



Empowering your journey to financial freedom

Shaini Soni
Umesh Reddy Mavurapu
Harsha Ketaraju
- By Team Mavericks

Welcome Page- New User

Welcome Shaini!
Wow, you're one step closer to your **Financial Freedom**.

Your total debt portfolio amount

\$0

Plan now

Education Loan

Home Loan

Car Loan

Personal Loan

Custom Loan

Credit Card

or

Extract your **credit details**

Name First Name Last Name
DOB MM/DD/YY
SSN 9 Digits
Contact Number

Budget Planner

Plan and track your day to day budget to get insights of your savings

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Welcome Page-Returning User

Shaini!
Your **Financial Health Score**

Your **Credit Score**

740

See score history >

Your total debt portfolio amount

\$24,000

Plan now

You're just 628 days away from your financial freedom!

My Loans \$24,000

Education Loan
\$12,000 at 10.00%

Car Loan
\$8000 at 5.24%

Custom Loan
\$4000 at 2.00%

Dashboard
Current Standing of Debts

Strategies
To pay off Debts

Budget Planner
Plan and track your day to day budget

Payment
Pay all your debts from one place

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Dashboard Page- Loan

Shaini!
Your **Financial Health Today**

My Loans \$24,000

Education Loan
\$12,000 at 10.00%

Car Loan
\$8000 at 5.24%

Custom Loan
\$4000 at 2.00%

Overall Summary

Loan		Credit Score	
Total Principal \$24,000 <small>There \$24,000 to get</small>	Total Time 2 years <small>Financial Freedom in 2 years</small>	Total Monthly Interest \$1200 <small>By paying \$1200 every month</small>	Avg. Interest Rate 7.08% <small>Your Average Interest Rate Across all loans</small>

Total Interest Paid

My Debt Overview

Total Debt \$24,000

Custom Loan 2.00%
45% less than city avg 42% less than national avg

Car Loan 5.24%
45% less than city avg 42% less than national avg

Education Loan 10.00%

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VISION

"To liberate lives from financial burdens, fostering a world where everyone thrives debt-free."

MISSION

"At PLUS, we empower individuals with intelligent debt solutions, blending technology and education to simplify finances, reduce stress, and nurture a future of financial freedom."



PROBLEM STATEMENTS

01 FINANCIAL OVERWHELMNESS AND STRESS

Source: According to the American Psychological Association's Stress in America survey, financial concerns have consistently been a significant source of stress for Americans. This stress is often attributed to factors like debt, housing costs, and insufficient savings.

02 LACK OF PERSONALIZED DEBT STRATEGIES

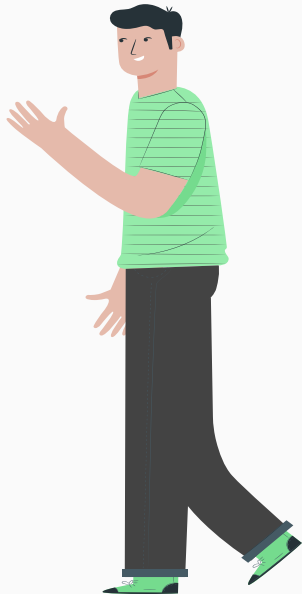
Source: A study by the National Endowment for Financial Education (NEFE) emphasized the need for personalized financial guidance, stating that individualized approaches are more effective in promoting positive financial behaviors.

03 LIMITED FINANCIAL LITERACY AND UNDERSTANDING

Source: The Organisation for Economic Co-operation and Development (OECD) conducted a survey across several countries, revealing significant gaps in financial literacy. Many respondents struggled with basic financial concepts, indicating a lack of understanding about debt, interest rates, and financial planning.

04 MISSED PAYMENTS AND NEGATIVE IMPACT ON CREDIT

Source: Data from credit reporting agencies such as Experian and Equifax often highlight the impact of missed payments on credit scores. Even a single late payment can significantly affect an individual's creditworthiness, potentially leading to higher interest rates on future loans.



