



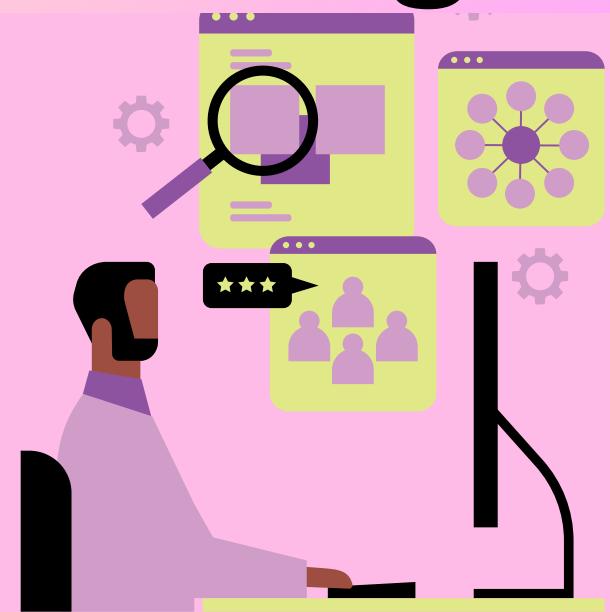
Home

About Us

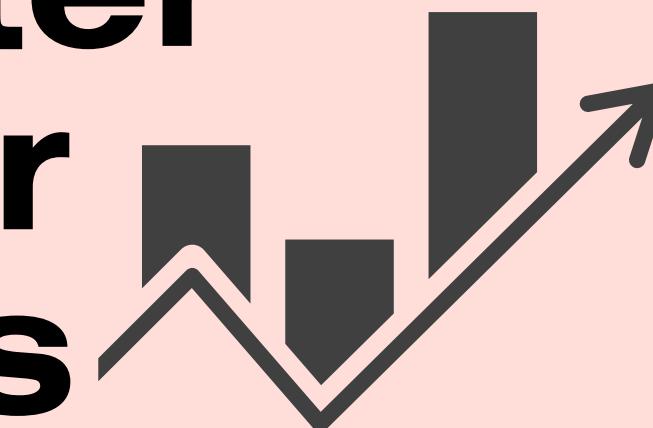
Service

Contact

E-CELL IIT Guwahati Through the Lens of a Product Manager



Building a Smarter Financial Tool for College Students



Money made simple, for every student journey

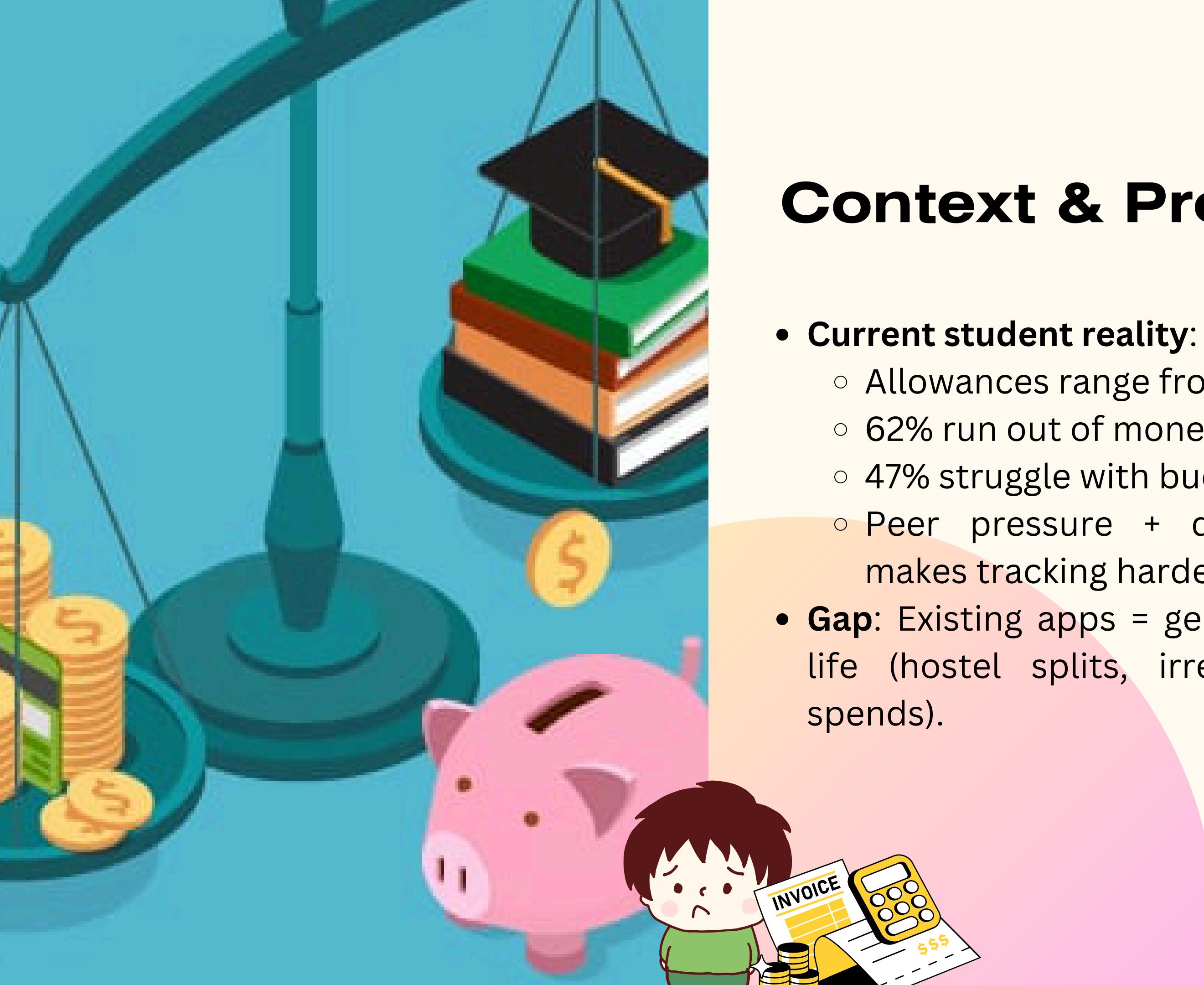
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MoneyMate



Context & Problem Space

- **Current student reality:**
 - Allowances range from ₹3,000 – ₹10,000/month.
 - 62% run out of money before month-end.
