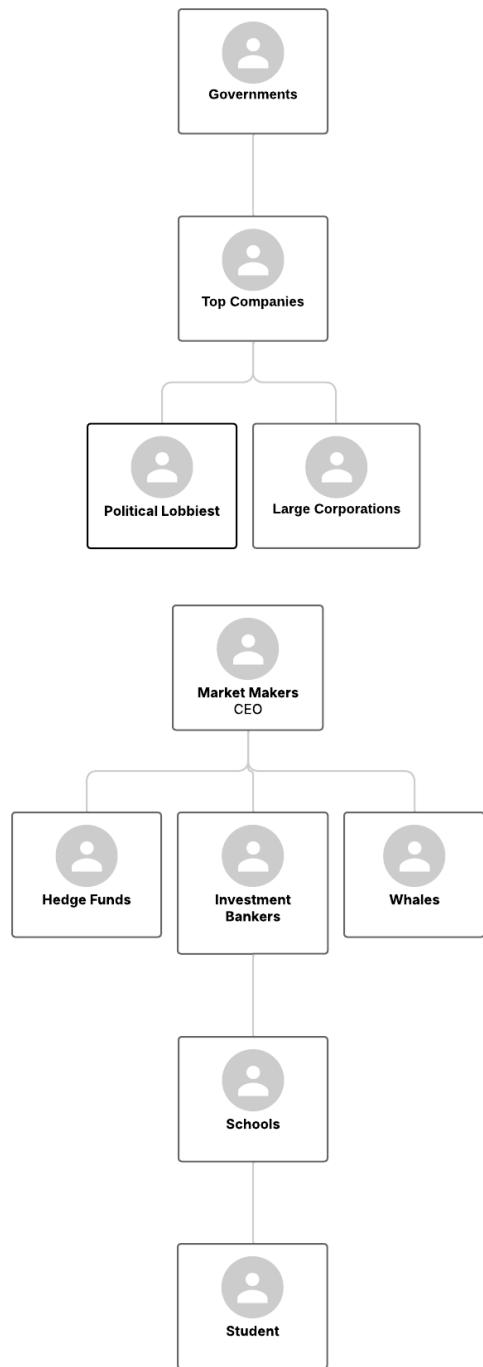


## Financial Literacy Platform

### ORG CHART



In Subset One, I identified a problem in an industry that appeals to me in a personal way, and that problem was the knowledge gap in the world of financial literacy. Expanding on that issue, I identified that the complexity and intrinsic nature of the stock market and other financial aspects are purposefully intimidating. I believe this is because creating financially literate consumers doesn't benefit the higher-ups in this industry like the large corporations and CEO's.

In this Org Chart, I give a visual of how the transfer of money and knowledge moves through the pipeline and leads to an individual with little budgeting skills and minimal knowledge about finance and the economy. I placed governments on top because, whether we like it or not, they create the structure of the entire market and have almost full control of what happens; however, they make decisions based on data and real applications to maintain economic stability. Our government is the biggest spender that contributes to our GDP, and this spending goes towards infrastructure building, military spending, social services, roads, etc.. Additionally, our government creates different business policies and uses the Federal Reserve to print more money, issues bonds to raise money, and taxes to collect money. Each financial move the government makes is a ripple that moves down the channel and affects everyone in it.

The biggest companies then take this information and decide a course of action that most benefits their organization. This is usually either opposition, support, or a partnership. Corporations then create financial reports that analyze all the financial aspects of the company down to the smallest details. These reports are made mostly for the investors and disclose the effects a policy may have had and projections for the future. Some corporations even become political lobbyists to support and influence government decisions, like creating or dismantling different policies. Furthermore, they don't just "hear" about news, the biggest companies are the first to feel the effects of government policies and then strategize to position

themselves where they will be most successful, and this is a push and pull that's always happening behind the scenes.

