

KiBuddy – Your Budgeting Buddy for Youth Financial Literacy



SDG Focus: 4.7 (Quality Education – Education for Sustainable Development)

Tagline: A web-based budgeting tool that makes financial literacy fun for youth.

Mission: Empower young people with practical money management skills for a sustainable future.

**4 QUALITY
EDUCATION**



Lack of Financial Literacy in Youth



Education Gap

Most schools **don't teach** budgeting or saving. Teens often rely on trial-and-error or parents.

Global Impact

1 in 5 teens lacks basic financial skills.
74% feel unprepared to manage money.

Consequences

Poor habits lead to debt, financial stress, and long-term insecurity.



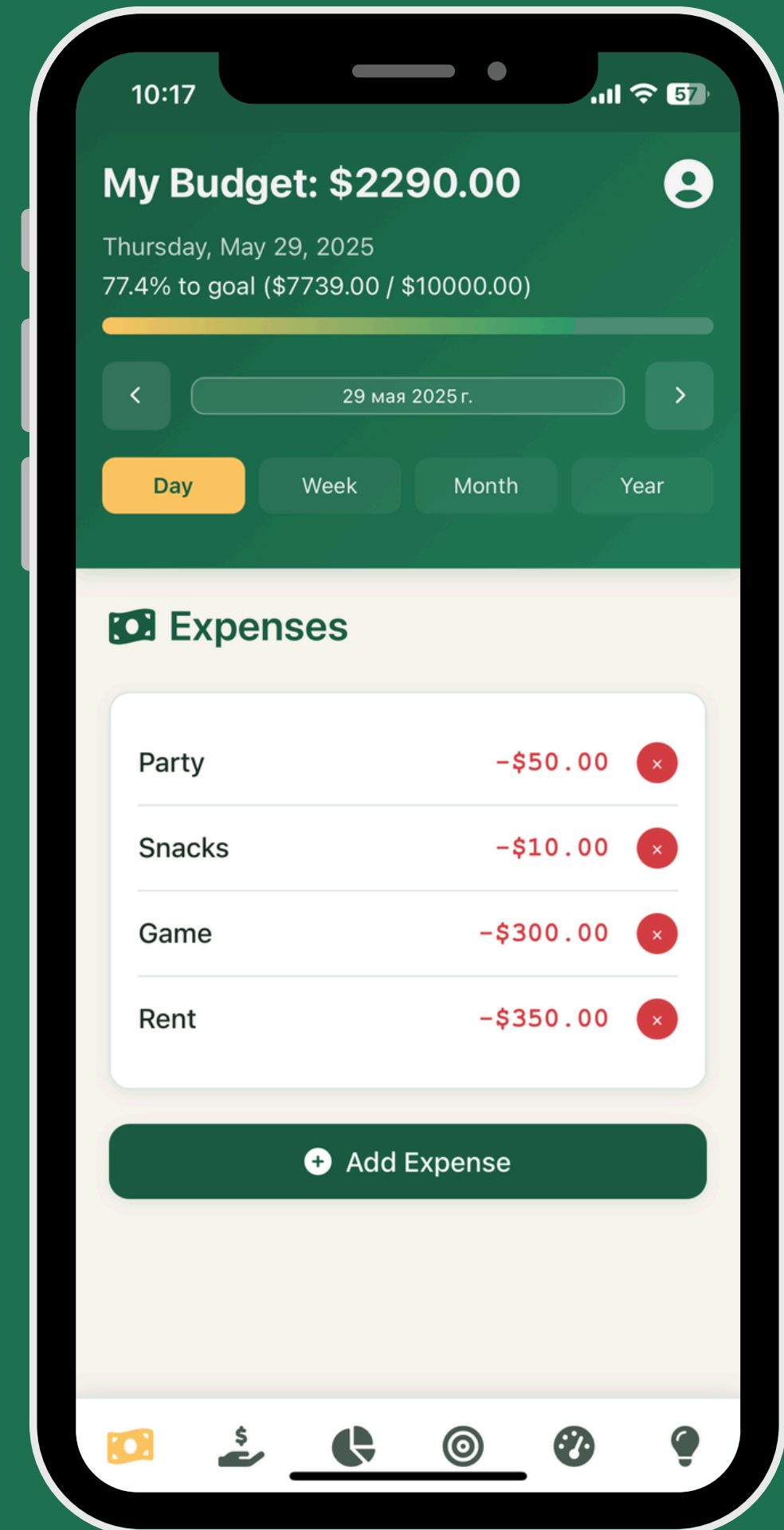
*This is a global issue. Empowering youth with financial skills supports lifelong independence and **sustainable development**.*