 - 47% struggle with budgeting daily expenses.
 - Peer pressure + digital spending (UPI/credit) makes tracking harder.
- **Gap:** Existing apps = generic; not tuned to students' life (hostel splits, irregular gig income, impulse spends).

TARGET PERSONAS



The Struggler

Tier-2/3 college,
₹3-5k allowance,
always short
before month
end.



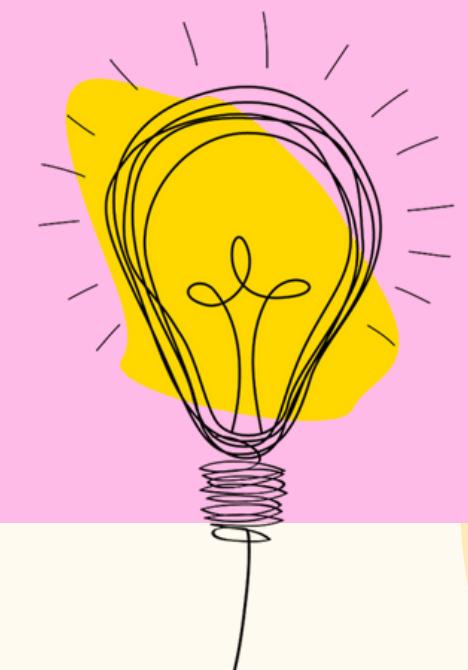
The Hustler

Part-time gig,
irregular
income, needs
flexible tracking.



The Smart Planner

Wants savings
goals, but lacks
tools for
student context.





