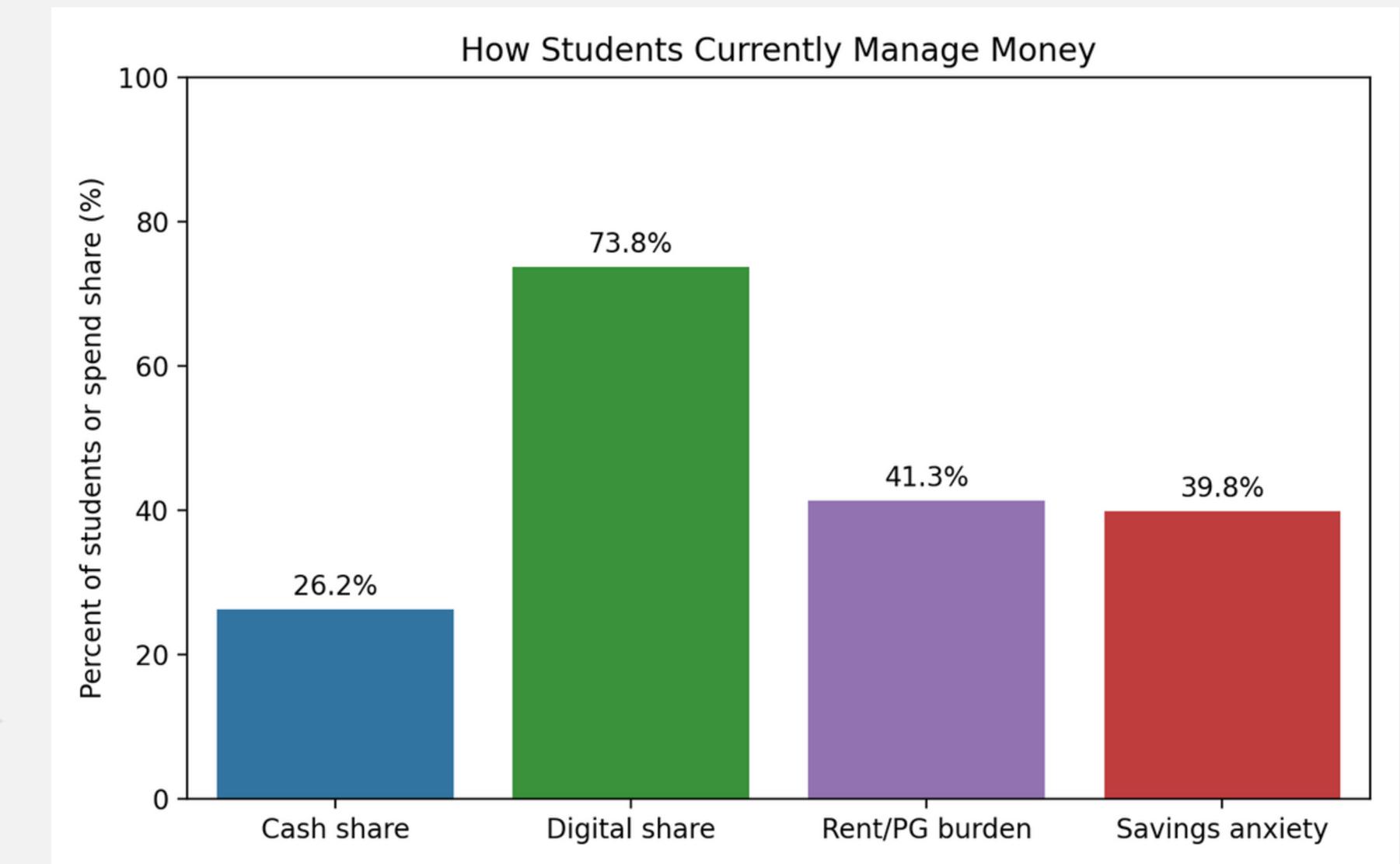


EFFORTLESS BUDGETING FOR STUDENTS —

built for the 82% of college students already using finance apps, but still struggling to save or track cash spends.



