

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.

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.

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.

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.

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.”

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.

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.

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.

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.

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.