Create an account

manage your debts and become
debt free now

Create account

Already have an account?

MARKET RESEARCH- TARGETED USER SEGMENT

01 STUDENT

Market Size: approx 20.4 million

Market Opportunity:

- The student loan debt in the US: \$1.7 trillion
- The average student loan debt is \$37k.

02 EMPLOYEES

Market Size: Approx 161 million

Market Opportunity:

- The Avg household debt in the US: \$165k.
- The median household debt is \$125k.

Sign in

manage your debts and become
debt free now

Login

MARKET RESEARCH- TARGETED USER SEGMENT

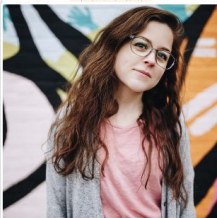
03 SELF- EMPLOYED INDIVIDUALS

Market Size: 520 million

Market Opportunity: Self-employed individuals face unique financial challenges, including managing business loans, mortgages, and irregular income streams.

MARKET RESEARCH- USER PERSONAS: EMPLOYEE

Employee

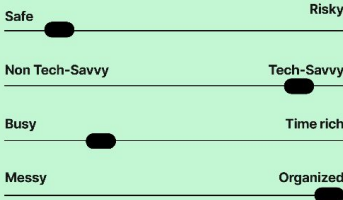


Sarah

"Employee"

- Age : 32
- Occupation: Sr. Product Manager
- Location: Austin, TX

Personality



Pain Points

High Credit Card Debt

Sarah faces stress and pressure due to high credit card debt, making it challenging to make significant payments while maintaining her lifestyle and savings goals.

Home Ownership Challenges

Managing expenses with limited income sources, including part-time jobs or internships, is challenging, leading to budget constraints and potential missed payments.

Investment Complexity

Sarah finds it overwhelming to navigate the complexities of various investment options, leading to hesitation and a need for expert advice to make informed decisions.

Financial Goal

Debt Clearance

Sarah's goal is to efficiently manage and clear her credit card debt and car loan, focusing on debt reduction strategies and regular payments to save on interest and improve her credit score.

Home Ownership

Saving for a down payment and securing a mortgage to purchase her first home is a significant financial aspiration, requiring careful budgeting and financial planning.

Investment Diversification

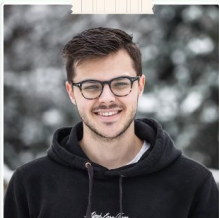
Exploring diverse investment opportunities such as stocks, real estate, and retirement accounts to build long-term wealth and secure a comfortable retirement.

'I HAVE TO
MANUALLY
ENTER MY
LOAN
DETAILS'

~ SARAH

MARKET RESEARCH- USER PERSONAS: STUDENT

Student

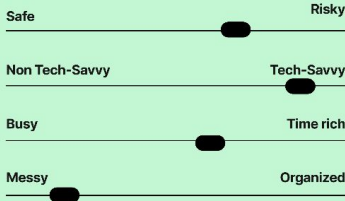


Alex

"International Student"

- Age : 26
- Occupation: College Student
- Location: San Francisco, CA

Personality



Pain Points

High Student Loan

Feeling burdened by substantial student loan debt, Alex experiences stress and financial pressure due to the high repayment amounts and interest rates.

Limited Income

Managing expenses with limited income sources, including part-time jobs or internships, is challenging, leading to budget constraints and potential missed payments.

Uncertainty about Investments

Lacking confidence in investment decisions, Alex is unsure about where and how to invest savings effectively.

Financial Goal

Effective Debt Management

Alex's primary goal is to manage student loans effectively, exploring refinancing options and debt clearance strategies to minimize interest payments and pay off loans efficiently.

Financial Literacy

Creating a savings plan and exploring investment opportunities to secure financial stability, with a focus on low-risk investment vehicles such as mutual funds or savings accounts.

