MINTY MONEY

"Smart, Simple, Student-First"

SAVE NOW BUY LATER

ZERO DEBT

BUDGET

2023
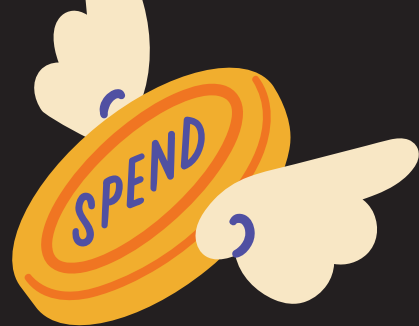
SAVINGS
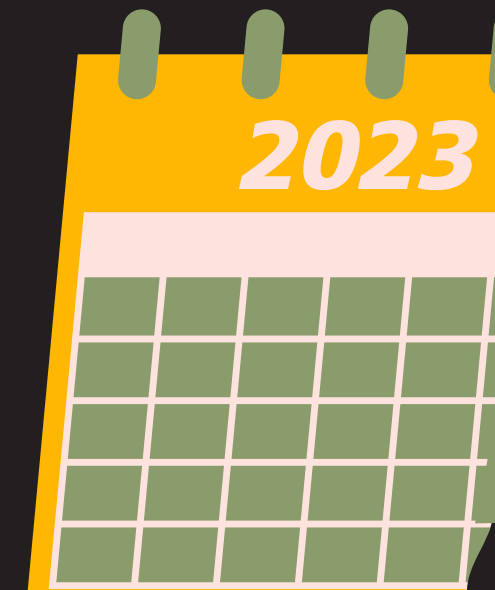
REAL PROBLEM: WHY?

"By mid-month, my allowance is gone. Rent, canteen bills, and birthday dinners pile up — I don't know where the money went."

- Students juggle irregular income, peer pressure, and rising costs.
- Existing apps (Splitwise, Jupiter) track spending but don't guide students.
- Result → Low savings, high stress, no financial confidence.

Millions of students need a simple, student-first money coach.

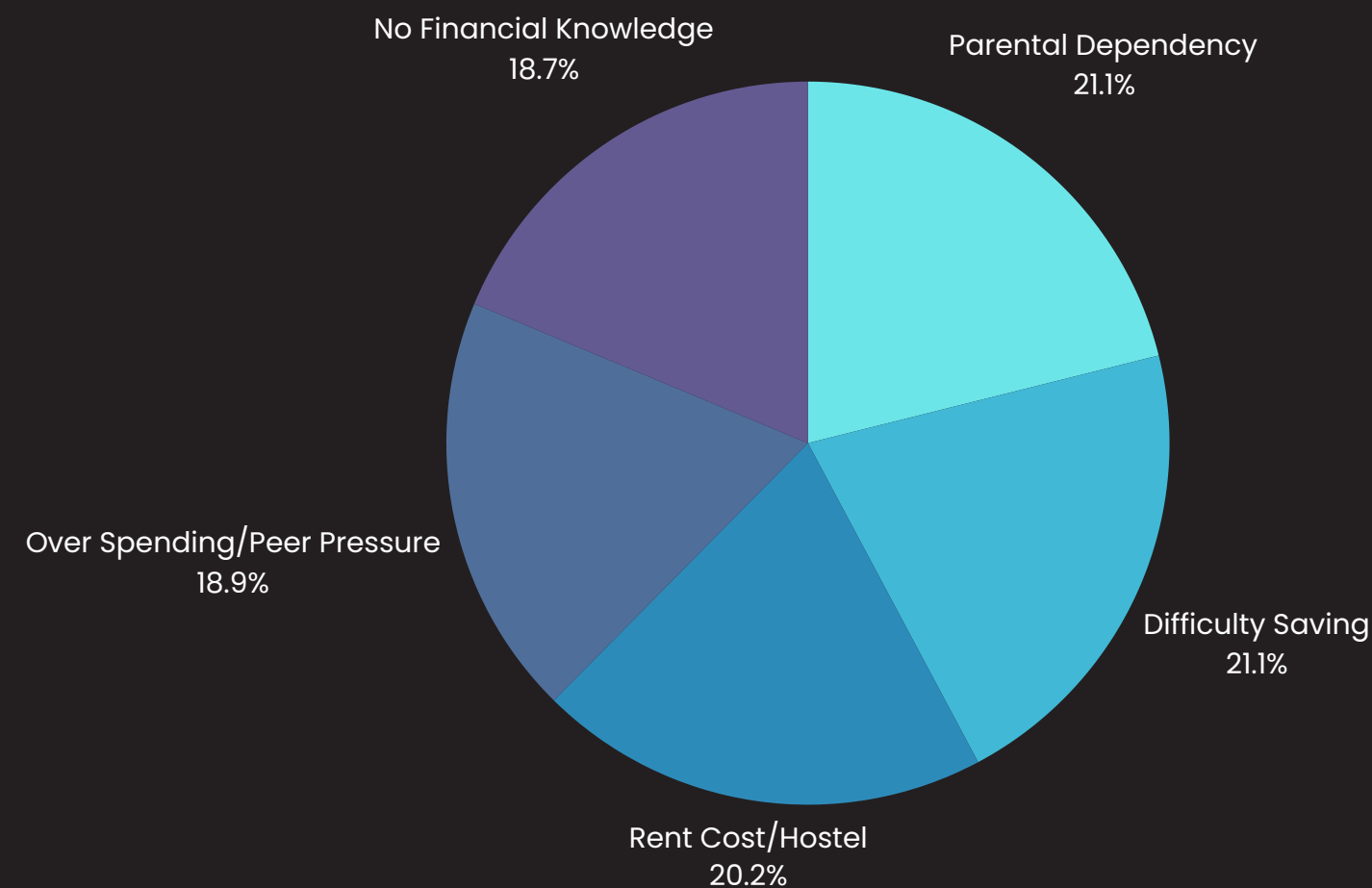**Impact → Low savings, high stress, no financial confidence**

Canteen Bills

Hostel Rent

Part-time Job

Bank App

Parents' Allowance

Splitwise Debts

MARKET VALIDATION (DATA SPEAKS)

