



SAVVY+

Make Friends, Make Money

Ellipsis Tech Series 2020 – Hackathon

Team number: H-07

Team Name: 4 Yes, 1 No

Problem Statement

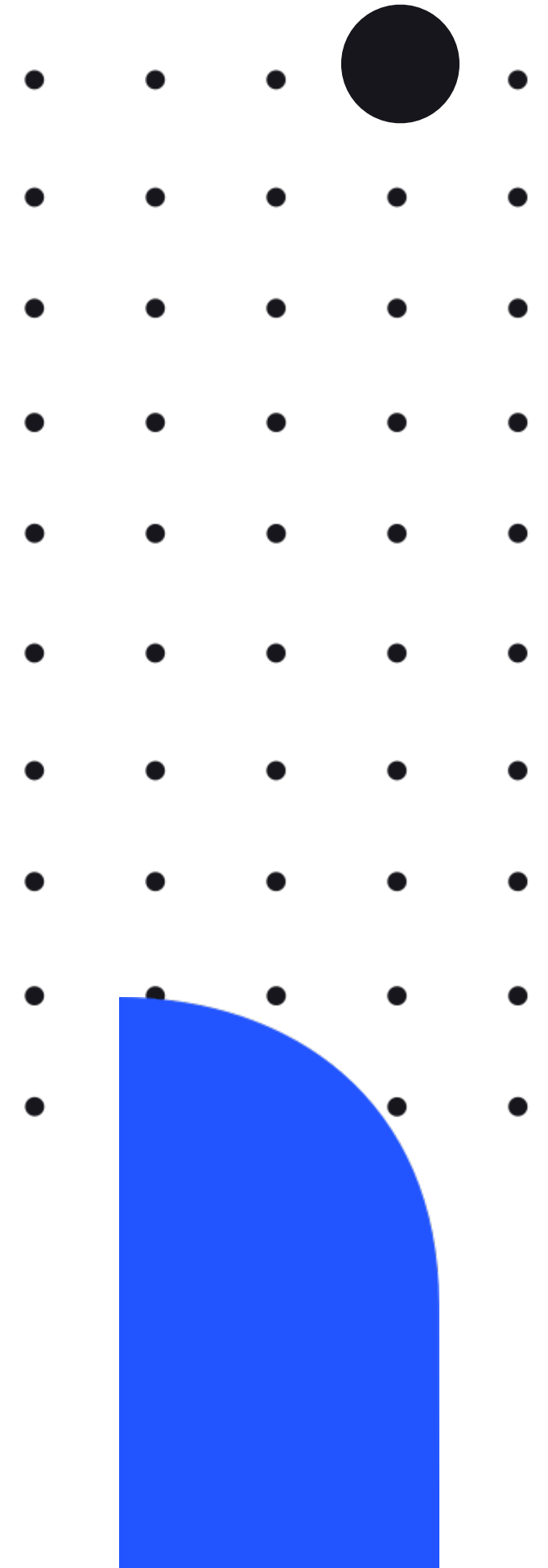
Many youths today have not kickstarted their financial planning journey, despite the vast amounts of information available. Some find the large volume of information too overwhelming, while others do not know how and where to begin.

Target Audience

Our solution targets 2 main groups of youth: Those not have not started financial planning, and those who have just taken their first steps on this journey (less than 3 months experience).

