

# DESIGNATHON

## Crack The Complexity

Team Name - RunTime-Terror

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Track - FinTech

Project Name - StudentStash



A++



MHRD  
Govt. of India



UGC

University Grants Commission

Category 1  
with 12B Status



NATIONAL INSTITUTIONAL  
RANKING  
FRAMEWORK  
(2024)  
12<sup>th</sup> Ranked University



(2025) World Ranking  
one among 46 Indian Universities



(2024) World Ranking  
one among 91 Indian Universities



VERY GOOD  
QS 4 Star Rated Globally



SHANGHAI  
RANKING  
(2024) World Ranking  
Ranked 5-7 in Indian Universities

# PROBLEM STATEMENT

- Students struggle to develop investing/saving habits due to:
  - Lack of financial literacy and motivation
  - High entry barriers in traditional investment platforms
  - Absence of engaging, youth-oriented tools to guide their journey
- Even small, regular savings can lead to large future gains, but young people miss out.

# StudentStash

- A gamified platform for daily micro-savings and investments, tailored for students and Gen Z users
  - Easy onboarding and a fun, challenge-driven interface
  - “Save as little as ₹10” with simulated wallet; track progress with interactive dashboards
  - Peer challenges, leaderboard, and badge-based rewards drive engagement
  - AI-powered nudges provide personalized saving/investment tips
  - Education modules and pop-up explanations promote financial literacy
- Why It's Innovative you may ask? :
  - First Indian platform focusing on micro and habit-driven investing for students
  - Blends gaming and behavioral psychology for financial empowerment
  - Accessible, inclusive, and oriented around real-life youth challenges

# APPROACH

- Frontend: ReactJS
- Backend: Node.js + Express (or Firebase/no-code for rapid MVP)
- Database: Firebase Realtime DB or simple JSON
- AI/ML: OpenAI API or static logic for savings nudges
- Design: Figma for UI, Tailwind CSS / Material UI / StreamLit
- Methodology & Process
- User flow: Sign up → Dashboard → Start daily/weekly challenges → Save/Invest (simulated)  
→ Earn badges/rewards → Learn via tips
- Screens: Home | Add Savings | Challenges | Leaderboard | Rewards | Learning Hub

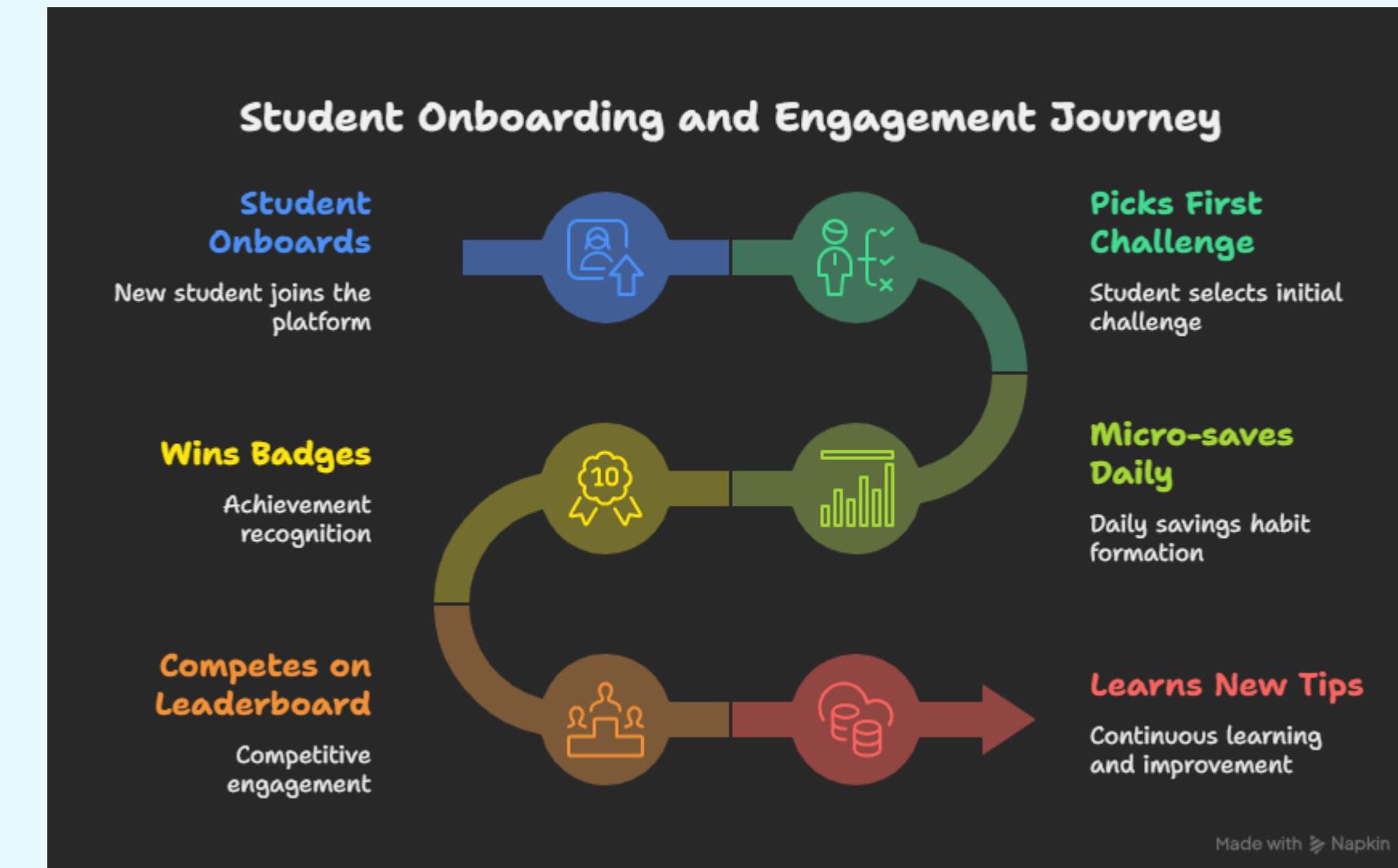
# FEASIBILITY AND VIABILITY

- Feasibility:
- Works with simulated accounts for MVP; easy to scale by integrating with payment gateways/wallets later
- Core features ready within 24 hours for demo (sign up, dashboard, challenges, leaderboard, AI nudges)
- Potential Challenges:
- User trust in a financial app
- Regulation & real-money investment handling (future versions)
- Mitigation Strategies:
- Student-focused UX, transparency, and education
- MVP avoids real money; future compliance planned for official rollout

# IMPACT AND BENEFITS

- Social Impact:
- Makes personal finance approachable for millions of students
- Reduces financial anxiety; builds good habits early
- Economic Impact:
- Empowers youth toward self-reliance and smarter money management
- Increases national savings/investment literacy rate
- Additional Benefits:
- Can extend to families, NGOs, or rural students to reduce financial inequality

# PROTOTYPE DEMO / SCREENSHOT



# FORMATTING RULES

- Financial literacy research (e.g., RBI/SEBI data on young investors)
- User behavior studies (gamified learning, micro-saving studies)
- Source: SEBI Financial Literacy Report 2024

**THANK  
YOU**