By- Kaursuhani

TARGET PERSONA(S)



PERSONA 1: AARAV (HOSTELLER)

₹6k allowance, pays ₹4k rent, cash-heavy, struggles with rent + peer pressure spends, no job

 Rent/PG drains allowance - 20.2% mention it; semi-urban highest at 22.1%.

 Savings anxiety - 39.8% overall, rising to ~42% among rent payers.

 Peer-pressure social spends - 6-7% in mock data; higher per market trends for rent-burdened students.

! Pain point: cash means no autotracking expenses, feels guilty about spending (peer pressure), finds existing apps generic

PERSONA 2 – MEERA (DAY SCHOLAR)

₹4k allowance, pays no rent, UPI-heavy, struggles with saving + impulsive spends, has freelance job

 Saving is hard despite digital tracking - 39.8% report savings anxiety; even non-rent payers ~38-40%

 Irregular income disrupts budgets - 50.5% have part-time jobs; average allowance ₹4,863 vs ₹4,974 for non-job.

 Impulse OTT/food-delivery spend - subscriptions ~4-5%, food/mess ~3-4%; higher in urban digital-spend cohorts.

! Pain point: Tedious task to track every UPI transaction, feels guilty about impulsive spending, no knowledge of budgeting

PROBLEMS IDENTIFIED



Emotional: 68% of students feel guilty or anxious after spending



Practical: Most finance apps drop usage after 2 weeks due to manual input fatigue



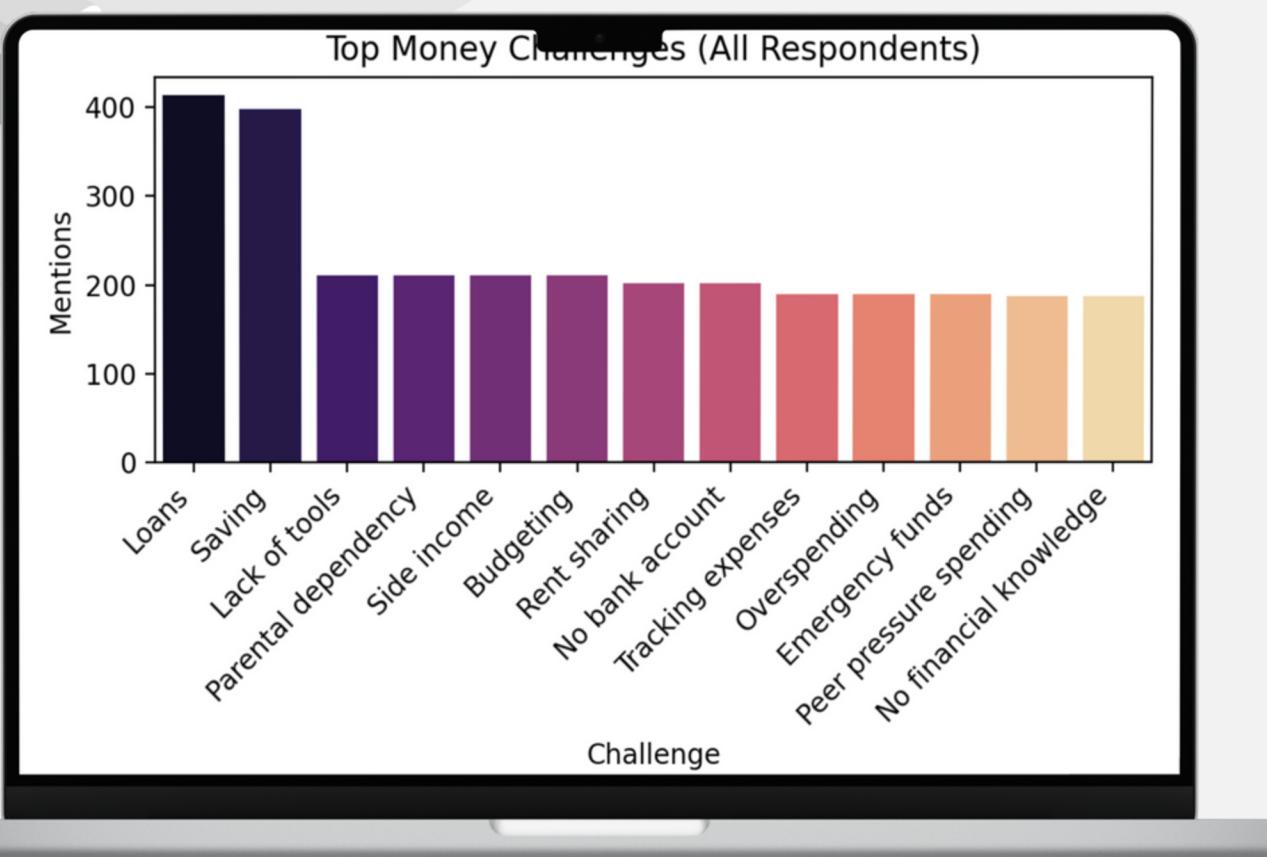
Fit: Categories like “Entertainment” and “Travel” are too broad for student life