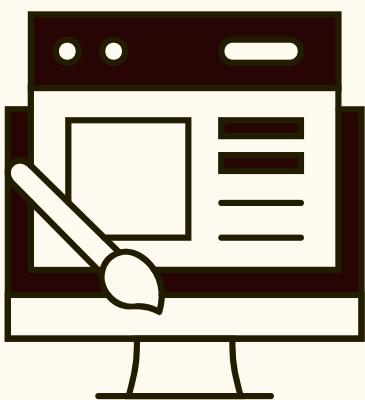
KEY CHALLENGES FACED

Avoiding overspending under peer pressure

Tracking irregular income & expenses

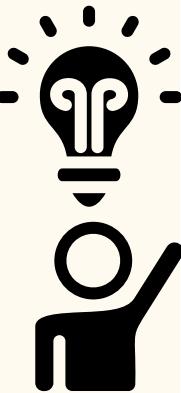
Lack of tailored financial education & personalized budgeting insights

Understanding Indian payment methods (UPI, credit, savings)



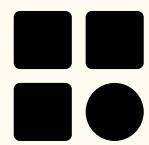
Generic apps lack student-specific features & intuitive UI

Splitting hostel/shared bills fairly and transparently

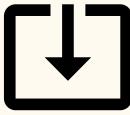




Product Vision & Strategy



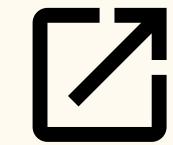
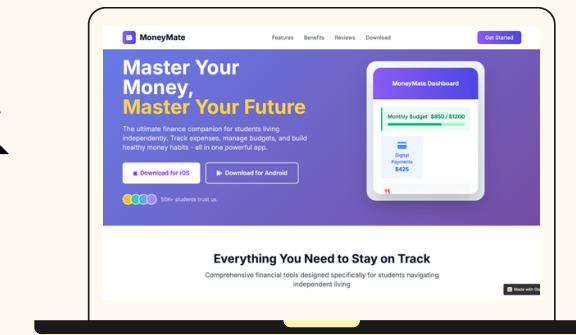
Design a student-first financial app with intuitive expense management



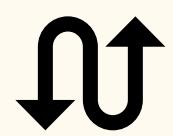
Contextual student-centric features blending into their digital life



