



PITCH DECK



FINMATE

**YOUR SMART
MONEY FRIEND**



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Issues

PROBLEM.

/1

**Students overspend
& lack financial
visibility**

/2

**Budgeting apps are
overwhelming/not
student focused**

/3

**Financial stress
impacts academics
& wellbeing**

↗ Solution

FINMATE

AI-POWERED BUDGETING & SAVINGS APP



- > *Auto-categorizes expenses, predicts costs, and micro-savings*
- > *Fun + gamified + conversational*



TARGET MARKET

- /1 TAM: 20M+ U.S. students & early grads
- /2 SAM: 8M tech-savvy students
- /3 Gen Z seeks simpler money tools

COMPETITIVE LANDSCAPE



Mint

- Manual categorization edits
- Basic savings goals
- Medium ease of use
- Built for general users



YNAB

- Set up heavy budgeting rules
- Rule-based savings
- Medium ease of use
- Built for serious planners



Cleo

- AI chat categorization
- Round-up micro-savings
- High ease of use & fun tone
- Built for Gen-Z



FinMate

- Automated student-friendly expense categorization
- Predictive micro-savings
- Simple + gamified experience
- Built for students & new earners



BUSINESS MODEL

Revenue Streams

- Freemium → Premium upgrade (\$2.99/month) for advanced analytics + savings tools
- Future: affiliate partnerships (savings cards), B2B university partnerships

Cost Structure

- App development, AI model, compliance/security
- Low-cost digital marketing + student ambassadors

Unit Economics

- Instagram ads: ~\$1.50/user
- TikTok ads: ~\$1.00/user
- Campus ambassadors: ~\$0.75/user



TRACTION & VALIDATION.

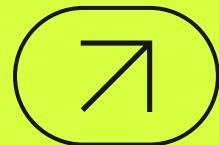


LAUNCH CHANNEL STRATEGY

- Instagram/TikTok reels + memes + testimonials
- University ambassadors & club partnerships
- Referral loop — invite friends, unlock badges

VALIDATION EXPERIMENT (MVP)

- Landing page + “Join Waitlist / Connect Bank” CTA
- Target metric: 25%+ click-through & 15%+ sign-up conversion
- User interviews to test trust & willingness to pay



FINANCIALS

/1

CAC

\$1–\$2 from GTM
channels

/2

Conversion to
premium (FinMate+)

8–12%

/3

Monthly Revenue
at 1,000 users

\$240–\$360/month
(premium users only)

 Timelines



GROWTH PLAN

PHASE 1



MVP Launch (0–3 months)

Landing page + waitlist +
beta release

PHASE 2



Product-Market Fit (3–6 months)

User behavior analytics +
gamification + referrals

PHASE 3



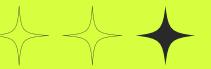
Scale (6–12 months)

University partnerships,
affiliate card/savings
offers

GOAL



**Reach 10,000 users
and consistent
premium conversions**



THANK YOU

Looking for feedback, early testers & supporters!

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