KiBuddy: Budgeting Made Simple for Youth



What it is: KiBuddy is a **friendly web app** that helps teens and students learn budgeting by tracking income, spending, savings goals, and limits. It teaches money skills through **real-life use** — not boring lectures.

What makes it different: Unlike most budgeting apps that feel complex or adult-focused, KiBuddy acts like a **supportive buddy** — simple, visual, and tailored to how young people think. It's not just a tracker — it's a learning experience.



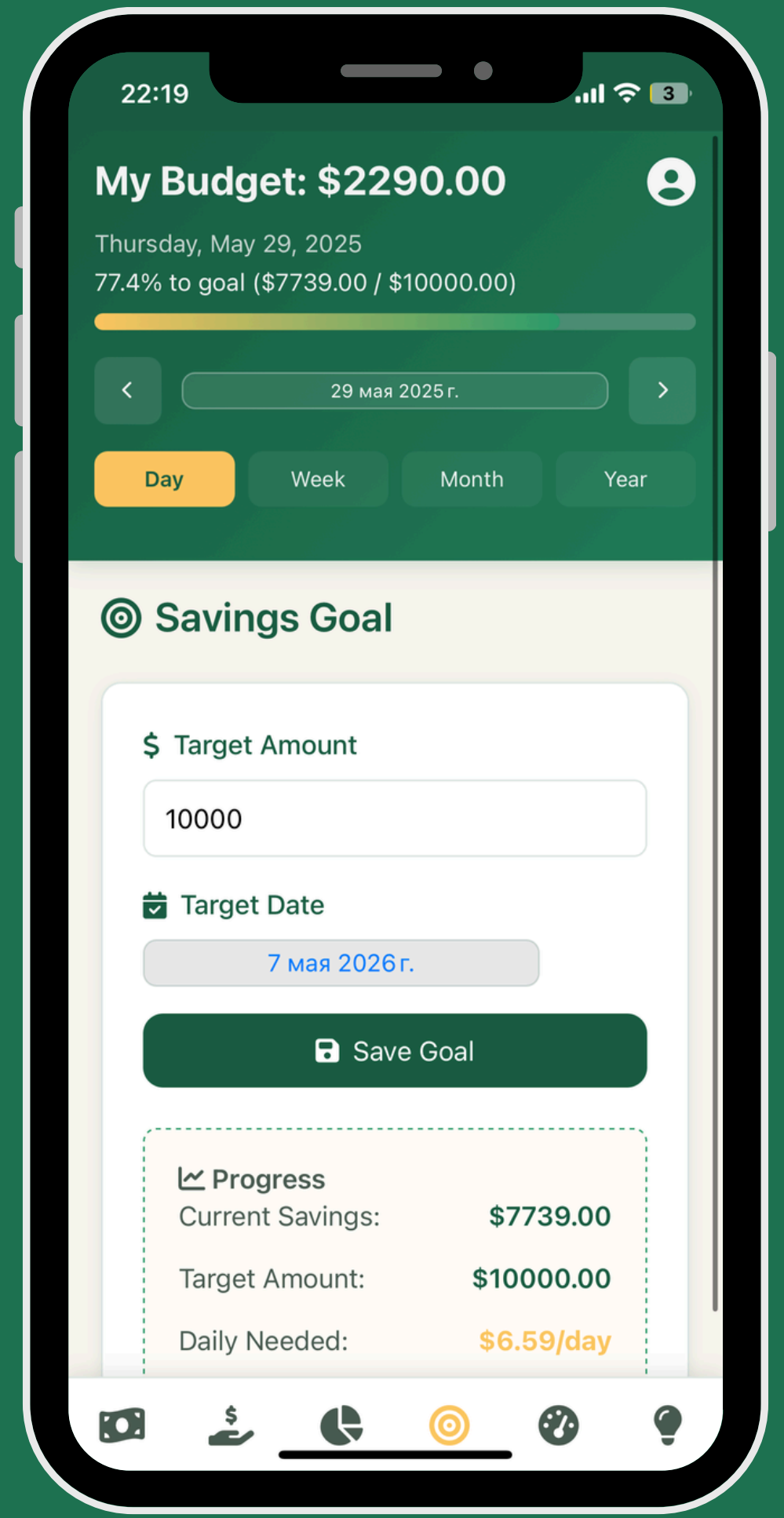
Budgeting Dashboard

A simple interface to record income and expenses, with **categories** and **charts**. Helps users understand where their money goes.