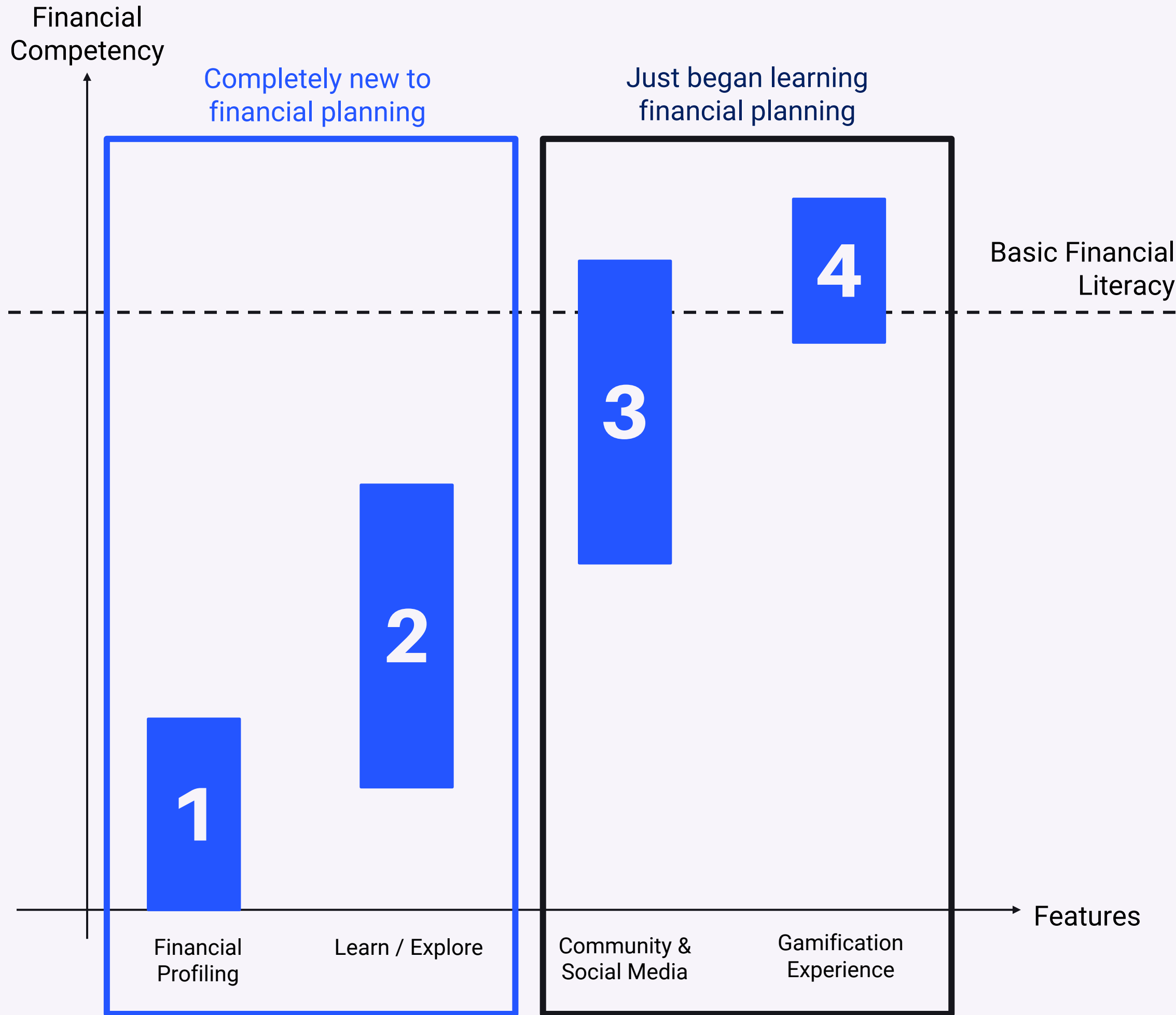
Objective

To create a one-stop platform that provides youths with easy access to simple yet useful learning resources, an online community of like-minded individuals and engaging tools to track their learning progress.



Our Solution

Savvy+ comprises 4 key features that enable youth to attain basic financial literacy in a progressive manner



Key Feature I – Financial Profiling

For new users, we perform a short user profiling survey to curate personalized content tailored to their risk profiles and better shape their learning experience

First, help us understand you a little better...

This will help us provide you with a better learning experience!

What are your spending needs relative to your income?

100% of income

75% of income

50% of income

25% of income or less

Back

Next

First, help us understand you a little better...

This will help us provide you with a better learning experience!

How would you rate your risk appetite?

High

Medium

Low

Back

Generate my Risk Portfolio!

You have a **LOW RISK** profile!

We recommend the following focus areas:

Futures

A legal agreement to buy or sell a particular commodity asset, or security at a predetermined price at a specified time in the future.