Experience: No existing tool reframes spending as a positive investment in self



KEY CHALLENGES



Low Engagement – Students forget or stop using apps after initial days
% affected: ~49% (report “difficulty tracking expenses” despite having apps)

Generic UI/UX – Not tailored for a campus lifestyle
% affected: 21% (explicit “lack of student-centric tools”)

High Effort – Manual toggling and typing kills habit-forming

Negative Emotion - Current notifications create guilt,not motivation

Split Tracking - Cash + UPI usage confuses users,making expense tracking harder





SOLUTION

1

College Mode – One-tap context setting for expenses during campus hours

2

Auto Categorization – PDF import of UPI transaction + detailed student-life categories

3

Positive Reflections – Heartfelt 100-word notes reframing spending

4

Hidden Vault – Discipline & saving encouragement through gamified vault access



Effortless Budgeting

for Students

Zero typing. Zero guilt. Just smart money decisions.

What makes this different?



One-time setup

Upload once, categorize with taps



Smart college mode

Recognizes campus vendors automatically



Secret vault

Hide money from yourself until month-end

[Start Your Money Journey →](#)

Already have an account?

[Go to Dashboard](#)

Welcomes the user with a friendly, motivational note, introducing effortless budgeting designed to save money without cutting out fun.

Upload Your Transactions

Let's get your spending history



Drop your UPI/bank statement here

PDF from PhonePe, GPay, Paytm, or your bank app

💡 We'll auto-categorize 80% of your transactions. The rest? Just quick taps to organize.

Back

Next →

Set Your Secret Vault

Hide money from yourself (trust us, it works)



Your Money Safety Net

Choose how much to hide at the start of each month

10%

Safe choice

15%

Safe choice

20%

Safe choice

This amount becomes invisible until month-end surprise reveal!

Back

Let's Go! →

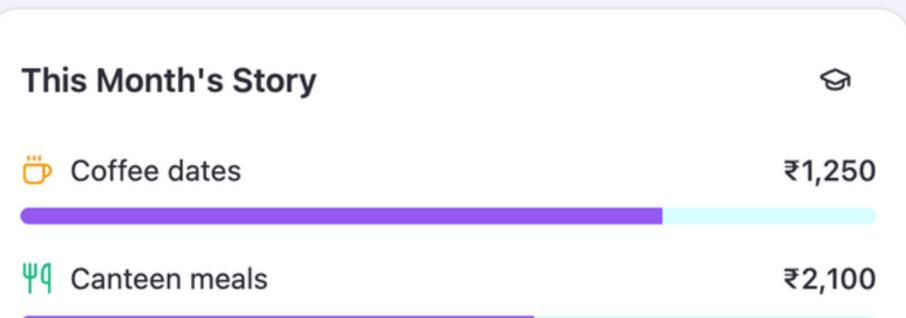
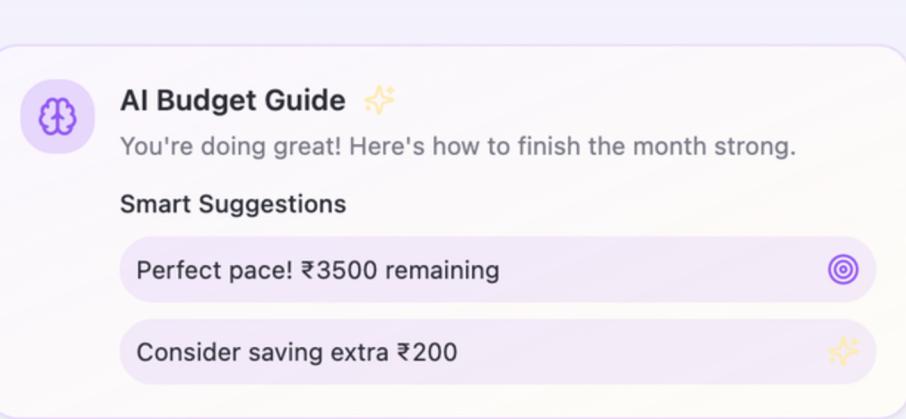
User uploads UPI transaction PDF; app auto-detects frequent vendors and starts categorizing spending patterns.

