



### Grow

Daily Habits that stick

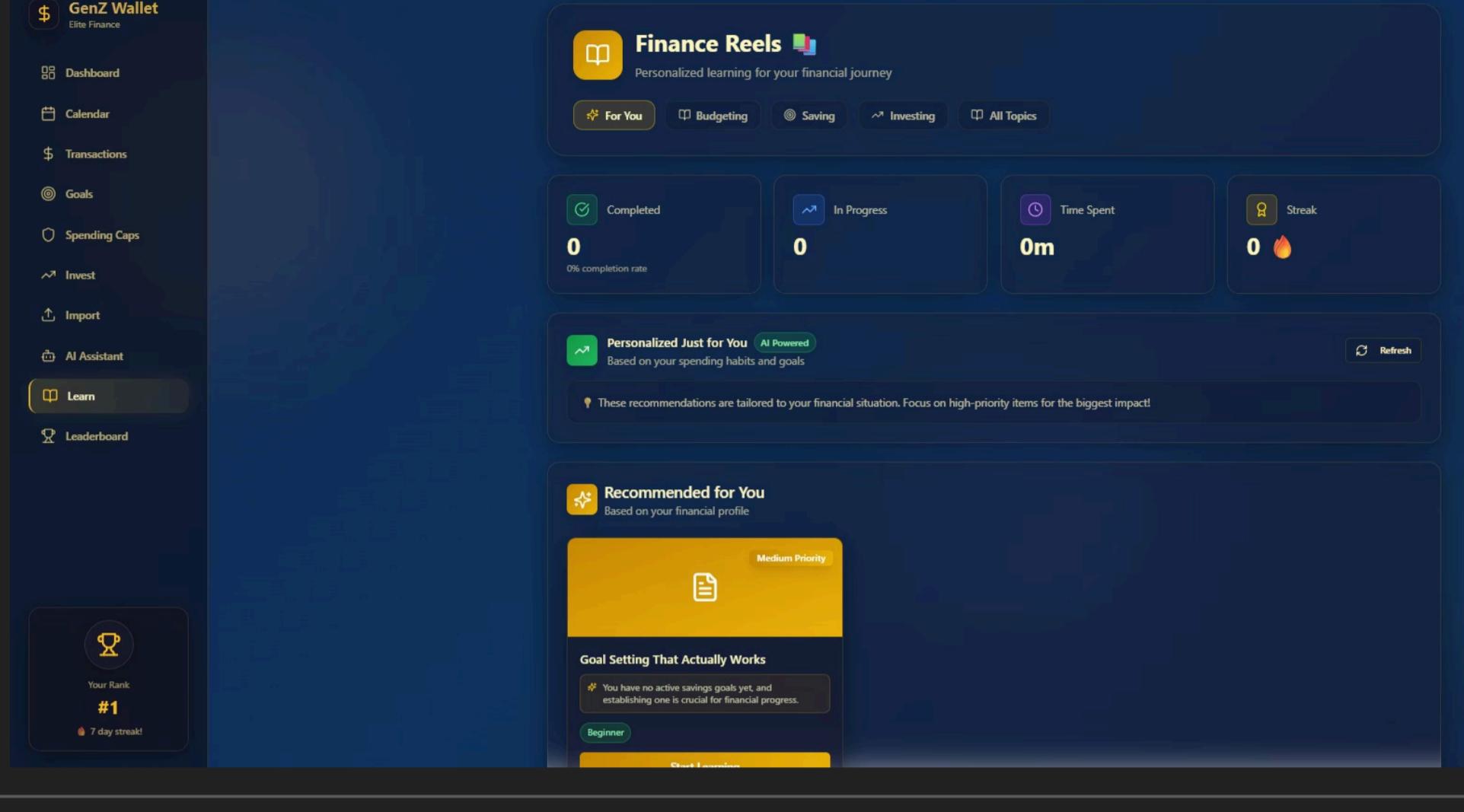
# Core AI-Powered Features

Three breakthrough features that transform financial education from intimidating to irresistible.

