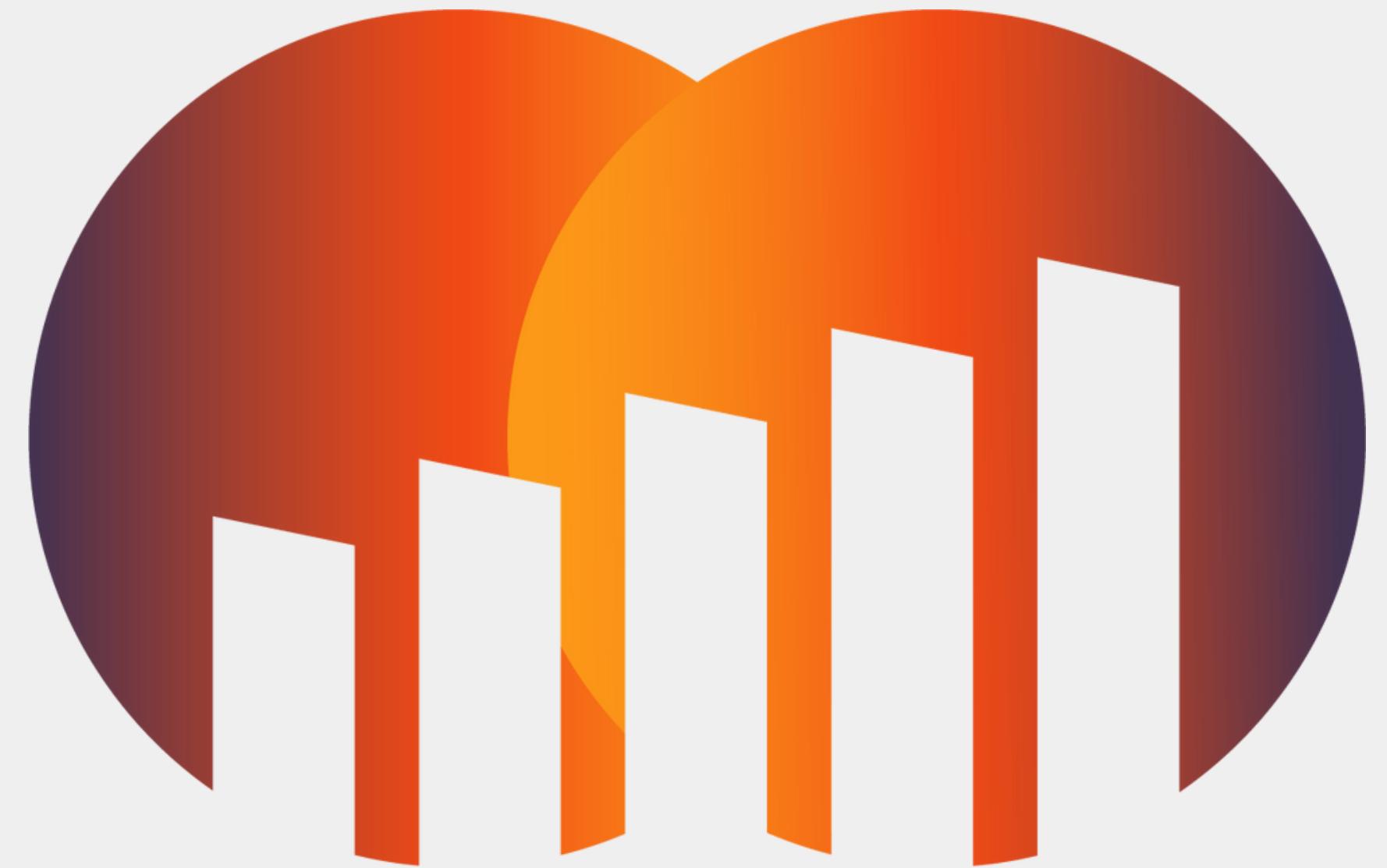


Let's Start

# Money.me



money . me

# Why Money.me

50% of US adults failed the financial literacy test. [1]

77% of American households have at least some type of debt.

Only 1-in-3 adults show an understanding of basic financial concepts. [2]

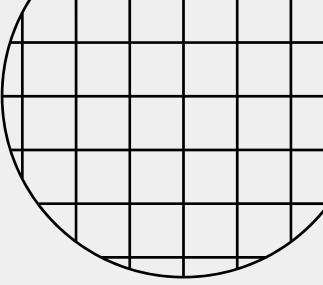
Literature attributes low financial literacy to the intrinsic dynamics of consumerism, limiting understanding and encouraging spending through aggressive marketing campaigns.

