# Finfluent

## Where Financial Wellness Flows Naturally

Transforming how working professionals build financial confidence through AI-powered guidance and community-driven accountability.

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## PROBLEM

# Financial wellness remains out of reach for millions of Americans

- Financial literacy is rarely taught in formal education
- 77% of Americans report anxiety about their finances
- Financial advice is often expensive and inaccessible

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# VISION

## Democratizing financial wellness through technology

- Empower individuals with accessible financial guidance
- Improve decision-making through AI-driven education
- Build a future where everyone can confidently manage their money

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# MARKET OPPORTUNITY

Massive underserved market opportunity

Our app has the following market sizing:

**TAM**

210M adults in the U.S. with financial planning needs

**SAM**

80M middle-income individuals aged 25–50

**SOM**

5M digitally native users likely to try AI-driven apps

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# OUR SOLUTION

## AI-powered financial advisor with gamified community features

- Secure bank account integration (Premium)
- Spending pattern analysis and automated tracking
- Personalized financial planning with goal-based rewards
- Community challenges and point-based achievements
- Real-time financial alerts and portfolio management

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# PRICING STRATEGY

## Freemium Model with B2B Enterprise Options

- Free Tier: $0 (Basic AI, limited queries, financial literacy)
- Premium: $29.99/month (Advanced AI, Plaid integration, portfolio management)

- Small Companies (50-200 employees): $12/employee/month
- Medium Companies (200-1000 employees): $9/employee/month
- Large Enterprises (1000+ employees): Custom pricing

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# Go-to-Market Strategy

## Multi-channel approach for rapid user acquisition

### Direct-to-Consumer (D2C) via App Stores & Website

- Launch on iOS, Android, and Web with freemium model
- Use SEO, influencer marketing (finance creators on TikTok/YouTube), and paid ads targeting early adopters

### Partnerships with Financial Institutions

- Offer FinFluent as white-label or co-branded solution for credit unions, digital banks, or fintechs
- They get customer engagement, we get mass distribution

### Employee Wellness Programs (B2B2C)

- Pitch to HR departments at mid-size companies or startups
- Sell as part of mental/financial wellness benefits package

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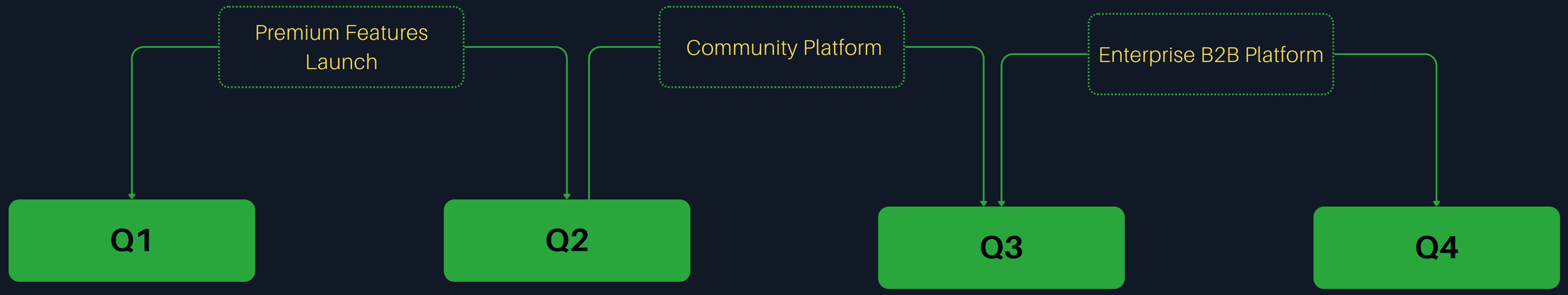


# Roadmap to Success

Building, Growing, and Scaling in the Next 24 Months

| | FinFluent. | Mint | Rocket Money | Personal Capital |
|---|---|---|---|---|
| AI | ✓ | ✗ | ✗ | ✗ |
| RAG | ✓ | ✗ | ✗ | ✗ |
| GAMIFICATION | ✓ | ✓ | ✓ | ✗ |
| CUSTOM PLANS | ✓ | LIMITED | LIMITED | ✓ |
| BANK CONNECTION | COMING SOON | ✓ | ✓ | ✓ |