## 1 Finance Reels

Bite-sized 15–45 second micro-lessons on budgeting, investing, and saving—designed like your favorite social content.

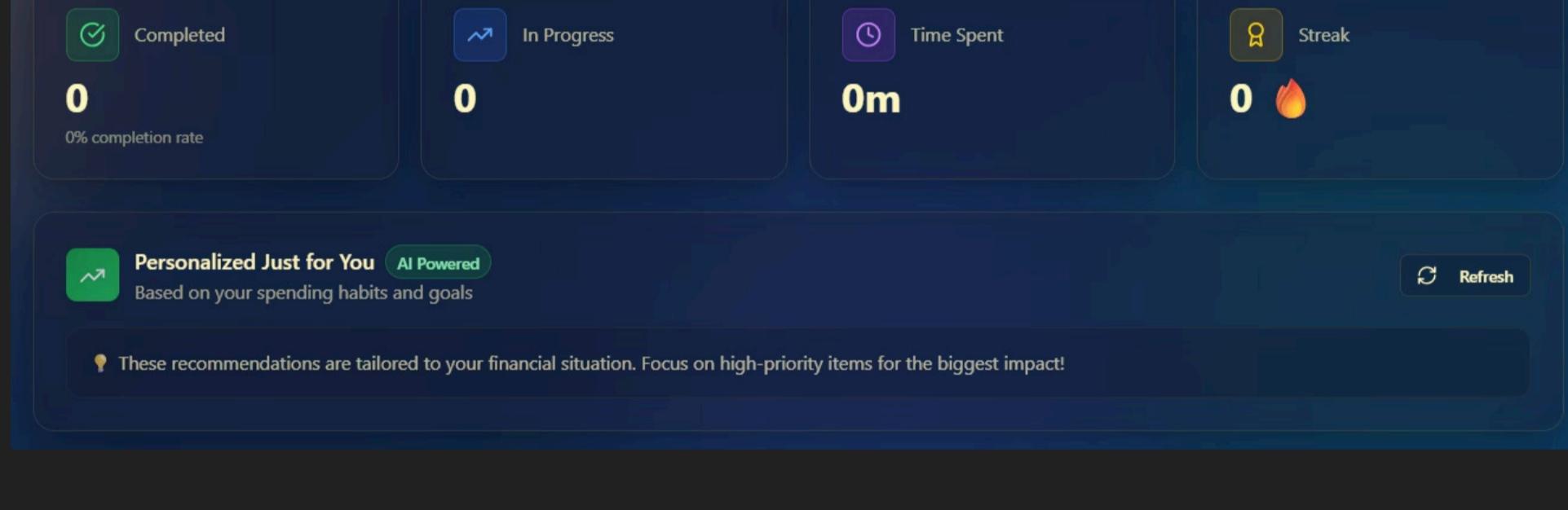
Scroll through topics like "How to Split Rent with Roommates" or "ETFs Explained in 30 Seconds" without feeling like you're studying.



## 2 AI Insights

Personalized budget feedback powered by machine learning that predicts your spending patterns and suggests smarter choices.