Learn More

ETFs

A type of security that involves a collection of securities—such as stocks—that often tracks an underlying index

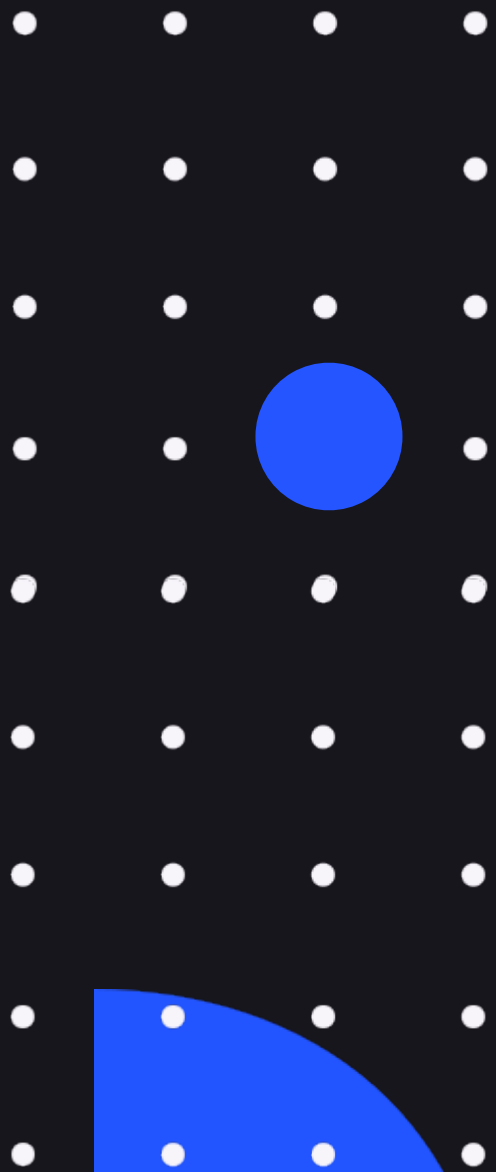
Learn More

REITs

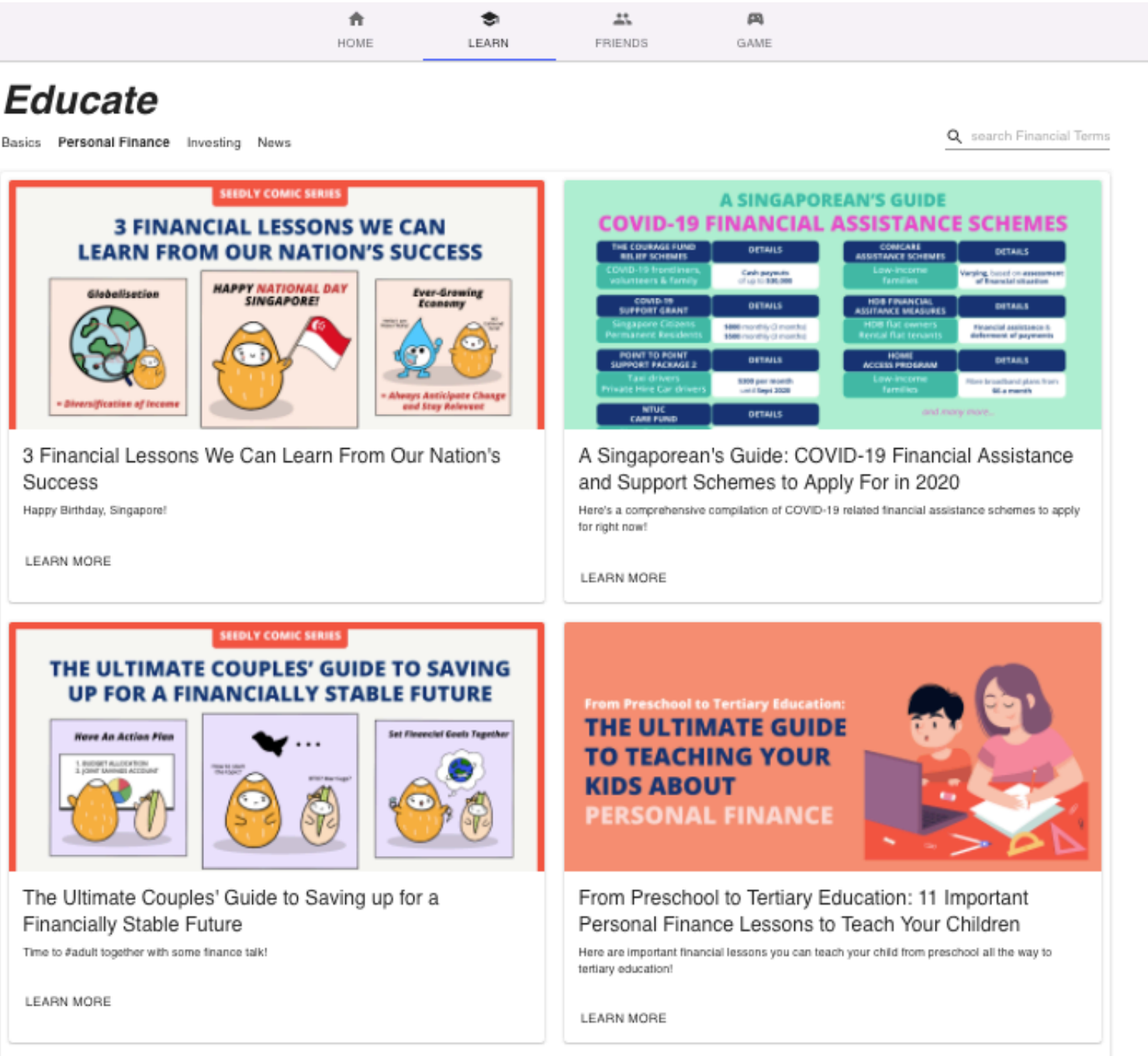
Allows individual investors to earn dividends from real estate investments—without having to buy, manage, or finance any properties themselves.

