



www.finnest.co

Agenda

- Introductions
- Children Need Financial Education
- The Finnest concept
- Discussion



A generation of kids are growing up financially unprepared

- Parents lack **discipline**, **time** and **resources** to teach their kids about money
- Teaching is more difficult today as **cash is disappearing** from the household
- Kids and teens have **few constructive experiences** involving money
- Need to make **smart future choices** when taking out student loans and building credit



Only **57%** of Americans are financially literate



46% of 18-24 year olds have \$0 in savings



\$1,013 is the average credit card debt for a 21 year old student

Teaching Kids About Money With Real Money

- Finnest combines **real life money management** with **financial education** for kids ages 8+
- Our mobile banking platform with secured debit card is a kid's first bank account with built-in **incentives** and features that drive **behavioral change**
- **Parental controls** help kids avoid making costly mistakes while learning from their day-to-day experience using money
- Gives children the experience they need to **build good money habits for life.**



Hands On
Experience

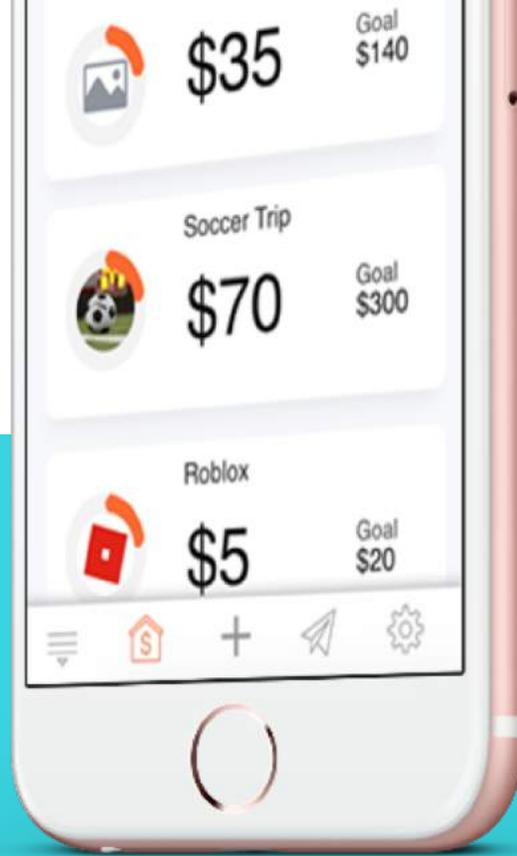


Motivational
Learning



Parental
Controls

For Kids...

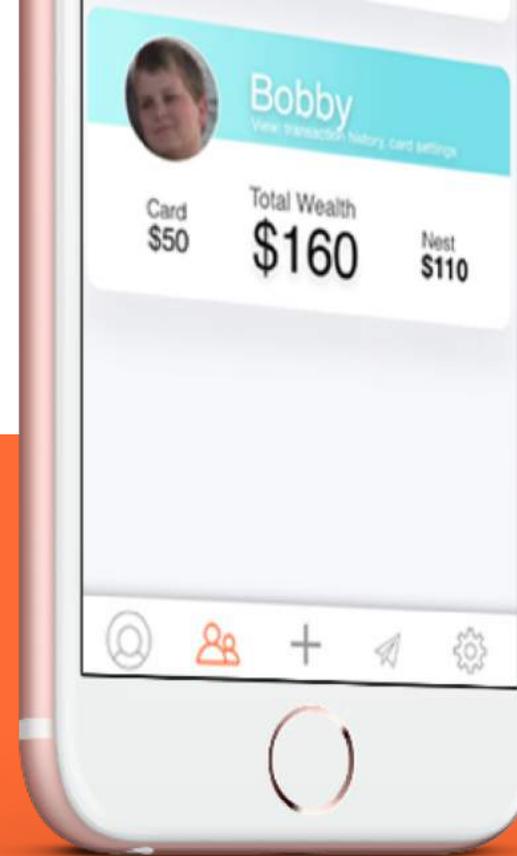


A mobile banking app and debit card for kids & teens

- Earning, saving, giving, investing and spending
- Platform for motivational learning
- Reinforce behaviors through rewards and triggers
- Platform for future products beyond debit

...And Parents

3



A money management tool for parents

- Open account in under 4 minutes
- Instant request and pay to and from kids
- Oversight, control and automation for parents
- Starting a conversation around money