At month start, user chooses to hide 10%, 15%, or 20% of salary; amount stays invisible until month-end, then unlocks as a surprise saving.

Good morning! 🌟

Let's check your money mood

₹3,500



Shows total budget, amount spent, amount left, and quick breakdown by categories, with a 'Feel Good' status to keep motivation high

Quick Categorization

1 transactions left

Progress

100% done

AMAZON-MUMBAI

₹899

Yesterday, 11:20 AM

💡 Where should this go?

Pick the best match:

Shopping
85% confident

Study Materials
20% confident

Electronics
15% confident

Skip this one

Category Mode
Standard categories



Professional

Quick Categorization

2 transactions left

Progress

67% done

NAMMA METRO-BLR



₹25 well spent!

Every spending choice is an investment in your life.
You're learning to make decisions aligned with your values.
This wisdom will serve you well beyond college.

Continue

Shopping
2% confident

Skip this one

Category Mode
Standard categories



Professional

Professional Mode – Switch to “Professional” for categories like Rent, Utilities, Groceries, Commute; select and record your transaction instantly.

Displays short, uplifting messages to encourage smart spending without guilt, keeping users disciplined yet happy.

Quick Categorization

3 transactions left

Progress

33% done

SWIGGY-BANGALORE

₹245

Today, 2:30 PM

💡 Where should this go?

Pick the best match:

Coffee date
95% confident



Canteen lunch
85% confident



Outings with friends
15% confident



Skip this one

Category Mode
Student-specific categories

Student

Student Mode – Toggle to “Student” to see categories like College, Friends, Entertainment, Splitwise; pick the best fit and log your spend.



₹245 well spent!

You invested in a moment of connection and joy today. That warm cup came with laughter and maybe a spark of inspiration. These little pauses fuel your energy for bigger dreams ahead.

Continue

Quickly log cash or shared expenses like metro rides or Splitwise entries directly from the home screen bubble.

