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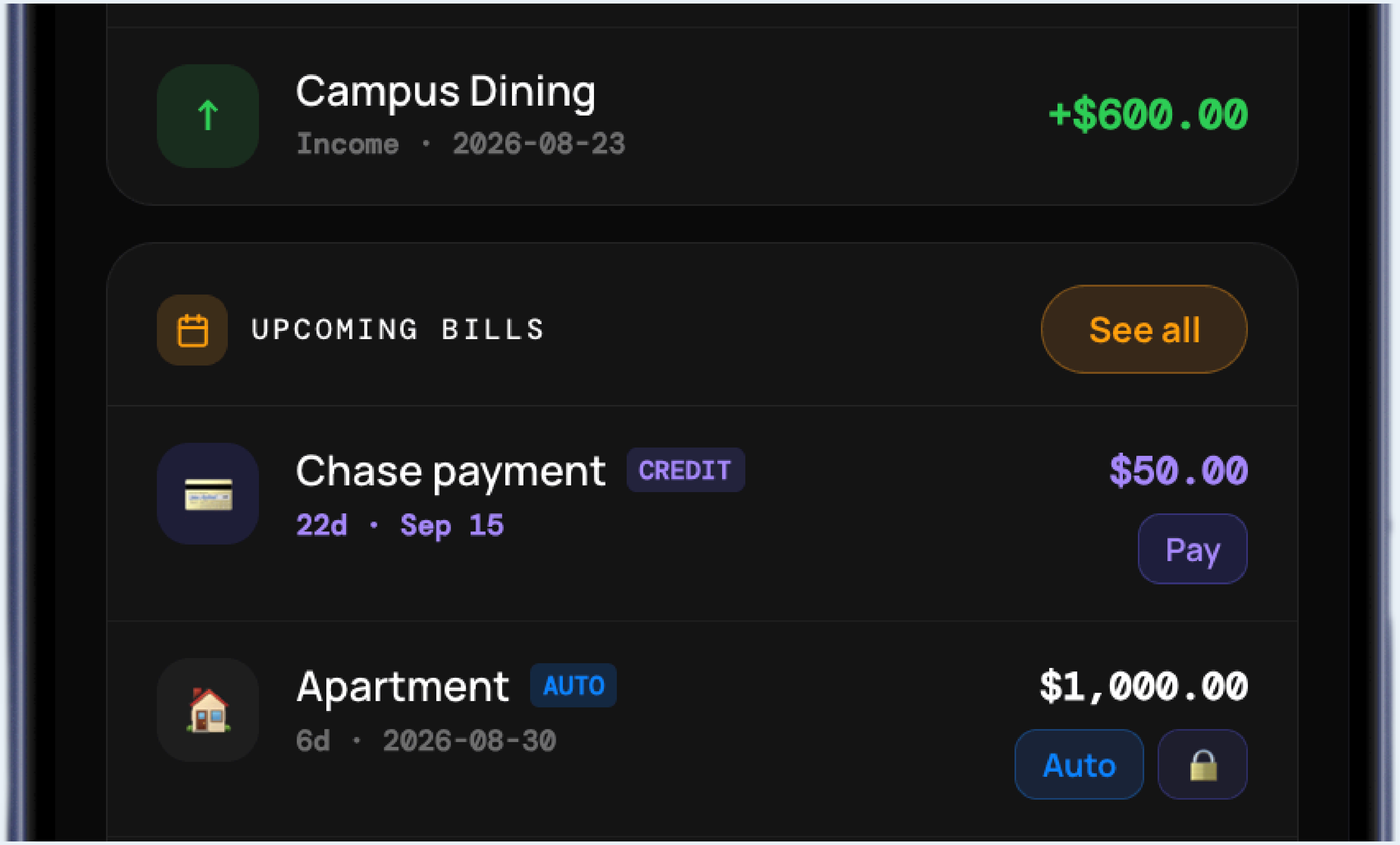
Summer 2026

BUS146 - Team #1

Stretch



The Smart way to stay on top of your Financial Needs

The Problem

The problem we are trying to solve is the struggle college students have with stretching their irregular sources of money, such as: financial aid refunds, scholarships, part-time jobs, family support, ect, across predictable and unpredictable expenses throughout an academic quarter or semester.