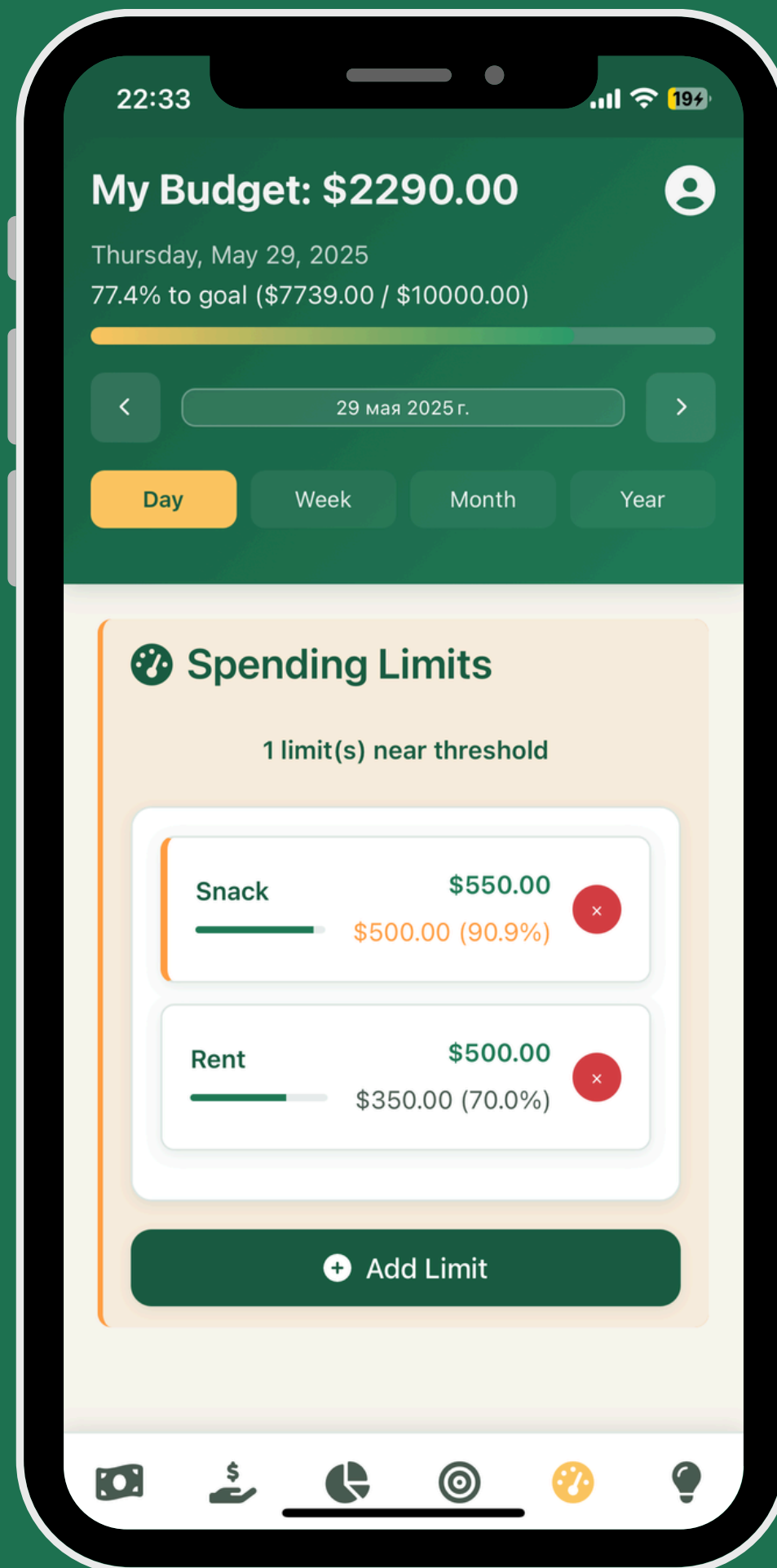
Goal Tracking

Users can set personal savings goals and watch progress through **visual bars** — turning saving into a motivating habit.