Quick Cash Log

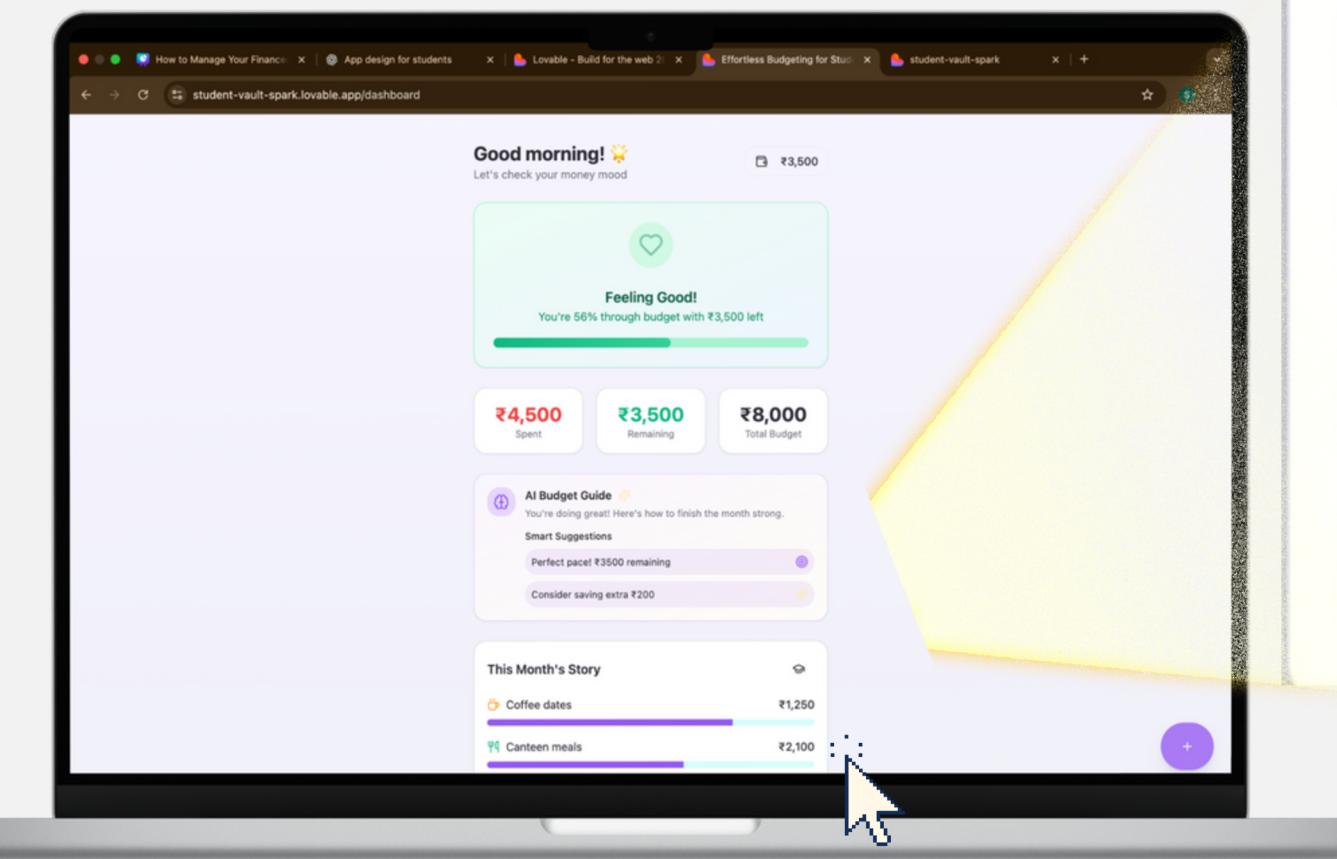
Coffee date ₹200

Canteen lunch ₹150

Outings with friends ₹500

Unexpected small expenses ₹100

Splitwise with Friends



Good morning! 🌟

Let's check your money mood



Feeling Good!

You're 56% through budget with ₹3,500 left

₹4,500

Spent

₹3,500

Remaining

₹8,000

Total Budget



AI Budget Guide ✨

You're doing great! Here's how to finish the month strong.

Smart Suggestions

Perfect pace! ₹3500 remaining

Consider saving extra ₹200

This Month's Story

Coffee dates

Canteen meals

Friends & outings

AI Budget Guide – Offers real-time tips and encouragement, like “Save ₹200 with current deals” or “Cut extra spend here,” using AI and live offers to speed up savings goals.

Replan Your Budget

Let's get back on track!



Budget Alert

At current pace, you'll overspend by ₹500
(6% over budget)

Days left: 12

Remaining: ₹1800

Choose your replan strategy:

Smart Cutback Easy

Reduce dining out, keep essentials

Save ₹400/week

Balanced Approach Medium

Small cuts across all categories

Save ₹300/week

Essentials Only Hard

Focus on necessities, pause extras

Save ₹500/week

AI Budget Re-Planner – Analyzes spending, shows days left and essential costs, and suggests smart cutbacks or balanced recovery plans to save (e.g., ₹400/week) without sacrificing necessities.