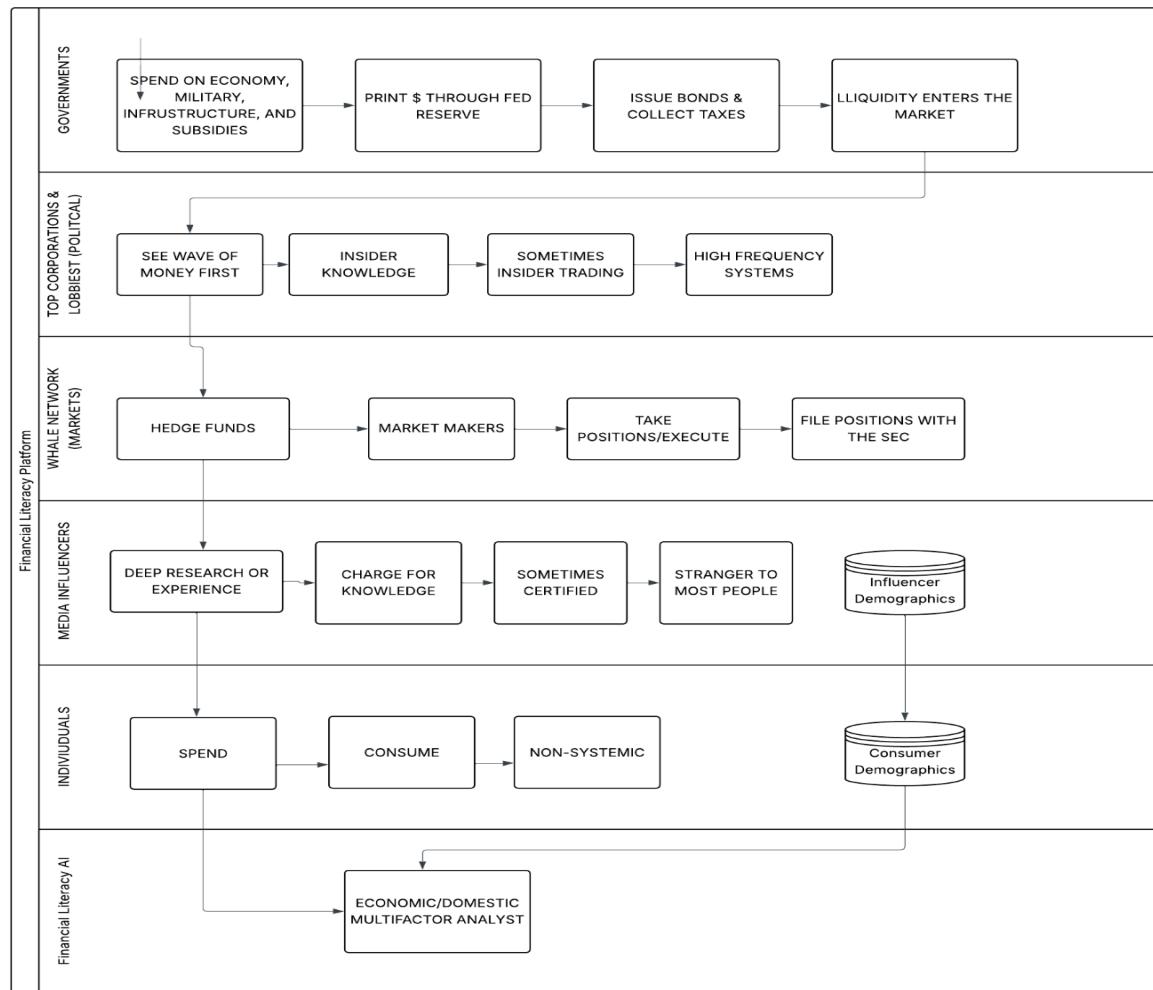
The decisions and strategies that top corporations make are what drive the information to the next level to the Market Makers. In this context, Market Makers are the top institutions that interpret finance and execute large trades in the market. Their job is to take the Corporate strategy and translate that into market actions and financial decisions. For example, hedge funds may use this information to make highly sophisticated short-term trading and long-term investment decisions. These institutions have access to large amounts of capital, so when investments are made at high volume, they can have a small influence and drive the market one way or another. Other examples of these players are investment bankers and whales like Nancy Pelosi. These individuals and institutions are both tasked with analyzing government policies and strategies and making direct financial decisions. The key factor is that they have enough capital to cause shifts in the market. The decisions that each sector makes affect how personal finance topics are diffused to the public.