Empower students with insights, peer benchmarks & goal-setting



Build lasting financial confidence, starting from first semester

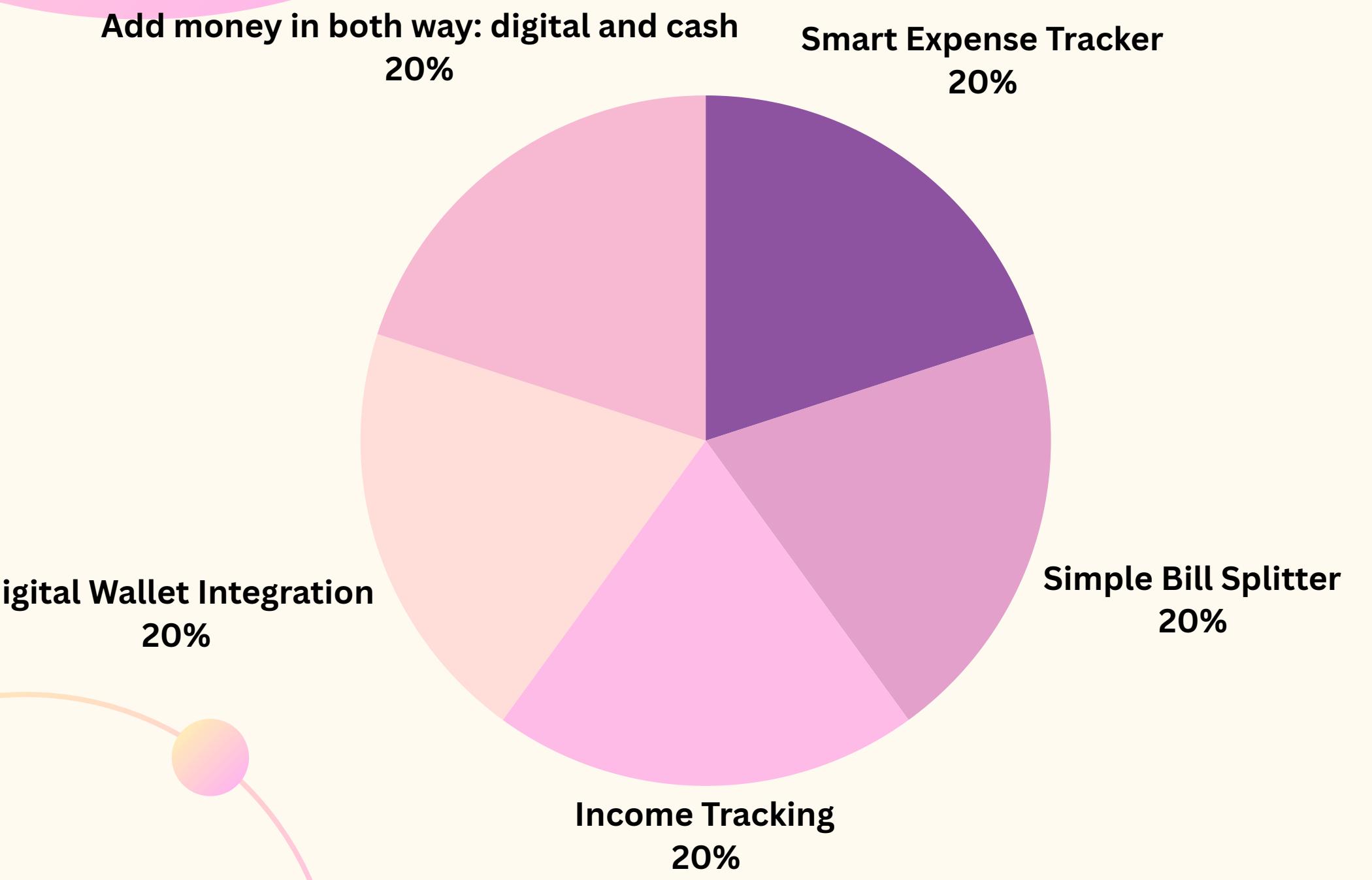


Roadmap: Pilot in 3 colleges across different tiers & cities over next 3-6 months

**student-
First
Financial
Buddy**

A student-first financial buddy that makes money management simple, social, and smart.

MVP Feature Set - MoSCoW Prioritization



Must Have	Smart Expense Tracker	Auto-categorize spends (hostel, outings, gifts) with AI-based suggestions
	Simple Bill Splitter	Fair, transparent splitting for hostel, meals, roommates (with reminders)
	Income Tracking	Log irregular part-time gigs with alerts for income vs expenses
	Digital Wallet Integration	UPI, credit card, savings account sync with easy visibility
	Add money in both way: digital and cash	upload all money you have so you have actual idea of your spending

MVP Feature Set - MoSCoW Prioritization

Peer Benchmarking

Give visual of money as if you had it physically

Budget Goals & Alerts

Financial Literacy Nuggets

Should Have

Peer Benchmarking

Budget Goals & Alerts

Financial Literacy Nuggets

Give visual of money as if you had it physically

Show anonymous spending comparisons with peers to encourage

Set goals for rent, food, outings; reminders to avoid overspending

Bite-sized tips & videos on budgeting, UPI, credit basics

when you actually see your money going you spend it wisely , as in online payment money is not seen thereby spent more

MVP Feature Set - MoSCoW Prioritization



Could Have	Gamified Savings Challenges	
	Group Expense Chats	In-app chat for roommates to discuss bills & expenses
	sent interesting notification	like swiggy does to grab students attention - like dont forget to pack your lunch and save 70 rupee