With traditional budgeting tools, they do not fully convey the way college students actually receive and spend money.

Interview Findings

Our 2 main findings were that:

INCOME & EXPENSES DON'T ALIGN

Students receive money through financial aid, scholarships, jobs, stipends, savings, and family support while expenses like rent, food, transportation, and school costs continue throughout the term.

BUDGETS HAVE TO CONSTANTLY CHANGE

Reduced work hours, unexpected expenses, textbooks, midterms, finals, and social activities can quickly change how much students can realistically afford.

Interview insight

How Students Manage Money

Students reported using bank apps, calculators, spreadsheets, savings accounts, budget planners, or simply checking their account balances

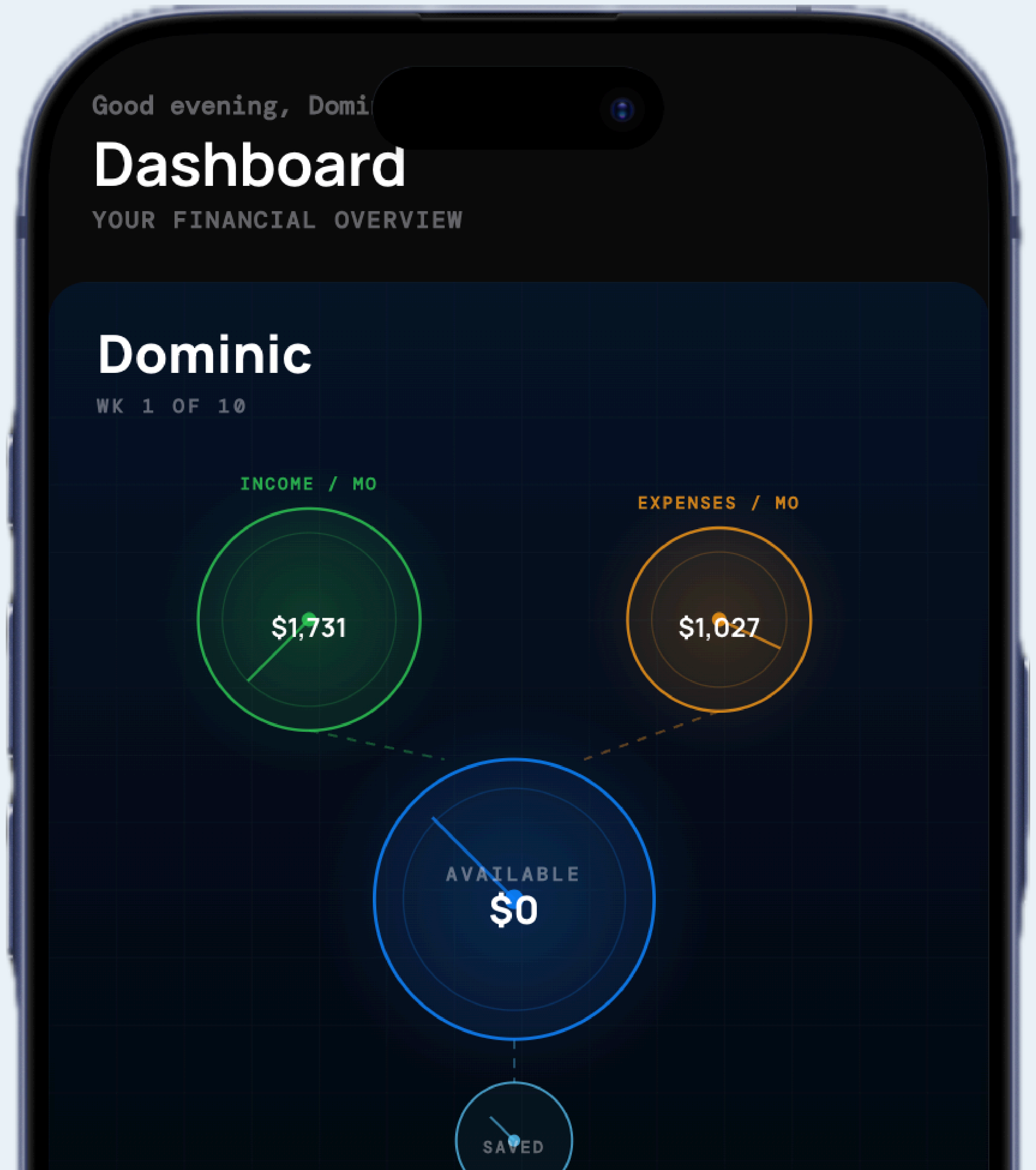
- CALCULATORS
- MENTAL TRACKING
- SPREADSHEETS
- BANKING APPS

What Students Actually Need

Students want a simple way to see what money is already committed, what they can safely spend, and how unexpected expenses will affect them later

- FUTURE BILLS
- AUTOMATIC ADJUSTMENTS
- SPENDING TRACKER
- WEEKLY LIMIT

Introducing Stretch



Identifying which features customers actually need

1. Budgeting: showing the best way students should plan, seperate, and prioritize their money.
2. Resourcing: connecting students to trusted sources that may help them.
3. Planning & organizing : helping students better plan out how to better organize their money in a more beneficial way.

Designing the app concept

Allow students to input their income in separated categories and allocate money for specific reasons. This allows them to budget more efficiently, for example setting aside financial aid funds for tuition payment, designating "fun money", or other expenses.

