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Aspire Institute

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PRIMARY CHOICE:

2025 Aspire Leaders Program Cohort 2: March-May, 2025

APPLICATION STATE:

Started

Started on Saturday May 03, 2025

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PERSONAL

FIRST NAME

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PROGRAM CHOICE

COHORT SELECTED

For the first question, please select **2025 Aspire Leaders Program**. For the second question, choose **Cohort 2**. Even if the option shows that Cohort 2 is closed, kindly proceed and select it.

2025 ASPIRE LEADERS PROGRAM, COHORT 2: MARCH-MAY, 2025

WEEK 1: PROFESSOR TSEDAL NEELEY

YOU NEED TO HAVE A POSITION OF AUTHORITY TO BE A LEADER

False

STUDIES OF TWINS FOUND LEADERSHIP WAS MORE INFLUENCED BY ___ FACTORS.

Non-Genetic

WHICH IS NOT ONE OF THE LEADERSHIP DOMAINS DISCUSSED BY PROFESSOR TSEDAL NEELEY?

Cooperative Leadership

WEEK 2: PROFESSOR TARUN KHANNA

WHICH OF THE FOLLOWING BEST DEFINES CONTEXTUAL INTELLIGENCE?

The ability to adapt to various situations by considering its specific circumstances.

INSTITUTIONAL VOIDS CAN ONLY BE CHARACTERIZED AS IMPEDIMENTS, AS THEY CAN NEVER BE CHANGED.

False

MICROFINANCE MODELS, LIKE THE ONE USED AT BANCO COMPARTAMOS, ARE FOUNDED UPON THE CENTRAL IDEA OF:

Trust

WEEK 3: PROFESSOR KARIM LAKHANI

WHICH OF THE FOLLOWING IS NOT ONE OF THE FIVE PROPERTIES OF DIGITAL SIGNALS?

Selectively Reproducible

THE AMOUNT OF AVAILABLE DIGITIZED INFORMATION HAS INCREASED SIGNIFICANTLY OVER THE YEARS, OPENING THE DOOR TO NEW OPPORTUNITIES.

True

___ LEARN AND FUNCTION WITH MINIMAL SUPERVISION, AND MASSIVELY AUGMENT HUMAN INTELLIGENCE.

Generative Systems

ORIGINALITY AND INTEGRITY CONFIRMATION

Before beginning your end-of-module assessment, we want to remind you of the importance of submitting original work that reflects your own thoughts, ideas, and effort.

The purpose of this assessment and the overall program is to encourage individual reflection, problem-solving, and leadership development. While it's perfectly fine to seek help in structuring your ideas or improving your understanding, we ask that you do not copy other participants' work. This assessment is meant to be completed individually.

Additionally, we ask that you refrain from using AI tools to generate your responses entirely as this is considered plagiarism and violates our Good Behavior Expectations.

I CONFIRM THAT THE WORK I AM SUBMITTING FOR THIS ASSESSMENT IS ENTIRELY AN INDIVIDUAL EFFORT AND NOT COPIED FROM ANY OTHER PARTICIPANT.

Please confirm that you agree to the following statements before you start submitting your work:

Yes

I CONFIRM THAT I HAVE NOT USED AI TOOLS TO FULLY GENERATE MY ANSWERS, AND THE CONTENT I AM SUBMITTING REPRESENTS MY OWN THOUGHTS AND IDEAS

Please confirm that you agree to the following statements before you start submitting your work:

Yes

PROBLEM STATEMENT (MINIMUM OF 300 WORDS)

PROBLEM STATEMENT

Please define your problem statement in **a minimum of 300 words**. This should be
what you wrote as a response to Reflection Prompt #1 during Week 4. You should
answer these questions:

- What is the problem?
- What is the root cause of this problem?
- Who or what is affected?
- Why should the problem be solved?
- Why has the problem not been solved yet?

In many underserved communities, including my own, personal financial management is a
persistent and often overlooked challenge. A significant number of individuals struggle to
maintain control over their income, expenses, and savings due to a lack of access to simple,
intuitive tools that promote financial literacy and daily money management. This difficulty is
not merely a result of individual habits, but rather reflects a broader issue: the absence of
accessible digital solutions tailored to the realities of low-income or financially vulnerable
populations.