Reveal My Secret Vault! 

Your Money Achievements

 Smart Spender
Stayed under budget!

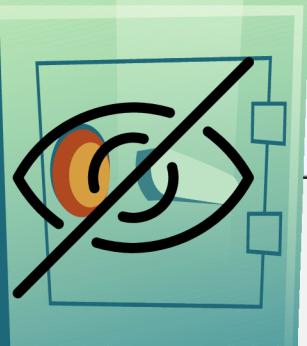
 Category Champion
Balanced across all categories

 Future Planner
Built a secret vault

This Month's Highlights
23 **₹800**
Smart choices made Total saved

 Top spending: Food & Dining

Start Next Month →



Keep Same Plan

Hidden Vault – Lets you lock away a chosen percentage at month-start, hidden until month-end, then surprises you with pop-ups like “Only ₹500 left for your dream guitar—save more next month!” to keep you motivated.

Quick Cash Spends

 Canteen
₹45 • Food & Dining

 Auto
₹25 • Transport

 Photocopy
₹10 • Study Materials

 Coffee
₹30 • Food & Dining

QUICKCASH – A home-screen widget with quick-add buttons like Canteen, Auto, Photocopy, making it effortless to log cash spends in seconds. Keeps offline expenses synced with your online transactions

CHALLENGES:

Low engagement – Students forget or stop using apps

Generic UI/UX - Not tailored for campus lifestyle

High effort – Manual logging kills habit forming

Negative emotions – Notifications cause guilt

Split tracking – Cash + UPI mix creates confusion

WHY EXISTING TOOLS FAIL:

Expense apps are feature-heavy but habit-weak; onboarding doesn't integrate into daily student flow; retention relies on user discipline.

UI built for working adults; categories, tone, and workflows ignore student realities (mess bills, roommate splits, parental top-ups).

Manual entry is too slow; cash expenses & irregular income aren't auto-captured; no "set & forget" mode.

Alerts are framed as "warnings" or "failures," which lowers motivation; no progress tracking towards positive goals.

Splitwise handles IOUs but ignores cash; UPI apps don't split; students mix modes, causing mismatched records.

OUR FEATURES :

One-Time Transaction Import : Auto-categorizes 80%+ of spends from PDF/SMS; solves the 49% struggling with expense tracking.

Cash Spend Tracking : Widget + 2-tap category for cash spends (canteen, photocopy) – addresses 39% cash-logging pain

Smart College Mode: Auto-tags frequent campus vendors; solves 21% “lack of student-specific tools” gap.

Positive Money Mood Meter : Shifts from guilt alerts to supportive nudges; tackles 45–50% negative-emotion drop-off.

Secret Vault : Locks away % of allowance + micro-round-ups; tackles 40% saving gap.

EXPECTED IMPACT :

Cuts logging time by 70%, boosting 30-day retention by 20–25%.