Segment	Key Challenge
Urban Tier-1	Peer pressure spending, No financial knowledge, Saving
Urban Tier 2	Budgeting, Saving, Loans
Rural Tier 3	Loans, Rent sharing. No bank account
Semi-urban Tier 2	Lack of tools, Parental dependency, Side income

No Financial Knowledge
18.7%

Parental Dependency
21.1%

Over Spending/Peer Pressure
18.9%

Difficulty Saving
21.1%

Rent Cost/Hostel
20.2%

TOP MONEY CHALLENGES

42%
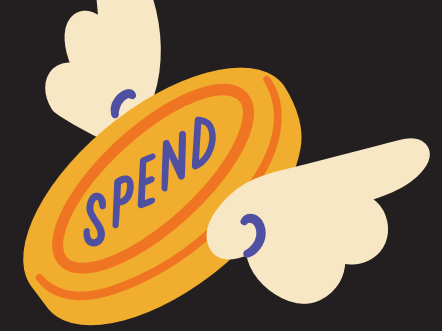Students Budget in some way

38%
Students maintains regular savings

55%
Students overspend on impules

USER PERSONA

USER SEGMENT	EXAMPLE	PAIN POINTS	WHAT THEY WANT?
The Struggler	Arjun, 19 (First-year) – "Allowance gone by 10th of the month."	Always runs out of allowance before month-end	Wants simple tools to stretch money & avoid borrowing
The Hustler	Ankit 22 (Final-year) – "Internship pays but I never manage to save."	Juggles side gigs/internships but struggles to manage inflow & outflow	Wants control to track income streams & actually save
The Social Butterfly	Priya, 21 (Hostel senior) – "I can't say no to outings, but my wallet can."	Social FOMO drives overspending on food, parties, subscriptions	Wants guilt-free spending but within safe limits
The Digital-Savvy Saver	Kunal, 20 (Outstation student) – "Mess, rent, travel — I spend more than expected."	Uses UPI/Paytm for everything but loses track of small spends	Wants gamified nudges & micro-savings to build good habits

FEATURES

Minty Money Dashboard – Your Finances, Simplified

Monthly Snapshot – Quick view of balance, fixed vs. variable expenses, and savings rate.

Money Jars – Clear distribution of spending across categories like food, rent, and travel.

Weekly Pattern – Bar chart to understand daily spending habits and spot overspending days.

Smart Alerts – Timely budget warnings, bill reminders, and savings notifications.

Insights & Nudges – Personalized tips to save more and build better money habits.

FEATURES

Money Jars – Split Your Allowance Like a Pro

Split Bills – Make Shared Expenses Easy

Smart Allocation
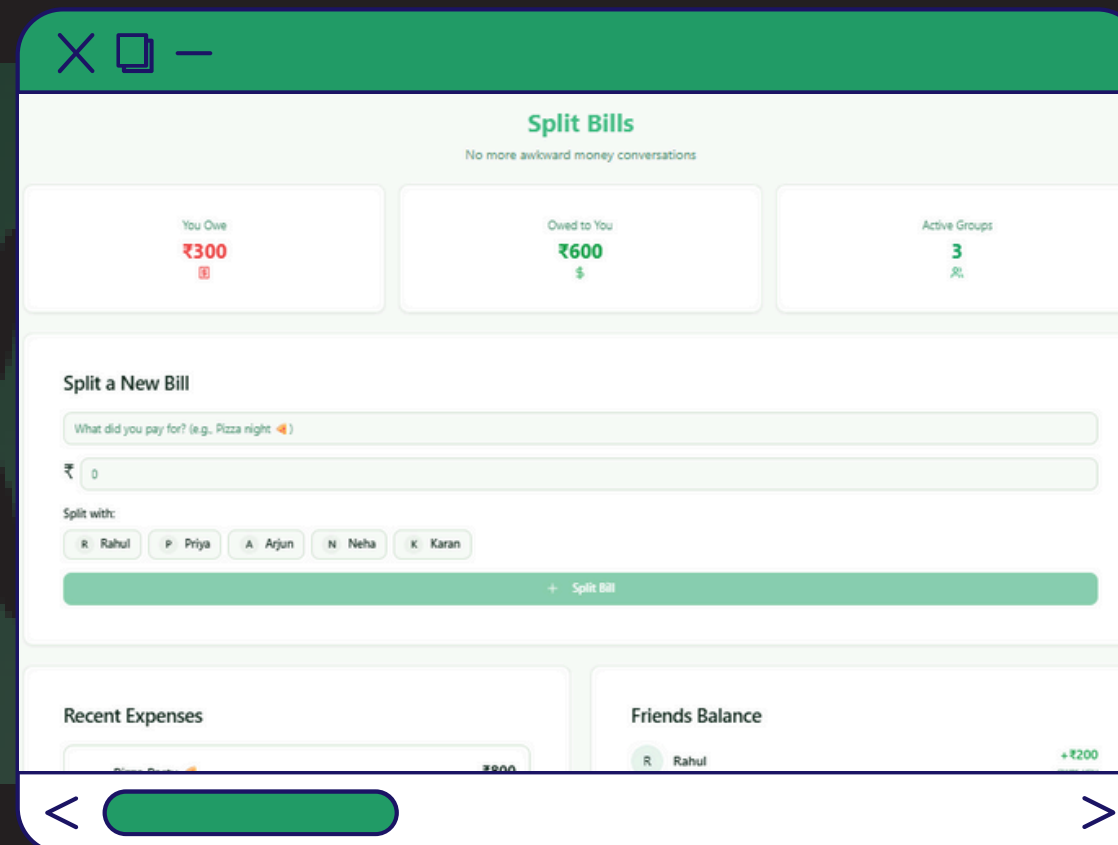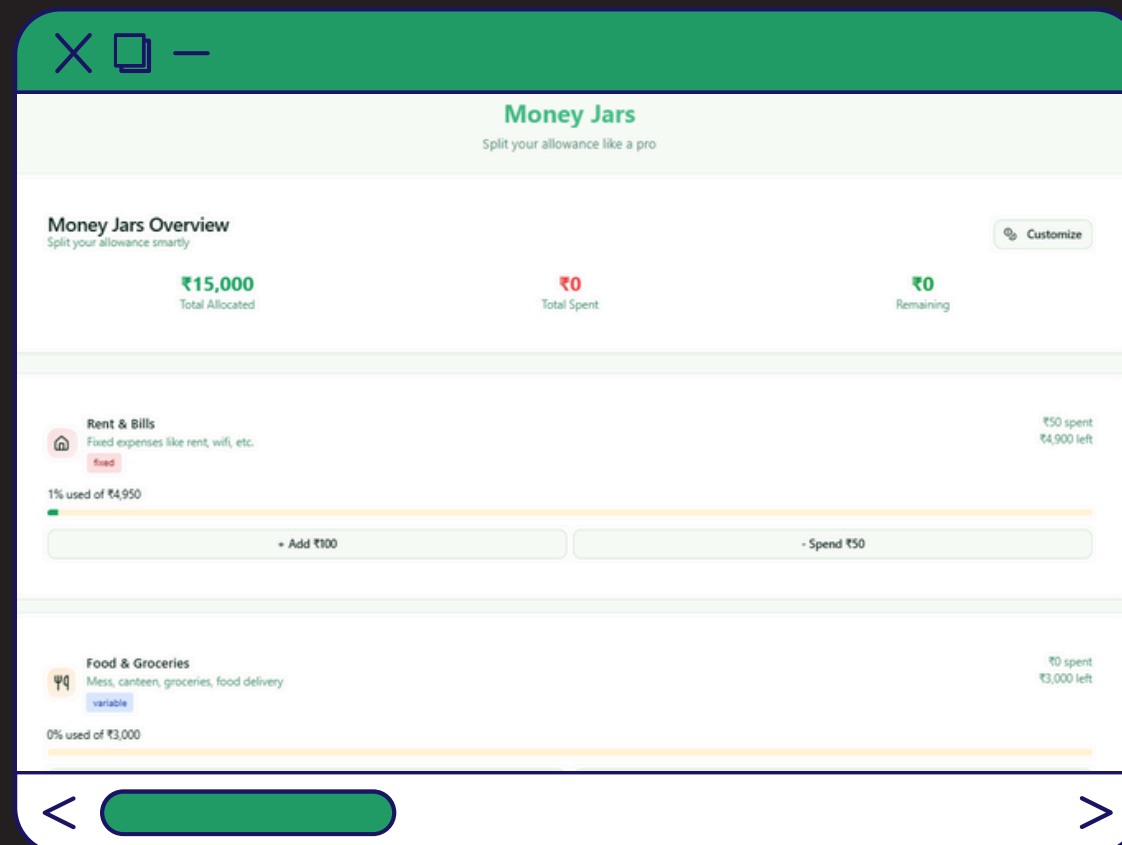Split allowance across Food, Savings & more