The root cause of this problem lies in the disconnect between existing financial applications
and the specific needs of users in my community. Most of the tools available on the market
are either too complex, overly technical, or fail to consider the local economic and social
context. As a result, many people are left without practical support in organizing their
budgets, setting savings goals, or avoiding unnecessary debt.

This problem affects a wide range of people—potentially hundreds within the
community—including students, informal workers, small business owners, and low-income
families. These individuals often face daily challenges in managing limited financial
resources, and the lack of adequate tools contributes to increased stress, poor financial
decision-making, and in some cases, long-term economic instability.

Addressing this issue is essential because financial health plays a central role in overall well-
being. When individuals are empowered with the right tools to manage their money
effectively, they are more likely to plan for the future, avoid financial crises, and invest in
their personal development. Moreover, improving financial management at the individual
level has a ripple effect, positively impacting the economic resilience of the entire
community.

Despite its importance, this problem remains largely unsolved due to a combination of
factors: limited investment in localized digital solutions, lack of financial education, and
minimal involvement from developers or organizations that understand the specific needs
of these populations. Therefore, there is a strong opportunity to create a focused, user-
friendly financial management app that truly addresses this gap and generates positive
social impact.

PROJECT PLAN (MINIMUM OF 300 WORDS)

PROJECT PLAN

Please define your project plan in **a minimum of 300 words**. This should be what you wrote as a response to Reflection Prompt #2 during Week 4. You should answer these questions:

- What is a potential solution to help with the problem identified? What is unique about your idea?
- Who all would you need on your team? Why?
- What other resources or support would you need?
- How much would this project cost? Give estimates and reasoning
- What would the timeline be for implementation?

The solution identified is the development of a personal financial management application specifically aimed at low-income communities. The proposal is to create a simple, accessible and intuitive tool, based on a one-time purchase model, avoiding recurring monthly charges that often alienate users with low incomes. The application will offer features such as expense control, setting savings goals, viewing graphs and financial education tips, always using simple language that is appropriate to the local reality. The proposal's unique feature is its focus on social inclusion and financial accessibility. While most applications on the market use models based on monthly subscriptions, this project seeks to market the application for a single and affordable price, prioritizing long-term social impact, especially among users with lower purchasing power.

To implement the project, it would be ideal to have a team composed of different profiles: a mobile developer with experience in React Native, responsible for creating the multiplatform application (Android and iOS); a UX/UI designer, to ensure a user-friendly and accessible interface for people with little familiarity with technology; a financial education specialist, who will contribute relevant content and features; a person responsible for marketing and promotion, who will take care of the launch strategy and achieving the goal of 500 downloads in the first month; and, finally, a person from the community itself, who will act as a key user or tester, helping to validate the functionalities and ensure that the application is aligned with real local needs.

In terms of resources and support, the project requires access to development tools such as React Native, Supabase, MongoDB and Figma. It will also be important to have the support of mentors experienced in fintech or social impact projects, promotion strategies through social networks, partnerships with local NGOs, technical schools and, if possible, institutional support through scholarships, accelerators or innovation notices.

The estimated initial cost for developing the project ranges from R$8,000 to R$15,000, including online tools and services (between R$1,000 and R$2,000), hiring freelance developers and designers (between R$5,000 and R$10,000), marketing and advertising campaigns (between R$1,000 and R$2,000), and testing with post-MVP improvements (around R$1,000). It is worth noting that this amount can be reduced with strategic partnerships, such as support from universities or social project incubators.

The estimated timeline for the project is distributed as follows: planning, interface design, and definition of priority functionalities will be carried out between August and September. The development of the first version (MVP) and testing with local users will take place in October and November. The official launch of the application and the advertising campaign will begin in December. Finally, in January, initial feedback will be collected to plan future product improvements.