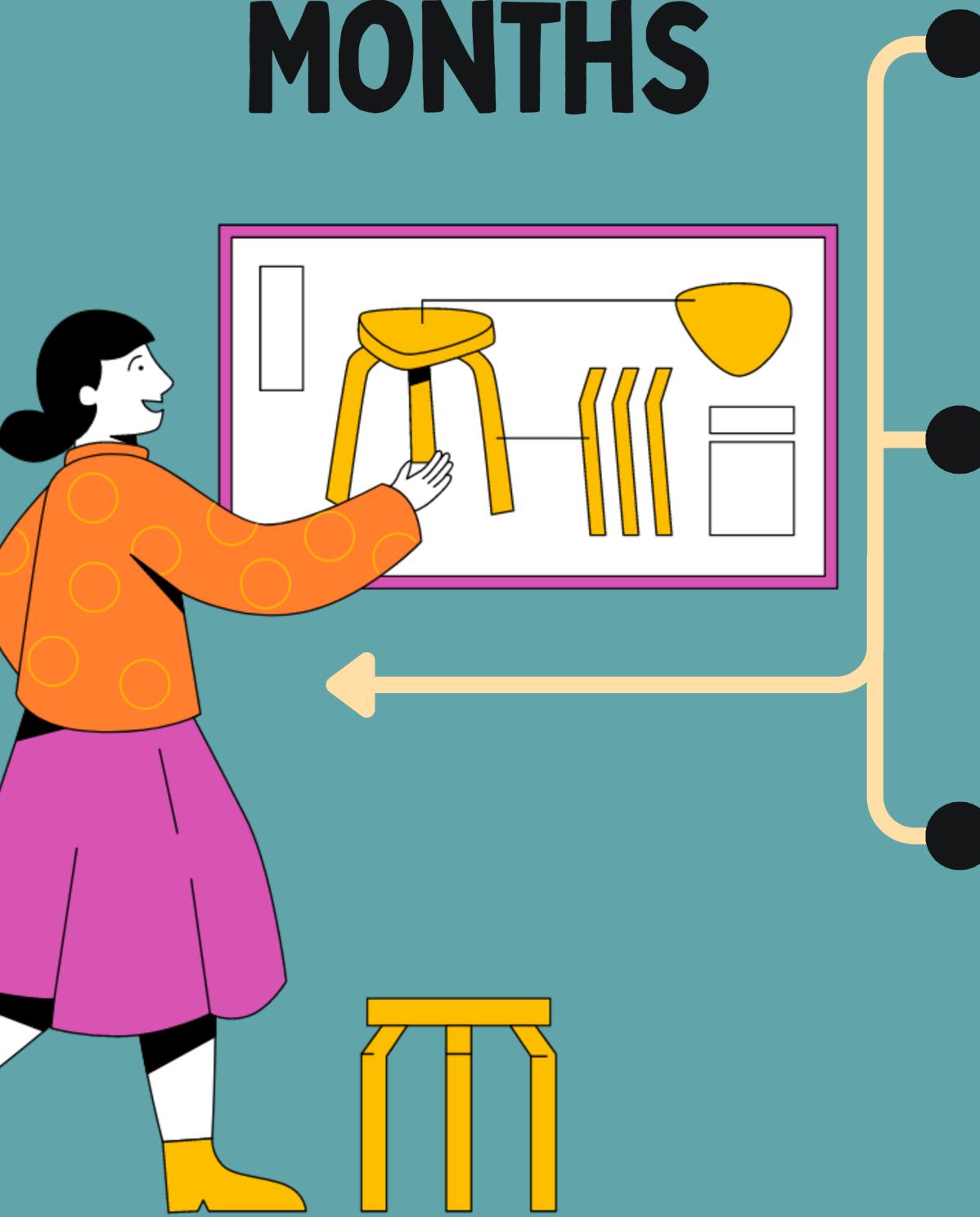
Doubles completion rate for expense logs; reduces missing entries by ≥50%.

Improves daily active logging by 30%; reduces untracked spend gaps by half.

Push-open rates +40%; boosts 30-day retention by ~15%.

Average ₹500–₹1,000 saved/month; increases saving habit adoption to 60%+.

GO-TO-MARKET PLAN – FIRST 3 MONTHS



Target Launch

- **3 Colleges – Tier-1 metro engineering, Tier-2 commuter, Tier-2 private.**
- **Reach ~3,000 students in pilot (10–20% of total enrolment each).**

