



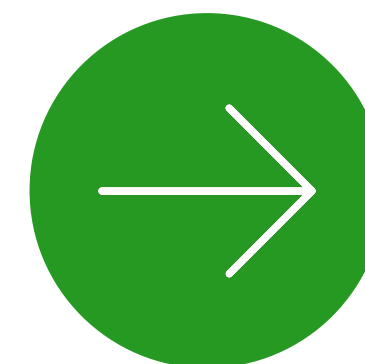
GREEN



Co-funded by
the European Union

ENTREPRENEURSHIP

IDEAS





FINANCES FOR YOUNG PEOPLE

INTRODUCTION

This entrepreneurial idea arises from the need to understand and grasp basic personal finance concepts, daily money management, and the importance of financial planning to carry out daily activities. This is particularly relevant for young people between the ages of 18 and 30 who are entering the financial world for the first time..

PROBLEM

Nowadays, most young people between the ages of 18 and 30 lack sufficient training to understand basic economic concepts, making it difficult for them to manage the money they earn responsibly.

SOLUTION

A digital platform where young people can access training on personal finance topics through various gamification tools.

ENTREPRENEURSHIP
FINANCES FOR YOUNG
PEOPLE, social, green and
digital.



Co-funded by
the European Union

HOW ENTREPRENEURSHIP ARISE?

1

WHAT PROBLEMS ARISE?

- There is a large number of young people who don't know how to navigate the world of finance.
- The world of finance is complex for the general population.
- Many young people have to move out on their own and start managing their personal finances.
- There is a lack of apps focused on financial education.

WHY WE CHOSE ACCESSIBILITY?

Given the described situation, the market for financial education using gamification elements proved to be very attractive to the team members. It presents an opportunity to help young people while also entering a relatively underdeveloped market. Gamification tools allow users to learn personal finance topics in a simple and self-managed way.

2



Co-funded by
the European Union



3

WHAT SOLUTIONS WE CONSIDER?

- Creation of an app to help young people and educate them on personal finance.
- Development of a website to achieve this objective.
- Creation of a link to an app where these gamification mechanisms can be integrated.

WHY WE CHOSE THIS SOLUTION?

In response to this situation, the plan is to work with the "ONEBUDGET" app, created by Matteo de Giorgi. The app aims to serve as a platform for managing personal expenses. Its main features include wallet management, tracking of financial transactions, organization by categories, personal budget administration, savings goals, and foreign currency tracking.

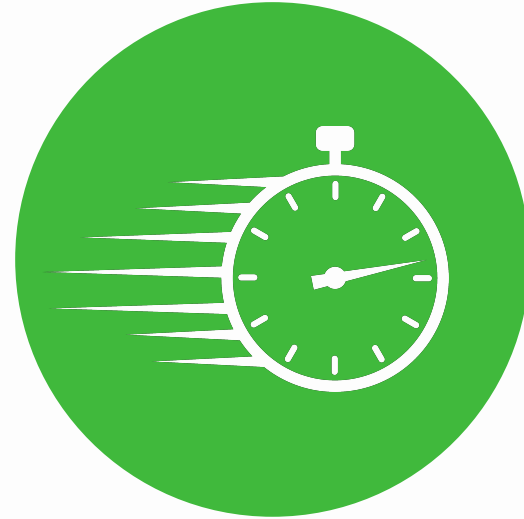
Additionally, the app will incorporate an academy section where young people can learn about personal finance. Through various gamification tools, the goal is for young people to engage with and learn about financial topics in an interactive and accessible way.

4



TOOLS USED

We used brainstorming and constructive evaluation to choose the most suitable idea.



TIME USED

Two meetings were held to evaluate and refine the idea, along with an interview with a professional who is developing a virtual wallet.



CHALLENGES OR OBSTACLES

Since this is an issue affecting young people, the solution had to be innovative, with easy implementation that doesn't require advanced computer skills.



ACHIEVEMENTS

We found a solution to a common problem among young people through dynamic education. Its format is eco-friendly, promoting the use of digital tools and green practices.