Learn More

CONTINUE



Key Feature II - Learn & Explore



We recognize that the vast amount of unorganized information is an obstacle for many youths to embark on their financial planning journey. To alleviate this, we created the Learn and Explore function as one of our key features.

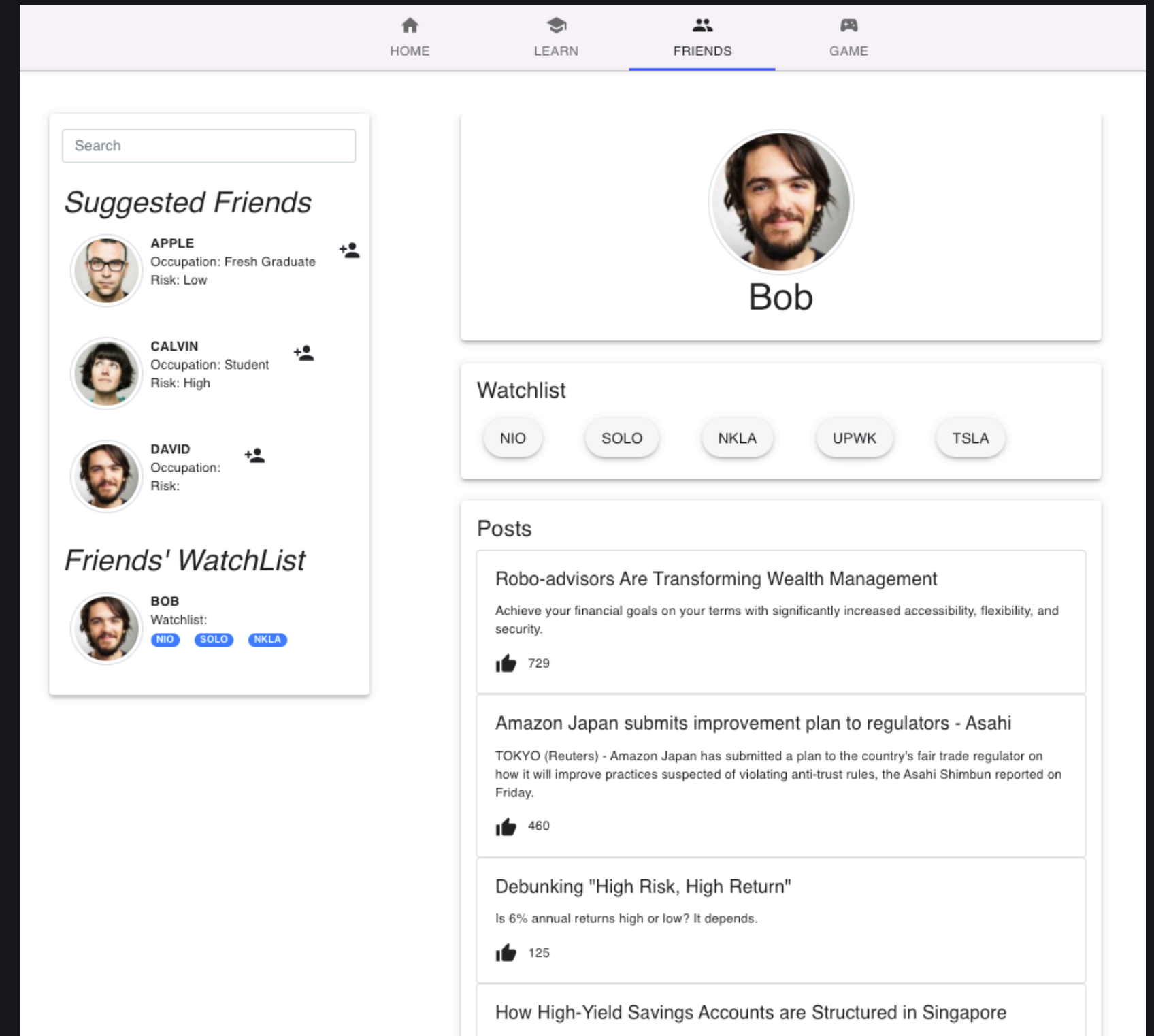
Under Learn and Explore, we organized the vast amount of financial materials into distinct categories that allow users to easily find materials based on their needs.