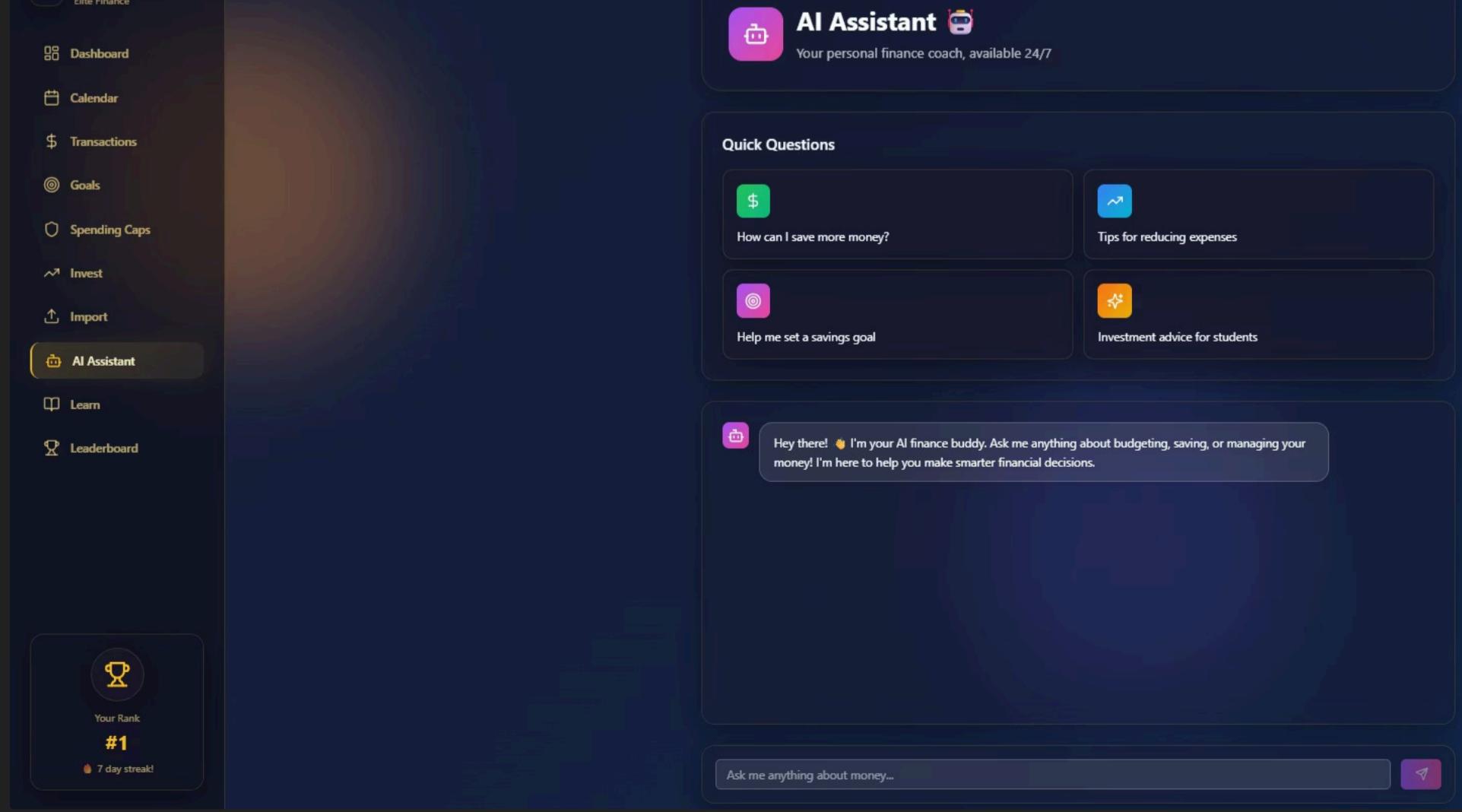
Get proactive alerts like "You usually spend \$200 on dining out—you're on track to exceed that by Friday."



## 3 Money Buddy Chatbot

A friendly, emoji-filled AI coach that talks like your supportive best friend, not a stern financial advisor.

Ask anything: "Should I buy these concert tickets?" and get real, judgment-free guidance in seconds.



