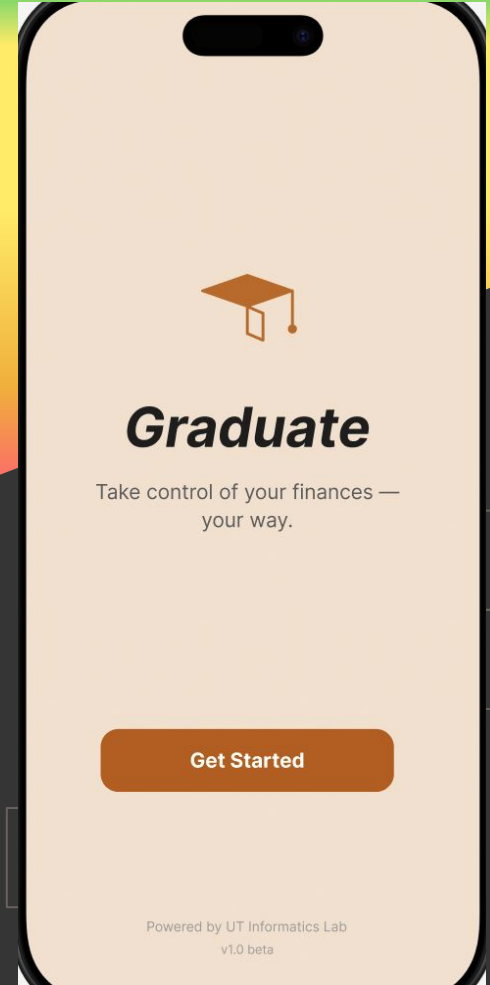


# Graduate

Empowering college students to take control of their finances

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Grayson G



# The Problem

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

Responses:

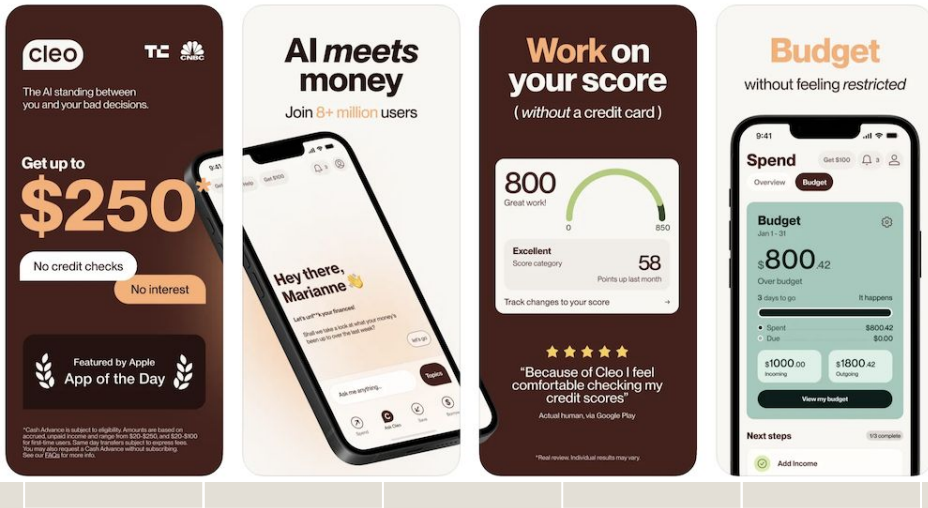
- **“No.** Just looks at Bank Statement.”
- **“I don’t,** I make an effort but **rarely follow it.”**
- **“I don’t”**
- **“I just look at my bank account”**
- **“My budget is cooked”**
- “I manually mark down what I’ve spent in my notes.”
- “Use an app”
- **“On my mind.** Know how i’m spending”

## 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

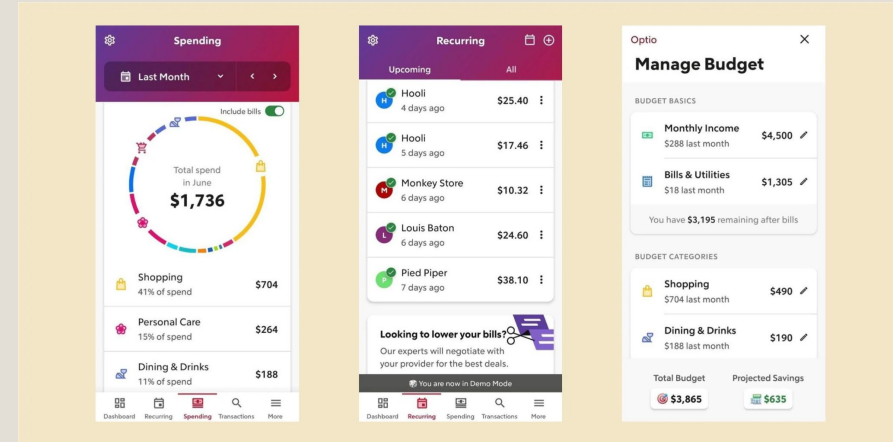
✓ Chatbot personality

✗ Misleading 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**

## 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**”

## 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.**”




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.

