

TheMillionnial\$

Make Dreams Happen for Millennials

By Team TNT



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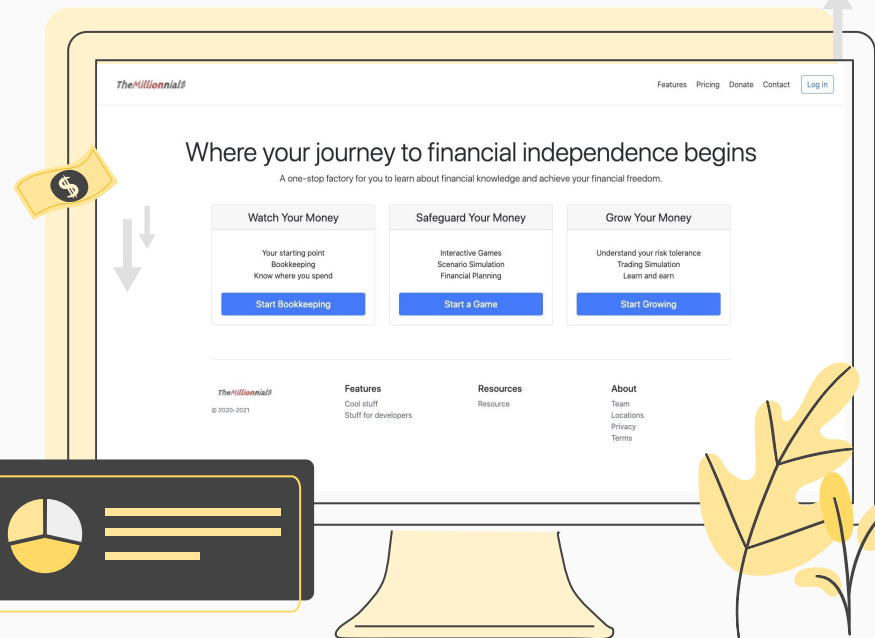
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PROBLEM ANALYSIS

Survey: 2 in 3 young people have not started investing (Koh, 2016).

REASON

61% lacking financial knowledge.

59% Insufficient money to invest.

TRAITS

Tend to be **short-term investors** -> prefer equity

Low investment amount
→ limited finance product choice
→ prefer **high risk products**

CONTEXT

Economies impacted by Covid-19

- Decrease in salaries
- More likely to save
- More time spent virtually

TARGET GROUP ANALYSIS

01 DEMOGRAPHICS

- Age between 18 -30
- Students & young working adults
- Received tertiary education

02 MOTIVATION

- Focus on short-term tangible goals (e.g. gadgets)
- Plan for next stage of life (e.g. BTO for marriage)

03 BEHAVIOUR

- Short attention span
- Heavy social media users
- Emphasis on visual aesthetics

OUR SOLUTION

The Millionnials

The first Web Application for Millennials to gain financial knowledge through scenario-based games and trading simulation in Singapore.

Watch Your Money



Bookkeeping



Spending behaviour analysis

Safeguard Your Money



Long-term investment planning



Scenario-based games

Grow Your Money



Risk Profiling



Short-term goal setting



Trading simulation with
real-time market data

01

GAMIFICATION

Learning through games
piques the interests of
young people

02

TANGIBLE GOALS

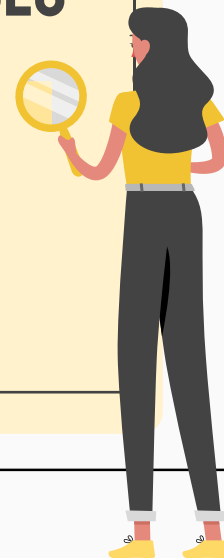
Setting tangible goals
drives higher motivation for
investments

03

EASY SHARING

One click sharing of
reports of achievement
on social media

**APPEAL TO
PREFERENCES
OF YOUNG
PEOPLE**



FACILITATE EFFECTIVE LEARNING



04

VISUALIZATION

Use of various charts for better analysis & insights

05

RELEVANCE

Singapore context
(e.g. BTO and Tuition Loan)
is incorporated in the
scenario-based games.

06

SIMULATION

Trading simulation with real
time market data allows
users to try trading without
the fear of monetary losses



USE CASE

Alice Young, 22, is a graduate student from SMU. She is going to work at Goldman Sachs for a monthly salary of \$5000. She has taken up a tuition fee loan of \$30,000 and she plans to BTO soon with her boyfriend. However, she has little financial knowledge to begin with...

Journey Begins here...

Where your journey to financial independence begins
A one-stop factory for you to learn about financial knowledge and achieve your financial freedom.

Watch Your Money

Your starting point
Bookkeeping
Know where you spend

Start Bookkeeping

Safeguard Your Money

Interactive Games
Scenario Simulation
Financial Planning

Start a Game

Grow Your Money

Understand your risk tolerance
Trading Simulation
Learn and earn

Start Growing

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Safeguard Your Money

Scenario 1: Graduation

2 years later, you are now 24 years old

Congratulations on your recent graduation from SMU! It is time for you to start repaying your tuition fee loan. You have opted to repay your loans at one shot. You have to pay \$30,000 within 8 years with annual interest of 4.75%, compounded every 5 years.

