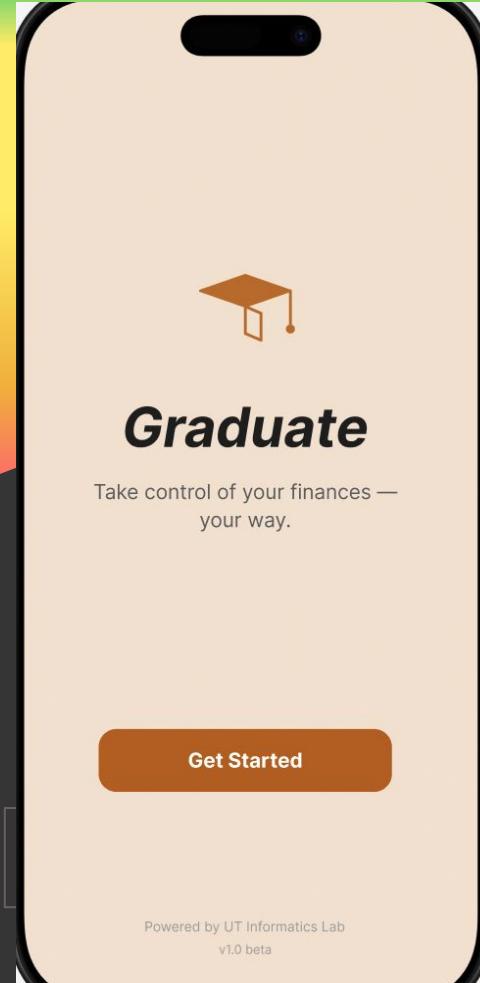


Graduate

Empowering college students to take control of their finances

Grayson G



Powered by UT Informatics Lab
v1.0 beta

The Problem

Question: Do you, and if so, **how do you** currently **keep track of your spending?**

Responses:

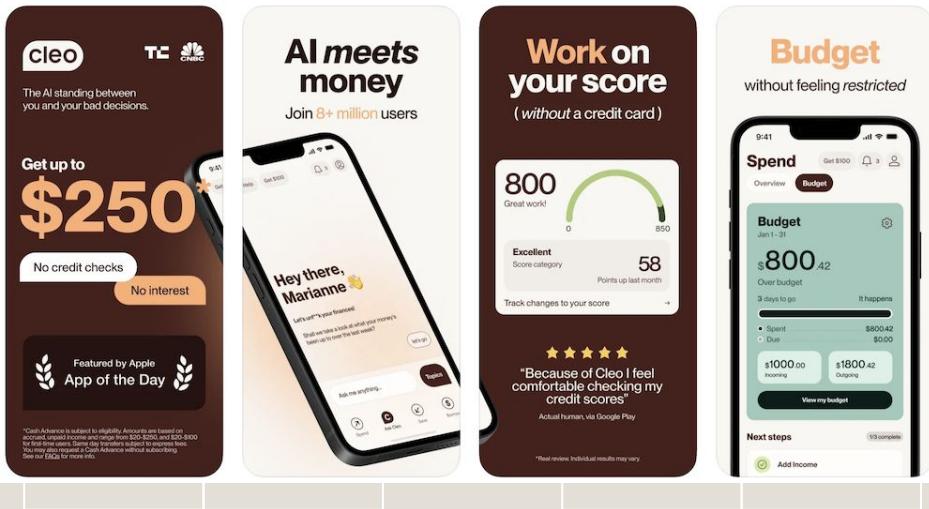
- “**No.** Just looks at Bank Statement.”
- “**I don’t,** I make an effort but **rarely follow it.**”
- “**I don’t**”
- “**I just look at my bank account**”
- “**My budget is cooked**”
- “I manually mark down what I’ve spent in my notes.”
- “Use an app”
- “**On my mind.** Know how i’m spending”

Financial Stress Is Hurting Students

- 84% of college students want financial training
- 59% have considered dropping out due to financial stress
- College students face unstable income, rising tuition, and unpredictable costs
- Current apps don’t understand the life of a college student (unstable income and expenses)
- Students don’t just need “advice”
- They need confidence + clarity + trust