INTENDED OUTCOMES (MINIMUM OF 300 WORDS)

INTENDED OUTCOMES

Please define the intended outcomes of your project plan in **a minimum of 300 words**. This should be what you wrote as a response to Reflection Prompt #3 during Week 5. You should answer these questions:

- What are the desired results of your proposed project plan?
- How will you track the project's progress?
- What would be the quantifiable output? This could be activities such as workshops, events, prototypes, etc.
- Who do you think can support your project after it is launched?
- Identify one challenge you might face and how you would overcome it?

The main objective of this project is to develop and launch an accessible personal finance management app, especially designed for low-income communities like the one I live in. The proposal aims to offer a simple, functional, and financially viable tool that enables people with limited resources to better organize their finances, avoid debt, and plan for a more stable future. It is an initiative with strong social impact potential, aimed at audiences often overlooked by traditional digital solutions—such as students, informal workers, small entrepreneurs, and families living in underserved areas.

The development of the project will follow a structured timeline with clear goals. By September, the planning phase and interface design will be carried out, based on interviews with potential users. Between October and November, a Minimum Viable Product (MVP) will be built, including participatory testing in the field. The official launch is scheduled for December, with an initial goal of reaching at least 500 downloads in the first month. Progress will be tracked through metrics such as the number of active users, feedback received, most-used features, and interactions with the educational content integrated into the platform.

To make this project feasible, it will be necessary to create not only the app itself, but also educational content in simple language, promotional materials for social media, and possibly in-person activities in partnership with technical schools, local NGOs, or community groups—such as hands-on financial literacy workshops. The entire project will be documented and structured to allow for future expansion and accountability to potential partners and supporters.

Institutional support will be essential to make this idea a reality. We believe that organizations committed to digital inclusion, financial education, social innovation, or youth empowerment may be interested in supporting this proposal. Support could come in the form of mentorships, outreach, scholarships, technical assistance, or even financial resources to hire essential professionals (such as a designer or freelance developer) and to invest in hosting tools, APIs, and digital marketing.

We recognize that one of the greatest challenges will be the limitation of technical and financial resources. As a 23-year-old currently pursuing a postgraduate degree and working independently, I bring motivation, technical knowledge, and social awareness—but I lack the infrastructure to carry this project forward with the quality it deserves. To overcome this challenge, I am seeking partnerships with people in the field, open-source tools, and most importantly, the support of institutions that share the vision of building more inclusive and realistic digital solutions.

With the right support, I believe this project can not only be made viable, but become a reference in digital financial inclusion, with a concrete and measurable impact on the lives of hundreds of people.

POST-PROGRAM QUESTIONS (NOT GRADED)

All questions in the readiness questionnaire are on a scale, asking you to rate your responses from Strongly Agree to Strongly Disagree. Be sure to scroll through the options in the dropdown menu to view all available choices.

I UNDERSTAND MY STRENGTHS AND WEAKNESSES CLEARLY.

Agree

I FEEL CONFIDENT EXPRESSING MY IDEAS CLEARLY IN WRITING.

Agree

I MAKE AN EFFORT TO UNDERSTAND PERSPECTIVES THAT ARE DIFFERENT FROM MINE.

Agree

I BREAK MY LONG-TERM GOALS INTO SHORT-TERM STEPS

Strongly Agree

WHEN FACING CHALLENGES, I FEEL CONFIDENT IN MY ABILITY TO FIND SOLUTIONS

Somewhat Agree

I KNOW HOW TO REACH OUT TO PEOPLE WHO CAN HELP ME IN MY CAREER

Agree

I LIKE TO LEARN NEW THINGS

Strongly Agree

I THINK ABOUT MY PERSONAL GROWTH AND AREAS WHERE I CAN IMPROVE.

Strongly Agree

I FEEL CONFIDENT EXPRESSING MY IDEAS CLEARLY WHEN SPEAKING.

Somewhat Agree

I CONSIDER DIFFERENT IDEAS AND POSSIBILITIES BEFORE MAKING DECISIONS.

Strongly Agree

I CONSISTENTLY TRACK AND REVIEW MY PROGRESS TOWARD MY GOALS.