If unsure of where to locate material, users can also type their queries into the search bar on the top right!

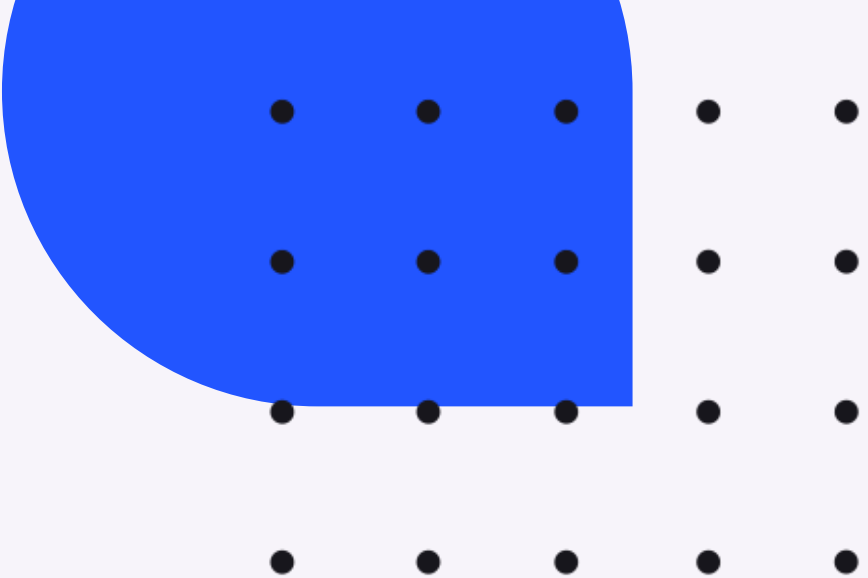
Key Feature III – Community & Social Media

When starting on their learning journey, youths tend to have many questions, but find it difficult to seek help and improve as there is a lack of a supportive community.

As such we developed the Friends tab to mimic a social media environment where youths can have their questions answered, share interesting financial posts and interact with like-minded individuals.