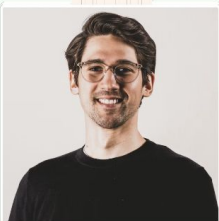
Budgeting and Saving

Gaining a strong understanding of personal finance, credit management, and investment planning to make informed financial decisions both during and after college.

'MY LOAN RATE IS VERY HIGH'
~ ALEX

MARKET RESEARCH- USER PERSONAS: SELF-EMPLOYEE

Self Employee



David

"Self-Employee"

- Age : 38
- Occupation: Founder
- Location: Dallas, TX

Personality



Pain Points

Financial Overwhelm

David experiences overwhelming complexity in managing diverse financial aspects, from investments to debts, leading to decision fatigue and uncertainty.

Business Debt Stress

The burden of managing business loans amidst fluctuating cash flows creates stress, hindering strategic planning and impacting the company's financial health.

Uncertainty about Investments

Lacking confidence in investment decisions, Alex is unsure about where and how to invest savings effectively.

Financial Goal

Financial Security

Accumulate significant personal savings, customized savings plans, providing financial security for David and his family, enabling them to comfortably handle future uncertainties and achieve long-term financial goals.

Debt Management

Effectively manage and optimize business loans, ensuring the company's financial health and sustainability while minimizing debt-related risks.

Diversified Investments

Invest in a diverse range of assets, including stocks, venture capital opportunities, and real estate, aiming to build personal wealth and create a robust financial portfolio.

‘TRACKING
MULTIPLE
PAYMENTS IS
DIFFICULT’

~ DAVID

SOLUTIONS



DEBT VISUALIZATION DASHBOARD

Provides a detailed dashboard for comprehensive debt visualization and navigation option



ADVANCE DEBT CLEARANCE STRATEGIES WITH REFINANCE OPTION

Offers advanced AI-driven debt clearance strategies with refinancing options for personalized financial planning and.



CUSTOM PAYMENT REMINDERS

Includes customizable reminders for debt payments and other financial activities.



FINANCE LITERACY HUB

Includes Financial Literacy video and articles.



FINANCIAL HEALTH SCORE

Tracks progress in debt reduction, budget adherence, and provide a financial health score..



BUDGET PLANNING

Offers everyday budget planning tool and insights for effective financial management.



CALENDAR INTEGRATION

Integrates with calendars for scheduling payments and budget-related events.



Strategies Page

Shaini!

Your Financial Health Today

My Loans

\$24,000

+

Education Loan

\$12,000 at 10.00%

Car Loan

\$8000 at 5.24%

Custom Loan

\$4000 at 2.00%

Shaini, Your monthly payment is \$1200

Recommended Strategies

🔥

Debt free in a year: Increase your monthly payment by \$300 to get debt free in 1 year instead of 2.

🔥

Refinance: Your education loan interest rate is higher than average education loan interest rate , consider the refinancing your loan at 8.90%

🔥

Improve Credit Score: Limit your 5 Credit Cards by reducing it to 3.

Implement Strategy

Ask our "PLUS bot" to explain recommended strategies in detail.

Ask Now

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COMPETITOR ANALYSIS (TOP 4)					
	UNBURY.ME	MINT	POCKETGUARD	CREDIT KARMA	PL\$
DEBT VISUALIZATION DASHBOARD	<div>✓</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>	<div>✓</div>
ADVANCE DEBT CLEARANCE STRATEGIES WITH REFINANCE RECOMMENDATIONS	<div>✗</div>	<div>✗</div>	<div>✗</div>	<div>✗</div>	<div>✓</div>
PAYMENT REMINDERS	<div>✗</div>	<div>✓</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>
BUDGET PLANNING	<div>✗</div>	<div>✓</div>	<div>✓</div>	<div>✓</div>	<div>✓</div>
CALENDAR INTEGRATION	<div>✗</div>	<div>✓</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>
EASY DEBT NAVIGATION - EXPERIAN API CONNECT	<div>✗</div>	<div>✗</div>	<div>✗</div>	<div>✗</div>	<div>✓</div>
PAYMENTS	<div>✗</div>	<div>✗</div>	<div>✓</div>	<div>✗</div>	<div>✓</div>