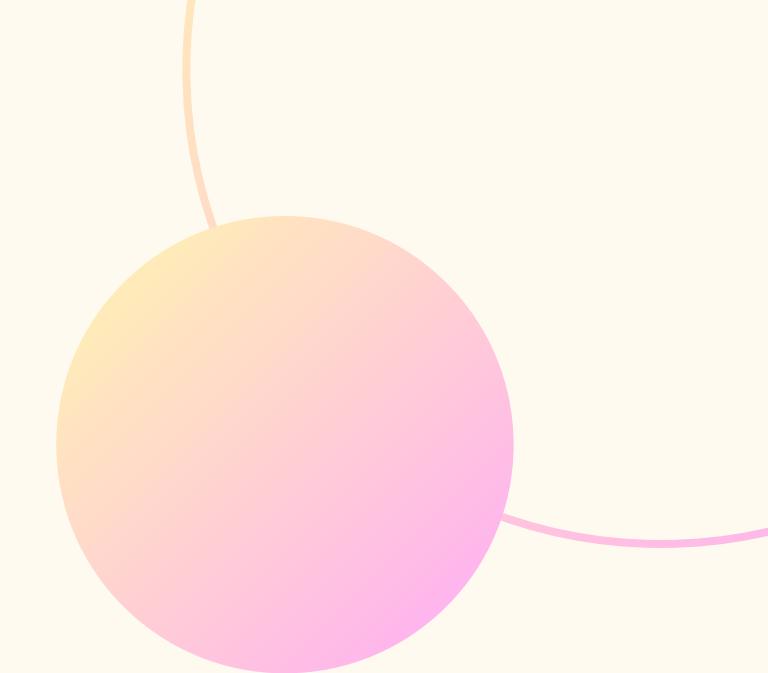
MVP Feature Set - MoSCoW Prioritization



Investment Tracking



Credit Score Monitoring



**Won't Have
(Now)**

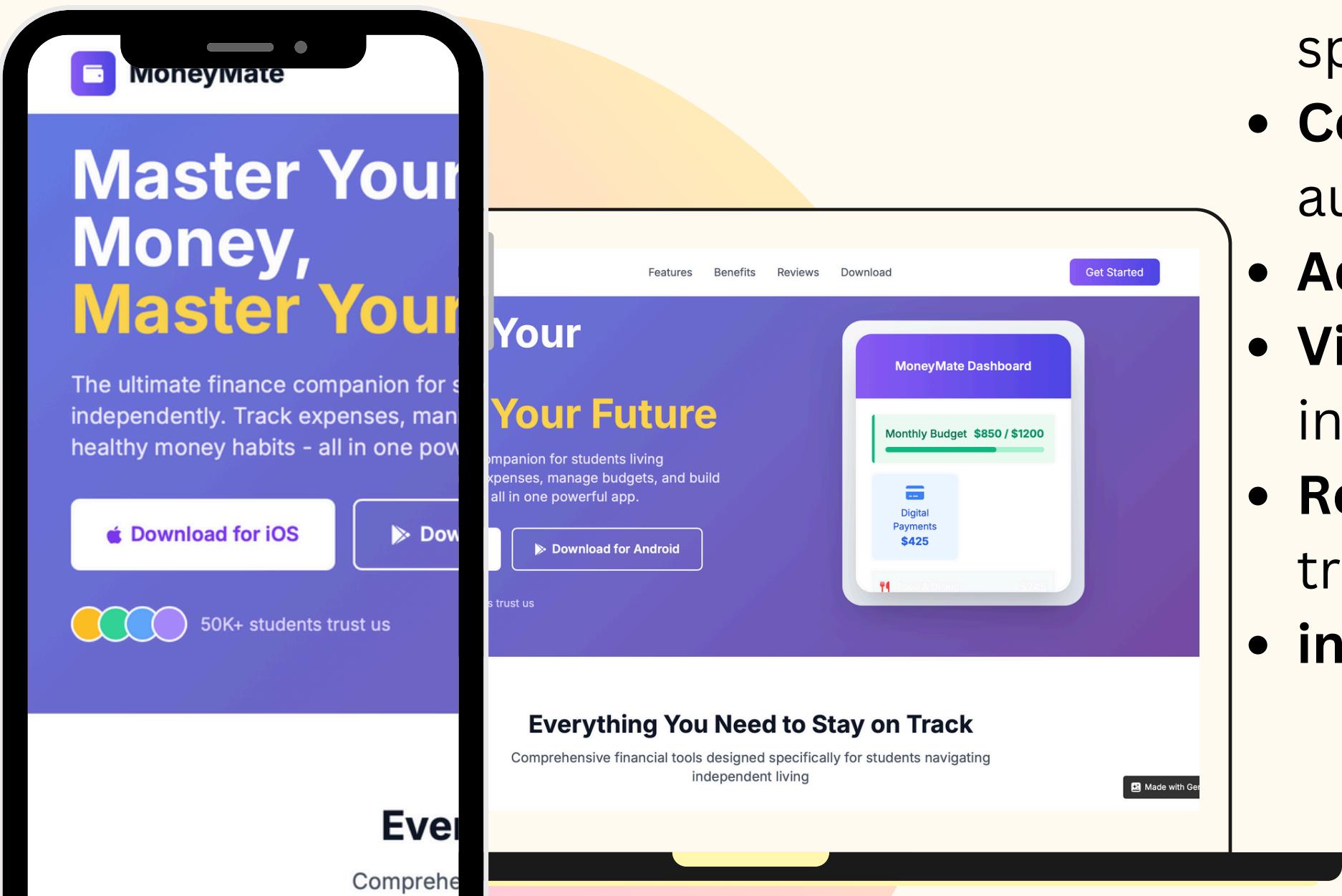
**Investment
Tracking**

To be considered in later versions as students mature financially

**Credit Score
Monitoring**

AI-based “Spending Score” & insights.

User Journey (Sample)



- **Student downloads app** → Onboarding with student-specific prompts
- **Connects bank & UPI for transaction import** → AI auto-categorizes expenses
- **Adds roommates** → sets up bill splitting groups
- **Views dashboard:** budget left, peer spending insights, alerts if close to limits
- **Receives weekly tips & saving challenges** to stay on track(gamified challenges)
- **interesting notification on**



TIMELINE

Month 0-1:
Detailed design,
final MVP features

Month 2-3:
Prototype
development &
internal testing

Month 4: Pilot
launch in 3 target
colleges

Month 5: Collect
feedback, measure
core metrics

Month 6: Scale
rollout & feature
enhancements
based on data

PROTOTYPE

[Home](#)[About Us](#)[Service](#)[Contact](#)

PROTOTYPE LINK:

1. https://gensparkpublicblob.blob.core.windows.net/user-upload-image/page/tooluse_NAIUMU_ZRR6YblCt5Yo9zA/moneymate_landing_page.html
2. <https://preview--student-spent-spark.lovable.app>

The screenshot shows the homepage of the MoneyMate app. At the top, there's a navigation bar with the MoneyMate logo, links for Features, Benefits, Reviews, Download, and a prominent 'Get Started' button. The main headline reads 'Master Your Money, Master Your Future' in large, bold, white and yellow text on a blue background. Below the headline is a sub-headline: 'The ultimate finance companion for students living independently. Track expenses, manage budgets, and build healthy money habits - all in one powerful app.' There are download buttons for 'Download for iOS' and 'Download for Android'. A