

Go-To-Market Strategy: Learn-and-Earn FinBoost

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Target Audience Insights

- **Students (Gen Z / Young Adults):** Highly digitally engaged and budget-conscious. They often rely on family for financial advice (84% report parents as key info) yet feel under-educated (38% of Gen Z have the lowest literacy rates). Most are anxious about money – **59%** have considered dropping out of college due to financial stress, and **78%** report negative mental health impacts from financial strain. They seek practical, convenient ways to earn and learn: bite-sized tips, social proof, and friendly gamification appeal to their daily routines. Their challenges include student debt, rising living costs, and a gap between education and real-world finance.
- **Overleveraged Grads:** Typically between the ages of 23 and 35, urban, and highly educated—find themselves caught in a challenging financial predicament. Despite their academic achievements and ambitions, these individuals are often burdened by significant student debt, which can hinder their ability to build

savings, purchase homes, or even pursue certain career paths. In the United States, graduate students account for just 15% of student borrowers, yet they shoulder a disproportionate share of the nation's federal student loan debt—nearly 40%. This heavy financial load leaves many bright, motivated young professionals feeling stuck: torn between their drive to advance professionally and the daunting reality of mounting repayment obligations. The result is a generation struggling to reconcile their aspirations with the practical constraints imposed by their financial situation.

- **Underbanked Individuals:** Diverse but united by distrust of traditional finance and a hunger for empowerment. In North America, ~12% of adults are underbanked (using bank accounts but lacking credit access). Importantly, **66%** of the underbanked are actively *seeking financial knowledge* and **65%** want solutions from financial institutions – indicating strong motivation to learn. They are tech-savvy (early adopters of digital banking, open banking, AI) but struggle with scarce resources and anxiety: many live in low-income households (64% vs. 46% general population) and report *financial stress affecting mental health*. Trust is critical: 65% of underbanked want institutions to address inequities, yet >50% feel “taken advantage of” by banks. They value transparency, empowerment, and community support as they juggle tight budgets and build credit (85% rely on debit cards).

Key Messaging (Value Propositions)

- **For Students:** “Earn while you learn, with fun quizzes and real rewards.” Emphasize gamification and quick wins: **“Turn financial quizzes into extra cash.”** This highlights the platform's appeal as a *side hustle* and educational game. Stress ease of use (“<nobr>5-minute quizzes, instant points</nobr>”), social aspects (leaderboards, tiers), and future payoff (better money skills). Leverage gamification themes: our platform makes learning “as fun as your favorite video game,” per one analysis. Key props: *immediate cash incentives, gamified progress (points/tiers), and no previous knowledge required*.
- **For Underbanked:** “Empower your finances — simple, fair, and rewarding.” Emphasize **trust and inclusion**: highlight that users control their learning path, there are **no hidden fees or catches**, and rewards are *randomized fairly within tiers* (so everyone has a chance). Promise transparency (“safe space to learn and earn”) and support (we help “bridge financial gaps”). Since trust is key (65% underbanked want help addressing inequity), focus messaging on empowerment and honesty. For example: *“Build your money skills risk-free, and get paid for it. Every user has a shot at real cash prizes.”*

Leverage community ethos (parents/friends-driven advice isn't enough; our experts simplify finance) and anxiety reduction (save and learn for a more secure future).

Gamification makes financial learning engaging: by adding points, challenges, and rewards, even complex topics become fun and accessible. This inspires our positioning: financial education as a game, not a chore. Emphasize quick gratification (points, badges, cash), not just abstract learning.

Primary Acquisition Channels

- **Email:** Our primary non-paid non-advertising tool to gather traction for the pre-PMF stage users. Using long meticulous sequences based on different ICP segmentations.
- **TikTok & Instagram (organic + paid):** Top platforms for Gen Z product discovery. Sprout Social finds **89%** of Gen Z use Instagram and **82%** use TikTok. For financial content, TikTok leads: 62% of Gen Z report TikTok as a valuable finance resource. We'll produce short, catchy videos (finTok style) explaining money tips and our rewards. Use popular hashtags (e.g. #FinTok, #SideHustle, #StudentMoney) to boost organic reach. Paid ads (video reels) on TikTok/IG can target students by interests (college, budgeting, fintech) and underbanked demographics.
- **YouTube & Blogs:** YouTube is highly used by Gen Z (84% usage) and older millennials and is ideal for deeper explainers. We'll create longer-format content (app walkthroughs, success stories, financial hacks) and repurpose blog content (guest posts, SEO articles on budgeting, credit basics). YouTube ads pre-roll targeting personal finance keywords can drive signups. Blog SEO (eg. "how to earn money studying finance") attracts organic search traffic.
- **Community Platforms (Discord, Reddit, LinkedIn):** Establish a presence where engaged learners gather. A Discord server or channel (e.g. personal-finance Discords) allows community Q&A, contests, and peer support. Reddit communities (r/financialindependence, r/personalfinance, college subreddits) can be leveraged: share helpful answers and soft-promote our quizzes/referrals. LinkedIn is a lower priority (audience is older professionals), but use it for PR posts about the mission (financial inclusion).
- **Campus and Community Outreach (organic/PR):** Partner with student organizations (finance clubs, business frats) and non-profits serving unbanked communities. Attend college fairs or host webinars on financial literacy with reward giveaways. Collaborate with community centers, credit unions, and libraries: e.g. sponsor a "Financial Literacy Week" with workshops that feed into our platform. These grassroots efforts build

word-of-mouth in our target segments.