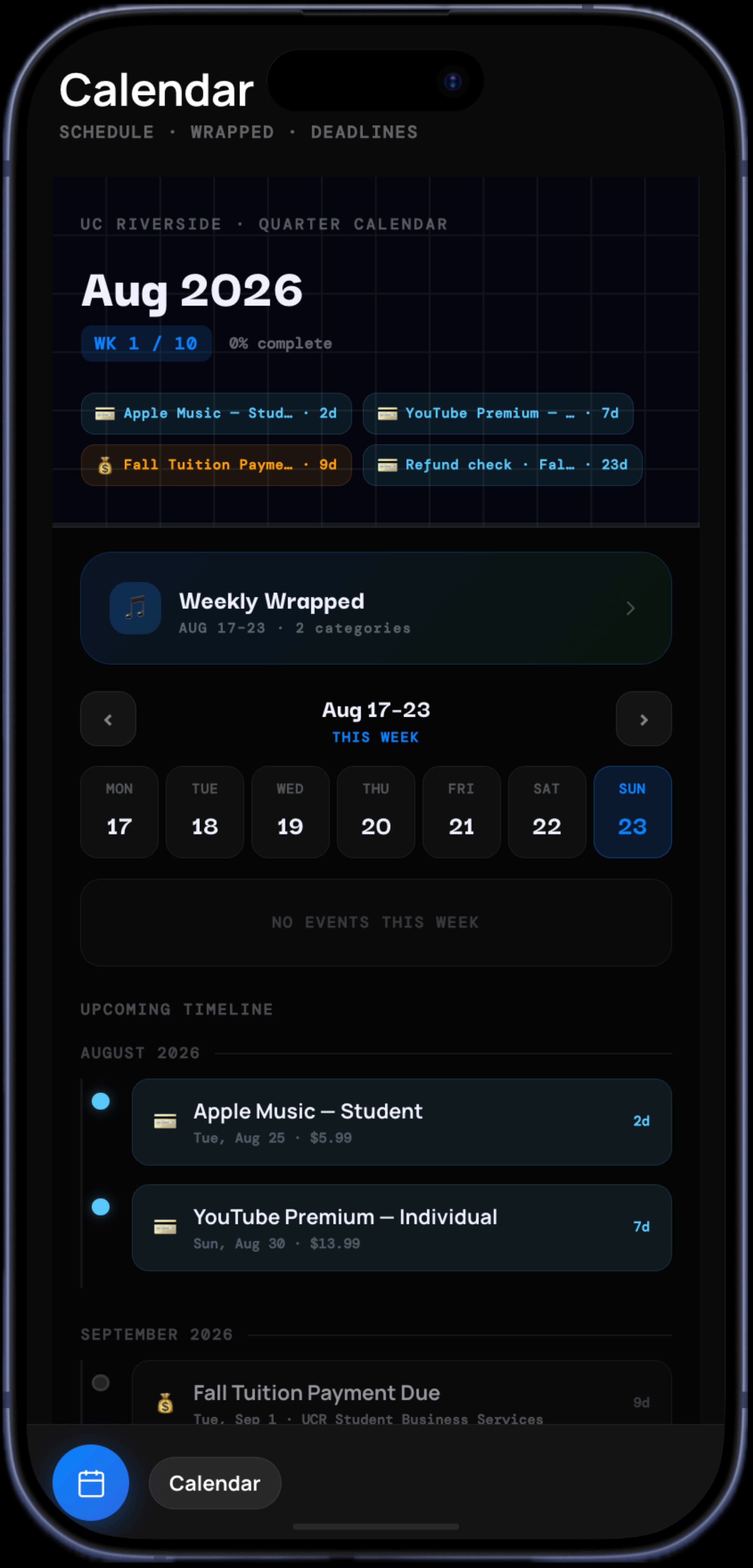
Developing the value proposition

Our app helps college students manage irregular income, financial aid, bills, and changing expenses by creating a simple, personalized safe-to-spend plan that adjusts throughout the academic term. Unlike generic budgeting apps, we help students plan what they can afford before spending. Our free-to-use service is convenient, easy to navigate, ad-free, and accessible across iOS and Android devices.

Competitors

- **Banking apps:** though they are able to show balances and transactions, what they like is the ability to tell students how to make irregular money last.
- **Spreadsheets/calculators:** though customizable, they require manual work.
- **General budgeting apps - Rocket Money:** Although serviceable in consumer financial management, they do not built around academic terms, aid refunds, textbooks, changing campus expenses, and student specific financial cycles

A Weekly Wrapped showcasing key Insights on spending habits, and notable purchases througout the week.



Stretch's Calendar Timeline, Showcasing upcoming expenses and important Academic Calendar Dates

How we differentiate

- **Personalized Financial Planning:** We help students budget, save, and plan for tuition, rent, and other major expenses based on their income.
- **Financial Aid Support:** Helping students find and manage scholarships, grants, and financial aid.
- **Personalized Advising:** We provide guidance based on each student's institution, lifestyle, and financial needs.
- **Scholarship Search:** Finds both in school and outside scholarships.
- **Expert Support:** Combines financial analysts and knowledge of young adults needs to provide individualized support.
- **Unique Advantage:** Offers personalized financial and academic support that competitors do not provide.

Experiment

EXPERIMENT 1: STUDENT INTERVIEWS

What we wanted to know: Are students actually having the money problems we think they are?

