

CashVille

A Bit to the Right

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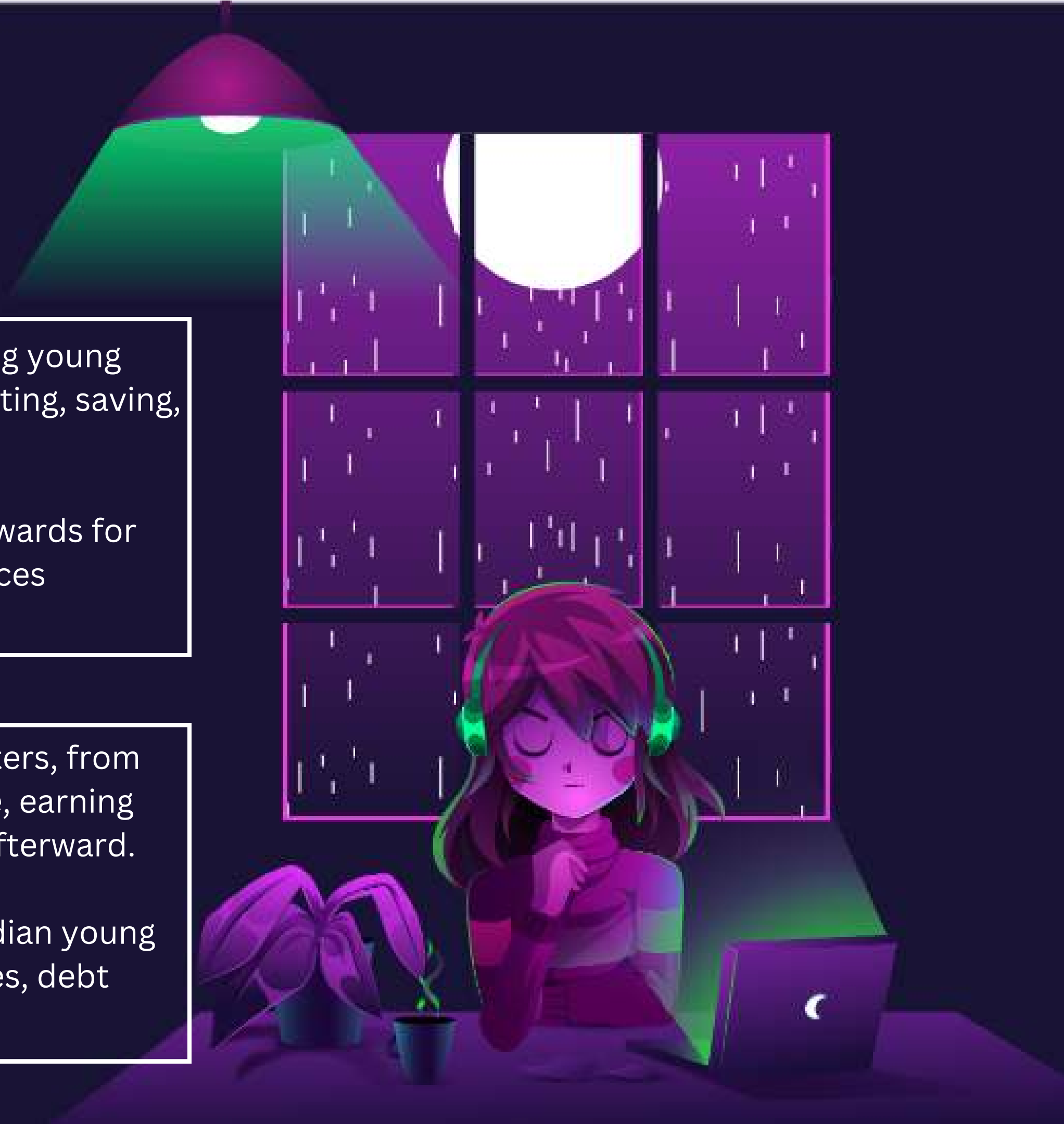
Problem Statement & Beyond

Create a game aimed at improving financial literacy among young adults. The game should cover essential topics like budgeting, saving, investing, and understanding credit.

Engaging gameplay mechanics, real-life scenarios, and rewards for achieving financial goals could make learning about finances appealing and fun.

Young adults in India face confusion about financial matters, from college to beyond, lacking clarity on saving during college, earning while studying, and transitioning to earning a livelihood afterward.

