General app ideas:

1. Simple layout with 3 tabs, à la Whatsapp and Instagram.
2. Merge with bank app

Investment planner:

1. A place to search for and store the best bank loans and government programs.
2. A task management system (like Reminders app in iPhone).
3. track your investment
4. plan your investment
5. evolution
6. notifictaion when big change
7. Tutorials for investing without having to invest
8. Suggestions when you are investing
9. **option to get easy access to information and current (financial) news (interest rates in the country/bank, advice depending on the period and the economy, stocks news, etc.) +1**
10. **option to visualize how an investment might go (e.g. enter income, what you want to invest in, … -> creates investing plan showing payments, time, at what moment it starts paying back, how much, etc.) +4**
11. for actual investments : plan of how it’s going, what’s left to pay, time, etc.
12. Third-party inclusion (think Degiro).

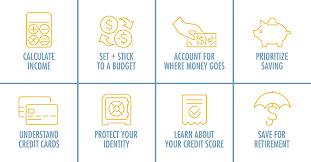
Saving Planner:

1. Gamification of goals with bank vaults.
2. Bank vault to store money away (like Revolut’s). +1
3. having a weekly, monthly and yearly planner that can always evolve according to the new goals and unexpected expenses
4. setting goals and steps to achieve it
5. chart to see where you are
6. create a budget
7. Having folders for money, to put it aside
8. **Having “shared” folders, so multiple people can save up together (this means we also have single vaults) +2**
9. **Calculator of how much time is going to reach your goals**
10. set goals and time
11. put money aside when buying stuff (e.g. the “rounding” option or % of price)
12. congratulate you when you reach your goals
13. only access the savings account under certain conditions (to avoid coming back every time and taking money from it)
14. have different “piggy banks” on savings account? (e.g. one for traveling, one for paying back your loans, etc.)

Money management:

1. learn by doing: a game where you are given a fixed salary and have to choose where to allocate it: monthly expenses, investment, retirement pension, splurge, etc.
2. Design current management: which percentage goes to what.
3. Check the money management strategies of other users (and famous people).
4. Video lessons à la Khan Academy.
5. **set monthly limits on categories (clothing, food, etc) and warns you when you’re approaching/reached the limit (or tells you to slow down if you’re spending fast in the beginning of the month, etc.) +2**

Financial education:

* **gamification of the whole app +3**
* say that they could spend less, don’t evaluate, don't want to track everything,
* find a way to help them/give advice/educate to save money : like round up, game…
* since they already know what they could do if they had less money but they don’t do it, we could calculate what they would be saving if they did it to motivate them to change their habits (cook instead of eating out every lunch)
* little course, things to read but that we can transform in real actions
* advices according to the financial situation of the person, according to the goals
* see what you spend the most on to change your habits/have advice
* Having tutorials for financial concepts
* have little animations available that allow you to learn about the basics (or qualitative videos, w/ or w/o little quizzes, anything attracting that could help people learn well, not just text) -> guide for budgeting, saving, investing, etc
* for each tool on the app, have little “i” or “?” button where you get explanations of what it’s about and why it could help

Tracking spendings:

1. Having multiple ways to visualize our spendings, making personalisable (like notion databases)
2. Setting budgets with categories (food, leisure, etc) and getting notifications when you’re close to reaching it and when you have reached it
3. Planning spendings ahead (vacations, etc)

Loans:

1. Progress bars with how much you have paid off

Financial literacy/money management :

* tool that tracks your expenses and divides them by category so you don’t have to keep a spreadsheet, and you always know where you spend the most
* list of all your recurring payments and easy way to stop them (netflix, spotify, gym, etc)
* fixed costs highlighted/bold (so when you look at your expenses, you know what was necessary and what was not)
* have comparative tool (e.g. you want a music streaming platform -> which one is the cheapest while still offering good service, flights? hotels? warn you when there’s smth cheaper?)
* make sharing expenses with/transferring money to people easy (with friends, fam, partner, etc.)

PS : there are things that probably already exist but not all centralized in 1 place?

**Main ideas**

* Investment planner
  + option to get easy access to information and current (financial) news (interest rates in the country/bank, advice depending on the period and the economy, stocks news, etc.) +1
  + option to visualize how an investment might go (e.g. enter income, what you want to invest in, … -> creates investing plan showing payments, time, at what moment it starts paying back, how much, etc.) +4
* Saving planner
  + Having “shared” folders, so multiple people can save up together (this means we also have single vaults) +2
  + Calculator of how much time is going to reach your goals
* Money management
  + set monthly limits on categories (clothing, food, etc) and warns you when you’re approaching/reached the limit (or tells you to slow down if you’re spending fast in the beginning of the month, etc.) +2
  + Progress bars with how much you have paid off
* Financial education (embedded in the other 3, but also with its own separate tab)
  + gamification of the whole app +3