What's out there now

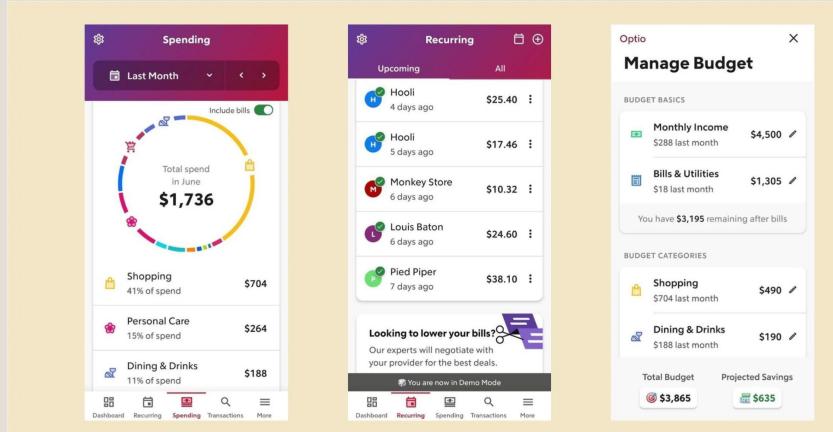
Cleo



- ✓ Clean UX
- ✓ Chatbot personality

- ✗ Mislabeled rent/tuition
- ✗ “Roasting” harms trust
- ✗ Not designed for students

Rocket Money



- ✓ Subscription tracking
- ✓ Bill negotiation
- ✗ Too adult-focused
- ✗ No campus pricing
- ✗ Doesn't explain reasoning

User Study Findings

- “Them knowing the college [major] area I’m in”
- “Rewards. Benefits and perks.”
- “Account balance, current spending, and previous monthly spending”
- “Need to know how accurate these recommendations are”

We interviewed 9
Students across 6
Different Majors
Spanning Freshman –
Senior

User Worries:

- “I won’t take its advice unless I understand why”
- “the app should only be allowed to see things that I allow it to”
- “non secure data.”

Items users want:

- “Having access to **prices around campus**”
- “My **spending vs my income**”
- “**Total spending reports per category** in a given timeframe.”
- “see all my spending **organized and categorized accurately in one place**”

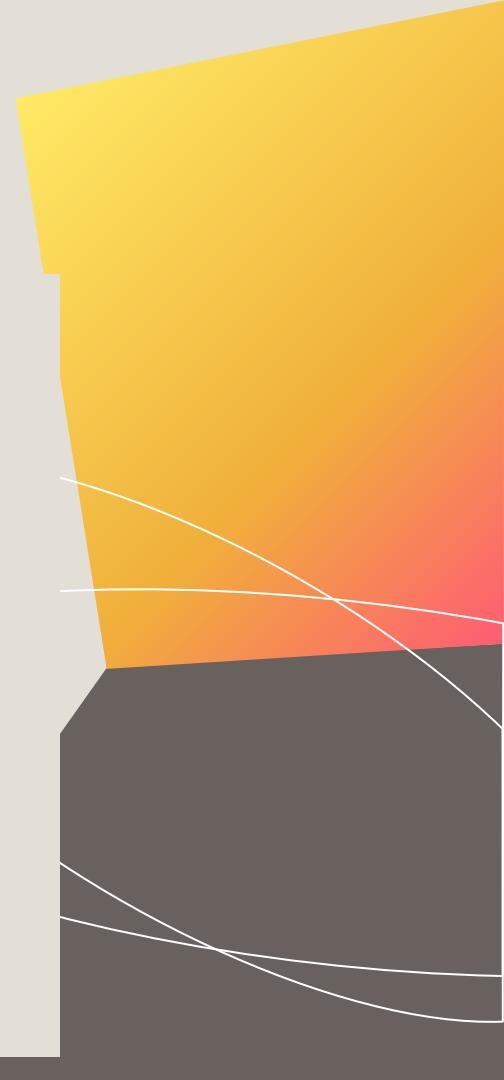
Our Solution?

Graduate

An app by college students for college students.

Meant to **generate budgets, track your finances,**
and **connect you to your campus community.**

Address the gap between **students experiencing financial stress** and **wanting to understand their finances** more.



Key Stakeholders

College Students — Primary Users

Those facing financial stress and needing clearer budgeting tools.

University Administrators — Data Integration Partners

Provide access to Bevo Bucks, tuition info, and meal plan pricing.