There's a **significant gap in financial education** among Indian young adults, with many uninformed about investment strategies, debt management, and emerging trends like cryptocurrency.



Our Research

Through rigorous analysis of surveys, newspaper articles, and research papers, we utilized a scale of zero to 50 to gauge financial literacy among young adults aged 16 to 26. Our findings indicate that financial literacy peaks during high school, improves in college, and further advances with employment, with 50 representing the highest level of proficiency. However, significant gaps still persist.

FINANCIAL LITERACY

High School



College



Job



0

10

20

30

40

50

An illustration of a young girl with long brown hair and large headphones, sitting in a library. She is looking down with a thoughtful expression, her hands clasped. Behind her are bookshelves filled with books, and a large lamp hangs above her, casting a warm glow.

KEY AREAS TO FOCUS, BASED ON OUR RESEARCH

01

High School

Budgeting, Job Hunt, Saving, Student Loans, Financial Aid, Credit Cards, Investing, Housing Decision, College Prep, Financial Independence

02

College

Debt Management, Internship Search, Credit Building, Investment, Housing Decision, Career Planning, Graduation Finances, Health Insurance, Job Evaluation, Independence Prep

03

Jobs

Career Advancement, Benefit Management, Investment Diversification, Homeownership, Family Financial Planning, Tax Planning, Estate Planning, Retirement Preparation, Entrepreneurship, Legacy Planning

GAME PLAN



- The game is structured into three quests: high school, college, and job scenarios.
- Users select the quest corresponding to their current life stage.
- Real-life financial challenges, based on previously outlined financial gaps, are encountered in the form of levels within each quest.
- Challenges prompt users to make decisions and reflect on their options.
- Users are presented with choices categorized as clear-cut or nuanced .
- Feedback and guidance are provided based on the chosen options.
- Progress is tracked through a scoring system.
- The goal is to enhance financial literacy by simulating practical decision-making experiences.



HighSchool

Sample Level

Game Overview: In the High-School Quest, players choose between cultural, academic, or sports paths, shaping the storyline. They learn finance basics, distinguishing necessary expenses from discretionary spending. Interactive questions foster responsible financial habits crucial for future well-being. The game also provides guidance on saving for college, understanding student loans, and preparing for future based on the chosen path, offering a customized experience for each player.

Outcome: Players emerge from the High-School Quest equipped with responsible financial management. They learn to differentiate between essential expenses and discretionary spending, setting the stage for sound financial habits. Tailored guidance based on their chosen path—cultural, academic, or sports—prepares them for specific financial challenges ahead, be it saving for college, understanding student loans, or planning for future expenses. This knowledge empowers players to navigate their financial journey with confidence as they progress through the game.



GAME PLAN

- High school players choose their future path, encompassing academics, sports, and cultural pursuits.
- They face specific inquiries tailored to their chosen career trajectory.
- The game unfolds with black, white, and grey choices reflecting real-life scenarios.
- Their responses guide them, providing counsel and the option to revisit or advance to the next stage.

LEVELS

Level 1: Budgeting Basics

Level 2: Part-Time Job Hunt

Level 3: Saving for Goals

Level 4: Understanding Student Loans

Level 5: Financial Aid Exploration

Level 6: Credit Card Awareness

Level 7: Introduction to Investing

Level 8: Renting vs. Owning

Level 9: Preparing for College Expenses

CashVille



GAME INTERFACE

VIDEO DEMO

<https://youtu.be/rZh8gNa6FMQ>

GITHUB REPO

<https://github.com/Profannyti/CashVille>

College

Sample Level

Game Overview: From managing student debt to evaluating job offers, players navigate challenges such as internship searches, building credit history, investing for the future, renting, career exploration, financial planning for graduation, health insurance essentials, and preparing for financial independence. Each level presents opportunities for learning and decision-making to set a solid financial foundation for the future.

Outcome: Player decisions shape their financial journey. Effective management of student debt, successful internship searches, building credit history, strategic investing, and informed career exploration lead to financial stability and growth. Conversely, poor choices may result in debt accumulation and missed opportunities. Balanced decisions foster stability and progress towards financial independence and success.



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GAME PLAN

- College players choose their future path, encompassing part-time job seekers, entrepreneurs, or those aiming for higher education.
- They face specific inquiries tailored to their chosen career trajectory.
- The game unfolds with black, white, and grey choices reflecting real-life scenarios.
- Their responses guide them, providing counsel and the option to revisit or advance to the next stage.

