

FINANCIAL EMPOWERMENT FOR WOMEN

**IACCELERATE
WOMEN'S HACKATHON**

by INFOSYS SPRINGBOARD



WHY FINANCIAL WELL-BEING IS IMPORTANT FOR WOMEN

- **Independence & Security:** Financial stability allows women to make independent life choices.
- **Planning for the Future:** Helps in setting long-term financial goals like home ownership, retirement, and children's education.
- **Protecting Finances:** Being aware of financial risks, avoiding fraud, and ensuring savings and investments are secure.
- **Educating Yourself:** Knowledge about budgeting, investments, and financial planning empowers women to make informed decisions.



DO'S OF PLANNING FOR THE FUTURE

01.

Create a Savings Plan:
Set aside a portion of your income for emergencies and future needs.

02.

Manage Debt Wisely:
Pay off high-interest debts first and avoid unnecessary loans.

03.

Set Clear Financial Goals: Define short-term and long-term financial objectives to stay on track.

04.

Upskill Yourself:
Invest in learning new skills to enhance career growth and earning potential.

05.

Diversify Investments:
Explore different investment options like mutual funds, stocks, and retirement plans.

DONT'S OF PLANNING FOR THE FUTURE



01.

Take Loans You Can't Repay: Avoid unnecessary debt that can burden your financial future.

02.

Delay Investing: Start early to take advantage of compound interest and long-term gains.

03.

Be Careless with Finances: Track your expenses, avoid impulse spending, and make informed financial decisions.

FINBUDDY: APP

YOUR SMART GUIDE TO FINANCIAL FREEDOM

FinBuddy will act as a personal finance assistant that helps users plan, save, and achieve financial security efficiently.

Main Goals of FinBuddy

"How Much to Save?"

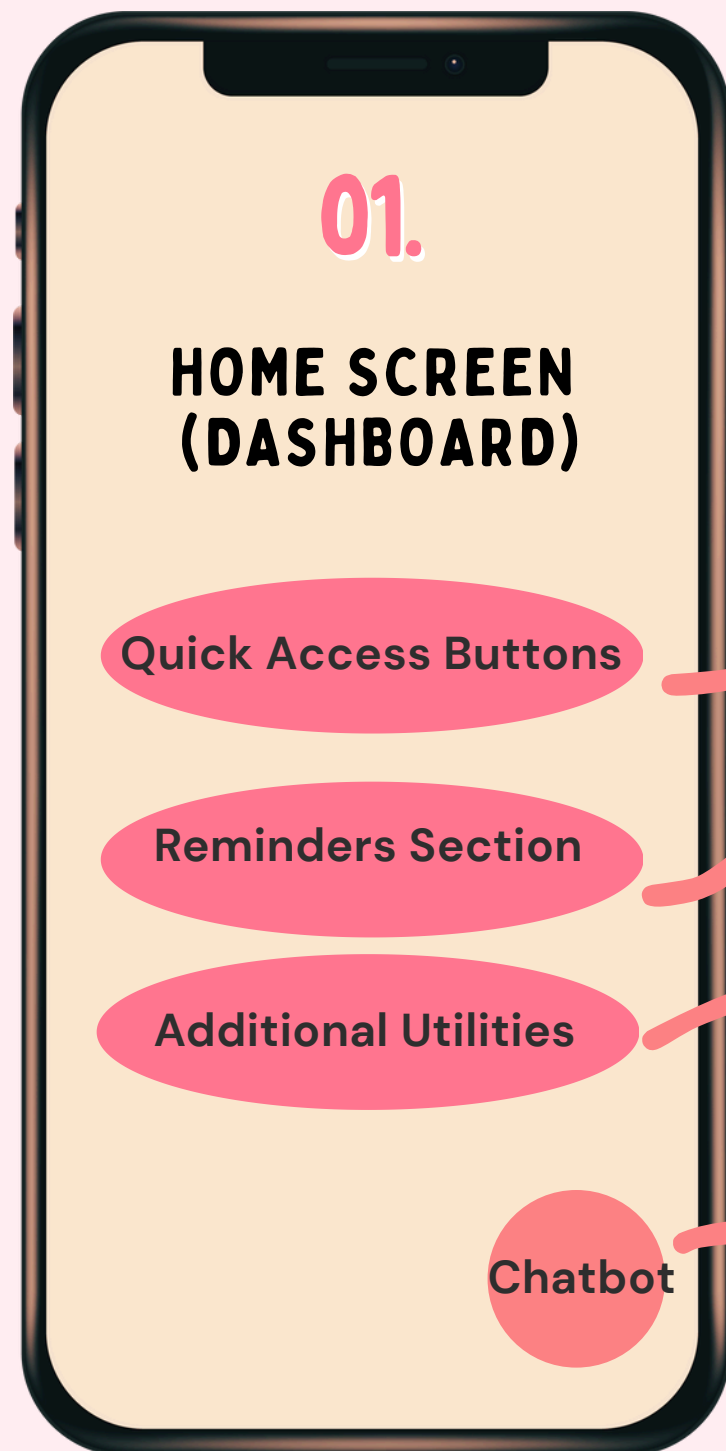
- Personalized savings recommendations based on income and expenses.
- Smart goal-setting for future needs (house, car, education, retirement).
- Automated savings plan with monthly/weekly contribution suggestions.

