

What is the problem?

People often struggle with managing budgeting and personal finances. You've probably found yourself overspending, making poor purchasing decisions, or having too many subscriptions that you don't know about.

Who is having this problem?

Many people weren't taught in K-12 education the importance of finances (such as building credit, taking out loans, taxes, etc.).

Why does this problem matter?

According to financial experts, Americans are around 80% in consumer debt. The average debt in America (not including mortgage) is \$38,000. While borrowing money may seem a way of life for Americans, it does not have to be this way. Collectively, we are \$14 trillion in debt, and we could reduce that number if we introduced personal financial management for everyone in an easier way.