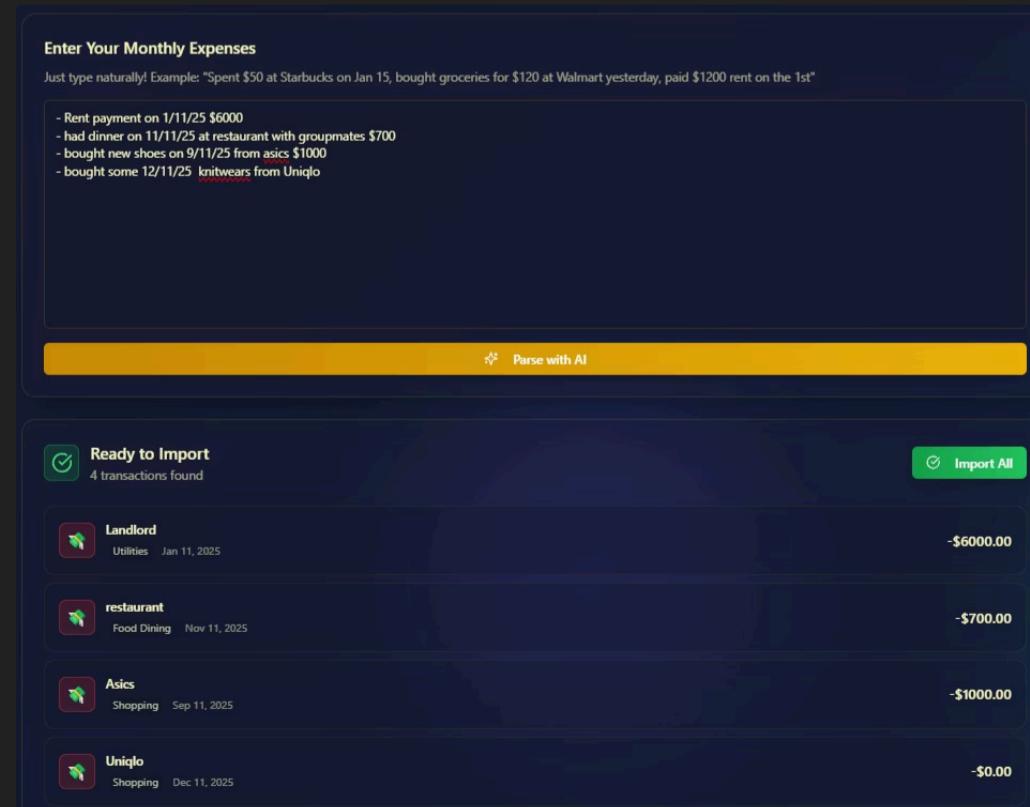
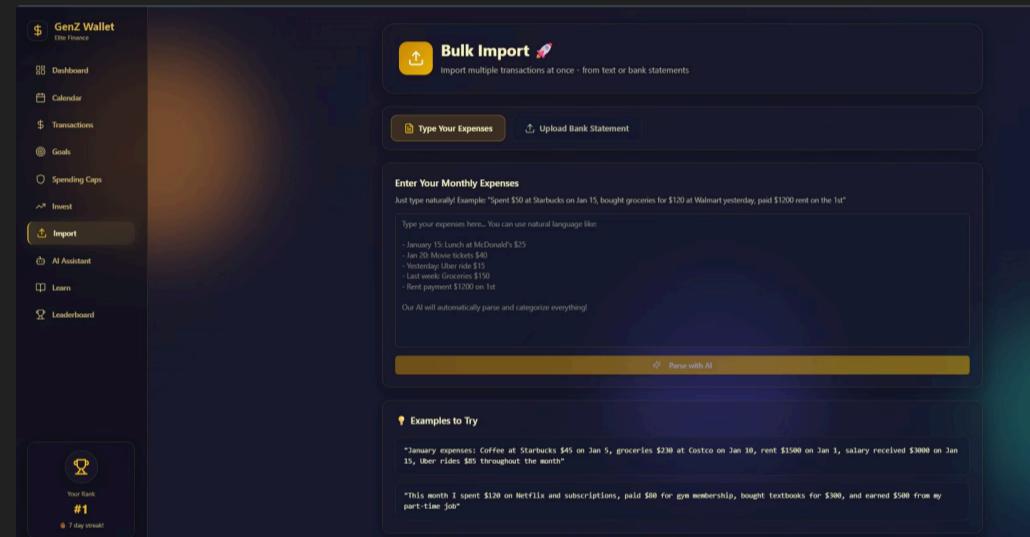
# Next-Gen Features

Innovation that eliminates friction and makes financial learning feel like play, not work.

## Bulk Import AI Extraction

Upload bank statements, snap photos of receipts, or just type in plain text—our AI automatically categorizes *all* your transactions instantly.