Bill Splitting
Quickly split expenses with friends and groups

Jar Tracking
See the budget, spent, and balance for each jar

Balances
Track who owes you and who you owe

Savings Motivation
Nudges like "Perfect streak!" to keep saving

Recent Expenses
See the history of shared payments at a glance

Quick Actions
Add, spend, rebalance, or auto-split in one tap

Quick Actions
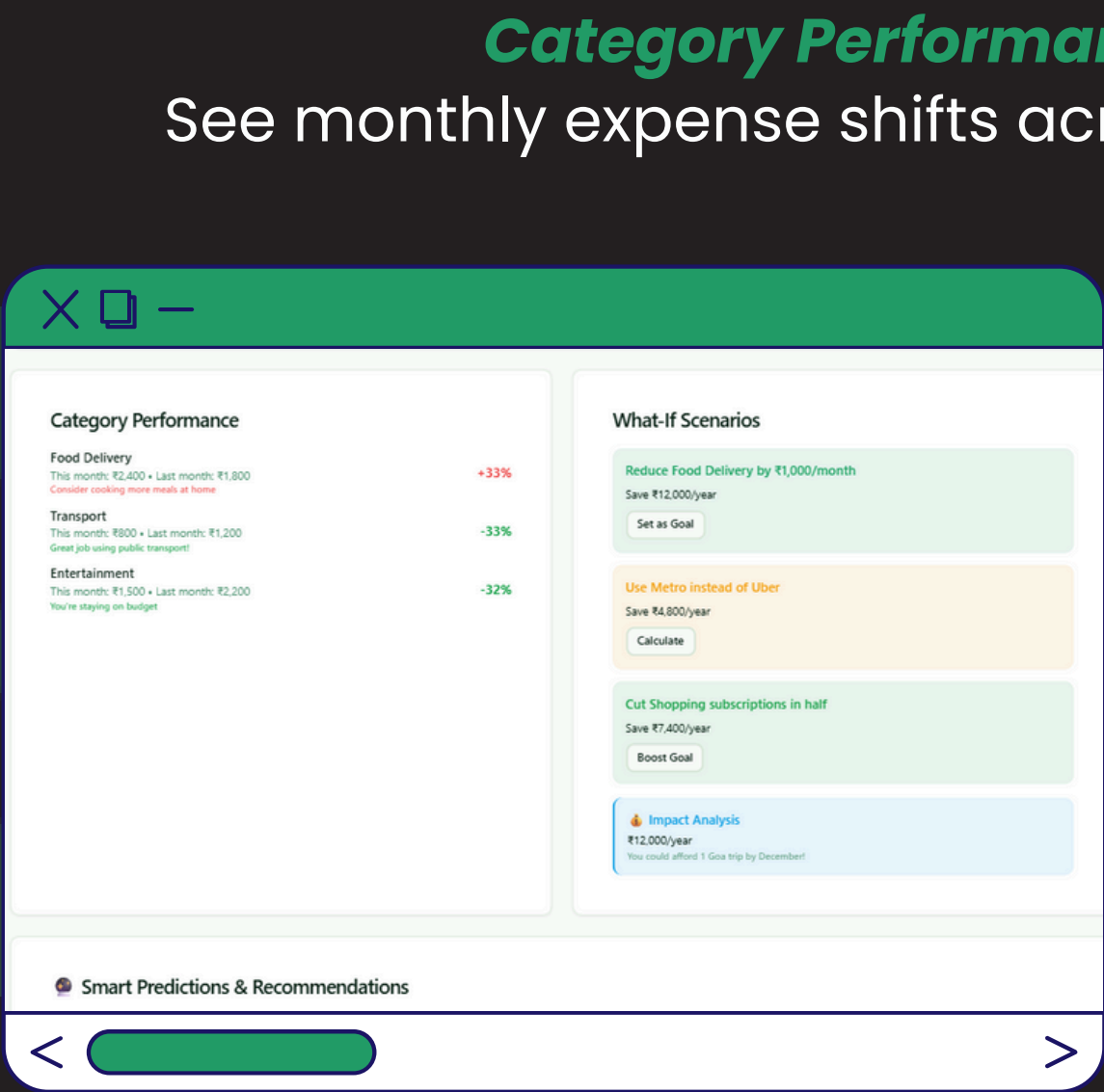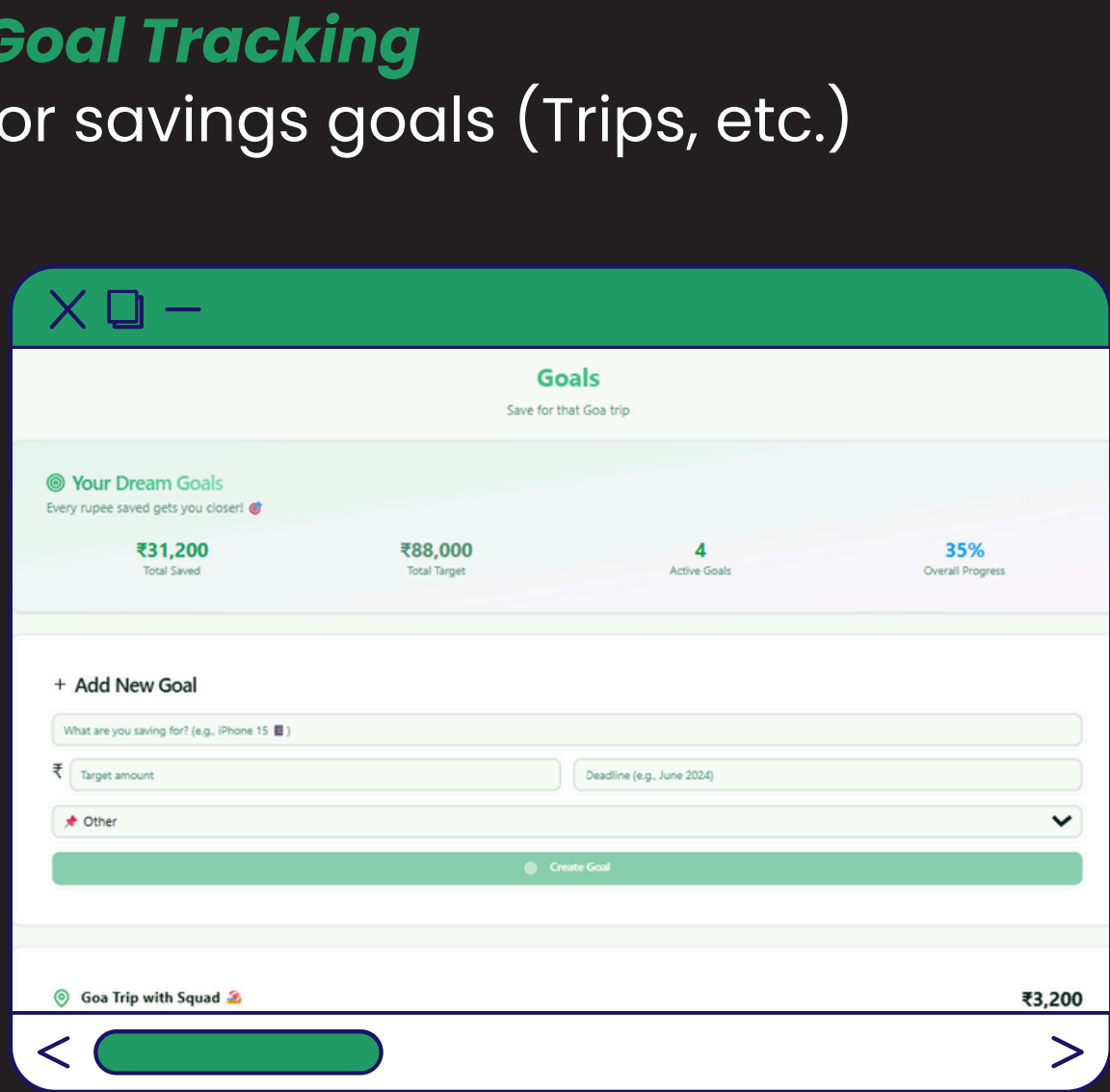Add friends, create groups, or settle dues fast

FEATURES

Goals – Save Smarter for What Matters

Insights – Personalized Money insights

Goal Tracking
Set and monitor savings goals (Trips, etc.)