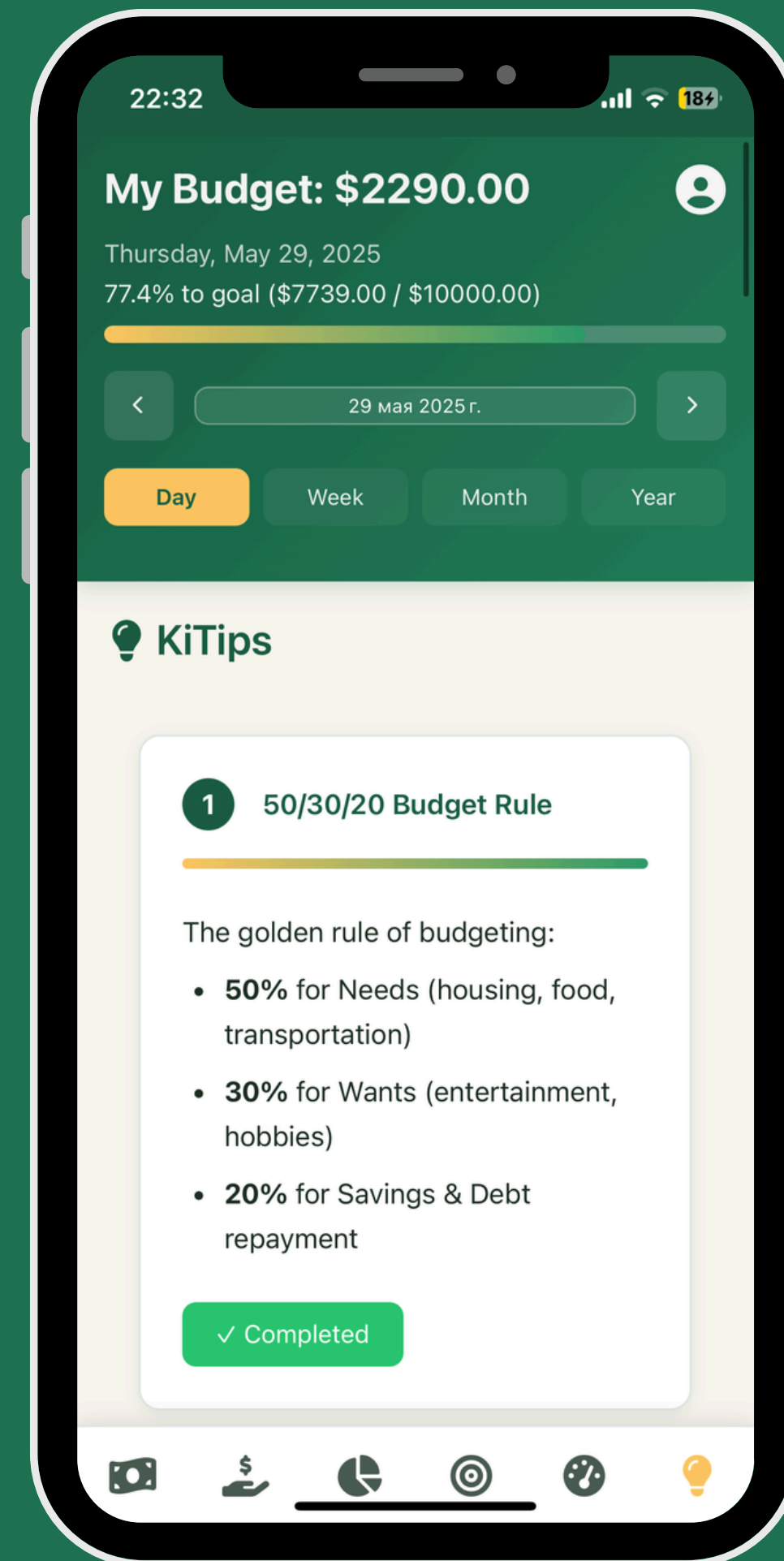
Spending Limits

Users set limits for spending categories. The app gives **friendly alerts** when they're close to a limit, helping them stay in control.



KiTips

Short, general **financial tips** appear throughout the app to teach key concepts like saving, needs vs. wants, and budgeting basics.



Alignment with SDG 4.7: Quality Education & Lifelong Learning

**Low Financial
Literacy**



**KiBuddy—Teaches
Budgeting Skills**



**Supports SDG
4.7**

Financial literacy is a **key life skill** — it helps youth manage money, avoid debt, and plan for the future.

KiBuddy teaches budgeting and saving through daily, **hands-on practice**.

This builds **confident, financially capable** youth who can make responsible decisions and contribute to **long-term sustainability**

To make KiBuddy **viable** and **impactful** over time, I've developed a **sustainability strategy** that ensures both long-term growth and wide accessibility.

Revenue Streams – How KiBuddy Will Sustain Itself



Freemium Model

Core features stay free. Optional paid tools (e.g. advanced analysis) fund growth and updates.



Family Plan

Linked accounts for shared budgets, goals, and limits. Parents can track progress and **support kids' learning.**



School Partnerships

Offer **classroom packages** with dashboards or bulk access for schools and nonprofits — helping **integrate KiBuddy into real education.**