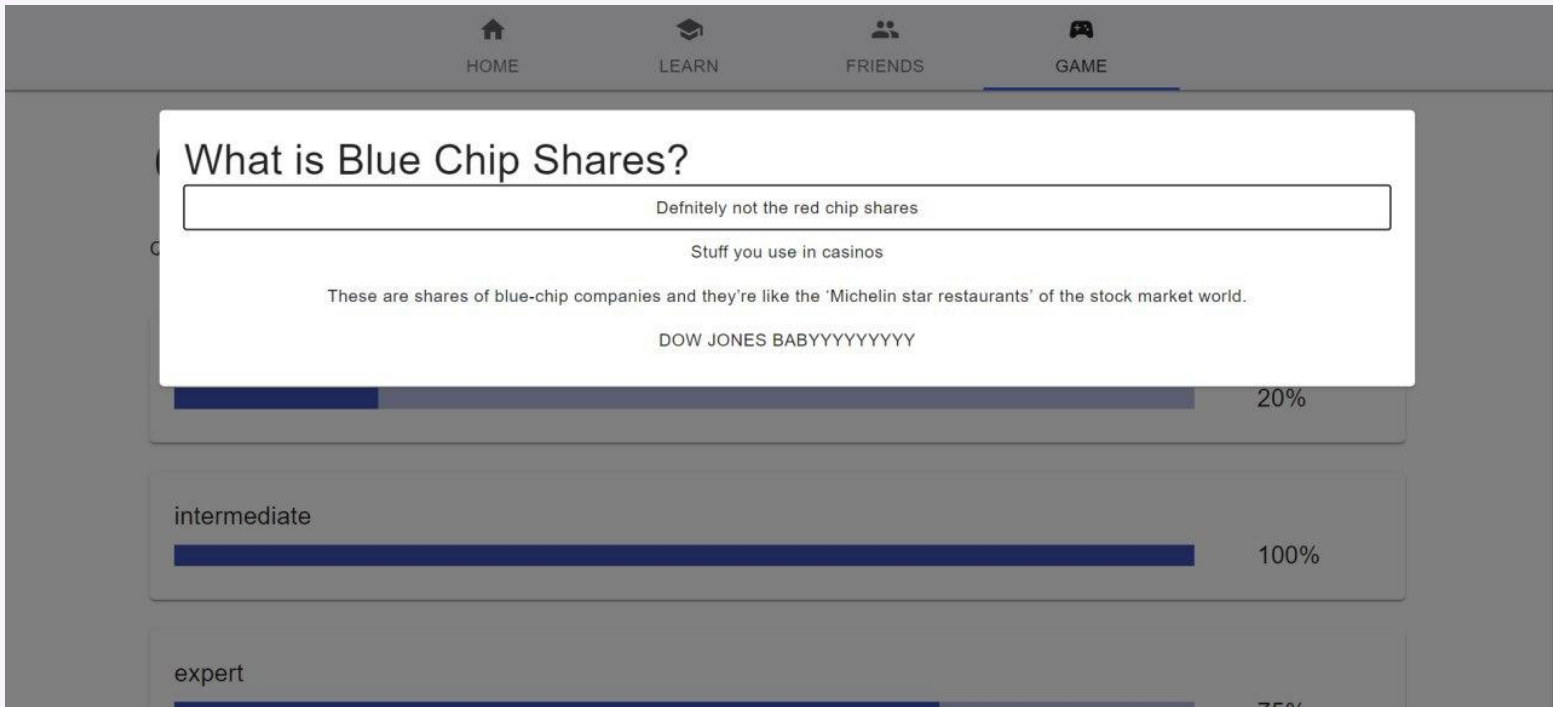
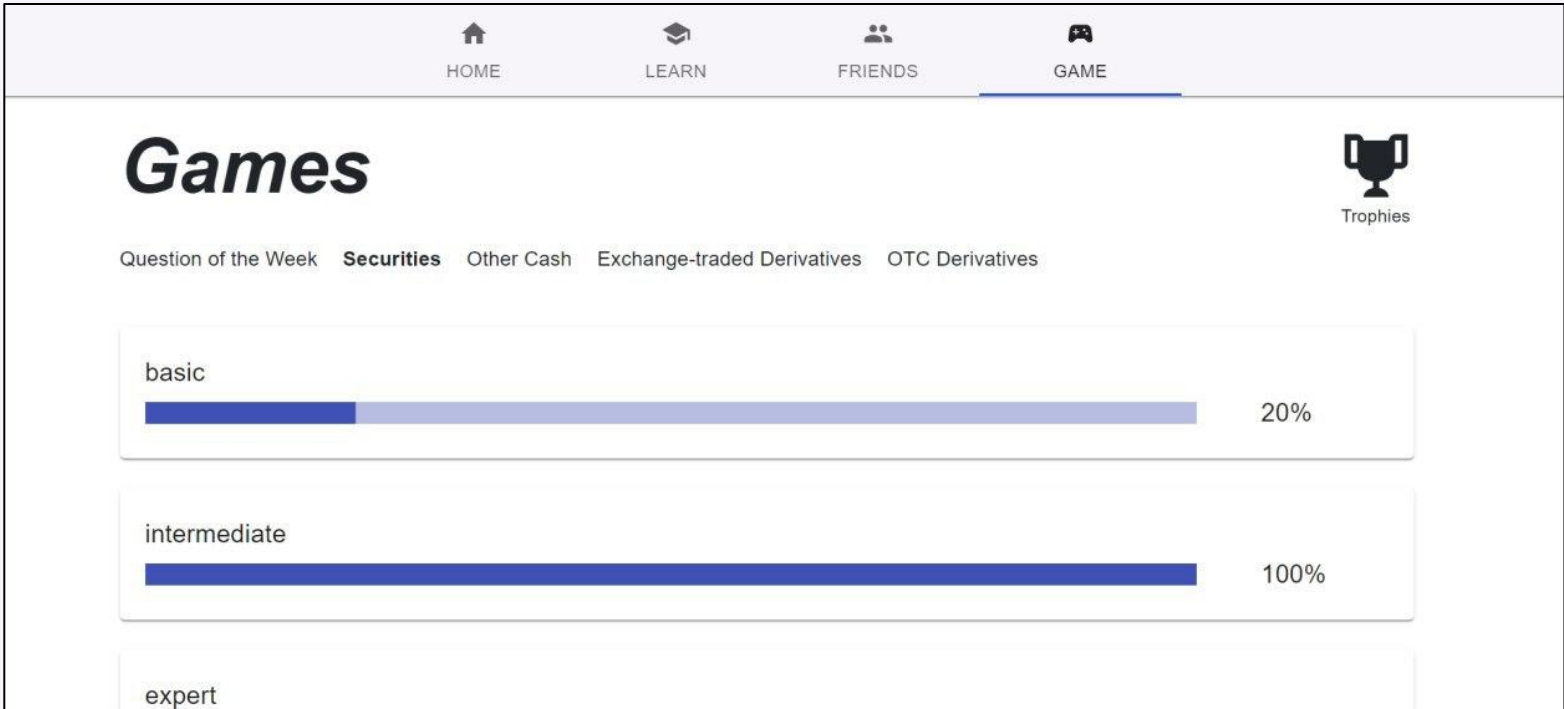
Key Feature IV – Gamification