Almost all schools in the U.S put heavy focus on the four major STEM categories, as those skills are believed to drive economic competitiveness. Additionally, education policy and curriculum decisions are made by the state and district level, not federally. Since there is no national mandate to promote financial literacy, it is often cut from the curriculum and overlooked completely. When it's being considered, it is debated whether it should be a standalone course with a specialized instructor or mixed with another class. When it is integrated in a class, it is often taught as an afterthought instead of a mindset. There is also a lot of weight put on standardized testing to allocate more funding. The cycle perpetuates itself over and over again, producing workers and consumers, not risk-diversifying investors.

That begs the question: Is limited funding just a budget oversight, or could we diagnose it as a hybrid-systemic problem with multiple layers? Are these all the layers to the puzzle? What pieces am I missing?

## BPMN

Below, I have a BPMN that shows a rough visualization of how information flows in this industry. It highlights macroeconomic decisions and market actions to model how information is passed and filtered down to the hands of the individual, like an information ecosystem. The model is divided into six swim lanes



The first swim lane shown at the top of the BPMN is the government, specifically the U.S. government. This lane represents the actions of federal authorities and central banks that initiate the flow of money and liquidity into the economy. Our government first collects taxes and issues bonds to collect and raise capital, then the government spends vast amounts on the economy, military, infrastructure, subsidies, defense, etc.

So what's the problem? The U.S government spends a lot more than it makes – Fed Reserve prints more, leading to inflation. When inflation reaches new heights, it affects the entire economy, from the job market to grocery stores and shopping. However, when the

government makes financial moves, liquidity enters the stock market for large corporations to make their own moves based on government action and policy.

Top corporations and large companies come in the next swim lane, where organizations must process large amounts of data and execute decisions that best suit the company. Powerful corporate entities use their advanced positioning to gain an edge as liquidity enters the market. This advanced positioning can lead to much higher-quality stock trading. This can look like buying or selling large amounts of stock in the market or an internal change in the organization; however, this access can lead to insider knowledge, which can translate to insider trading. They may also utilize High Frequency Trading for rapid trades based on new information.

All the data from the top 50 corporations making financial moves then goes into what I will call Whale Network. This swim lane category is made up of high-level financial institutions, like hedge funds, that operate in the markets with significant capital and influence on the tier below. Hedge funds and market makers work in sync. Market makers are the individuals who deal in buying and selling securities or other assets at specified prices at all times, and this cycle sustains and repeats itself. Market makers take positions and execute their trades (often based on the first information wave). Finally, all information is filed with the SEC, and it's often reported after positions are established

Now, to start the lower half of the BPMN, first is the Media Influencers. These are the YouTubers and social media influencers who focus on finance, economics, or the stock market and share the information with their large or small audience. Some influencers work independently, while others are part of a network that collaborates to gather the necessary information. In this lane, financial information is disseminated and often filtered before reaching the public. These people or teams perform deep research and acquire experience, then simply charge for knowledge or post frequently to create an online presence. They are sometimes certified but usually remain a stranger to most people (lack of direct accountability).

The information from the influencer lane goes directly to the individual consumer, where they digest the information they see online and contrast it to their daily lives and financial position. The information is either too much fluff or entirely missing important pieces and thrown in the mental trash bin. The average medium to low-income person may be in debt or constantly working and may not have the resources or time to create wealth in their lives. They will spend and consume because it's the place our culture puts them in. These individuals usually don't have a systematic way of budgeting and growing their money, and this leads to more spending habits than saving habits. There's also very little knowledge on financial concepts like assets, liabilities, and taxes.