Grants & Sponsorships

Apply for **grants** and CSR **funding** to keep KiBuddy accessible for underserved youth.

Why KiBuddy Stands Out

General Budgeting Apps

(Mint, YNAB, Emma)

Made for adults with bank accounts and financial knowledge. **Complex, paid,** and lack educational content — **not teen-friendly.**

Youth Financial Tools

(GoHenry, Greenlight)

Prepaid cards with **parental controls**, but focus on spending, not learning. Costly, require **parent involvement**, and not accessible to all teens.

VS

KiBuddy's Edge

-  **Learn-by-doing**
-  **Gamified experience**
-  **Smart spending limits**
-  **Family accounts**
-  **Built for youth independence**

Impact: Who Benefits and How



Youth

Gain real **budgeting skills, confidence, and independence.**



Parents

See responsible behavior, **support learning**, and **track family budgeting** via the Family Plan.



Schools

Use KiBuddy as a **hands-on tool** for teaching financial literacy.



Communities

Benefit from **youth** who **avoid debt** and plan for the future.



Global Reach: Scalable design enables expansion and access worldwide.

Build Skills Early, Build Futures

Financial literacy isn't optional —
it's essential for sustainable development.

KiBuddy equips youth **today** so they can lead **tomorrow**.

Scan to see KiBuddy in action