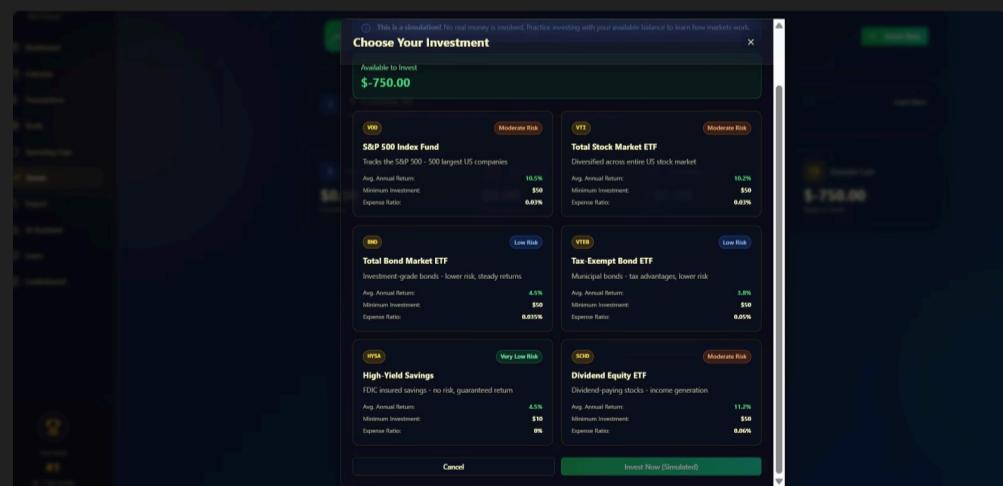
**The magic:** No more manual data entry tedium. Just upload and let AI do the heavy lifting.



## Investment Simulator

Practice investing with virtual money in a safe, gamified environment using real market data for ETFs, bonds, and high-yield savings accounts.

**The value:** Learn by doing without risking actual money. Build confidence before your first real investment.



 These features eliminate the two biggest barriers: tedious setup friction and fear of making costly mistakes.

# Habit Loop That Builds Wellness

Financial wellness isn't built in a day—it's built through consistent, engaging daily touchpoints that feel effortless.



## The Result

Continuous engagement creates consistent habits. Each micro-interaction builds financial confidence without overwhelming users.

This isn't just an app you check once a month—it's a daily companion that makes money management as natural as checking social media.

# Why GenZ Wallet Wins

## Built For Gen Z

Not adapted from adult tools—designed from scratch with Gen Z language, aesthetics, and values at the core.

## AI-First Experience

Every feature leverages cutting-edge AI to personalize, predict, and remove friction from financial management.

## Gamification That Works

Not just badges and points—real behavioral design that makes healthy money habits genuinely addictive.

**"We're not just building an app. We're creating the financial wellness movement for an entire generation."**

GenZ Wallet bridges the gap between where Gen Z is today and where they deserve to be tomorrow—financially confident, educated, and empowered.



# Improving Wellness, Not Just Finance

Financial stress isn't just about numbers—it's deeply emotional. For Gen Z students juggling tuition, rent, and daily expenses, money anxiety can be overwhelming. GenZ Wallet transforms that relationship by helping students feel genuinely in control, confident, and significantly less anxious about their financial future.

**30%**

## Less Stress

Reduction in financial anxiety reported by users

**35%**

## More Confident

Increase in financial decision-making confidence

**40%**

## Better Habits

Rise in consistent spending tracking behavior

When students understand where their money goes and why, they stop avoiding their finances and start engaging with them. That shift from fear to empowerment? That's the real impact.

# Sustainable Revenue Streams

GenZ Wallet isn't just good for students—it's built to scale sustainably. Our diversified revenue model creates multiple income streams while keeping the core experience accessible and user-friendly.



## Freemium Model

Premium AI insights, custom themes, and advanced analytics for power users who want more



## Sponsored Reels

Native advertising through educational content that actually adds value to the learning experience



## FinTech Partnerships

Affiliate revenue from trusted financial products tailored for student needs



## Brand Challenges

Gamified campaigns like "Save with X Bank Week" that drive engagement and conversions

Each revenue stream complements the others, creating stability while maintaining our commitment to accessibility. Students get value first—monetization follows naturally.