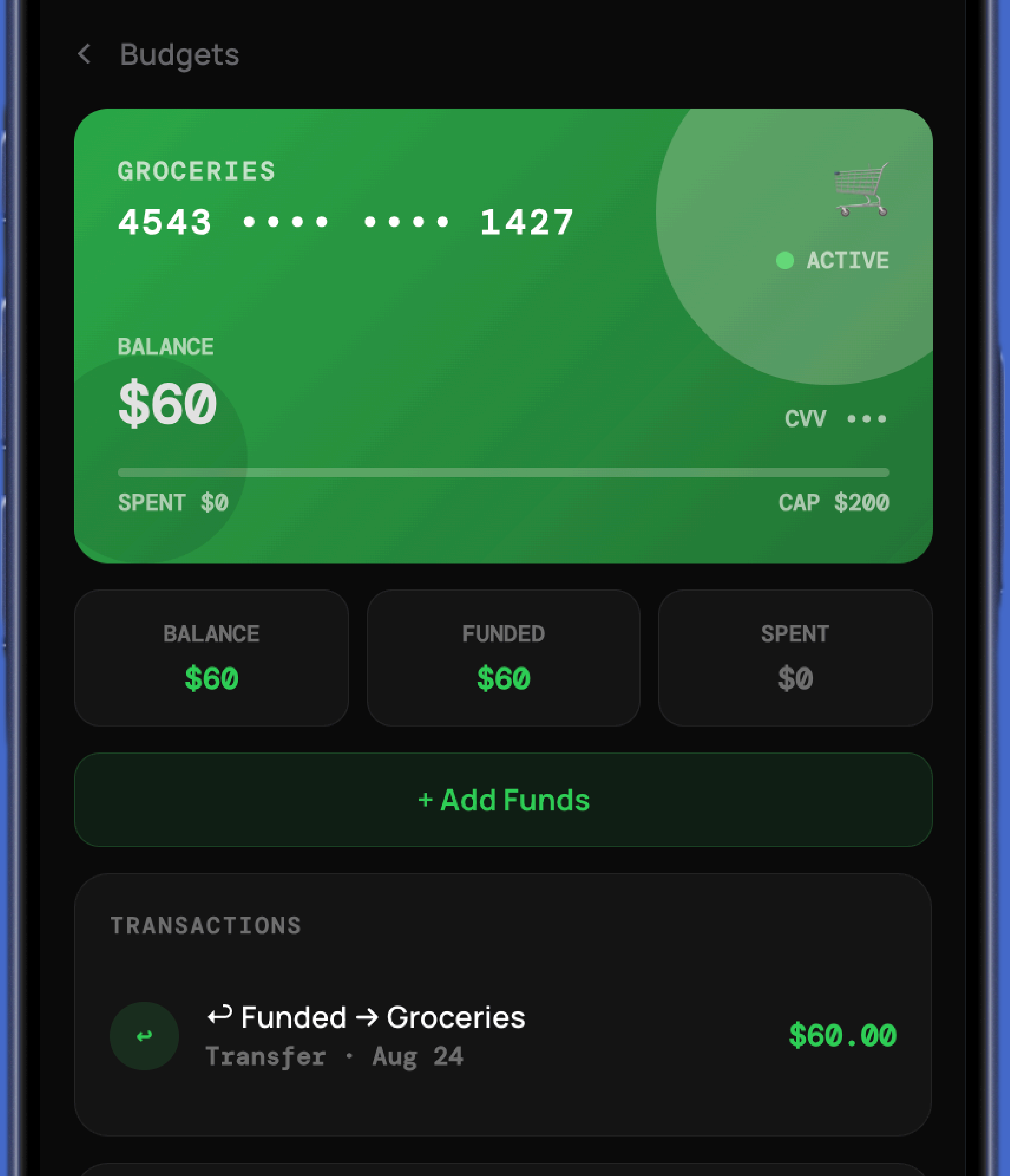
→ Asked students 10 questions about how they manage their money.
→ Looked at where their money comes from and where it goes.
→ Asked what makes managing money harder during the quarter or semester.
→ Looked at what they currently use to budget and what is not working.
→ Looked for problems and patterns that kept coming up.

EXPERIMENT 2: FEATURE TEST

Students choose <u>ONLY 3</u> features they would actually want:

“If this was a real app and you could only pick 3 features, which 3 would actually help you the most?”
“Is there anything you would want that isn’t on this list?”