# Competitive Landscape

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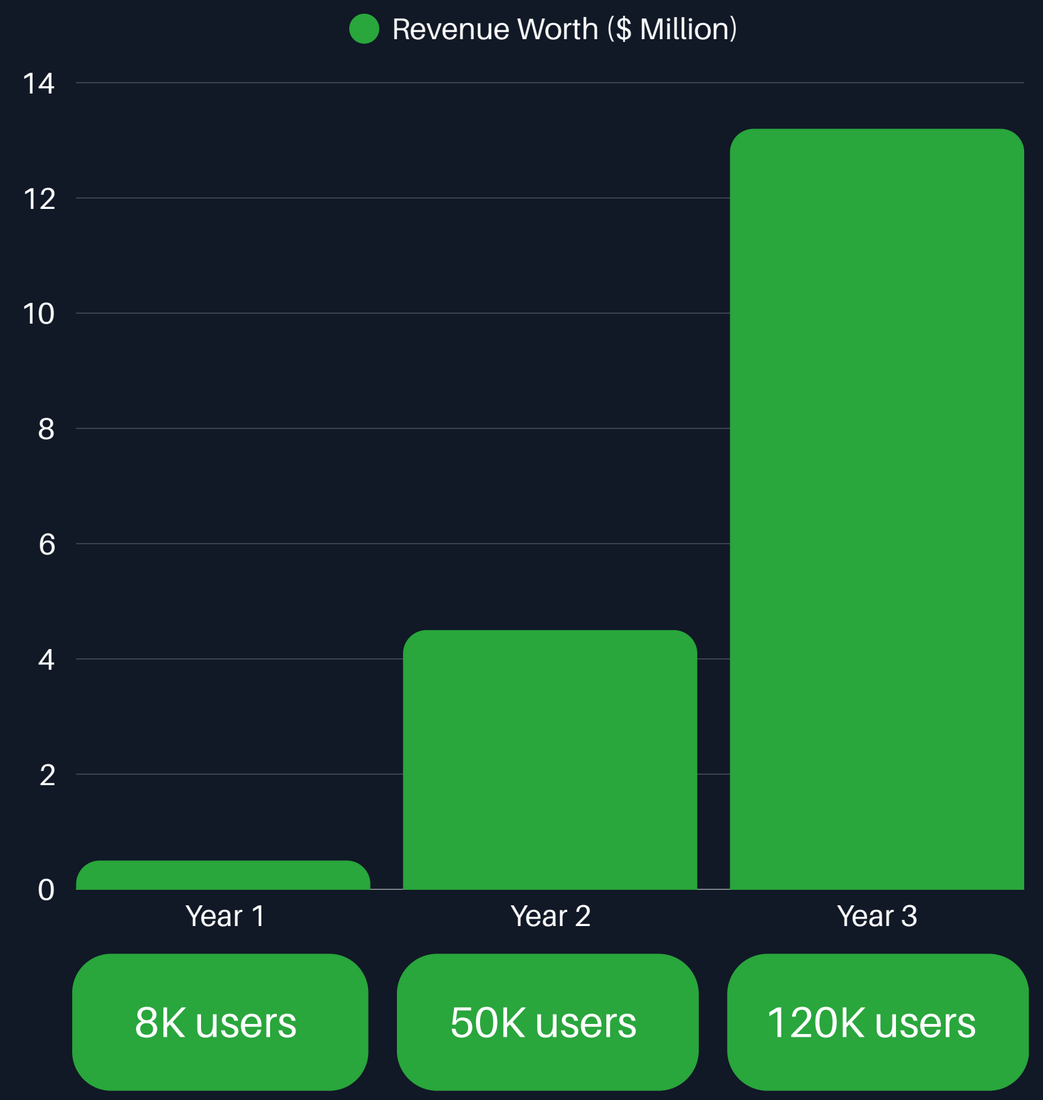
# Financial Projections

## Projected Revenue and Growth over the Years 1-3

Projections based on 8% MoM growth and upsell rate of 15%



# Gamification & Community

## Join Our Social Financial Wellness Platform

**Community Features:**

- Goal achievement leaderboards (percentage-based, not dollar amounts)
- Monthly financial challenges with point rewards
- Peer accountability groups by similar demographics
- Achievement badges for milestones (emergency fund, debt payoff)

