# **Problem Statement:**

College students need an app that simplifies the budgeting process and helps them make logical investments and optimize their money management.

## 4Ws:

### Who?

- This app is *designed for* college students; however, its capabilities may be useful for others.

#### What?

- The economy is turbulent and money management skills are rarely taught in K-12 education. Thus, many college students mismanage their money, leading to undue financial stress.

### Where?

This is an issue ubiquitous to the life of the American college student, and it impacts them and their benefactors whenever there is potential for them to spend money.

## Why?

 A common complaint among America's youth is the failure of the education system in preparing them for greater financial responsibilities. To address that need, our app is intended to assist college-aged students when they budget their money.