LEVELS

Level 1: Managing Student Debt

Level 2: Internship Search

Level 3: Building Credit History

Level 4: Investing for the Future

Level 5: Renting and Leasing

Level 6: Career Exploration

Level 7: Financial Planning for Graduation

Level 8: Health Insurance Essentials

Level 9: Evaluating Job Offers

Job

Level 1: Advancing Your Career

Game Overview: Job level offers players a comprehensive journey through various financial realms, from career advancement to retirement planning.

With levels focused on managing workplace benefits, investment diversification, homeownership planning, family financial planning, tax planning, estate planning, entrepreneurship exploration, and legacy and philanthropy, players must navigate strategic decisions.

Outcome: The player's decisions shape their financial journey. Optimal choices pave the way for prosperity and security across diverse financial realms, while poor decisions bring setbacks and missed opportunities. Balanced decision-making ensures stability and gradual progress in managing finances, not only from an individual perspective but also for their family and community.



GAME PLAN

- College players choose their future path, encompassing part-time job seekers, entrepreneurs, or those aiming for higher education.
- They face specific inquiries tailored to their chosen career trajectory.
- The game unfolds with black, white, and grey choices reflecting real-life scenarios.
- Their responses guide them, providing counsel and the option to revisit or advance to the next stage.

STREET LEVELS

Level 1: Advancing your Career

Level 2: Managing Workplace Benefits

Level 3: Investment Diversification

Level 4: Homeownership Planning

Level 5: Family Financial Planning

Level 6: Tax Planning

Level 7: Estate Planning

Level 8: Preparing for Retirement

Level 9: Entrepreneurship Exploration

MARKET ANALYSIS

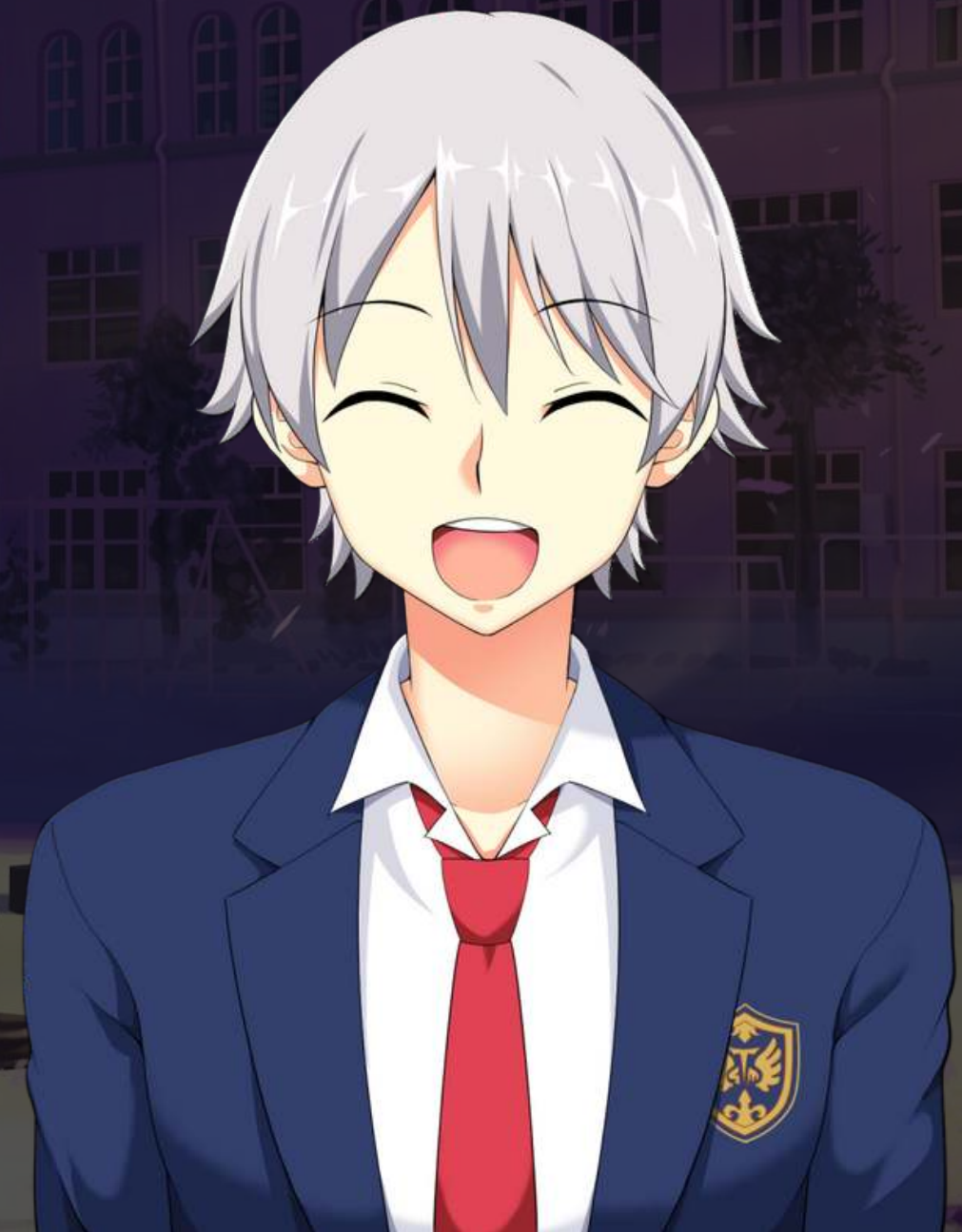
Probable Competitors

Zogo:

- Zogo offers a mobile app with gamified lessons on financial topics and a rewards program to incentivize learning.
- They also provide integrations for mobile banking platforms and a classroom version for educational institutions.

Payback Finance Game:

- Payback Finance Game is an online tool focused on teaching financial planning, budgeting, investing, and saving through simulated gameplay.
- It targets users of all ages and financial literacy levels.



MARKET ANALYSIS

Differentiation and Competitive Advantage

1. **Tailored Scenarios:** Your game offers tailored scenarios based on users' life stages (high school, college, job), making the learning experience more relevant and relatable.
2. **Decision-Making Emphasis:** By focusing on decision-making in financial situations, your game encourages users to reflect on their choices and understand the consequences, fostering a deeper understanding of financial concepts.
3. **Anime Visual Novel Style:** The visual novel style with anime characters adds an element of entertainment and engagement, appealing to a broader audience, especially younger demographics.
