**Christian Cordova**

A Financial Literacy Platform

Business Models

When I was in high school, I learned about a new concept called financial literacy through a friend of mine, and I'd like to note that these new concepts were not learned in school. So I began researching various papers and online sources to gain a grasp of what it means to be financially literate. I'm nowhere near close to where I need to be because then I wouldn't be writing this paper, but I am much more stable financially than I ever thought I would be, and I believe that to be a human right. Wealth has many definitions, but **the goal is to stop trading time for money.**

Through AI, I learned that financial wellness or education is a billion-dollar industry with personal software and apps generating millions or low billions. Since it is such a broad topic, I want to educate people at a PHD level on the different tiers of finance, from simple to complex, ranging from personal budgeting to how hedge funds work and how to learn from them. I understand this idea may shift, but the main goal is to transfer information from sources like Warren Buffett, Napoleon Hill, Benjamin Graham, Robert Greene, and the most up-to-date information about the economic world around us to college students and everyday people

One thing I want to stress HEAVILY is the communication exchange. Most people don't care for fancy terms or ideas; they just want the short, sweet, ugly truth, what to do with it, and how it applies to them. There are companies like Rocket Money (a budgeting app) and software within brokerage accounts to learn this kind of stuff, but I know a lot of people who don't even

understand what a brokerage account is.
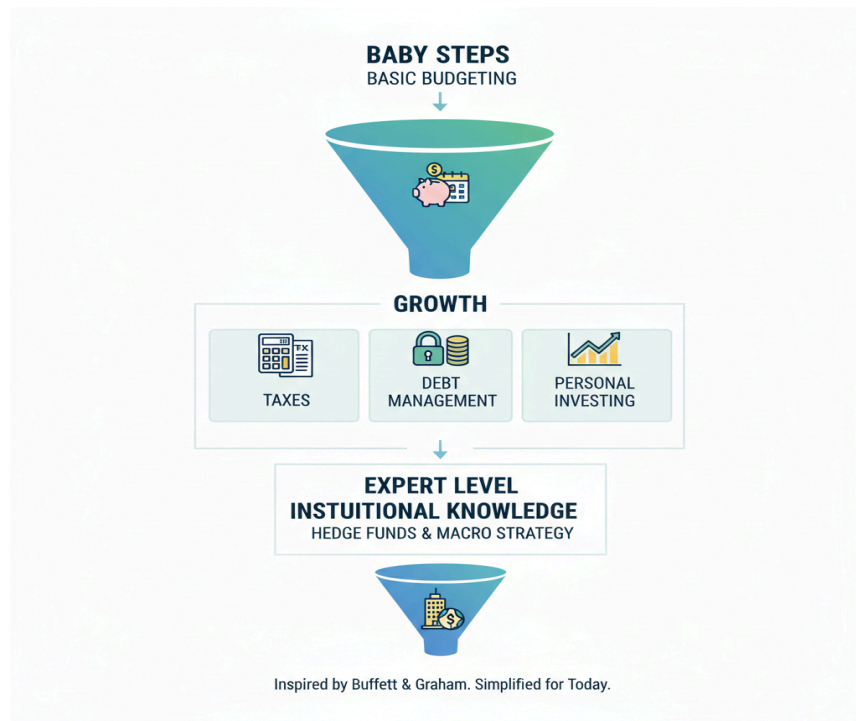
Points of Pain & Deficiency Analysis

The barrier to entry into financial markets is **capital** and **knowledge** about basic finance concepts, like bonds, budgeting, taxes, and stocks. We see clearly that the most powerful Information is held by institutions, giving an unfair edge to every millionaire who's in the loop. Furthermore, the volatility of the stock market can lead individuals to make poor decisions without properly considering the risk because of the many ups and downs, which leads to confusion and frustration. With new tech being built at such a fast pace, new strategies like HFT might discourage someone new altogether because they couldn't do that. But what if they could?

Overall, I hate how intimidating some of these concepts can be because it makes the average young person not try at all, and we all know time is money. Additionally, we don't learn the first thing about personal finance in school, where we should learn skills that bring value.

Opportunities to be efficient
- Create a system geared towards 16-25 year olds, who don't know the first thing about the stock market, and have that system teach them in an engaging way that's actionable and can show results.
- Gemini (or other AI) can potentially build me the platform to do this without coding experience
- I have personal experience with this problem and have dealt with the fear of the great big stock market and how confusing all these concepts can be. Like taxes

Facts:

- Only 57% of U.S. adults are financially literate (S&P Global FinLit Survey, 2022).

- 66% of Gen Z report learning about money mostly from social media, which is often inaccurate or incomplete (TIAA Institute, 2023).

Pain points:

- People panic and sell investments during downturns because they don't understand volatility.

- Complex strategies like HFT (high-frequency trading) or algorithmic investing intimidate beginners.