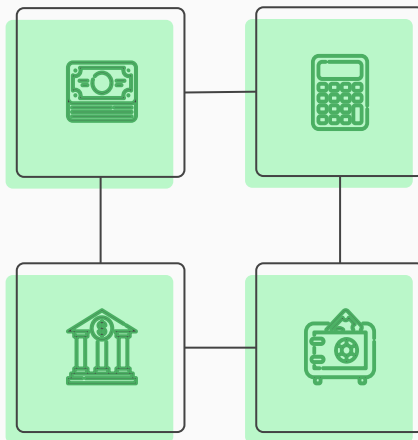
SWOT ANALYSIS

STRENGTHS

- Comprehensive and Customized debt management
- Advance AI driven strategies
- User Engagement and Intuitiveness

OPPORTUNITIES

- Growing demand
- Partnerships
- Continuous Innovation



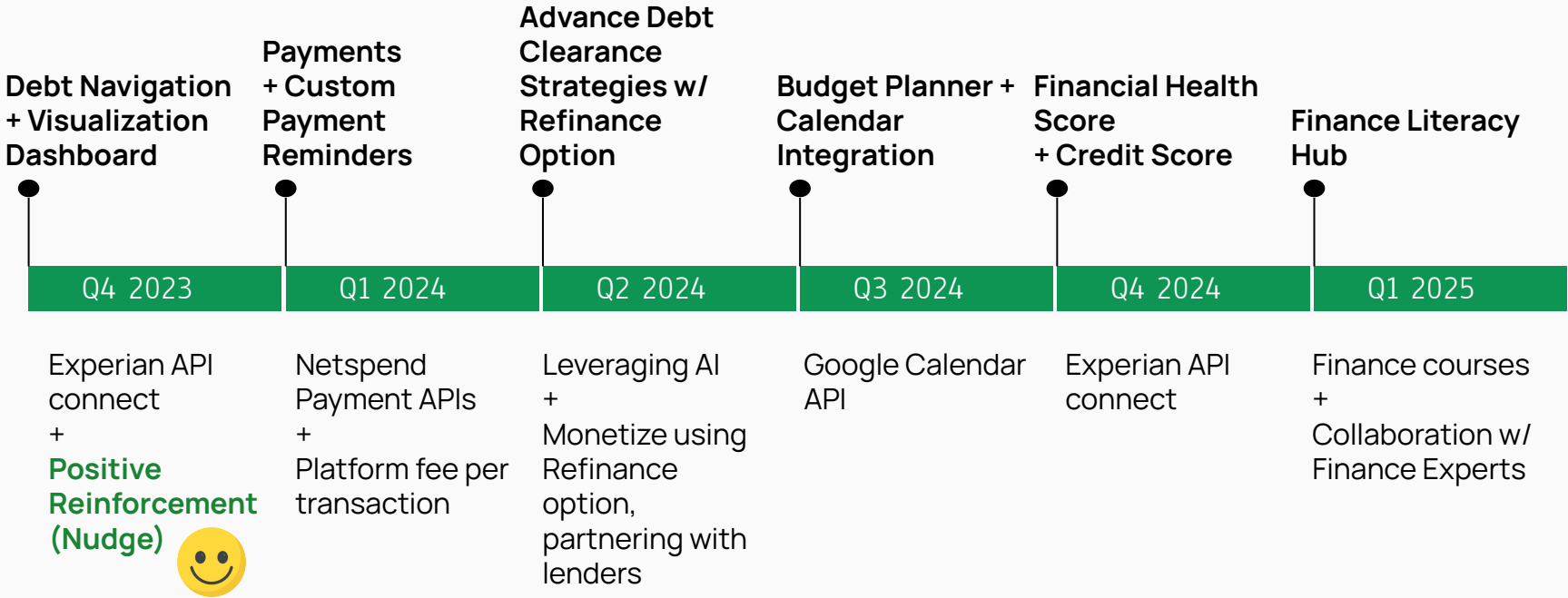
WEAKNESS

- Market Entry
- Learning Curve








THREATS

- Competitive landscape
- Regulatory change
- Cybersecurity risks

PRODUCT ROADMAP



PRODUCT JOURNEY MAP

	SIGNUP	DEBT NAVIGATION	DASHBOARD	DEBT STRATEGIES REFINANCE	BUDGET PLANNER	PAYMENTS	FIN LITERACY
USER ACTION	Signup using gmail or email	Manually enter debt details or Use Experian	Check dashboard to understand current Debt Standing	Check strategies for clearing off debts	Enter income and expense details	Pay debts on time	Learn about credit health, debt, investments
PAIN POINTS + EMOTIONS		Manually entering all debts 	No consolidated view of all Debts 	Pay debts on time, High interest rate 	Manually entering income and expense info 	Timely Payments to multiple lenders 	One stop learning opportunities 
POSSIBLE SOLUTION		Using experian api connect to directly import user debts	Dashboard view of all debts and possible timeline for being debt free	Debt Reminder (Calender) Refinance with PLUS partnered lenders for low rate		One stop solution for debt payments	Videos/ articles on Fin literacy

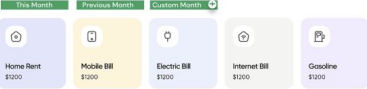
Shaini!
Your Financial Health Today



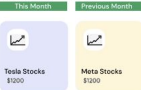
Overall Budget Summary