"How Much Time Do I Have?"

- Time-based savings calculators to estimate when you'll reach your goal.
- Investment growth estimations using SIP and compound interest calculators.
- Debt-free timeline estimator for effective loan repayment strategies.



FINBUDDY: WIREFRAME



Budget Planner → Track income & expenses, set monthly budgets

Savings Calculator → Set a savings goal & track progress

Time to Goal Estimator → Calculates how long it will take to save for a specific goal

Investment Calculator → SIP, Compound Interest, EMI calculators

Debt Tracker → Manage loans & repayment schedules

Financial Goals → Set and monitor personalized financial targets

Upcoming Payments & Bills → Due date alerts for EMI, rent, subscriptions

Daily Spending Summary → Shows how much was spent today

Smart Suggestions → AI-driven financial tips based on user spending patterns

Learn & Grow → Access financial education articles, videos, and tips

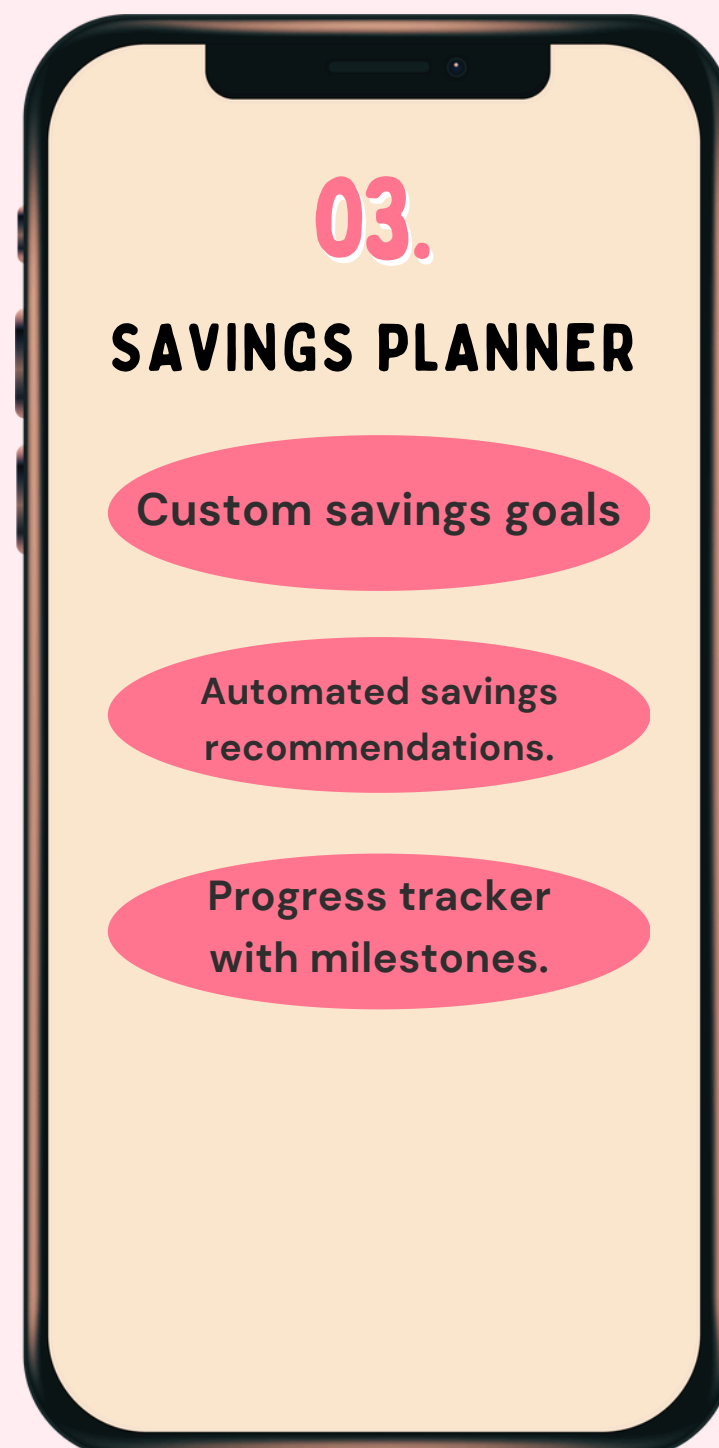
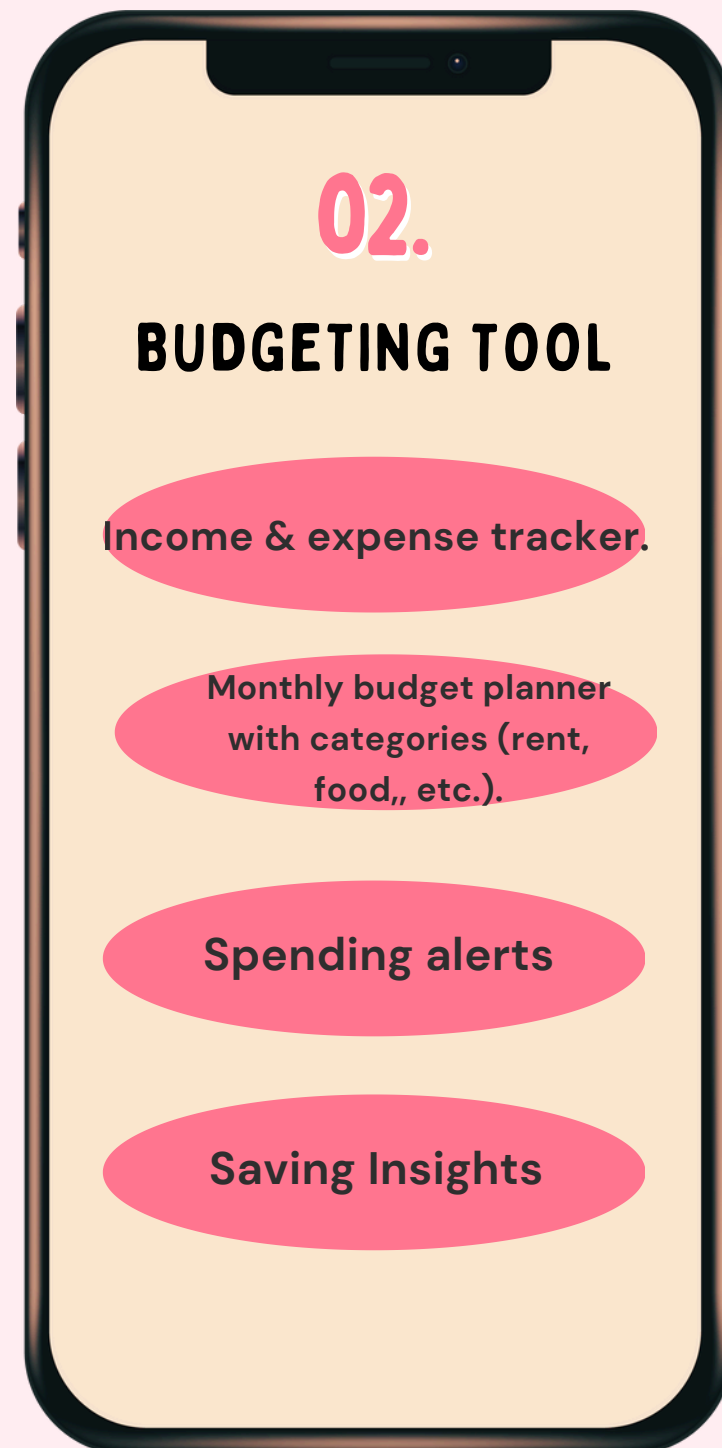
Reports → Generate spending & savings reports