FINANCES FOR YOUNG PEOPLE



Co-funded by the European Union



DESCRIPTION:

It is a digital platform where young people can access training on personal finance topics through various gamification tools. The content will be free and will include different levels of learning, from the basics to more advanced topics in personal finance management. Additionally, the platform will be complemented by an app where young people can track their daily expenses.

Mis Billeteras		
<input type="text" value="Buscar Billetera"/>		
<input type="text" value="Ordenar por"/>	<input type="text" value="Asc/Desc"/>	
<input type="text" value="Nombre"/>	<input type="text" value="Ascendente"/>	
	Caja de ahorro Ult. Modif.:17/12/2023	USD 365.00
	Cuenta Corriente Ult. Modif.:19/12/2023	ARS 0.00
	Efectivo Ult. Modif.:17/12/2023	- ARS 7,500.00
	Mercado Pago Ult. Modif.:17/12/2023	ARS 19,700.00



OBJECTIVE

Young people learning about finance in a dynamic and simple way.



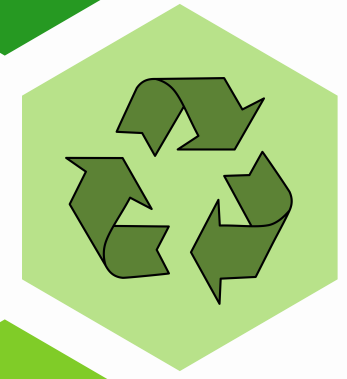
TECHNOLOGY

It works through an app called "ONEBUDGET," which aims to serve as a platform for managing personal expenses. Additionally, the app provides access to an academy where users can learn about personal finance..



SOCIAL IMPACT

It helps improve the quality of life for young people in society, paving the way for a more informed society on the topic in the future.



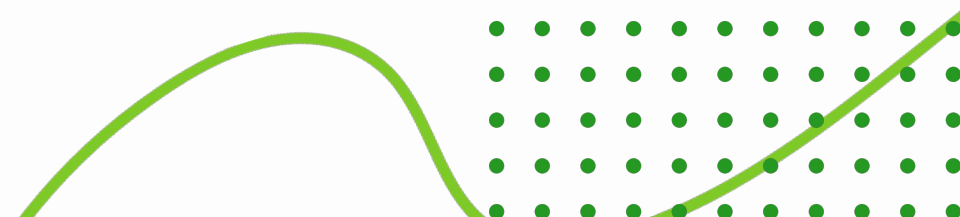
ENVIRONMENTAL IMPACT

It encourages young people to use virtual wallets, which increasingly allow for avoiding the printing of physical bills. Additionally, it is eco-friendly throughout the process, helping to protect the environment in every aspect of the entrepreneurship.



SUSTAINABILITY

It allows the adaptation of elements to society's demands. Every young person needs financial education at some point in their life, ensuring there will always be a demand for the product.





THE TEAM

Our team is made up of various members with different backgrounds and experiences, which allow us to specialize in a specific area and perform functions within the entrepreneurship. However, the key figures are:

- CASTRO, JUAN PABLO.
- CONRERO, SOFÍA.
- CUMINO ASBERT, JUAN IGNACIO.
- FERRER, SOLEDAD.



Co-funded by
the European Union

And the whole support team!!!! ----->



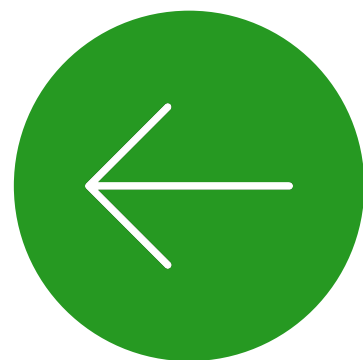
CONCLUSIONS

- Teamwork is essential for the development of entrepreneurship because of the opportunities it provides.
- We must observe the world and the needs of people, and ask ourselves: How can I contribute something new? How can I help?
- It's important to understand that it won't always be easy; one must be willing to consult experts in the field.
- Be open to listening to criticism and be understanding of it, as it presents an opportunity for improvement.





Co-funded by
the European Union



GREEN



Funded by the European Union. Views and opinions expressed are however those of the author(s) only and not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (ECEA). Neither the European Union nor ECEA can be held responsible for them.