Category Performance
See monthly expense shifts across segments

Progress Bar
Visual completion status for each goal

What-If Scenarios
Simulate savings by habits

Monthly Targets
Auto-calculate how much to save every month

Financial Trends
Track 6-month spending patterns

Multiple Goals
Manage and prioritize different dreams at once

Smart Predictions
AI alerts on overspending and saving progress with confidence

FEATURES

Alerts – Stay On Top of Your Money

Smart Money – Take Control at Just ₹9
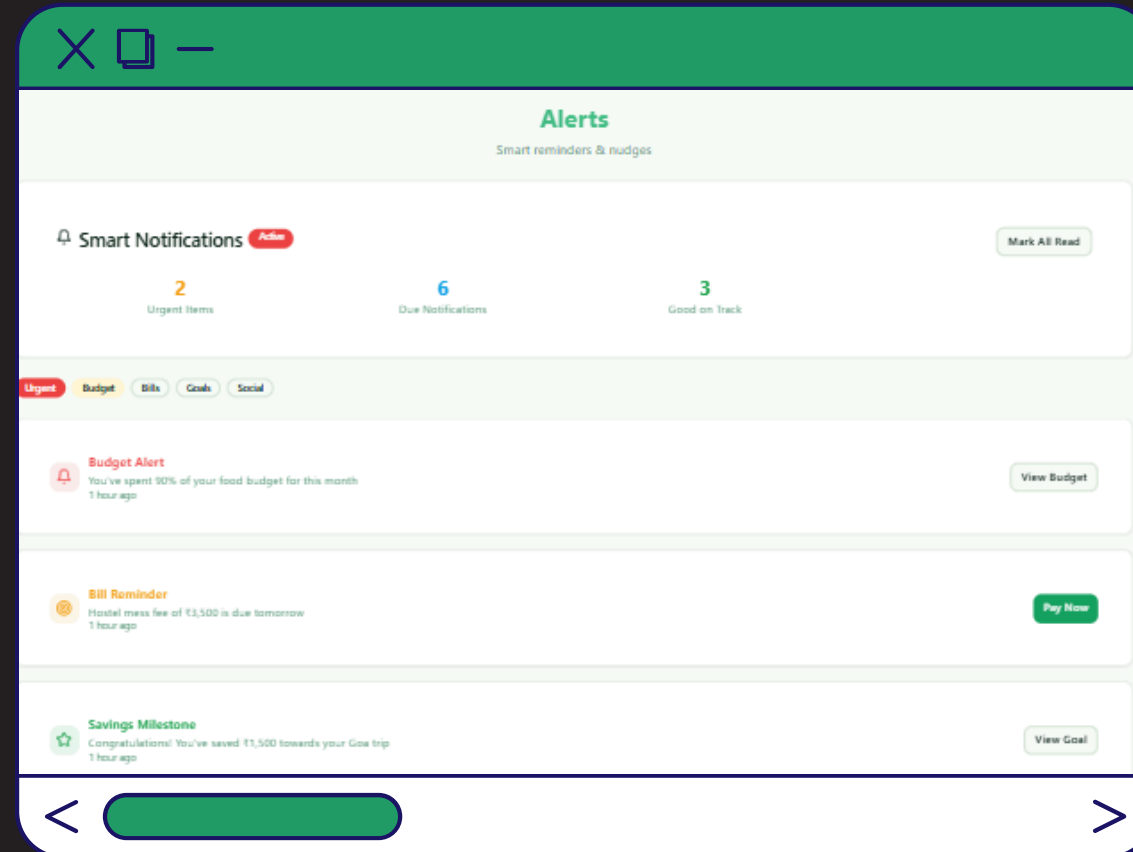
Smart Notifications
Get alerts for budgets, bills, and savings

Budgeting
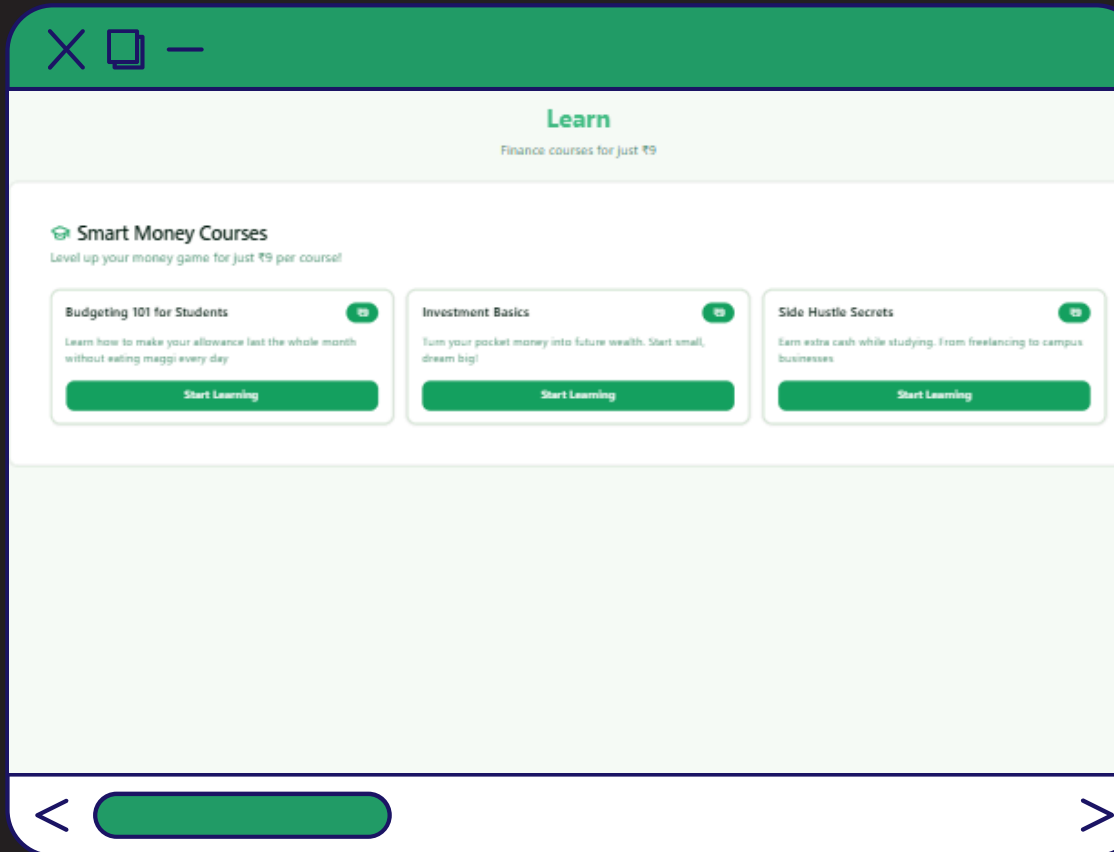Stretch your money with simple budgeting tips

Urgent Reminders
Never miss due dates or overspend

Investing
Basics of saving and investing for students

Milestone Nudges
Celebrate progress toward savings goals

Side Hustles
Easy ways to make money alongside studies

Personalized Suggestions
Smart hacks to save more each month

Money Hacks
Smart tricks to cut costs and enjoy more

FEATURES

Auto-Detect & Categorize Expenses

Pain Point: Students often procrastinate and forget to manually add expenses.