# Scaling Through Collaboration

Growth happens through strategic partnerships that amplify our reach while deepening our impact. We're building an ecosystem where everyone wins—students, institutions, and partners alike.

## Phase 1: Campus Foundation

Launch with universities and student organizations across Hong Kong, establishing credibility and gathering feedback from our core users

## Phase 3: Regional Expansion

Scale across APAC through influencer partnerships and creator collaborations, turning financial literacy into a cultural movement

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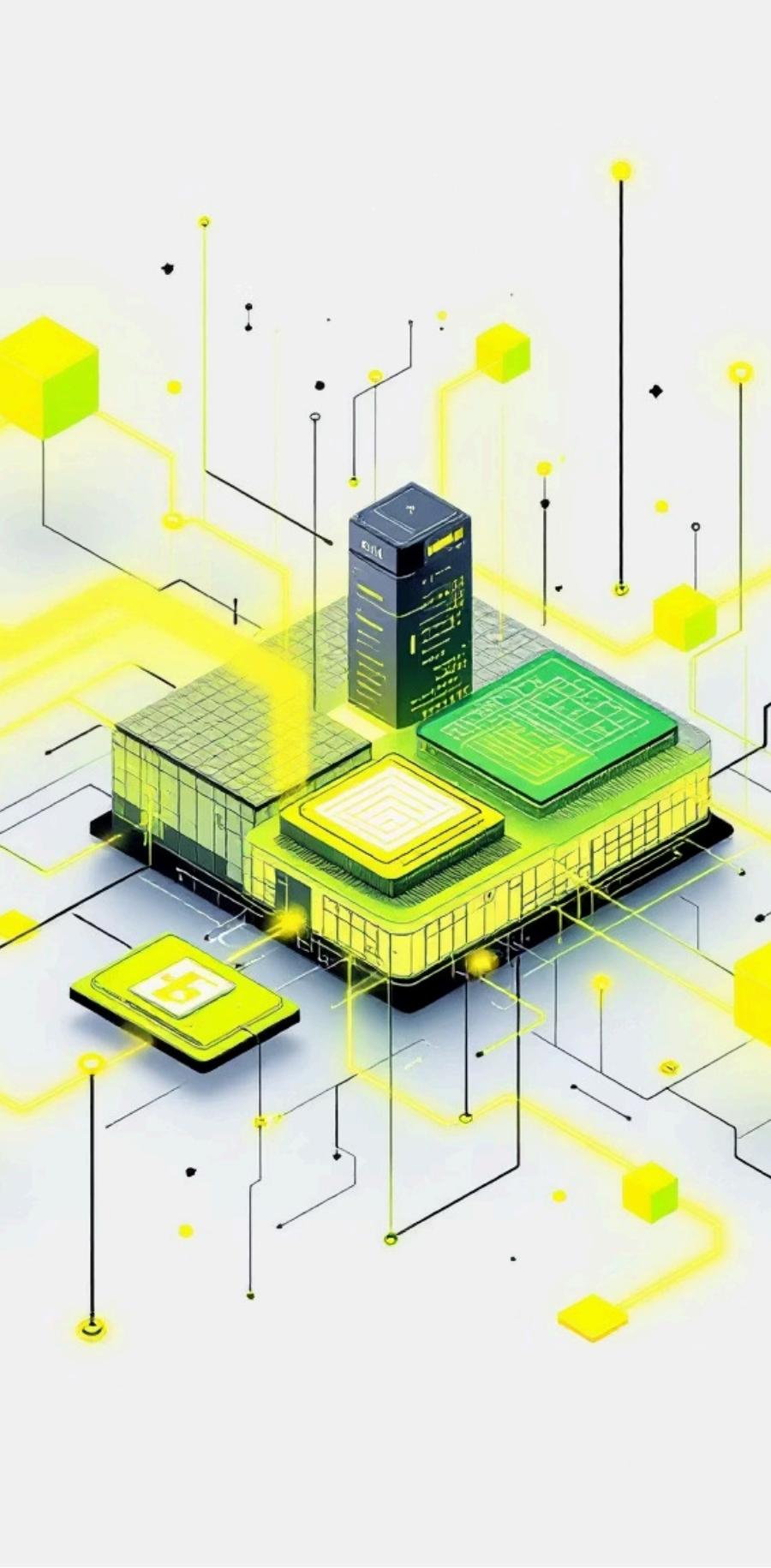
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## Phase 2: Financial Integration