Whatever the reason, Money.Me helps the average user become a wise spender.



[1] Lusardi, A., & Mitchell, O. S. (2011). Financial literacy and retirement planning in the United States. *Journal of pension economics & finance*, 10(4), 509-525.

[2] Financial literacy around the world: (n.d.-b). [https://gflec.org/wp-content/uploads/2015/11/3313-Finlit\\_Report\\_FINAL-5.11.16.pdf](https://gflec.org/wp-content/uploads/2015/11/3313-Finlit_Report_FINAL-5.11.16.pdf)



## Teaches

Fills in any financial knowledge gaps you might have.

## Compares

Compares the best alternative for your purchases

## Visualize

Helps you visualize the implications of your financial choices

## Advises

Advises you on financial decisions through analysis of documents.



How can I finance my car payment?

Other people have asked for...

How can I finance my car payment?

What is a bond?

I don't know what stocks to invest in

Should I buy a house or should I rent?

# Money.Me Features



ChatBot textbox, ask any of  
your financial questions

How can I finance my car payment?



Upload a contract and  
Money.me will explain it to you

Other people have asked for...

How can I finance my car payment?

Should I buy a house or should I rent?

What is a bond?

I don't know what stocks to invest in

Recommendations of the most common  
questions / things you should know



Show me some financing options for a 2024 Tesla model 3 rwd

"Sure, I can help you with that! To provide you with the best financing plan for buying a Tesla Model 3, I need some additional information. Could you please answer the following questions:

1. What is your estimated credit score?
2. How much are you willing to pay as a down payment?
3. What is your preferred loan term (e.g., 36 months, 48 months)?
4. Do you have a trade-in vehicle?
5. What is your estimated annual income?

**Money.me cares about your financial health, it will warn you of possible downturns.**

**Money.me presents the user the best paying plan for their purchase.**

Show me some financing options for a 2024 Tesla model 3 rwd

 Depreciation and other fixed cost may lead financial troubles, click **here** to learn more.

**i** Bank of America  
SPONSORED

- Loan Amount: \$40,000
- Down Payment: \$8,000
- Loan Term: 48 months
- Interest Rate: 3.25%
- Monthly Payment: \$889.79
- Total Interest Paid: \$3,310.92

Rating

**i** Wells Fargo

- Loan Amount: \$40,000
- Down Payment: \$8,000
- Loan Term: 48 months
- Interest Rate: 3.25%
- Monthly Payment: \$889.79
- Total Interest Paid: \$3,310.927

Rating

**i** Chase Bank

- Loan Amount: \$40,000
- Down Payment: \$8,000
- Loan Term: 72 months
- Interest Rate: 3.75%
- Monthly Payment: \$617.75
- Total Interest Paid: \$5,155.07

Rating

**Gives a rating based on the risk of the financial choice and the interests rate.**

How can I finance my car payment?



"Sure, I can help you with that! To provide you with the best financing plan for buying a Tesla Model 3, I need some additional information. Could you please answer the following questions:

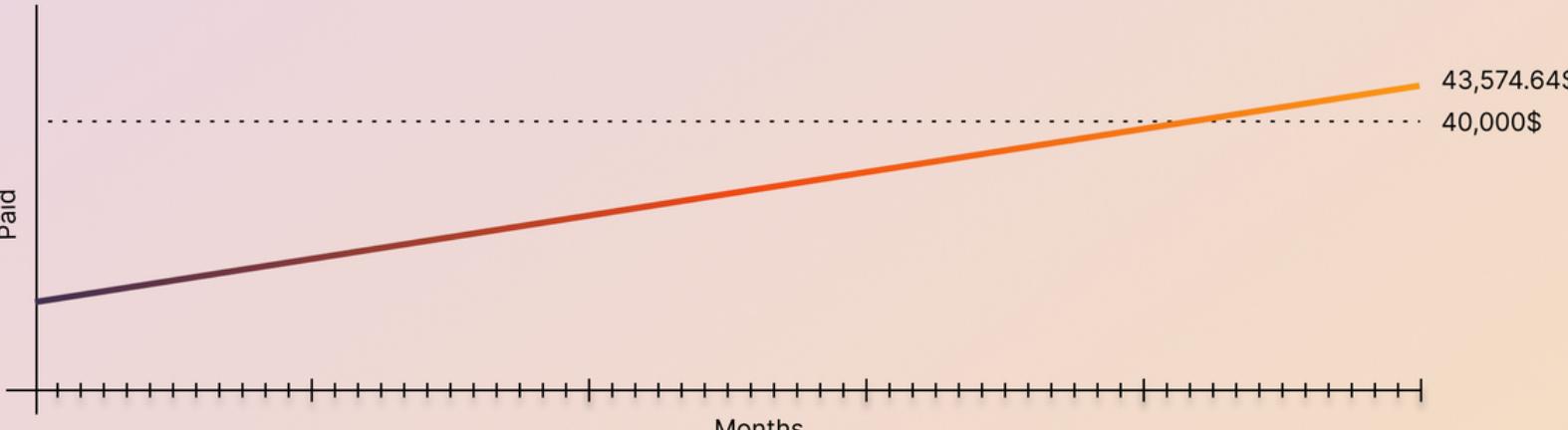
1. What is your estimated credit score?
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4. Do you have a trade-in vehicle?
5. What is your estimated annual income?

Show me some financing options for a 2024 Tesla model 3 rwd

**i** Bank of America SPONSORED Rating 

How it works:

- **Loan Amount:** Bank of America will provide you with a loan of \$40,000 to purchase your Tesla Model 3.
- **Down Payment:** You'll pay a down payment of \$8,000 upfront.
- **Loan Term:** The loan term is 60 months, meaning you'll make monthly payments for five years.
- **Interest Rate:** The interest rate for this loan is 3.5%.
- **Monthly Payment:** Your monthly payment will be approximately \$726.24.
- **Total Interest Paid:** Over the course of the loan, you'll pay a total of \$3,574.64 in interest.



How can I finance my car payment?