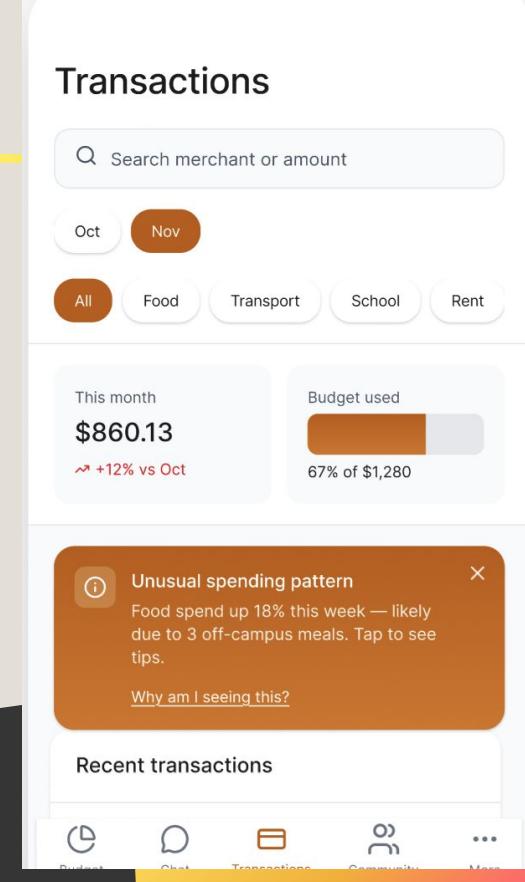
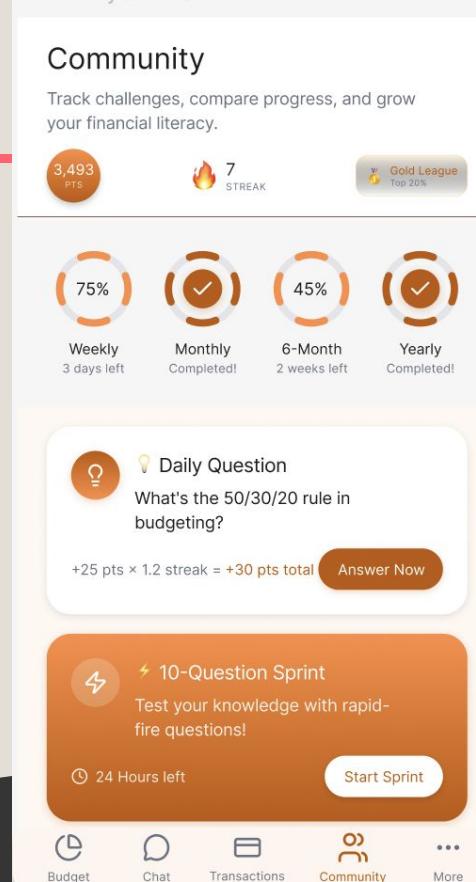
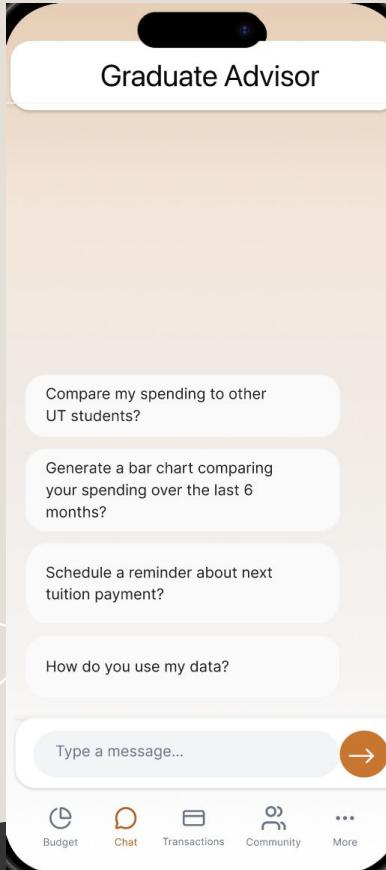
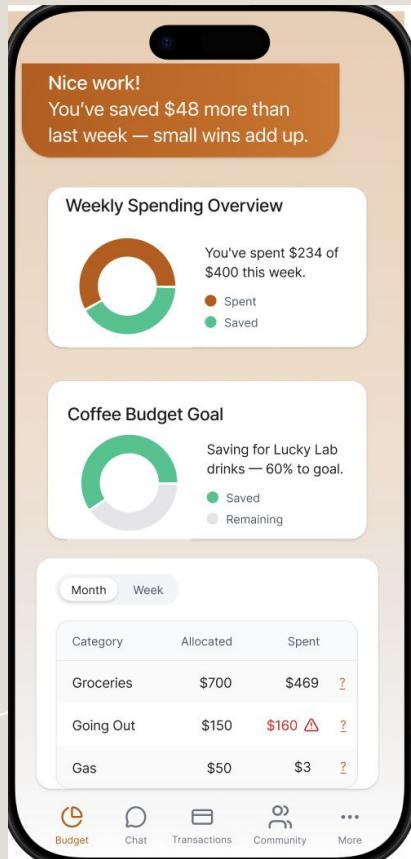
Financial Aid & Student Success Offices — Support Stakeholders

