**JIMMY - INTRO - 30 SEC**

* Take a moment to think back to the last few times you visited your bank branch. How did you feel when you were waiting? How did you feel throughout the process of your visit?
* Perhaps some of you had great experiences, and everything went as expected.
* But perhaps some of you felt intimidated, lost, or nervous.
* We asked these same questions to first year students here at the University of Waterloo, and this is how many of them felt when they visited their bank branch…

**SHARON - PERSONA - 1 MIN**

* Meet Quinn, he is a first-year GBDA student. Growing up he never paid much attention to banking and finances as he never felt the need to. He always left that to his parents while he focused on school and his music.
* It’s the 1st week of college and now he needs to open his first bank account. The problem is he feels uncomfortable approaching his local bank and interacting with the banking staff. The task of setting up an account seems extremely daunting to him, considering he has little to no financial literacy. As a customer, he would love his banking experience to be less formal, distant and more in touch with his peer group.

**LEA - PROCESS - 2 MINS**

* We arrived at a story like Quinn’s after having open conversations with 1st-year students about their overall banking experience
* This is the process we went through throughout the term to guide our research, frame our project, and design a possible solution.
* After 16 Interviews and discussion on the r/uwaterloo subreddit, we discovered several common experiences between the students we engaged with, such as:
  + 56% expressed minimal confidence in their financial literacy
  + 25% noted expected long waiting times for their bank visits
  + A majority of incoming first-year international students had not heard of the big 5 banks prior to arriving in Canada
  + Students frequently expressed that they appreciated the fact that in their WOW interactions, employees genuinely cared about them, beyond seeing them as simply another customer
  + Among these conversations, we heard that many felt that they perceived banks as formal, distant, serious, intimidating, dull, too professional and out of touch with youth. **This, we decided, became the focus of our project.**
* Here’s a basic overview of a 12-step journey through a first-year’s initiation and ongoing relationship with their bank divided into three phases:
  + **Discovery**
  + **Open account**
  + **Loyalty.**
* Looking at our data, we noted several points in this journey that, more often than not, become pain points for students.
* set up an appointment
* commute and wait in queue
* meet with teller
* conduct regular transactions
* receive customer support
* improve financial literacy
* These areas involve coordinating schedule, direct contact with bank representatives, and travelling to and being in the physical bank space.

**QUINN - PROBLEM - 1 MIN**

* Our main problem we saw was that students were not taking full advantage of all the services that are included in their bank account because they’re afraid or intimidated of finances
* And they weren’t seeking out financial help because:
  + Have to book an appointment with financial advisor
    - Seems very formal
    - Takes initiative and time
  + The bank location is inconvenient to them
  + Doesn’t seem that important to them at the moment when they are focused on school which is taking up most of their time
* After identifying these stressors in the journey for our demographic we came to one question: how can we make the banking experience more welcoming and comprehensive for first year students new to banking?

**MICHELLE - SOLUTION - 2 MINS**

**INTRO VID**

What we need… is a more **welcoming**... space…

A space that **seamlessly** integrates the banking experience with the student experience.

We need…. t.space...a **hub** where students can study, collaborate, and connect.

Here, students can **chat** with advisors over a coffee in the lounge.

You see…. by **shifting** away from the traditional office, students feel **comfortable** asking for financial advice.

**FLOOR PLAN**

The ground floor has a “financial genius **bar**”, a cafe, and a spacious lounge that transitions into an event space.

The ground floor opens to the second floor…. Where there are **plenty** of tables and rooms for students.

**COMMUNITY**

At T.space, TD can build relationships with students… by sponsoring events like hackathons and art festivals…..

**INFLUENCE**

Even more… it speaks the language of our generation.   
With its mindfully designed interior…

t.space makes a trip to the bank an instagram-worthy experience!

**CONCLU**

Ultimately, t.space makes TD **feel** more trustworthy and **approachable**.

**JIMMY - SOLUTION FIT - 30 SEC**

* Let’s take a moment to think back to our problem. First year students new to banking felt:
* 1) That they don’t feel comfortable approaching a financial advisor.
* 2) That their bank branch was too far away and inconvenient for them to visit.
* 3) That they often just don’t have the time to go out of their way to visit their bank branch that’s off campus.
* But after pitching our idea of a collaborative bank space to millennials, they loved it. They expressed:
* A) With a welcoming collaborative space, “I would feel comfortable” approaching a financial advisor.
* B) With a location at the heart of campus, “it’d be so close,” of course I would visit and engage with my bank!
* C) And if they’re already there studying or grabbing lunch or coffee, millennials have said, yes, of course, “I’d have the time” to see my financial advisor.
* Re-purposing our banks as collaborative spaces helps make the banking experience more welcoming and comprehensive for first year students new to banking.

**EVERYONE - TEAM - 1 MIN**

* This is our team.
* Sharon → Quinn -> Jimmy Michelle → Lea
* And together, we are a committed, collaborative team, bringing our diverse expertise in design, user experience, and project management to the game.

**JIMMY - TAKEAWAYS - 1 MIN**

* Welcome to t.space. A new banking experience.