Automatic Detection – Reads payment SMS instantly and captures the expense

Smart Notifications – Sends a pop-up asking you to categorize (Food, Travel, Bills, etc.)

One-Tap Logging – No need to type; just tap and save

Accurate Tracking – Ensures every transaction is recorded in real time

Alert: Expense detected

₹100 spent – categorize now

| Food | Travel |
| Academics | Entertainment |

Other

USER JOURNEY

Ankit, The Hustler (Freelancer)

Pain Point: Juggle irregular income, struggle to track cash flow and save.

Journey with Minty Money:

- **Month Start:** Ankit receives a ₹5,000 freelance payment. The app's intelligent expense tracker automatically detects the credit via SMS or UPI notification.
- **App Action:** Minty Money sends a smart alert: "Great job! Your side income is in. Let's make it work for you. Transfer a portion to your savings jar?".

Result: Ankit follows the prompt, setting aside a small amount for his "New Laptop" goal. The app provides a gamified nudge, reinforcing the positive behavior.

Priya, The Peer-Spender (Social Butterfly)

Pain Point: Social FOMO drives overspending on outings and food, making it hard to stick to a budget.

Journey with Minty Money:

- **Mid-Month:** Priya is out with friends and pays for a group pizza. The app's split bills feature automatically creates a group and sends a payment request to her friends, removing the awkward conversations.
- **App Action:** Later, Minty Money sends a subtle "Peer Pressure Protector" alert: "You're 80% through your Food budget for the month. Consider cooking at home this week".

Result: Priya sees the alert and decides to suggest a potluck with friends instead of another restaurant outing. This proactive nudge helps her stay on track with her budget without sacrificing her social life.

Kunal, The Digital-Savvy Saver (Outstation Student)

Pain Point: Uses digital payments but loses track of small spends.

Journey with Minty Money:

- **Everyday:** Kunal makes small UPI payments throughout the day for things like tea and snacks. The app automatically categorizes each transaction.
- **App Action:** Minty Money provides a weekly "Insights" summary showing his spending patterns and predicts where he might overspend.

Result: Kunal sees that his "snack" spending is 30% higher than typical students and receives a recommendation to set a weekly mini-goal to reduce it, turning a bad habit into a positive challenge.

Arjun, The Struggler (Rent-Sharing)

Pain Point: Splitting hostel rent and bills is a hassle, and he often ends up with a "no bank account" challenge, making it difficult to track shared expenses.

Journey with Minty Money:

- **Beginning of Month:** Arjun needs to collect rent from his roommates. The app's split bills feature allows him to create a group for "Hostel Rent" and send automated payment reminders.
- **App Action:** Minty Money's "Smart Alerts" notify him of due dates and send a reminder to his roommates, eliminating awkward conversations.

Result: Arjun receives payments on time, and the app's dashboard shows him exactly who has paid and who is pending, simplifying a previously complex task

GTM STRATEGY

Urban Tier-1 Tech Institute (e.g., IIT / NIT)
Channel: Leverage E-cell tie-ups + Booths during College Fests
Why: Early adopters of fintech apps; strong peer influence via tech & entrepreneurship clubs

Rural Tier-2 State University (e.g., Jadavpur University)
Channel: Campus/College Ambassadors Programs + offline workshops
Why: Need for relatable, peer-led awareness; low digital noise, strong word-of-mouth

Private Tier-1 Metro College (e.g., Amity Noida, OP Jindal)
Channel: Student clubs + pop-up events during cultural fests
Why: Higher disposable allowance, aspirational lifestyle, viral growth via events

CORE METRICS

Acquisition
- College ambassador sign-ups
- Referral-driven installs per campus
- Cost-per-acquisition vs organic installs