Use anonymized spending trends to identify where students struggle.

Local Businesses — Reward Partners

Offer discounts and incentives that tie into student budgeting habits.

Core Experience - all financial info in one place



Learn & Explore

Explore trusted financial and investing resources from UT and beyond.

Stock Market & Investing Basics

Stock Market 101 (Investopedia)

Understand stocks, ETFs, and basic investing concepts.

Roth IRA Explained (NerdWallet)

Learn how Roth IRAs work and why they matter for young investors.

Market News – CNBC Student Edition

Daily updates and financial news simplified for beginners.

UT Financial Literacy Resources

UT Student Money Management (SMMO)

Workshops, financial coaching, and budgeting guides for UT students.

UT Financial Wellness Program

Free 1:1 financial coaching sessions for budgeting, saving, and planning.

UT Student Emergency Fund

Learn how to apply for financial assistance in case of emergencies.

Budgeting & Smart Spending

Mint Budaeina Guide



Budget



Chat



Transactions



Community



More

Recent transactions



Halal Bros Food

Nov 6 • Why?

\$12
.49



Target Shopping

Nov 5

\$43
.22



CapMetro Transport

Nov 5 • Why?

\$2.5
0



UT Bookstore School

Nov 4

\$87
.50



HEB Food

Nov 3

\$34
.67



Rent Payment Rent

Nov 1

\$675
.00



Lucky Lab Coffee Food

Oct 31

\$4.75



Group Challenges at UT



Join 500 UT Students in Reducing Takeout by 10% 🍔



324/500 students joined



Your Progress 70%



Group Progress 45%



5 days left +75 pts



Weekly Universal Challenge: Spend <\$10 at Gas Stations 🚗



1,234 students joined



Your Progress 85%



Group Progress 55%



1 day left +60 pts



Join 100 Students Doing a No-Spend Day 🌱



89/100 students joined



Your Progress 0%



Group Progress 60%



2 days left +50 pts



Join 100 Longhorns Lowering Shopping by 10% 🛍️



67/100 students joined



Your Progress 0%



Group Progress 30%



8 days left +100 pts

Join Challenge

Join Challenge

Unusual spending pattern
Food spend up 18% this week — likely due to 3 off-campus meals. Tap to see tips.
[Why am I seeing this?](#)

Recent transactions

Merchant	Category	Date	Amount
Halal Bros	Food	Nov 6	\$12.49
Target	Shopping	Nov 5	\$43.22
CapMetro	Transport	Nov 5	\$2.50
UT Bookstore	School	Nov 4	\$87.50
HEB	Food	Nov 3	\$34.67
Rent Payment	Rent	Nov 1	\$675.00
Lucky Lab Coffee	Food	Oct 31	\$4.75