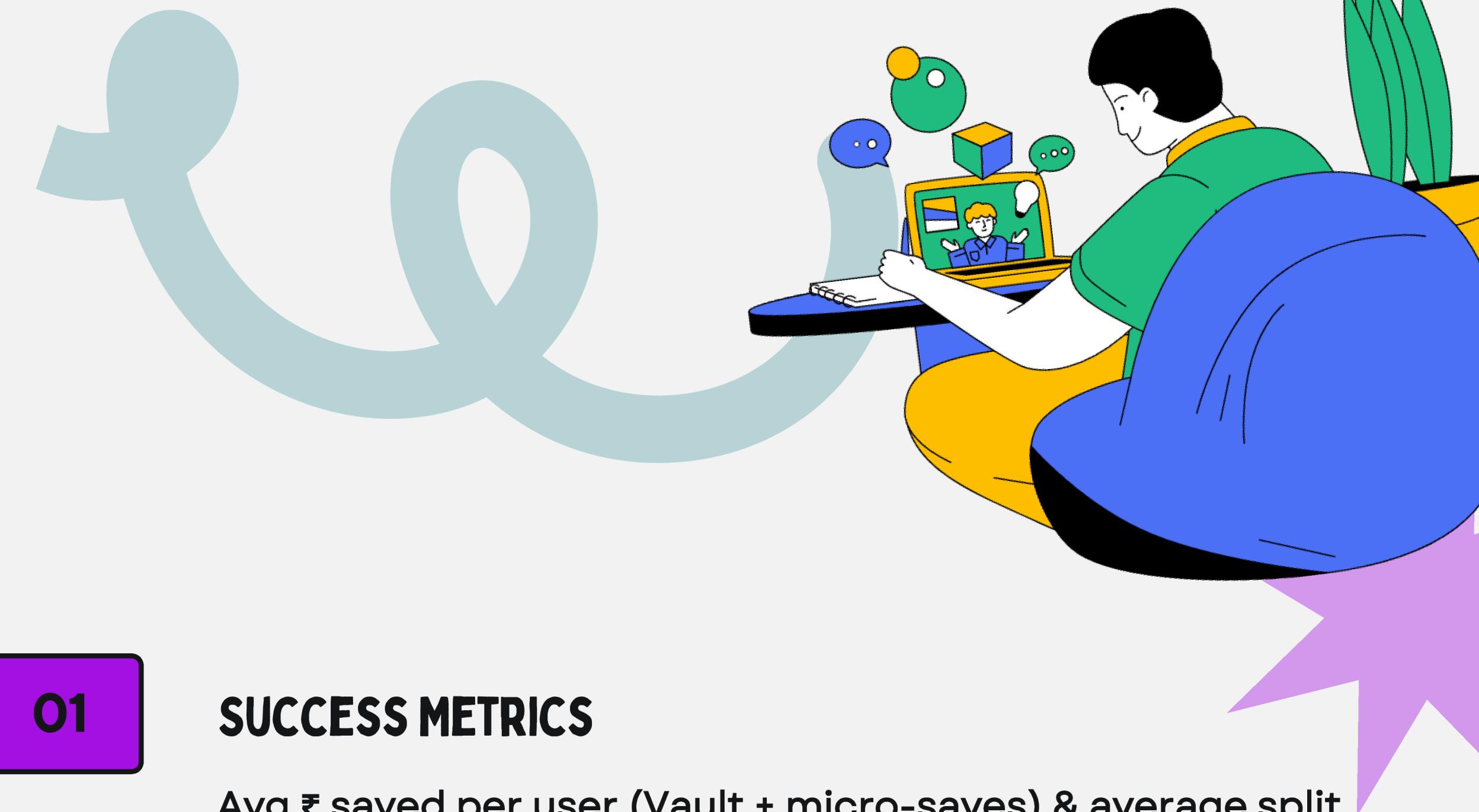
Acquisition Tactics

- **Campus Ambassadors:** 10/student leaders per college → expected reach 500+ installs/college.
- **Hostel & Canteen QR Drops:** Target high-spend zones (mess, print shops, cafés).
- **Orientation Week Booths:** Demo “Secret Vault” & “Quick Add” → instant onboarding.

Activation Flow

- **Install :** Upload UPI PDF (auto-categorize 80%+) → Set Vault % → Log first cash spend via widget.
- **Goal:** ≥60% first-week activation (vs. typical 40% benchmark).

KPIs & SUCCESS METRICS



01

SUCCESS METRICS

Avg ₹ saved per user (Vault + micro-saves) & average split settlement time (target ≤48 hrs).

02

KEY PERFORMANCE INDICATORS (KPIs)

Installs & verified sign-ups, activation rate (% users setting Vault + logging first cash spend).

THANK YOU!