Engagement
- Weekly active users (WAU)
- Avg. sessions per user/week
- Feature engagement: % using "Set Save Goal", "Expense Splitter"
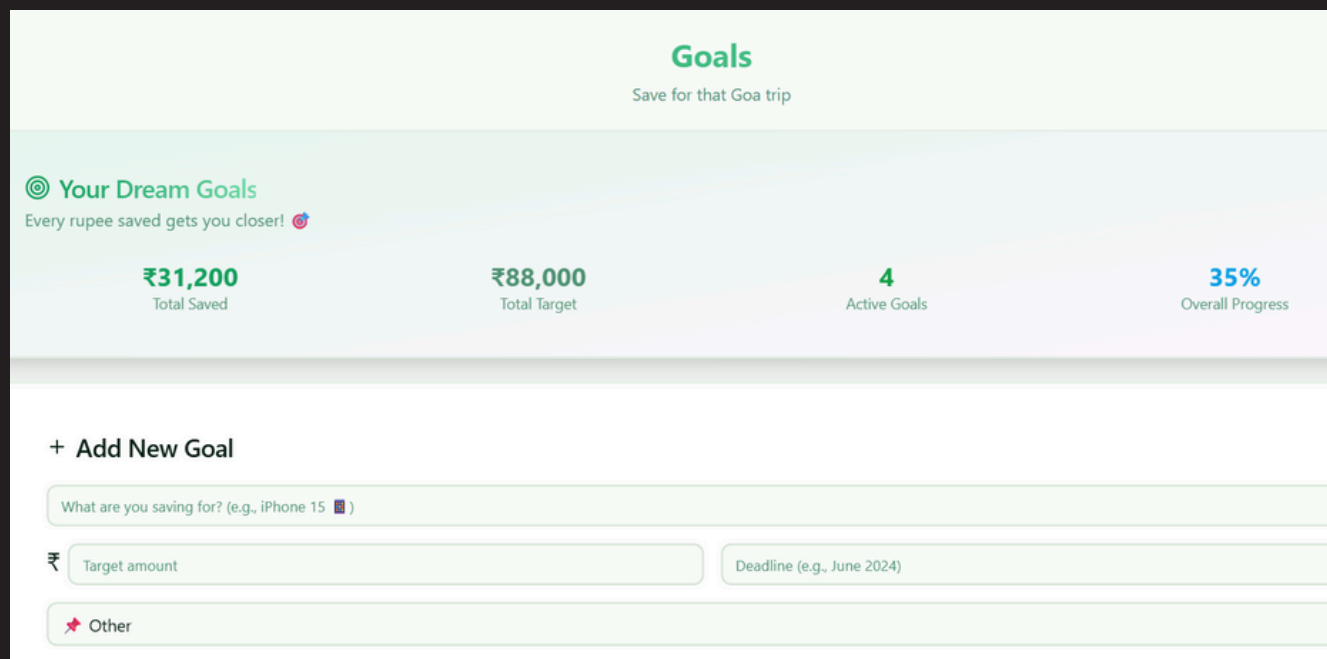
Behavioural Impact
- % students hitting weekly savings goal