Your current savings balance is \$30,000.00
Your bonds have 8 years to mature

Next

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Grow Your Money

Technology Industry

Go! Nike AJ \$250 Current earnings: \$0

Company	Symbols	Current Price	Change	Change %	Volume	52 Weeks	Market Cap	EPS
Microsoft Corporation	MSFT	222.27	1.74	0.77%	3720	96.78M	1726.446	0.8
Apple Inc.	AAPL	134.16	5.14	3.96%	3670	332.67M	2.0987	1.28
Amazon.com	AMZN	3499.12	48.16	1.4%	126.64	8.6M	1.687	1.52
Facebook	FB	296.44	2.24	0.76%	34.57	29.91M	805.6475	1.36
Alibaba Group Holding Limited	BABA	298	10.87	3.67%	80.47	16.717M	790.9768	1.96
Tesla, Inc.	TSLA	475.06	-23.27	-4.67%	1,083.73	110.327M	388.7948	1.84
Paycom Software, Inc.	PYPL	208.93	4.79	2.35%	88.64	171M	225.8888	1.14

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Watch Your Money

Watch Your Money

Input Your Expense

Date: [Choose your item] [Choose select type v]

Amount: [Choose select type v]

Input Your Income

Date: [Choose your item] [Choose select type v]

Amount: [Choose select type v]

Daily Summary

Date: 2020-09-07

Total Expense: \$ 427

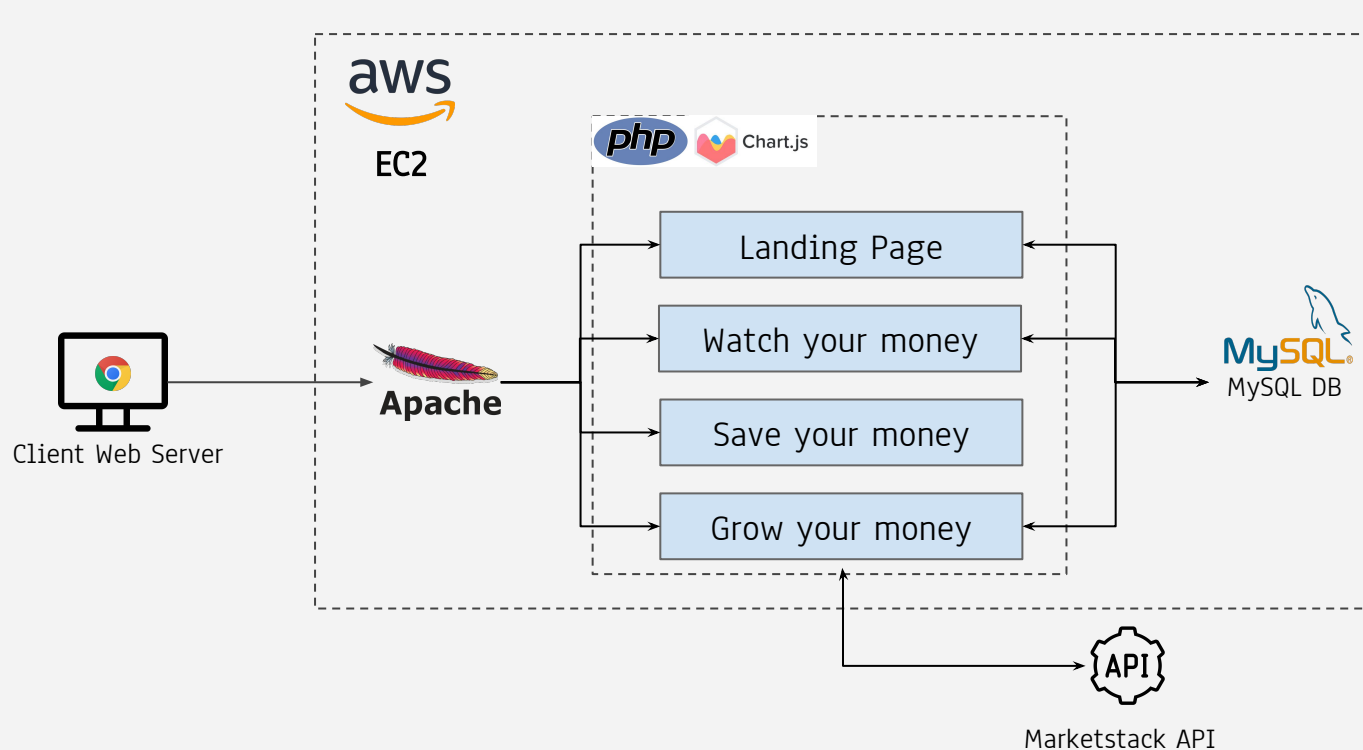
Total Income: \$ 413

Total Balance: \$ 208

Proportion by Category

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CURRENT SOLUTION ARCHITECTURE



FUTURE PLAN

*To better serve the young
people today*



01

SCALABILITY

Web application will be able
to scale up on demand for
greater traffic flow

02

MORE FEATURES

Greater variety of features
and more financial
products will be added

03

RESILIENCE

Stronger resilience and higher
availability with more
sophisticated architecture

TO-BE SOLUTION ARCHITECTURE