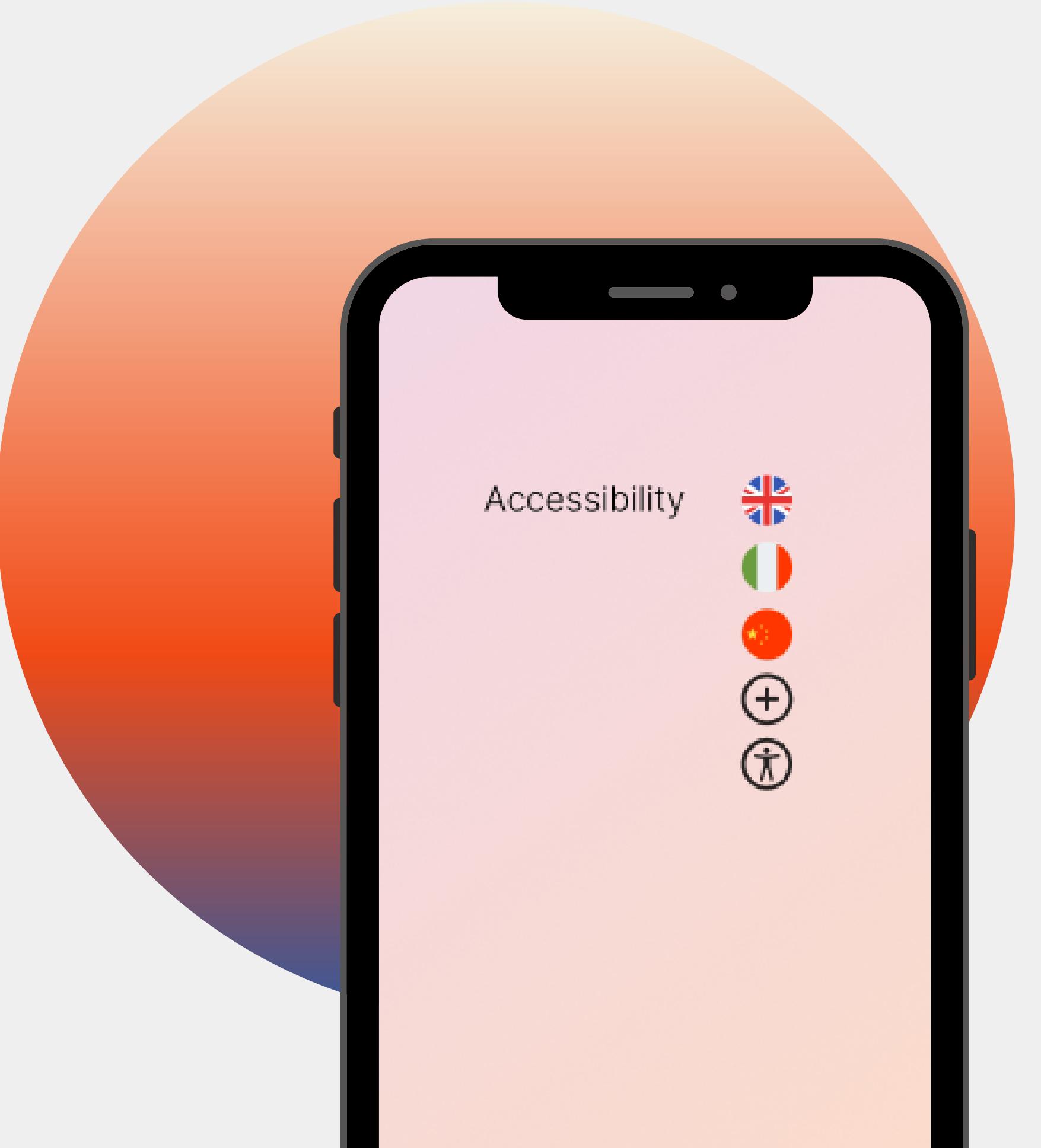
# Product Dimensions

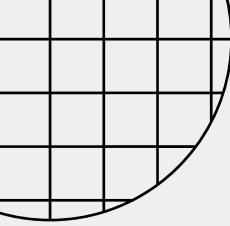
## Accessibility and Inclusion

Money.me has a clean and user friendly UI.

Multi lingual language support.

User info given at startup provide a tailored-user experience.