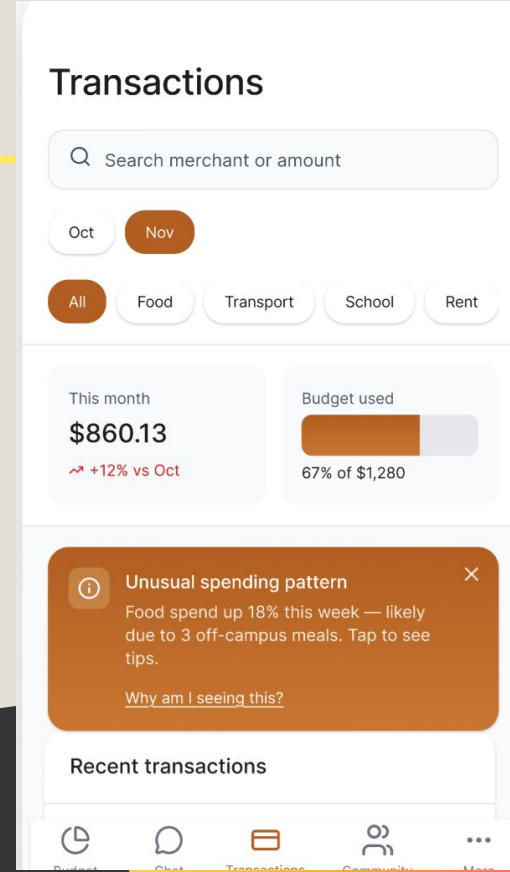
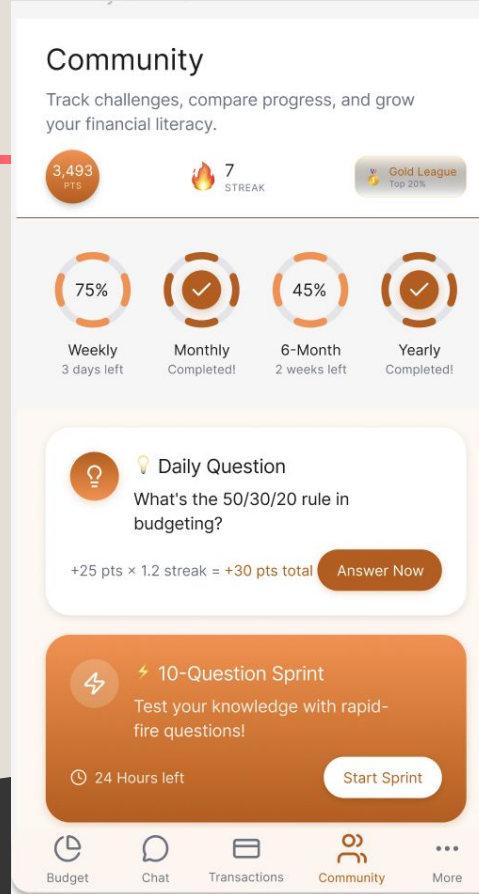
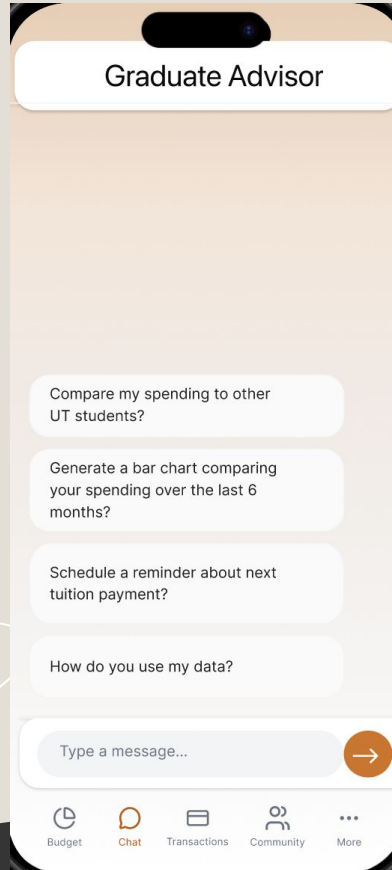
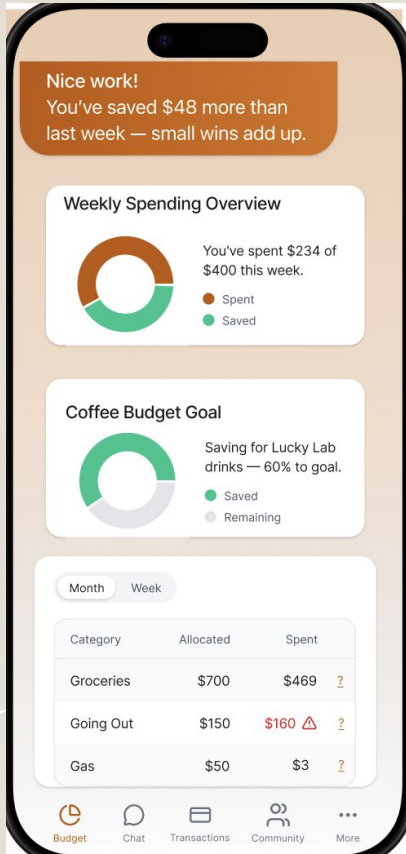
## **Financial Aid & Student Success Offices — Support Stakeholders**