Strongly Agree

I AM COMFORTABLE SHARING MY IDEAS WITH OTHERS WITHOUT FEAR OF BEING JUDGED.

Agree

I ACTIVELY SEEK OPPORTUNITIES TO MEET NEW PEOPLE WHO CAN HELP ME IN MY CAREER.

Agree

I HAVE AN IDEA OF THE KIND OF JOB I WANT TO HAVE NEXT

Agree

PRE-PROGRAM QUESTIONS (NOT GRADED)

<p>These questions are NOT graded</p>
<p>All questions in the readiness questionnaire are on a scale, asking you to rate your responses from Strongly Agree to Strongly Disagree. Be sure to scroll through the options in the dropdown menu to view all available choices.</p>

I STAY CONNECTED WITH PEOPLE I KNOW PROFESSIONALLY.

Agree

WHEN SOMEONE DISAGREES WITH ME, I TRY TO UNDERSTAND THEIR POINT OF VIEW.

Agree

I USE EFFECTIVE METHODS TO TRACK MY PERSONAL AND PROFESSIONAL DEVELOPMENT.

Agree

I CAN ADJUST MY COMMUNICATION STYLE DEPENDING ON THE PERSON I'M TALKING TO.

Agree

I LIKE MAKING PLANS TO REACH MY GOALS, BUT I LOSE INTEREST IN DOING THE EVERYDAY TASKS TO COMPLETE THEM.

Disagree

I BELIEVE MY COLLEAGUES AND PEERS CAN RELY ON ME.

Agree

I DO NOT ENJOY HEARING FEEDBACK THAT TELLS ME WHAT I DID WRONG

Strongly Disagree

I FEEL COMFORTABLE SPEAKING IN FRONT OF GROUPS.

Agree

I TRY TO CHECK IF IDEAS ARE TRUE AND LOOK FOR PROOF BEFORE DECIDING WHAT TO THINK.

Strongly Agree

I GIVE UP ON MY GOALS WHEN THEY BECOME HARD TO COMPLETE.

Strongly Disagree

IT IS EASY FOR ME TO TALK TO NEW PEOPLE

Agree

I TRY TO CONNECT WITH PEOPLE WHO SHARE SIMILAR CAREER INTERESTS OR GOALS.

Strongly Agree

I FOCUS ON LEARNING SKILLS THAT ALIGN WITH MY CAREER GOALS.

Strongly Agree

I KNOW THE SKILLS I NEED TO GET THE JOB I WANT

Agree

SURVEY QUESTIONS (NOT GRADED)

<p>These questions are NOT graded.</p>
<p>The questions are designed to help us improve our support for you and enhance the program. Your responses will guide us in making meaningful improvements for the future.</p>

WHICH OF THE FOLLOWING BEST DESCRIBES YOUR CURRENT STATUS? (SELECT ALL THAT APPLY)

I have recently graduated from an undergraduate degree, I am employed full-time

WHICH INDUSTRY DO YOU CURRENTLY WORK IN/WANT TO WORK IN?

Media, Marketing & Communications

WHICH AREAS DO YOU FEEL YOU NEED THE MOST SUPPORT IN TO THRIVE ACADEMICALLY AND PROFESSIONALLY? (SELECT ALL THAT APPLY)

Upon successfully completing the Aspire Leaders Program, you'll gain access to the Extended Leadership Program, designed to support your growth in academics, career, and leadership. To help us better assist you, please select the area where you feel you need the most support

Access to Entrepreneurship and Venture Development resources, Access to grants & scholarships, Access to Networking Opportunities

DO YOU CONSENT TO YOUR EMAIL ADDRESS BEING SHARED WITH OUR ALUMNI LEADERS FOR EVENT MARKETING PURPOSES?

Our Alumni Leaders often organize in-country alumni events (city meet-ups, virtual sessions etc.) We are currently supporting this in the following countries- India, Nigeria, Brazil, Nepal, Turkey, the US, Bangladesh, Mexico, Egypt, Ghana, Kenya, and Peru

If you are from this country, Do you consent to your email address being shared with our Alumni Leaders for event marketing purposes?

Yes