4. **Clear and Nuanced Choices:** Offering both clear-cut and nuanced choices provides users with a range of decision-making scenarios, allowing them to explore various approaches to financial management.
5. **Progress Tracking and Feedback:** The scoring system and feedback mechanism enable users to track their progress and receive guidance, enhancing the learning experience and promoting continuous improvement.

BUSINESS MODEL



Freemium Model

- Basic game access provided for free.
- Premium subscription tiers offer access to advanced features, levels, and personalized coaching.
- Tiered pricing structure based on subscription duration and benefits.



In-App Purchases

- Offer virtual currency, items, and boosts for purchase.
- Variety of purchase options available to cater to different player preferences and budgets.
- Monetize customization options and expedited progression through the game.



Advertising Partnerships:

- Collaborate with Anime content generating companies to promote their upcoming content through the game interface.
- Display targeted ads and sponsored content within the game environment.
- Offer branded quests and interactive ad experiences to engage players.



Partnerships

- Integrate banking, investment, and financial planning services directly into the game.
- Offer virtual accounts, investment platforms, and financial tools to players.
- Potential for revenue sharing or referral commissions based on user engagement and transactions.

FUTURE SCOPE

- Provide users with a summary of their choices at the end of each quest or scenario along with a score, highlighting key decisions and their potential impact on financial outcomes.
- : Utilize the choice tracking data to offer personalized feedback to users based on their decisions. This feedback can include insights into financial implications, choices, and recommendations for improving decision-making skills.
- Implement adaptive gameplay mechanics that adjust the difficulty or complexity of scenarios based on users' performance and proficiency levels.
- Utilize machine learning algorithms or decision trees to dynamically generate scenarios tailored to individual users' learning needs and preferences.
- Introduce community features within the game, such as forums or social media integration, where players can discuss strategies, share tips, and seek advice from peers and experts.
- Collaborate with financial experts, educators, and industry professionals to ensure the accuracy and relevance of the content, covering a wide range of financial topics and life situations.
- Implement robust data analytics capabilities to track gameplay metrics, user engagement, and learning outcomes.
- Generate comprehensive reports and visualizations to provide insights into user behavior, learning progress, and areas for improvement, facilitating informed decision-making for game optimization and content development.