Budget Chat Transactions Community More

User Journey 1 of 3

Making Purchases

1. Student makes a purchase

Bank → Plaid → Graduate

2. Plaid imports the transaction

Merchant name, amount, date

3. AI categorizes the purchase

Uses UT vendor data + prior behavior

4. Budget updates automatically

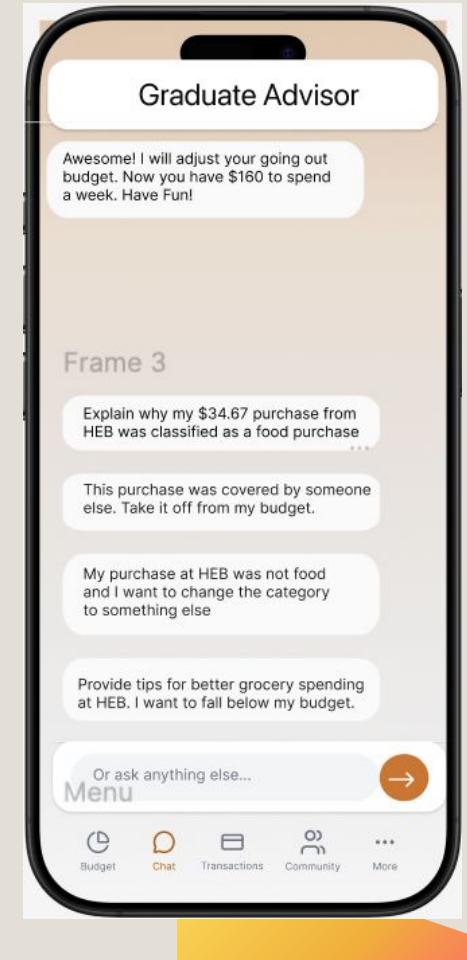
Food/Housing/Transport adjusts in real time

5. User taps ‘Why?’ or ‘Edit’

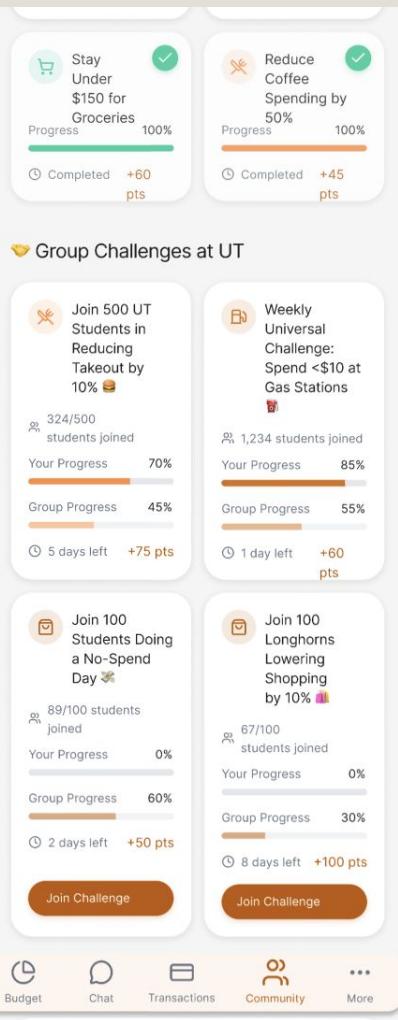
Explainable AI opens a quick breakdown

6. AI explains the recommendation

Category reasoning, budget impact, alternatives



User Journey 2 of 3 Completing Challenges



1. Student opens app → sees the Daily Challenge

Ex: 'Spend under \$10 on food today'

2. Challenge counts automatically using transactions

AI verifies progress as the day goes on

3. Student completes the challenge

Visual checkmark + confetti moment

4. Points and streak increase

Motivation to stay consistent

5. User redeems points in Rewards

Coupons, discounts, local business deals

6. Optional See rank among UT

Light competition, never stressful

Community

Track challenges, compare progress, and grow your financial literacy.

3,493 PTS

7 STREAK

Gold League
Top 20%

75%

Weekly
3 days left

100%

Monthly
Completed!

45%

6-Month
2 weeks left

100%

Yearly
Completed!



Daily Question

What's the 50/30/20 rule in budgeting?

+25 pts × 1.2 streak = +30 pts total

Answer Now



10-Question Sprint

Test your knowledge with rapid-fire questions!