- **Paid Advertising (CPC and Social Ads):** Run small-budget campaigns on Google Ads targeting keywords like “learn finance rewards,” “student finance app,” etc. Social media ads on Facebook/IG aimed at young adults can complement TikTok. Test lookalike audiences based on initial signups. Use retargeting (ads to site visitors or email leads) to convert interest.

Our focus is on channels where target users already seek finance content. Sprout Social data show **TikTok (77%) and Instagram (75%) dominate product discovery for Gen Z**, far above other platforms. We'll prioritize these for **the Second phase of the MVP (Post +500 signups)**, to enable fast initial reach, supplemented by engaging long-form content on YouTube and active involvement in finance communities.

Creator/Influencer Outreach Strategy

- **Micro-Influencers (FinTok / Finfluencers):** Identify finance educators with engaged followings (10k–100k). On TikTok and Instagram, target creators explain budgeting, student finance tips, or side hustles. For example, rising FinTokers focusing on saving hacks or debt advice. On YouTube, seek micro-channels that make simple money videos (college budgeting, credit card 101). Provide them with early access or affiliate links: e.g. let them demo the app and share referral codes for extra rewards to their followers. This leverages trust: 79% of Gen Z/Millennials already follow finance advice on social media.
- **Niche Creators & Community Ambassadors:** Collaborate with community leaders (e.g. personal finance bloggers, campus influencers) who resonate with underbanked and student audiences. They could be campus ambassadors, credit union outreach coordinators, or non-profit voices. Encourage them to share their learning journey and points earned. Prioritize authenticity over celebrity: Sprout suggests initially “get to know the FinTok community... observe before engaging”. We'll curate a list of 5–10 promising early-stage creators and offer them referral incentives (free premium membership, bonus points for followers, etc.).
- **Campaign Tactics:** Launch a branded TikTok challenge or hashtag (e.g. #LearnAndEarnChallenge) to encourage user-generated videos about money tips or quiz achievements. This taps viral trends and builds community buzz. Also, consider virtual events/live streams with influencers to explain how to earn cash on the app. Finally, leverage creators in paid media: e.g. paid partnerships where influencers run short ads demonstrating quiz-taking and winning. In all outreach, ensure messaging is transparent and avoids the “get-rich-quick” feel, addressing regulatory concerns around influencers.

Content Pillars

1. **Financial Basics & Hacks:** Short lessons on budgeting, saving, debt management, and credit. (e.g. “5 Tips to Stretch Your Student Budget”, “Debunking Credit Myths”). These directly meet user needs and align with popular FinTok topics (budgeting and debt are widely consumed content).
2. **Platform Tutorials & Updates:** Explain how the app works – using points, moving up tiers, and how rewards are paid. Include walkthrough videos (e.g. “How to Complete Your First Quiz”), leaderboard highlights, and contests. This educates new users and reminds lapsed ones of features.
3. **Success Stories & Social Proof:** User testimonials (“I earned \$X this month by learning!”) and influencer endorsements. Case studies (anonymized) of how learning translated into real-world benefit (e.g. paid for a course or bills). Building credibility encourages signups.
4. **Money Mindset & Motivational Content:** Since stress is high, content on financial wellness – goal setting, money, mental health, and confidence-building (“Set monthly savings goals”, “Why financial literacy matters”).
 - a. Reinforce positive attitudes (the Mastercard study notes underbanked prioritize mental health linked to finances → [Study](#)).
5. **Timely Finance News & Trends:** Short takes on current finance topics (e.g. crypto buzz, student loan updates, new budgeting apps). This keeps the brand “in the conversation” and provides shareable content. Tag relevant hashtags to boost visibility.

Proposed KPIs

- **Acquisition Metrics:**
 - *New Signups:* Number of user registrations (monthly).
 - *CAC (Customer Acquisition Cost):* Total marketing spend divided by new customers; aim for sustainable ratio (good practice is LTV: CAC ≈3:1).
 - *Source Breakdown:* Track which channel (Email, TikTok ads, referrals, organic, campus) drove each signup.

- **Engagement Metrics:**

- *Active Users:* Daily/weekly active users (DAU/WAU) engaging with quizzes or content.
- *Quiz Completion Rate:* % of signed-up users completing ≥ 1 quiz per week.
- *Referral Rate:* Average number of referrals per user; virality coefficient.
- *Email Metrics:* Open rates and click-through rates (CTRs) for our nurture emails. Benchmarks: fintech/crisis see ~2–5% CTR. We will aim for above-average engagement by personalizing content.

- **Conversion Metrics (hypothetical):**

- *Monetization Conversion:* % of free users who upgrade to paid membership (if applicable).
- *Point-to-Cash Redemption:* Total \$ paid out vs. points earned (ensures rewards are enticing).
- *Retention/Churn:* % of users still active after 1 month, 3 months + Analyzing drop-offs to improve.

- **Value Metrics:**

- *LTV (Lifetime Value):* Average revenue per user over their lifetime (via membership or referrals).
- *LTV: CAC Ratio:* Compare LTV to CAC to ensure profitability (target around 3:1).

- **Channel/Community Metrics:**

- *Social Growth:* Followers/subscribers on each channel, engagement rates (likes, shares, comments).
- *Influencer ROI:* Traffic and signups attributed to each creator partnership.
- *PR/Events:* Leads or signups from campus events or media coverage.

Regular tracking of these KPIs will show whether our GTM tactics drive cost-effective growth.

We'll iterate content and channels based on which metrics meet or miss targets, always aiming to optimize spend and engagement as we build initial traction.