- See where my money is going
- “Make my money last until __” planner
- Plan for upcoming school and bill expenses
- Weekly spending amount
- Adjust my budget when something unexpected happens
- Alerts when I’m spending too fast



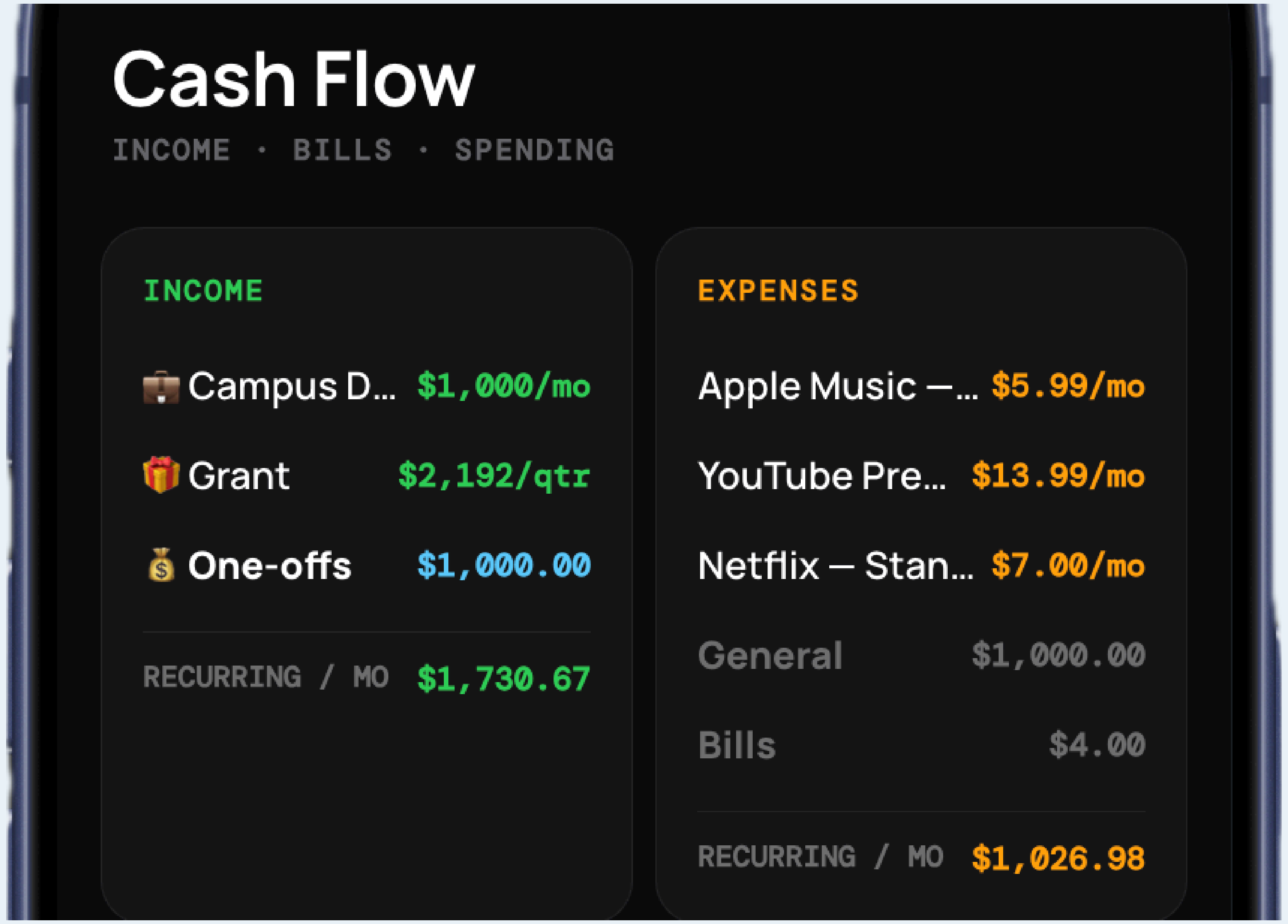
What we learned

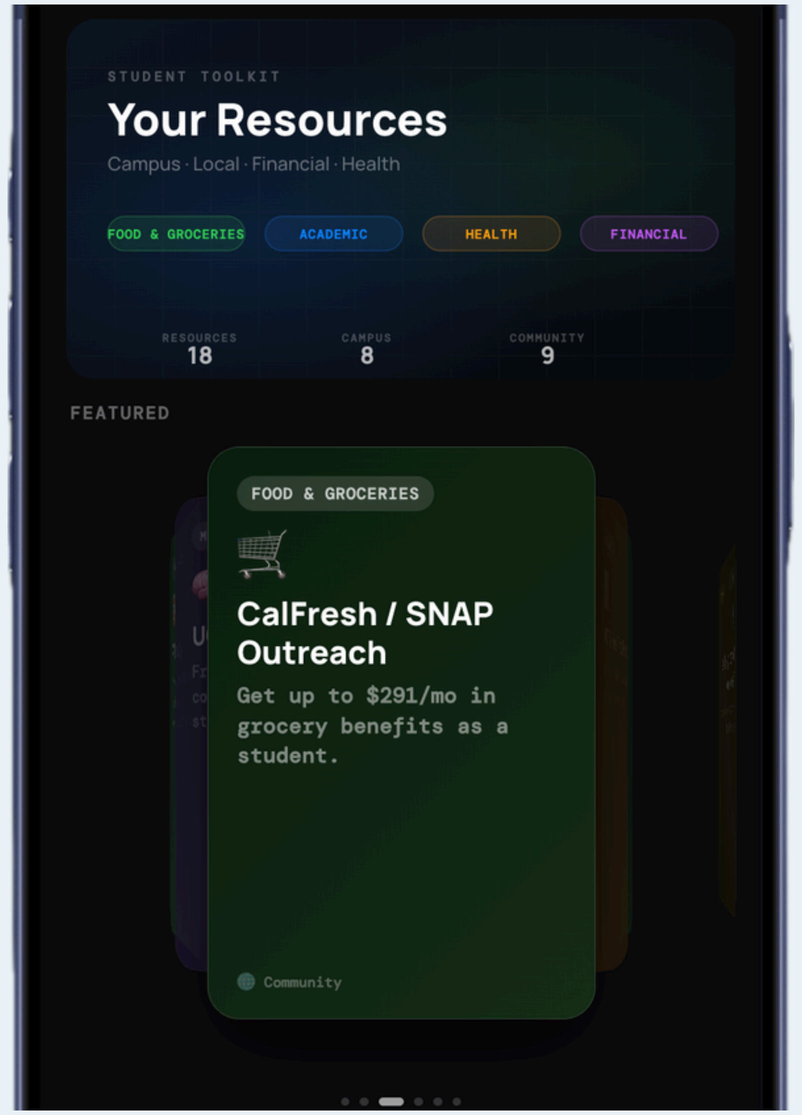
Assumptions	Evidence	Product Change
Students want help knowing what they can actually spend.	Weekly Spending Amount was one of the most selected features.	Show students a realistic weekly spending amount based on the money they have and what still needs to be paid.
Students need help making their money last between payments.	"Make My Money Last Until ___" was the top choice.	Make the next funding date a main part of the app so students can plan how long their money needs to last.
Students want help staying on track.	Spending Alerts was one of the most selected features.	Alert students when they are spending faster than their plan.