Partner with youth-focused banks and emerging FinTech platforms to offer seamless financial services and exclusive student benefits

Starting local in Hong Kong gives us the focus to nail product-market fit. Then we expand regionally with proven traction and real user stories that resonate across APAC markets.

# How It Works: Tech Overview



GenZ Wallet's architecture is built for speed, intelligence, and scale. We leverage modern tech stacks with powerful AI to deliver instant insights without compromising performance or user experience.



## User Interface Layer

React and React Native power our responsive web and mobile experiences with smooth animations and intuitive navigation



## AI Intelligence Engine

OpenAI APIs combined with custom OCR and Python analytics process receipts, categorize spending, and generate personalized financial coaching



## Data Infrastructure

FastAPI and Node.js backends connected to Firebase and MongoDB ensure secure, scalable data storage with real-time synchronization

This three-layer architecture separates concerns cleanly: beautiful UI, smart AI, and robust data management. Each layer scales independently as we grow.

# Built for Safety & Trust

Financial apps require absolute trust. We've architected GenZ Wallet with security and privacy as foundational principles, not afterthoughts. Students deserve protection as they learn and grow.



## Minimal Data Collection

We only collect what's necessary for core functionality—no invasive tracking or unnecessary personal information requests



## Global Compliance

Fully compliant with GDPR and Hong Kong PDPO regulations, ensuring we meet international privacy standards



## Simulation Mode

Investment features operate in "simulation only" mode, letting students learn without real financial risk



## AI Safety Guardrails

Smart filters ensure AI suggestions are always responsible, age-appropriate, and aligned with healthy financial behaviors

Trust is everything in FinTech. We're transparent about our practices and committed to keeping student data safe, private, and secure.

# Meet the Team

Behind GenZ Wallet is a passionate team combining technical excellence with deep empathy for student financial struggles. We've lived these challenges—now we're solving them.

## Maheen

### Project Lead & UX Visionary

Leads concept development and user experience design. Experienced in UI/UX prototyping with Figma, application logic, and backend programming.

[Link to CV \(Previous Competition and Accomplishment\):](#)



## Albin

### Technical Developer

Focuses on technical structure and integration of backend logic using multiple programming languages and system architecture.

[Link to CV:](#)



## Proven Collaboration

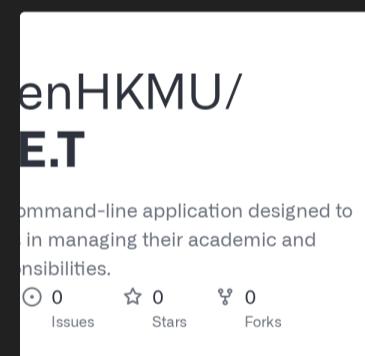
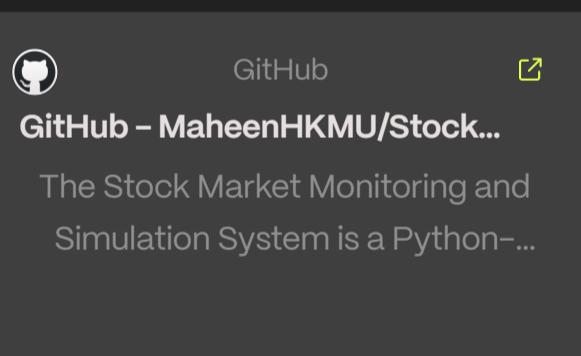
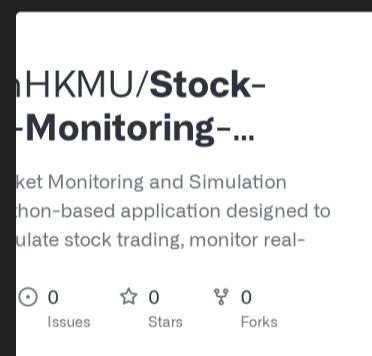
Our teamwork is defined by **trust, clear communication, and complementary skills** – refined through three successful previous projects and continuous learning.

