Skip’s ideas:

Here is the ***BANKING (School Bank Program)*** idea I had:

* **PROBLEM**
  + Why Blacks are unbanked
    - They do not TRUST Banks
      * No diversity/representation
      * Historical Precedent - discrimination in products (mortgages) & high-fees
      * Need Black perspectives when new financial P&S are being created and when decisions about investments in specific communities are being made
    - Do not have enough money to keep an account
* I am wanting to create a paradigm shift by building Black (and Brown) underserved youth's FINANCIAL IDENTITIES (fyIDs) within the global financial system by promoting a *wealthy lifestyle behavio*r →
  + Spending less than you make AND saving / investing the difference → *(PARTICIPATING IN MAINSTREAM BANKING)*
  + Earning interest (SAVING) / appreciation (INVESTING)
* ***School Bank Program’s GOAL →*** Curate the story (storytelling) of the value proposition of banks ***→*** why the budding financial consumers ultimately need a bank and the emerging role they play (revolutionizes the fabric of their daily lives by behaving as the center of their entire lifestyle)
  + *PLATFORM PILLARS → Banking x Investing x Saving x Budgeting x Earning*

The ***VIRTUAL WORLD***(Second Life, Sims, Roblox, Among Us) idea I had:

* A virtual world (immersive environment) that is powered by our proprietary virtual stock trading platform (VSTP) and includes its own digital economy. VSTP is a combination of:
  + *Shaker Stock Exchange (SSE)* - a virtual stock simulation game that fosters liquidity by allowing players ( aka "shakers") to execute trades - buy & sell stocks
  + *Social Trading Network (STN)* - a community networking feature that allows shakers to share trading ideas, stock tips etc via chat
  + *Digital Curriculum* centered on teaching users how to invest in the stock market

Thomas:

Story based experience about running a bodega. Two characters - the bodega owner and his nephew (the nephew is the protagonist). The nephew wants to buy an expensive item (ex. Some headphones, or similar), the uncle would like to give it as a gift but can’t because at the moment his budget is very tight. He decides to try and optimize his budget, and take the opportunity to teach his nephew some financial skills by looping him in on the bodega business. Players will either solve preset puzzles/stages, or maybe make open-ended decisions against randomized/simulation like challenges. Succeeding in managing the bodega together will progress the story until eventually the owner can buy his nephew some headphones for a heartwarming ending. There could also be a small, topdown navigation component (like pokemon exploration) where the boy can wander around a small neighborhood, manage his own pocket money, and meet a few other characters in various financial situations/with their own lessons to teach.

The game would progress through stages of lessons, starting with budgeting, then evolving to using loans effectively and maybe stocks.