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 Budaetina 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



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

**Unusual spending pattern** ×

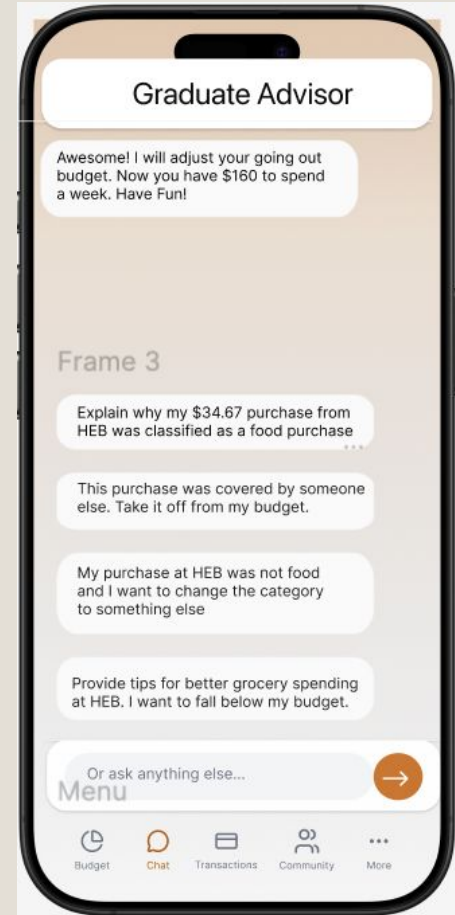
Food spend up 18% this week — likely due to 3 off-campus meals. Tap to see tips.

[Why am I seeing this?](#)

#### Recent transactions

	Halal Bros <span>Food</span>	\$12 Nov 6 • <a href="#">Why?</a> <a href="#">Edit</a>	.49
	Target <span>Shopping</span>	\$43 Nov 5 • <a href="#">Why?</a> <a href="#">Edit</a>	.22
	CapMetro <span>Transport</span>	\$2.5 Nov 5 • <a href="#">Why?</a> <a href="#">Edit</a>	0
	UT Bookstore <span>School</span>	\$87 Nov 4 • <a href="#">Why?</a> <a href="#">Edit</a>	.50
	HEB <span>Food</span>	\$34 Nov 3 • <a href="#">Why?</a> <a href="#">Edit</a>	.67
	Rent Payment <span>Rent</span>	\$675 Nov 1 • <a href="#">Why?</a> <a href="#">Edit</a>	.00
	Lucky Lab Coffee <span>Food</span>	\$4.75 Oct 31 • <a href="#">Why?</a> <a href="#">Edit</a>	