- Reduction in mid-month spend-out incidents
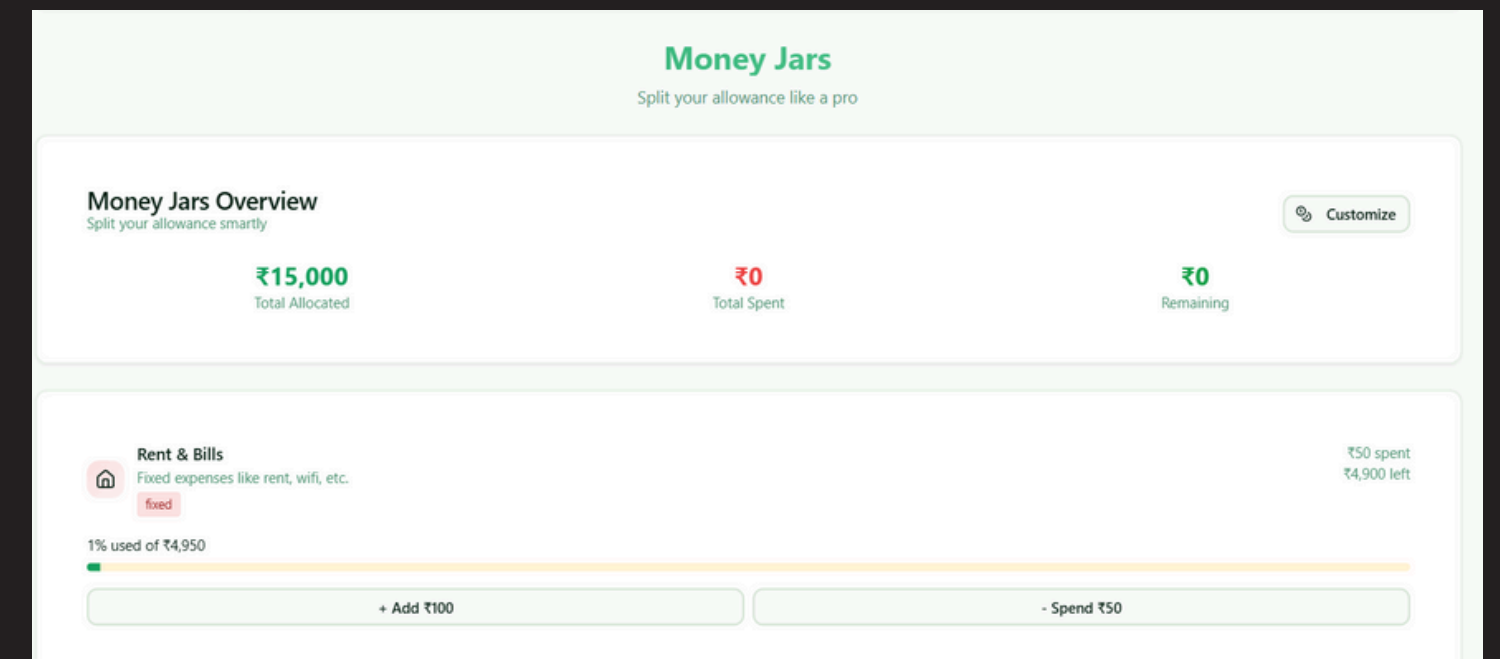- Improved self-reported money confidence
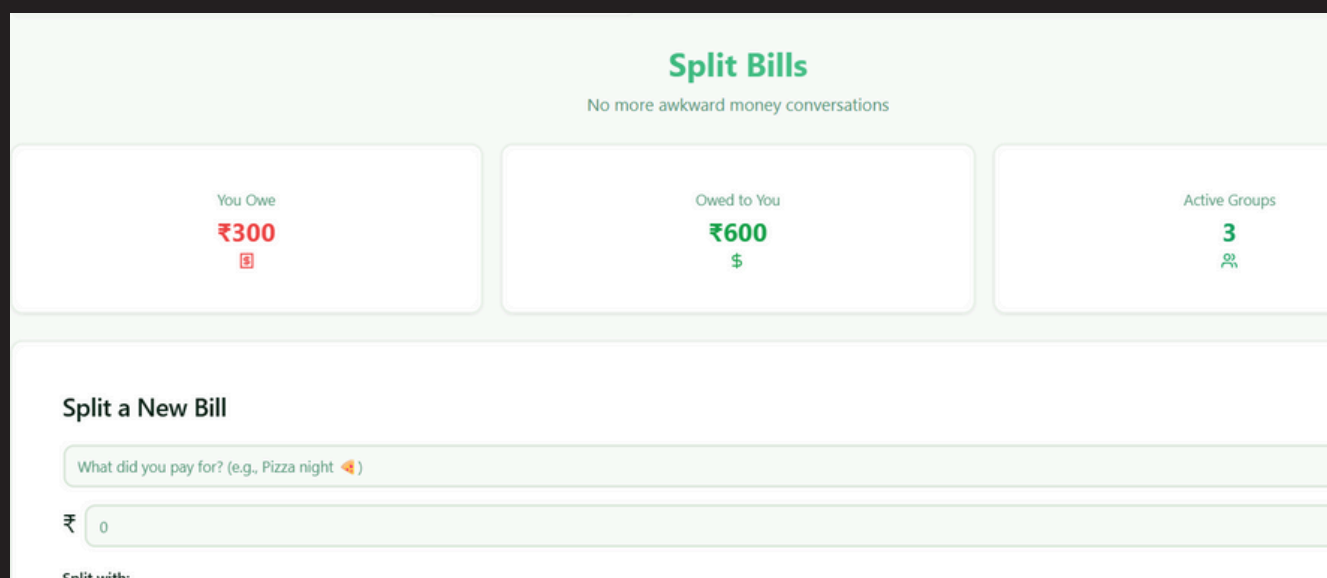
PERSONA-LED SUCCESS SIGNALS