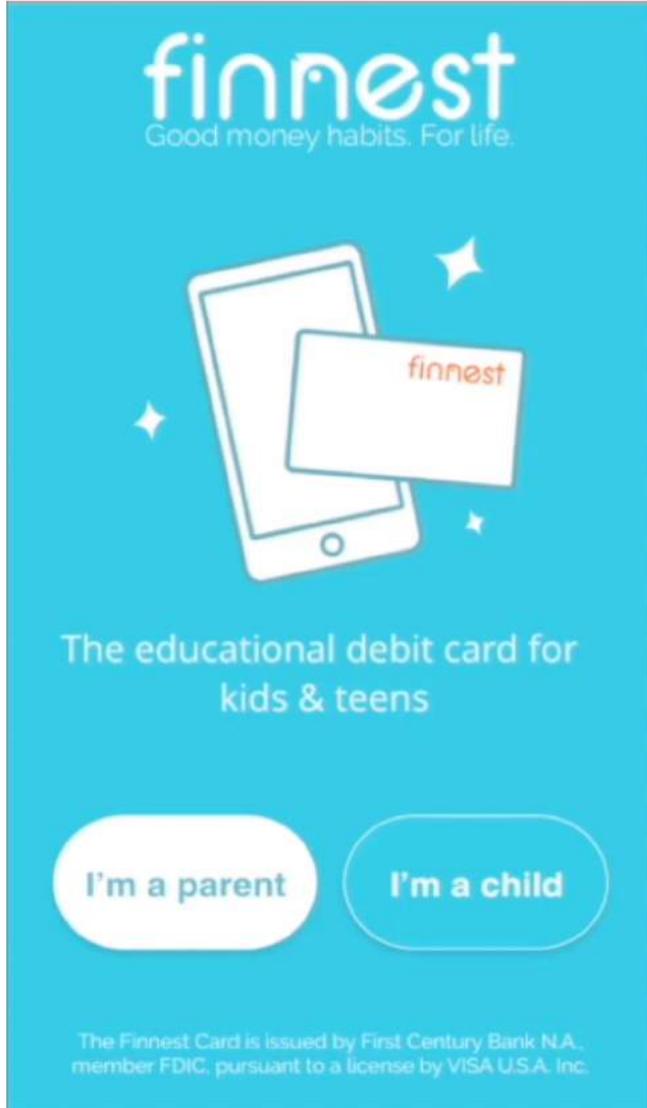
Growing Financially Literacy in Rhode Island

- **Philanthropic partnerships** to make Finnest available to low and moderate income families
- Partnering with **college Finance Clubs** and **local schools** to deliver financial education
- **How** can we be helpful to schools in RI?



Feel free to reach out to Andi Pollinger
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Product Demo



finnest
Good money habits. For life.



The educational debit card for kids & teens

I'm a parent I'm a child

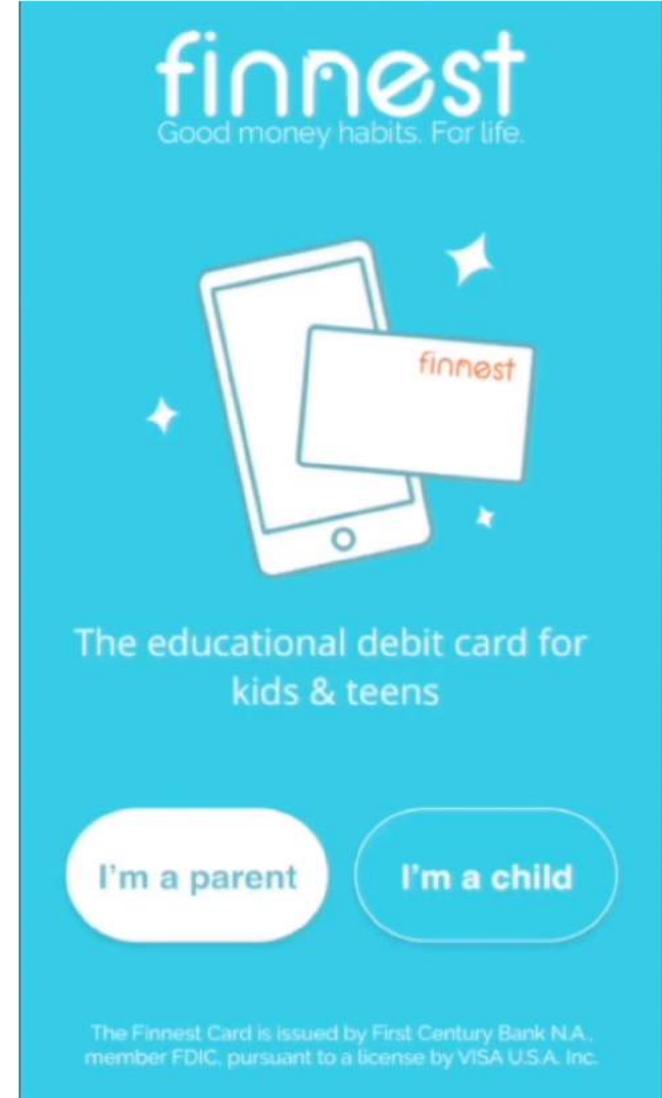
The Finnest Card is issued by First Century Bank N.A., member FDIC, pursuant to a license by VISA U.S.A. Inc.

Parents

← [Youtube](#)

Kids

→ [Youtube](#)



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