### Stock Market System

Investment simulation reinforcing financial literacy – connecting directly to SmartShift's safe investing education.

### C.H.I.E.T Planner

Command-line productivity app that inspired our focus on student empowerment tools.



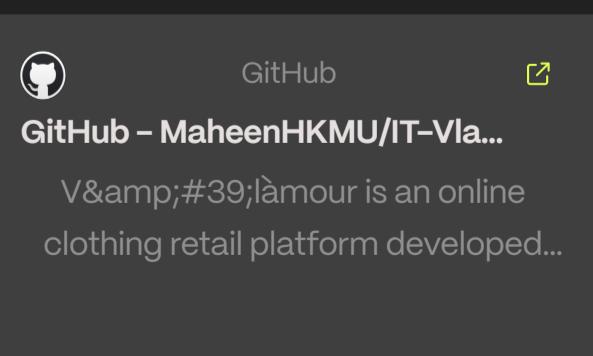
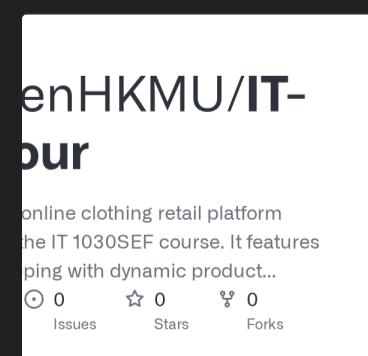
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### Vlamour E-commerce

Web platform teaching UI design, database management, and scalable hosting solutions.



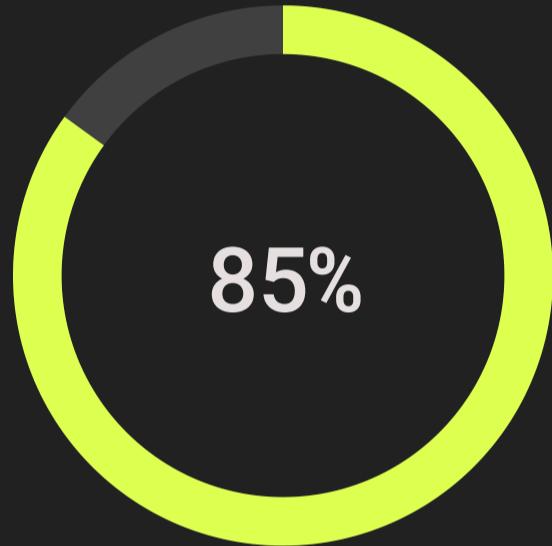
We collaborate through GitHub version control and regular progress reviews, ensuring ideas evolve smoothly from sketches to working prototypes. Together, we approach problems systematically – brainstorming, testing assumptions, and improving based on feedback.

# Join the Financial Wellness Revolution

## The Opportunity

60% of Gen Z are stressed about money. That's millions of young people who need—and want—a better solution.

We're ready to transform financial anxiety into financial confidence, one daily habit at a time.



Want Financial Education



Global Gen Z Population

GenZ Wallet transforms financial stress into confidence through AI-powered insights, gamification that actually motivates, and education that feels like entertainment—not homework. We're not just building an app; we're empowering the next generation to take control of their financial futures with clarity, confidence, and even joy.

**Join us in rewriting the narrative.** When young people understand money, they make better decisions. When they make better decisions, they build better lives. And when an entire generation gains financial confidence? That changes everything.

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Let's make financial literacy **fun**:

[Back Our Vision](#)

[See the Demo](#)