

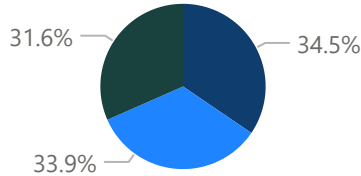
UNDERSTANDING COLLEGE STUDENT FINANCES

% Students Using No App

18.30%

Students by City Type

● Rural ● Semi-urban ● Urban



Finance App Usage by Allowance Band

● Cred ● Jupiter ● NoApp ● Splitwise ● Walnut

No. of Students

100

50

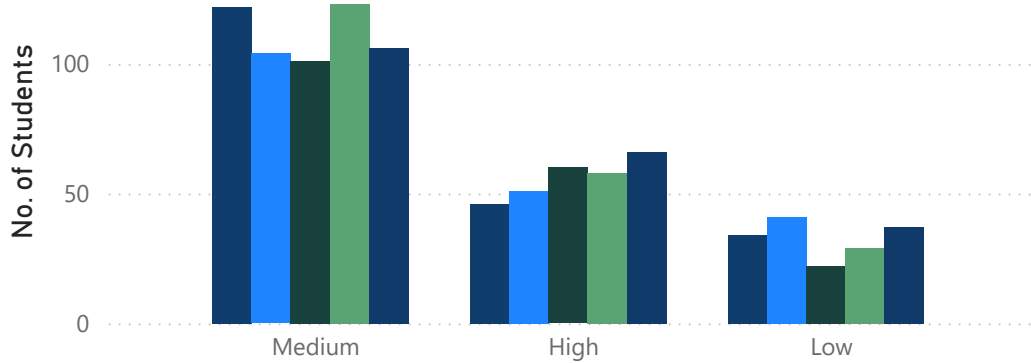
0

Medium

High

Low

Allowance Band



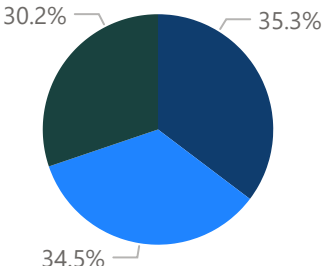
Students by College Tier

● Tier 2 ● Tier 3 ● Tier 1

30.2%

34.5%

35.3%

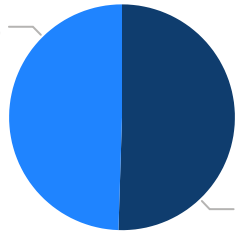


Students with Part-Time Jobs

● 1 ● 0

49.5%

50.5%



Challenges faced by Students

No. of Students

400

300

200

100

0

Loans

Saving

Budgeting

Lack of tools

Parental dependency

Side income

No bank account

Rent sharing

Emergency funds

Overspending

Tracking expenses

No financial knowledge

Peer pressure spending

Challenge Faced

413

398

211

211

211

211

202

202

189

189

189

187

187