circular icon shows '50K+ students trust us'. To the right, there's a preview of the 'MoneyMate Dashboard' showing a monthly budget of '\$850 / \$1200' and a digital payments section showing '\$425'. At the bottom, a call-to-action says 'Everything You Need to Stay on Track' with a subtext: 'Comprehensive financial tools designed specifically for students navigating independent living'. A 'Made with Gen' watermark is visible at the bottom right.

Go-To-Market Strategy

Launch pilot in 3 diverse colleges (tier-1, tier-2, tier-3 cities) via partnerships with E-CELLs & student bodies

Run campus workshops/we binars on financial literacy tied to app usage

Leverage influencer marketing through micro-influencers & campus ambassadors

Referral programs & gamified savings challenges to boost engagement

Feedback loops via in-app surveys for rapid improvements





Core Success Metrics & Decision Levers

- User activation: % of students completing onboarding & connecting accounts
- Engagement: Daily/weekly active users, frequency of expense logging & bill splitting
- Retention: 30-day retention rate
- Financial impact: % of users meeting budgeting goals, reduction in overspending episodes
- Referral rate: Virality via peer recommendations
- Use analytics to pivot feature development & growth strategies based on usage patterns

Innovative Value Adds

- AI-driven spend categorization unique to student life (hostel, outings, gifts)
- Peer benchmarking to leverage social influence positively
- Gamification to make saving rewarding and social
- Seamless UPI & bank account integration for easy tracking in Indian context
- Educational nudges for real-time financial literacy

Thank You

The Bigger Impact



STUDENT



GRADUATE



FINANCIALLY SMART ADULT

Students today → financially literate adults tomorrow.
Builds healthy money habits early.
Potential to scale beyond colleges → early-career professionals.