- School systems barely teach any of this — even with CA and other states adding money management courses, they often aren't taken seriously (CEE, 2024).
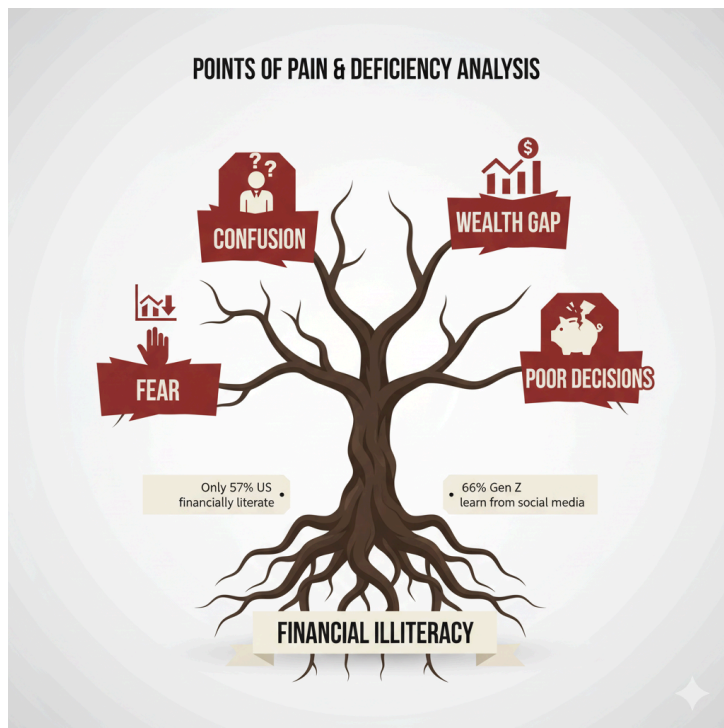
SWOT Modeling

- **Strengths:**
  I'm passionate about this problem and have lived through it. I know exactly how it feels to be 18, staring at a brokerage account sign-up form, completely lost. Then months of practice and research just

- **Weaknesses:**
  I'm not a CFA or PhD. I don't have a ton of money to build a huge platform yet. I'd be relying on AI and third-party tools to get this going.

- **Opportunities:**
  Rising living costs mean people *need* this knowledge more than ever. AI tools (like Gemini, ChatGPT) can help me build a platform without coding from scratch. Partnerships with fintech companies could amplify the reach.

- **Threats:**
  Big players already exist — LearnVest, Acorns, NerdWallet. Plus, the market is full of bad advice and scams. If I don't stand out as **trustworthy**, I could just become more noise.

The assumption here is that my **passion + relatability** can be my edge. People don't just want facts — they want someone they can trust, who's been where they are.

**SWOT ANALYSIS:
FINANCIAL LITERACY PLATTORM**

STRENGTHS	WEAKNESSES
• Passion for the problem • Relatabilly to beginers • Firsthand experience	• Not a certified CFA/PhD • Limited initial capital • Reliance on AI/3rd party tools
OPPORTUNITIES	**THREATS**
• Rising living costs = demand • AI tools for platform building • Fintech partnership potential	• Big competitors (NerdWallet) • Prevelence of bad advice/scams • Risk of being "more noise

Key Insight: Passion + Relatabiily = TRUSTED EDGE

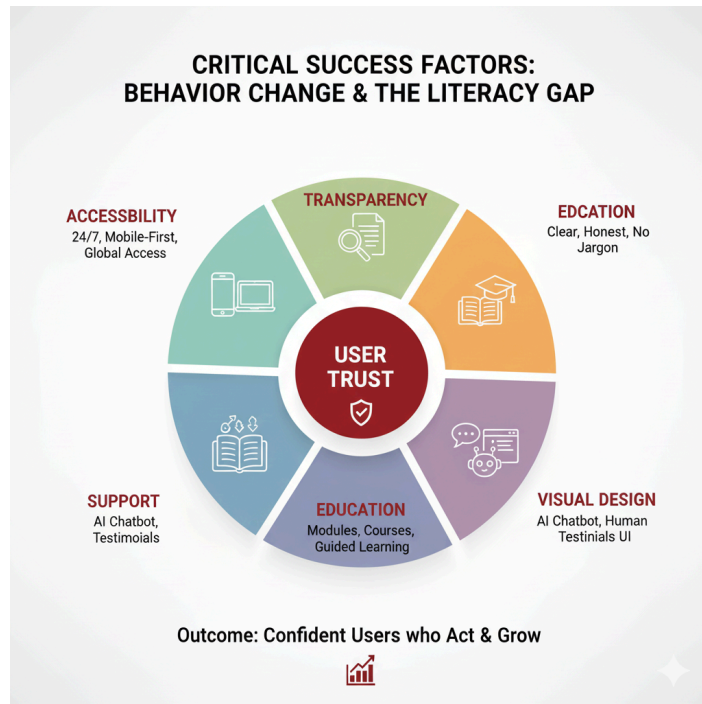# Critical Success Factors

Finally, for this to work, I have to meet some non-negotiables:

- The platform must be **easy to understand** (no MBA required).

- It should be **transparent, educational, and actually helpful** — people should feel more confident after using it.

- The interface has to be clean and inviting — not another boring finance textbook.

- Must be **accessible anywhere**, 24/7.

- Needs modules, a chatbot, and testimonials so it feels interactive and human.

If these factors are met, the assumption is that people will not just use the product once — they'll come back, learn more, and actually apply what they've learned. That's how you create behavior change and close the literacy gap.

CRITICAL SUCCESS FACTORS:
BEHAVIOR CHANGE & THE LITERACY GAP

ACCESSBILITY
24/7, Mobile-First, Global Access

TRANSPARENCY

EDCATION
Clear, Honest, No Jargon

USER TRUST

SUPPORT
AI Chatbot, Testimoials

EDUCATION
Modules, Courses, Guided Learning

VISUAL DESIGN
AI Chatbot, Human Testinials UI

Outcome: Confident Users who Act & Grow

References (APA)

- Council for Economic Education. (2024). *Survey of the States: Economic and Personal Finance Education in Our Nation's Schools.*

- Grand View Research. (2024). *Personal Finance Software Market Size, Share & Trends Analysis Report.*

- S&P Global. (2022). *Financial Literacy Around the World: Insights from the Global FinLit Survey.*

- TIAA Institute. (2023). *Gen Z and Financial Literacy: Understanding the Next Generation's Financial Knowledge Gaps.*