Notifications → Alerts for savings updates, investment opportunities, and bill due dates

Settings → Customize app preferences, security settings, and linked accounts

Chatbot → implement a basic NLP chatbot for financial assistance or any additional help required from the end-user's perspective

FINBUDDY: WIREFRAME



FINBUDDY: WIREFRAME

Educational Purposes
Only

06.

LEARNING HUB

Articles & videos on financial literacy.

Investment tips, budgeting hacks, and money-saving strategies.

Learn more about Insurance

07.

EMERGENCY FUND

Emergency fund estimator.

08.

NOTIFICATIONS

Bill payment alerts.

Investment & savings reminders.



FEASIBILITY OF FINBUDDY

- **High Demand for Financial Planning** – Many people struggle with budgeting and saving; a simple app can bridge this gap.
- **All-in-One Financial Solution** – Combines budgeting, savings, and investment tools, reducing the need for multiple apps.
- **Scalable & Monetizable** – Can generate revenue through premium features, ads, or partnerships with banks & fintech firms.
- **AI & Automation Potential** – Smart insights can help users make better financial decisions with minimal effort.

CONCLUSION: EMPOWERING WOMEN THROUGH FINANCIAL AWARENESS

Financial independence is key to women's empowerment, allowing them to make informed decisions, plan for the future, and achieve stability. By understanding budgeting, savings, and investments, women can bridge the financial gap, secure their future, and gain confidence in managing money. **FinBuddy** serves as a step toward this goal, providing the right tools to build a financially strong and independent life.



THANK YOU!

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