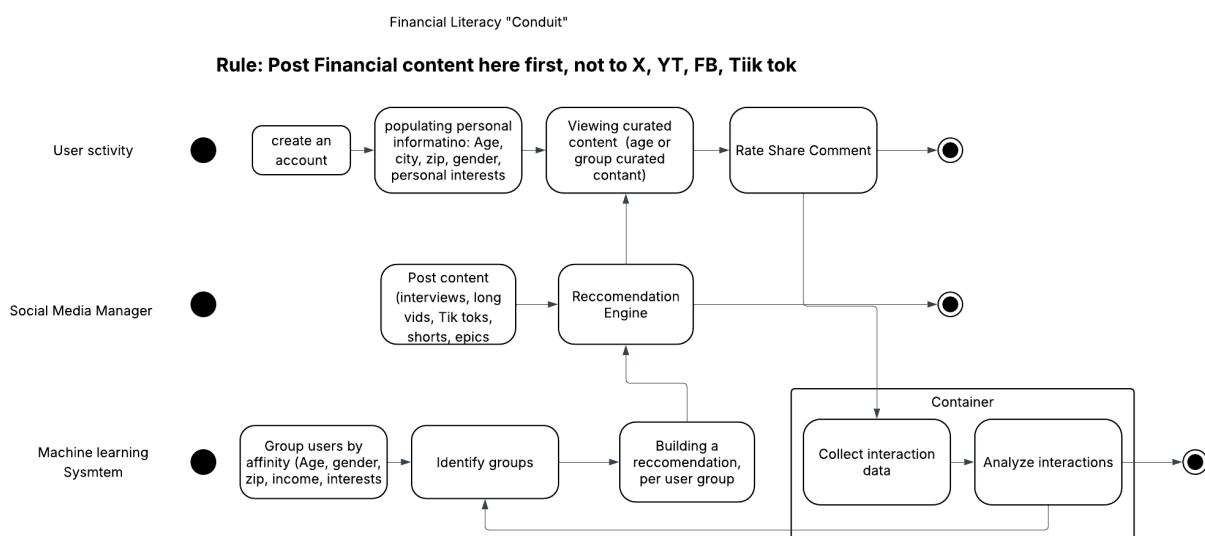
The final lane represents a system for analyzing the economic inputs and outputs. The system would perform Economic/Domestic Multifactor analysis to bridge the knowledge gap between high-level investors and institutions to give financial power back to the individual. All information and dissemination of information should be tailored exactly to the individual.

## Activity Diagram

In this section, I represent how workflow and information would move on this hypothetical platform. The platform could possibly be a web service or app; however, many exist and currently run operations, so I would need to do deep competitor research to find the proper positioning. On my platform, users would create their accounts and fill in their personal information like age, gender, zip code, and personal interests. This will help us create a demographic profile of our target customer. While the user explores the platform, different action items, suggestions, and content will be curated for them by age or group. These individuals would then share, comment, and like, which promotes organic growth and marketing.

The Social Media Manager's responsibility would be to post the content that users would pay attention to. The forms of media include but are not limited to interviews with experienced investors, teachers, and student testimonials, as well as other long videos, TikToks, epics, and shorts. The purpose would be to provide value in every post in a feed that is directly built for that user. It would essentially eliminate the time-wasting activity of watching a twenty-minute or so video that you think has value, and ends up being worthless to you. This idea would be the backbone of the recommendation engine.

The machine learning system will be tasked with organizing user info, distributing content, and answering questions in some kind of live chat or 24/7 AI helper. It could group users by age group, gender, income, zip, interests, etc., and provide user-specific content. In this hypothetical, it would also analyze the data by identifying the groups and creating user demographic visuals and other important data.



## UI/UX

The user interface is the glue that holds everything together for my target audience, which would be a younger demographic with aspirations of wealth or someone in their twenties and thirties who wants to set themselves up for the future. Below is a crude idea of what the different pages that the app would offer. I want a home page that has visuals that track personal expenses throughout the month. I want these visuals to be interchangeable to show different perspectives of the same data. They should be very similar to how Rocket Money tracks spending and creates personal budgets with tags and categories. On this homepage, there will be a small link that takes you to news and a personal economic calendar that shows personal financial tasks and important economic dates.

I want the “For You” page to be full of literature by wealthy investors, philosophers, and authors whose niche is wealth accumulation (Robert Greene, Robert Kiwasaki, Ben Graham, Napoleon Hill). In this “for you” page, I want users to get small video snippets of the material and be able to open and get as in-depth with the material as they want. It could also include Amazon links to buy the books themselves. The media must be extremely interactive with each click or hover to maintain attention on a subject some may consider dull. The most effective way to take the dullness out is to provide value.

In the “secrets” page, there will be sections of links and buttons that apply to real-life situations that every tax-paying citizen may need to understand more in-depth or be guided. In each button will be modules that cover the topic from understanding fundamentals to high-level tricks and actionable knowledge. The guide in this situation would be an AI agent that can be asked any question at any point in the research time.

In the “discover” page, the user will have direct access to the AI that can assist with any financial topic or questions and provide a roadmap for success or an outline of what needs to be done. The AI agent will have access to the latest information regarding government spending and policy, Hedge Funds and SEC moves, Influencer talk/Demographics, and individual consumer data.