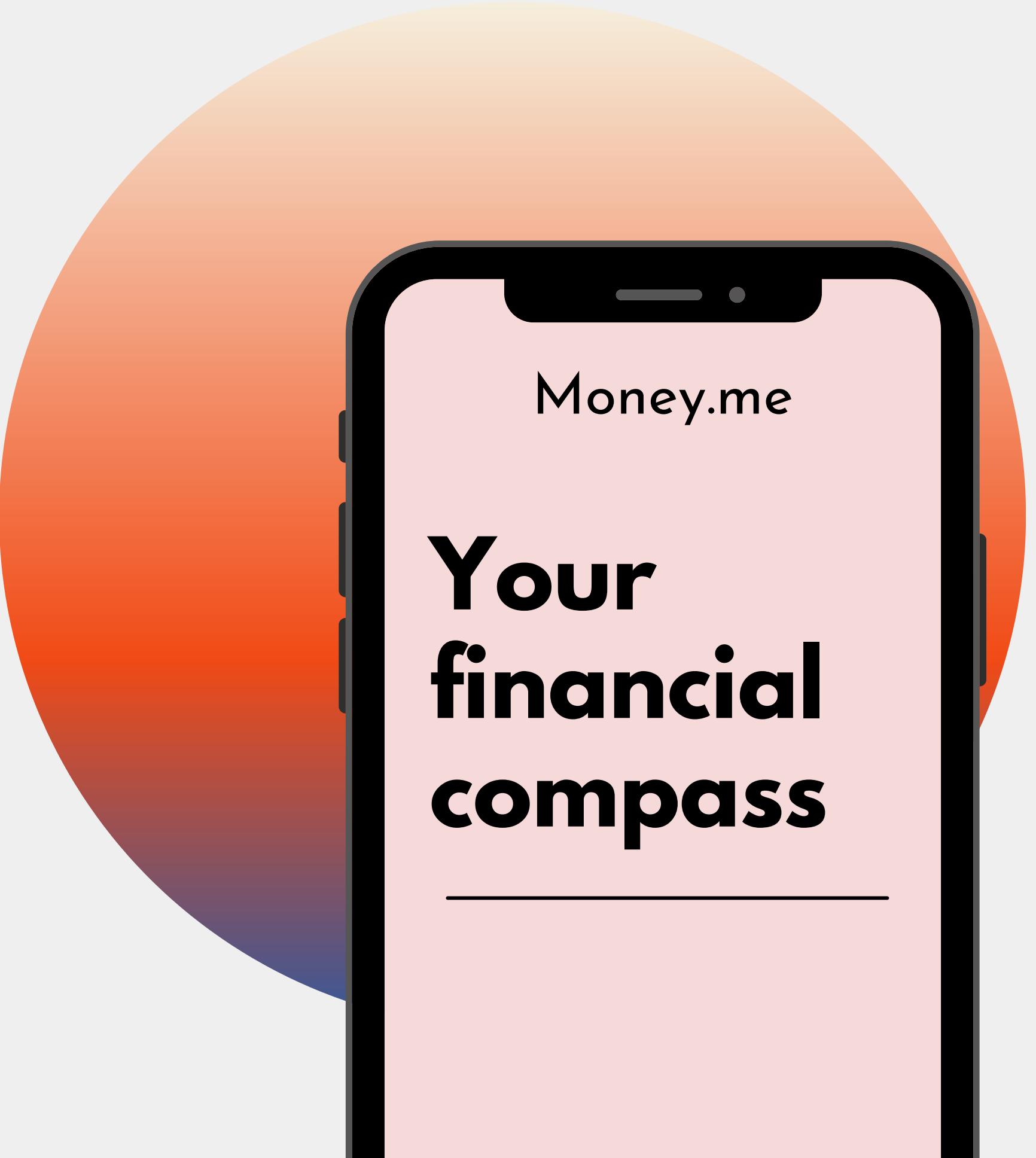
# Product Dimensions

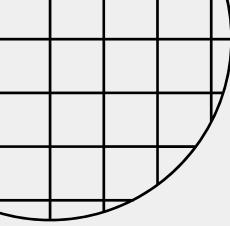
## Financial literacy

Money.me chatbot answers all of your questions about personal finance.

Tells you what you don't know that you don't know.

Learn about finance and watch your money tree grow!



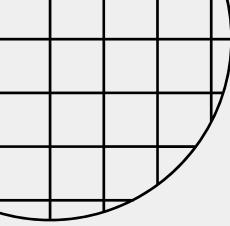


# Product Dimensions

## Financial decisions

The GPT-based model is trained on a comprehensive dataset that includes reliable financial information to enhance its understanding and response accuracy in financial contexts.





# Product Dimensions

## The Money Tree

Gamification is important to engage the user.

With the money tree the user will see its own tree grow for each concept that he learns.

Of course the fruit of its work are green dollars.



# 82%

of respondents in Financial Services have used AI-tools.



Source: McKinsey Global Survey on AI, 1,684 participants at all levels of the organization, April 11-21, 2023

| Key Partnerships   | Key Activities   | Value Propositions   | Customer Relationships   | Customer Segments  |
|--|--|--|--|--|
| Key Resources  | Channels   |  |  |  |
| <ul style="list-style-type: none"> <li><b>Banks (for sponsorship and integrated ads)</b></li> <li><b>Legal and financial experts (for content accuracy)</b></li> <li><b>Technology providers (for AI and chatbot development)</b></li> </ul> | <ul style="list-style-type: none"> <li><b>Chatbot development and maintenance</b></li> <li><b>Content creation and updates</b></li> <li><b>Managing sponsor relationships</b></li> </ul> | <ul style="list-style-type: none"> <li><b>Free financial contract analysis</b></li> <li><b>Instant answers to finance-related questions</b></li> <li><b>User-friendly interface with integrated, non-intrusive bank ads</b></li> </ul> | <ul style="list-style-type: none"> <li><b>Automated customer support via chatbot</b></li> <li><b>Regular updates to ensure accurate and current information</b></li> <li><b>User engagement through interactive financial education</b></li> </ul> | <ul style="list-style-type: none"> <li><b>Individuals managing personal finances</b></li> <li><b>People entering new financial contracts</b></li> <li><b>Finance students and beginners learning about financial concepts</b></li> </ul> |

| Cost Structure   | Revenue Streams  |
|--|--|
| <ul style="list-style-type: none"> <li><b>AI development and operational costs</b></li> <li><b>Content creation and maintenance costs</b></li> <li><b>Marketing and partnership management expenses</b></li> </ul> | <ul style="list-style-type: none"> <li><b>Sponsored advertisements from bank</b></li> <li><b>Premium features or subscription models</b></li> <li><b>Advertising revenues</b></li> </ul> |

End

# Thank you

Do you have any questions?