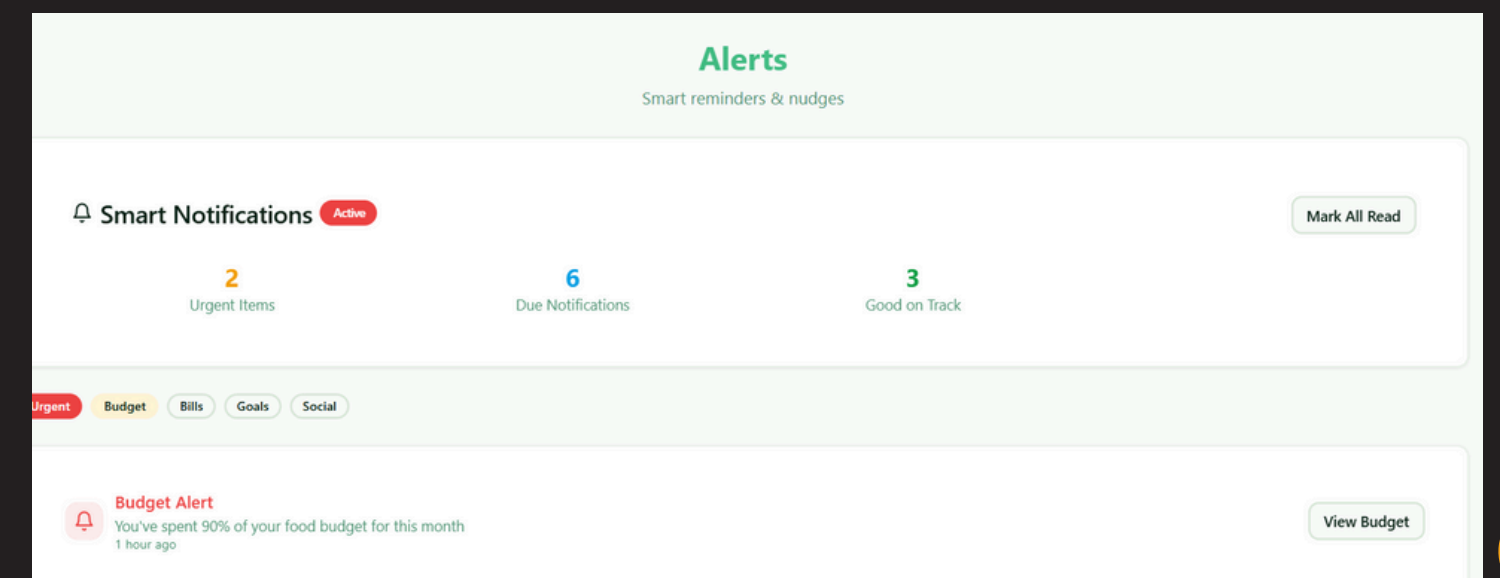- **Ankit (The Hustler)**: Success = Can save some of his side gig for something he is dreaming to buy

- **Kabir (The Digital Savvy Saver)**: Success = Able to Track and manage the expenses using our "Money Jars"

- **Priya (The Social Butterfly)**: Frequent use of "Split & Settle" + reduced mid-month cash crunch

- **Arjun (The Struggler):** Able to reach till the end of months with savings listening to our "Alerts"

3-6 MONTHS ROADMAP

MONTH 1-2

Validate core user needs and achieve basic product-market fit

Key Features:

- Automated Expense Tracker: AI-powered categorization of SMS and UPI transactions.
- Visual Budgeting: Intuitive "Money Jars" for key spending categories (e.g., Rent, Food, Fun).
- Peer-to-Peer Splitting: Manual feature for splitting bills with friends.
- Core Onboarding: Simple sign-up and bank linking process.

MONTH 3-4

Deepen user engagement by solving specific, high-priority pain points for our key personas

Key Features:

- The Hustler's Income Smoothing: Allow users to track and forecast irregular income from part-time gigs.
- The Peer-Spender's Nudges: Implement smart alerts and "Peer Pressure Protector" nudges to reduce overspending.
- Automated Savings: Introduce an auto-transfer feature to automatically move a small amount to a savings jar after each income credit.
- Social & Community Features: Allow users to create "challenges" or "savings circles" with friends to encourage shared financial goals.

MONTH 5-6

Refine the user experience based on data and expand our presence in the pilot colleges

Key Features:

- User Analytics Dashboard: Integrate advanced analytics to track feature usage, drop-off points, and user journey flows.
- A/B Testing: Test different alert messages, onboarding flows, and UI layouts to optimize conversion and retention.
- Referral Loop: Launch an incentive-based referral program to leverage word-of-mouth marketing within the pilot colleges.
- Financial Literacy Modules: Introduce bite-sized, gamified "learn" content on topics like "Budgeting 101" and "Investment Basics" to boost financial confidence.

SUMMARY & VISION FORWARD

Minty = **Financial Confidence, Simplified**

Helping students take control of money today while building lifelong healthy habits.

Not just an app, but a mindset shift

confusion anxiety → **clarity & control**

VISION FORWARD

- Become the go-to financial wellness layer for Indian students.
- Grow with them from college → first salary → adulthood, creating loyalty that lasts.
- Shape the next generation of confident, financially savvy youth.

NEXT STEPS

Roll out in 3 archetypal colleges, test channels & hooks

Double down on what works (features, incentives, ambassadors)

PILOT → **FEEDBACK** → **ITERATE** → **SCALE**

Capture behavioral data + student stories to refine experience.

Expand across campuses, unlock partnerships with banks, fintechs, and brands