As learning tends to be long, mundane and arduous, we deemed it necessary to make learning interactive on our platform.

We gamified the user’s learning experience by having lightning quizzes under the Game tab to test their knowledge. We also provide incremental rewards to encourage continuous engaged learning.

Additionally, users will be able to harness the community-based feature to interact with others regarding the questions that they face difficulty with or find interesting.



Tech Stack

Frontend:

ReactJS
Bootstrap
Material-ui
Nivo.rocks

Libraries Used

Flask
Gunicorn
Yfinance
BeautifulSoup4

Backend:

Python
Amazon RDS
AWS EC2 Instance

3rd Party APIs

Yahoo finance



Architecture

Microservice based API

Static web hosting

Business logic running on independent EC2 instances with sufficient gunicorn workers and appropriate timeouts

Sufficient redundancies with AWS Classic Load Balancer

Relational database (mySQL) managed by AWS RDS

Front-end user interface compressed and minimized running on S3 static web hosting technology



Conclusion

Roles

Ong Jun Xiang – Frontend Development

Sherman Lee – Frontend Development

Zexel Lew – Backend

Kelvin – Backend Developement

Rachel Lui – UI/UX Designer

We would like to thank Goldman Sachs and Ellipsis for organizing this amazing Tech Series Hackathon and AWS for the \$100 E-Credits to deploy our systems.

Thank You

