

# Rail — Project Overview for Creators

## What Rail is

Rail is a new kind of money app designed to remove day-to-day financial decision-making.

Instead of asking users to constantly choose how much to save, invest, or move around, Rail runs on a **simple system rule**:

Every time money enters the account, **70% stays available for spending** and **30% is automatically invested**.

No budgeting spreadsheets. No portfolio setup. No rebalancing.

Rail is built to feel like a normal spending account — while progress happens quietly in the background.

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## The problem we're solving

Most people don't struggle with money because they lack information. They struggle because managing money requires **constant attention and discipline**.

- Investing apps require active decisions
- Savings apps require behavior change
- Budgeting apps require maintenance

As a result, people procrastinate and money sits idle.

Rail is designed for people who want to live their lives — not manage dashboards.

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## How Rail works (simple explanation)

1. A user loads money into Rail
2. The system automatically splits it:
3. 70% for everyday spending
4. 30% for investing
5. The spending portion works with a debit card
6. Investing happens automatically without user input
7. Everyday spending can trigger round-ups that add more to investments

The user doesn't have to think about any of this after the first deposit.

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## What makes Rail different

Rail is not:

- A budgeting app
- A trading app
- A finance education app

Rail is:

- A **primary money account**
- A **system**, not a set of tools
- Designed around defaults, not choices

Most finance apps give users more control. Rail intentionally takes control away — in a transparent, predictable way.

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## Who Rail is for

Rail is built for people who:

- Want to make financial progress passively
- Don't want to actively manage investments
- Use a debit card daily
- Prefer simple rules over complex strategies

It's especially relevant for younger users who already trust app-based banks and want something that "just works."

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## What Rail is not claiming

To be clear:

- Rail does not promise returns
- Rail does not give personalized financial advice
- Rail does not require users to understand investing

It's about **consistent behavior**, not optimization.

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## Current status

Rail is currently in development and preparing for an early beta.

The initial release will include:

- iOS app
- Spending account with debit card
- Automatic 70/30 split on deposits
- Background investing

More features (cashback, physical cards, taxes, accounting) are planned for the future.

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## Why we're sharing this with creators

We believe the future of finance is **systems that reduce cognitive load**, not tools that demand attention.

We're sharing Rail early with creators who:

- Think critically about money, behavior, and technology
- Care about how people actually use financial products
- Want to explore new models beyond "save more" or "invest smarter"

This is not a paid promotion request. It's an invitation to explore and discuss an idea before it's mainstream.

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## How to talk about Rail (guidance)

Feel free to be honest and critical.

Helpful angles include:

- Money as a system vs money as a task
- Defaults and behavior change
- The psychology of not having to decide
- Why investing often fails despite good intentions

You don't need to endorse Rail — just engage with the concept.

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## Contact

If you'd like early access, more context, or a walkthrough of how Rail works, we're happy to share.

Thanks for taking the time to explore the idea behind Rail.