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# Technical Architecture

## Generative AI + Retrieval-Augmented Generation

- Perplexity Sonar API powered by Llama 3.3 70B
- Real-time knowledge retrieval from financial expert sources
- Tiered AI models: Base model for free users, advanced reasoning for premium
- Secure data processing with bank-level encryption

## RAG Implementation

### Knowledge Base Integration

- Premium Data Sources:
- Certified Financial Planner educational materials
- Federal Reserve economic data
- IRS tax guidance updates
- Real-time market data for investment analysis
- Personal finance expert publications

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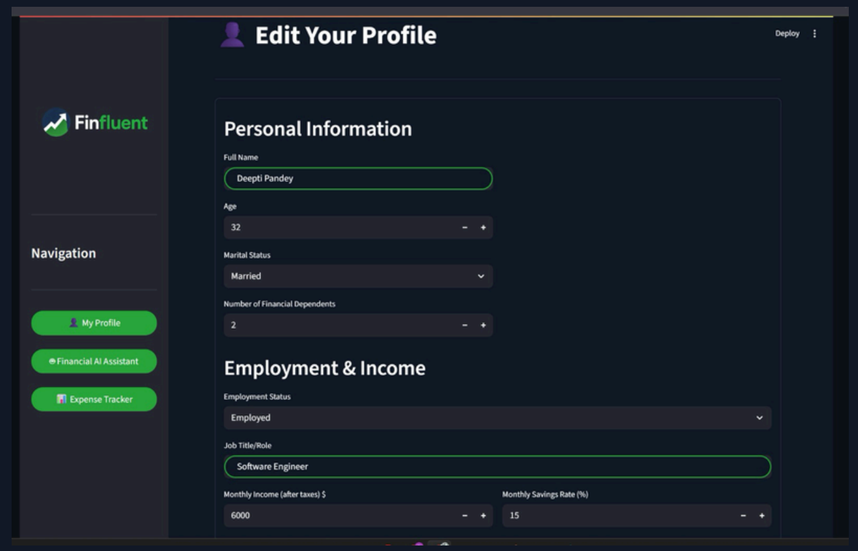
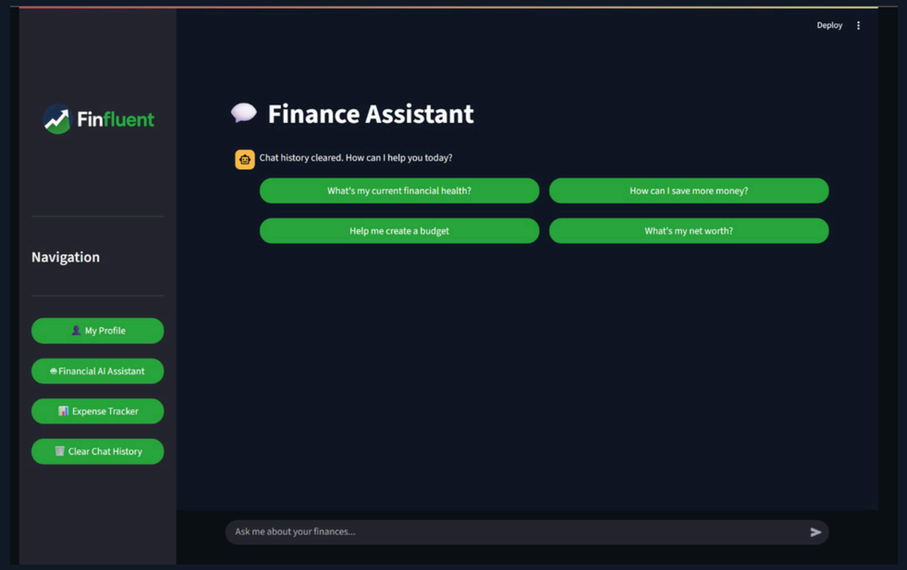
# Product



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## Meet the Team

**Nitin Indukuri**
Ideation and Initial Modeling

**Aditi Deodhar**
Technical Implementation

**Sahiti Nallamolu**
Ideation and Initial Modeling

**Kaushik Malikireddy**
Business Strategy and User Interface

**Rama Kashyap**
RAG Implementation