 Budget  Chat  Transactions  Community  More



# 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

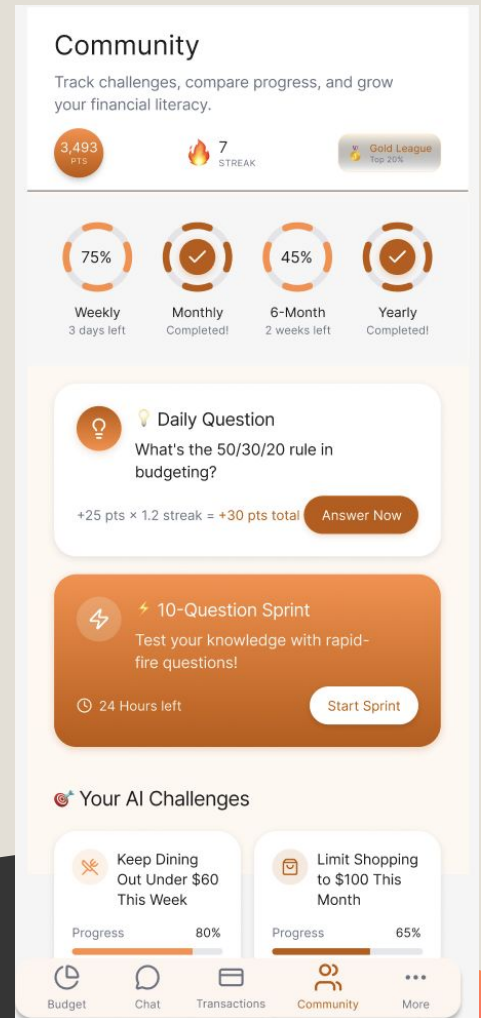
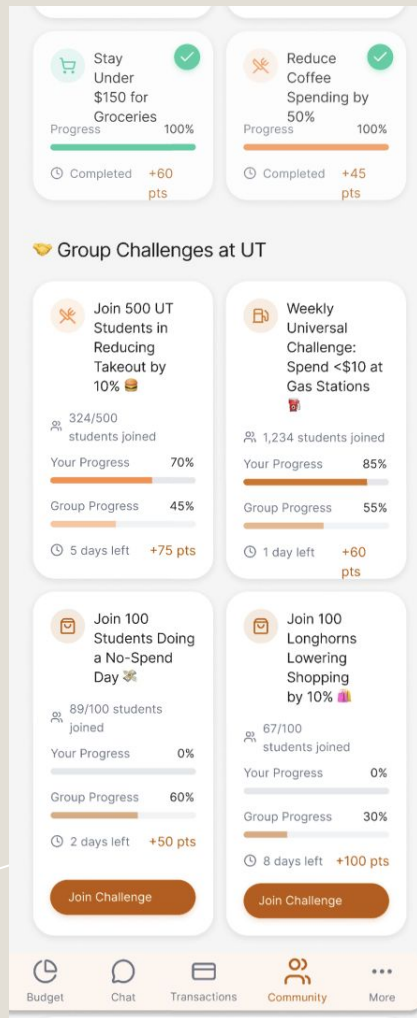
Motivation to stay consistent

### 5. User redeems points in Rewards

Coupons, discounts, local business deals

### 6. Optional See rank among UT

Light competition, never stressful



# 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

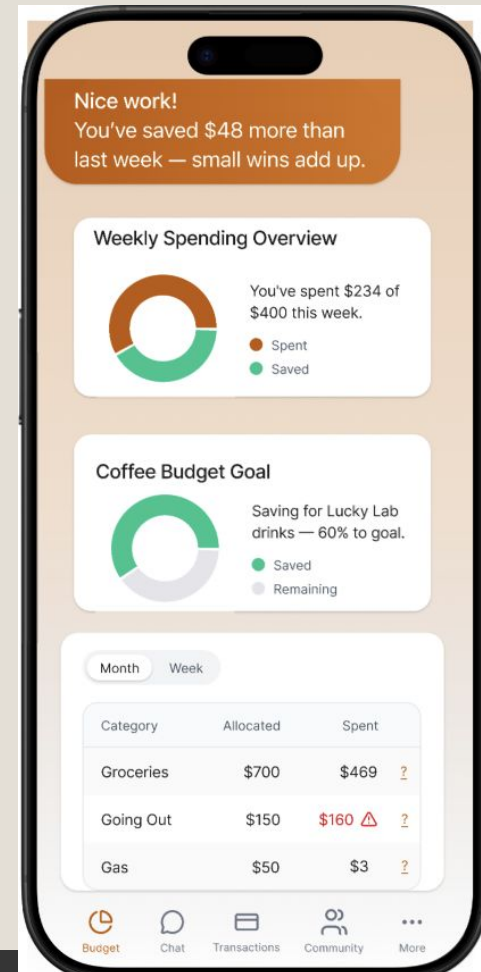
Keeps cost visible for budgeting

## 4. Student chooses a meal

Decision made with budget awareness

## 5. Transaction logs automatically

Food budget updates instantly



# Revisions and Guidelines

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

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



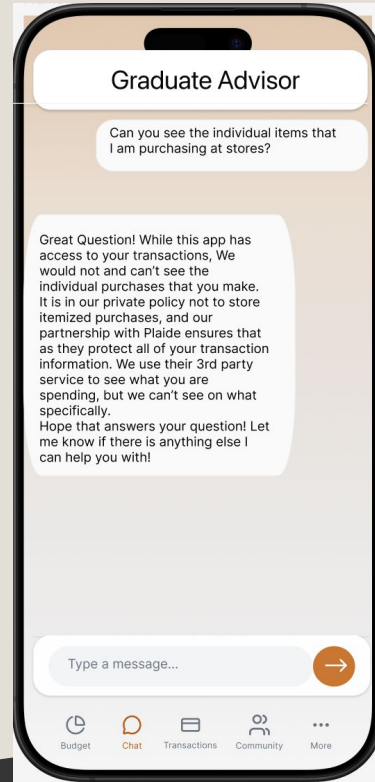
### Limited AI

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.



## 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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