24 Hours left

Start Sprint

Your AI Challenges



Keep Dining Out Under \$60 This Week

Progress
80%



Limit Shopping to \$100 This Month

Progress
65%

User Journey 3 of 3

Accessing U.T. Better



1. Student asks: “What’s on the Kins menu today?”

Or: dining prices, Bevo Bucks, hours

2. AI checks UT dining sources

Menu APIs, meal-plan pricing, hours

3. AI returns menu + estimated cost

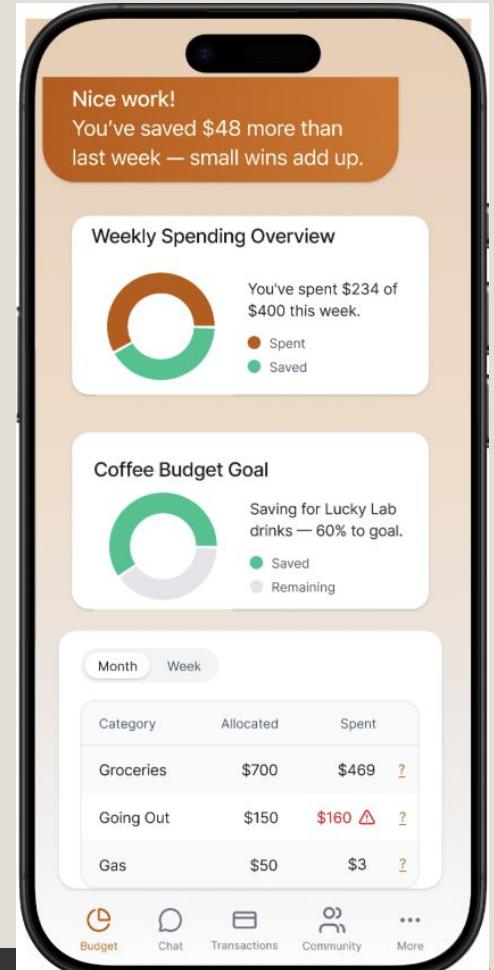
Keeps cost visible for budgeting

4. Student chooses a meal

Decision made with budget awareness

5. Transaction logs automatically

Food budget updates instantly



Revisions and Guidelines

Step 3 of 3 Choose Your Graduate Advisor Persona

Pick how you'd like your AI to talk, teach, and help you manage your money.



Friendly Face

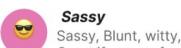
Supportive, positive, and conversational.



Instructional

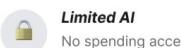
Recommended

Supportive, positive, and conversational.



Sassy

Sassy, Blunt, witty, and unfiltered. Great if you prefer a little tough love.



Limited AI

No spending access. Only learns from what you tell it

Finish Setup

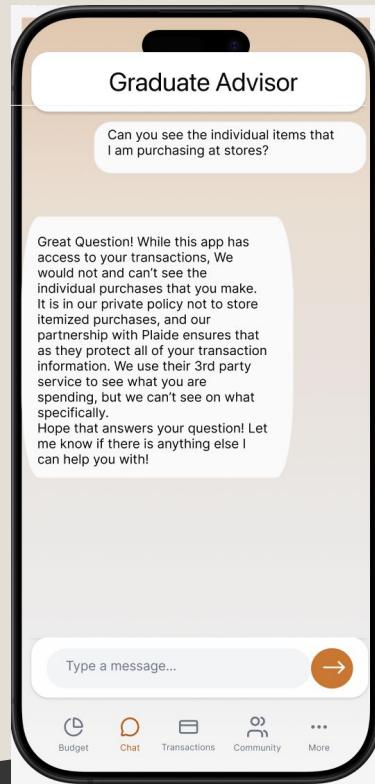
Persona Selector

Gives users control over tone and style of advice.

Limited AI Mode

Supports students who want stricter data boundaries.

We made changes to meet user study and ensure we are following ethical human-AI interaction.



Clear Data Policy Explanations

Prompts in the chat help users ask “What data do you see?”

AI explains policies in simple, non-technical language.

Why this matters

These updates increase transparency, user control, and trust.

FERPA

and

Data Privacy

- **UT EID = identity check only**
We verify you're a student—**no grades, classes, or FERPA data** are accessed or stored. (*Reflects UT System FERPA policy*)
- **We never collect FERPA-protected records**
No transcripts, academic info, or enrollment data—ever.
- **All campus data is opt-in**
Meal-plan balance or Bevo Bucks connect **only if the user chooses**. Can be turned off anytime.
- **User control modes**
Full AI Mode and Limited AI mode
- **Banking is secured through Plaid**
We **never see passwords** or full account details; only basic transaction info for budgeting.
- **No selling or sharing personal data**
Universities and partners only see **aggregate, anonymous trends**, not individual students.
- **Clear transparency**
Users can always ask the AI: “*What data do you see right now?*”

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