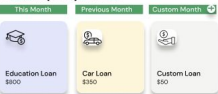
Spending



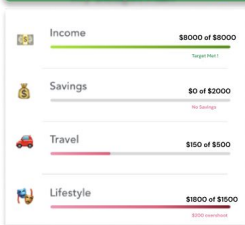
Investments



Monthly Payments



My Budget Plan



BUSINESS MODEL- HOW WILL WE MONETIZE



PAYMENTS

Feature - Debt payments from PLUS

When users pay debts from PLUS, a nominal platform fee will be charged.



REFINANCE FEE

Feature - Refinance your Loan

When users opt for refinancing option and refinance the loan with another lender a finder's fee will be taken from the lender.

HOW TO TRACK - METRICS

01 SIGN UPS, MONTHLY ACTIVE USERS

1. Number of signups, how many people are signing up with PLUS
2. On a monthly basis how many users are logging into plus and using the app

03 NUMBER OF REFINANCES

How many customers are refinancing their loans using PLUS

02 DEBT ACTIVE



Customers who are actively using (monthly):

1. Debt navigation or
2. Debt Visualization Dashboard or
3. Payment Option or
4. Strategies

04 NO OF PAYMENTS PER USER

How many payments the users are making in a monthly basis using PLUS as a platform

WIREFRAMES

Calendar Page

Shaini!

Set custom reminders and Track your payments to meet your financial goal!

Financial Health Score

< Jan 2023 >

All Payments

Education Loan Payments

Car Loan Payments

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DATE

All Payments

03 WED

Payment Due - \$500
Education Loan Monthly Payment

16 Tue

Payment Due- \$50
Borrowed from Alex

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Welcome Shaini!
Wow, you're one step closer to your Financial Freedom .

Your total debt portfolio amount

\$0

Plan now

Education Loan +

Home Loan +

Car Loan +

Personal Loan +

Custom Loan +

Credit Card +

or

Extract your credit details

Name First Name Last Name
DOB MM/DD/YY
SSN 9-Digits
Contact Number 1000000000

Budget Planner
Plan and track your day to day budget to get insights of your savings

Shaini!
Your Financial Health Score



Your total debt portfolio amount

\$24,000

Plan now

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My Loans \$24,000 +

Education Loan
\$12,000 at 10.00%

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Current Standing of Debts

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My Loans \$24,000 +

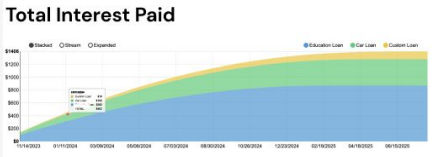
Education Loan
\$12,000 at 10.00%

Car Loan
\$8000 at 5.24%

Custom Loan
\$4000 at 2.00%

Overall Summary

Loan	Credit Score
Total Principal \$24,000 <small>That's \$24,000 to go!</small>	Total Time 2 years <small>Financial Freedom in 2 years!</small>
Total Monthly Interest \$1200 <small>By paying \$1000 every month,</small>	Avg. Interest Rate 7.08% <small>Your Average Interest Rate Across all loans</small>



My Debt Overview

Total Debt \$24,000

Custom Loan	2.00%
Car Loan	5.24%
Education Loan	10.00%

Shaini!

Your Financial Health Today



My Loans

\$24,000



Education Loan

\$12,000 at 10.00%

Car Loan

\$8000 at 5.24%

Custom Loan

\$4000 at 2.00%

Overall Summary

Loan

Credit Score

Your Credit Score



See score history >

Score goal 2 days left

Looks like your score went down since you started. Your starting score was 750. Use your action plan to get back on track.



740

Falling behind: 15 points to go

750 Goal

See goal details

Factors that impact your score

Late payments

0

Great

Oldest account

1 yr 3 mos

Poor

Credit checks

3

Available Credit

\$12,485

Shaini, have doubts? Ask Our "PLUS bot" any questions

Ask Now

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Your Financial Health Today



My Loans

\$24,000



Education Loan

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Shaini, Your monthly payment is \$1200

Recommended Strategies

Debt free in a year: Increase your monthly payment by \$300 to get debt free in 1 year instead of 2.

Refinance: Your education loan interest rate is higher than average education loan interest rate, consider the refinancing your loan at 8.90%

Improve Credit Score: Limit your 5 Credit Cards by reducing it to 3.

Implement Strategy

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Shaini!

Your Financial Health Today



Overall Budget Summary

Balance

\$ 12,000

33% then last month

Spending

\$ 6,800

74% then last month

Investment

\$ 1,800

123% then last month

Spending

This Month

Previous Month

Custom Month



Home Rent

\$1200



Mobile Bill

\$1200



Electric Bill

\$1000



Internet Bill

\$1000



Gasoline

\$1000

Investments

This Month

Previous Month

Custom Month



Tesla Stocks

\$1200



Meta Stocks

\$1200

Monthly Payments

This Month

Previous Month

Custom Month



Education Loan

\$800



Car Loan

\$300



Custom Loan

\$100

My Budget Plan



Income

\$8000 of \$8000

Target: 80%



Savings

\$0 of \$2000

Target: 20%



Travel

\$150 of \$500



Lifestyle

\$1800 of \$1800

Target: 100%

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Set custom reminders and Track your payments to meet your financial goal!

Financial Health Score



< Jan 2023 >



All Payments

Education
Loan
Payments

Car Loan
Payments

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DATE

All Payments



03

WED

Payment Due - \$500
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16

Tue

Payment Due - \$50
Borrowed from Alex

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Shaini!

Welcome to the Finance Literacy Hub, your financial journey begins here!

Search any finance topic here



Start Investing

See All

75%



Intro to Stocks

4 Episodes, 3 Articles

50%



Intermediate Stock

12 Episodes, 17 Articles

Managing Money

See All

50%



Intro to Taxes

4 Episodes, 3 Articles

75%



Intermediate Taxes

4 Episodes, 3 Articles

Financial Troubles

See All

50%



Debts

4 Episodes, 3 Articles

75%



Credit Scores

4 Episodes, 3 Articles

Ask our "PLUS bot" to explain any topic in detail.

Ask Now

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THANK YOU