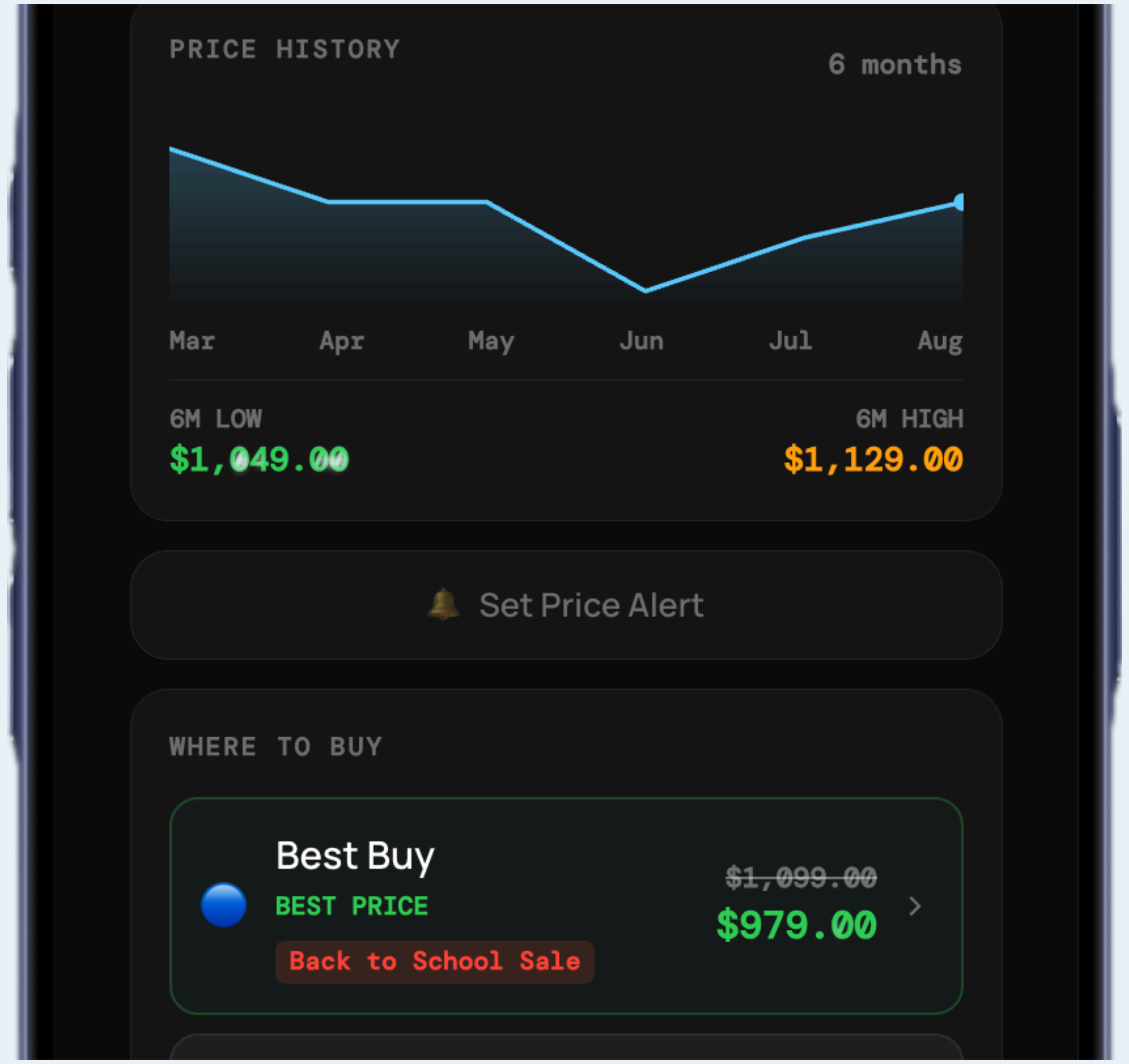
We started with a lot of features we thought students might want. Testing showed us that they care most about knowing how much they can spend, making their money last, and knowing when they are overspending.

Our new focus: Plan it → Stretch it → Stay on track

Introducing our...

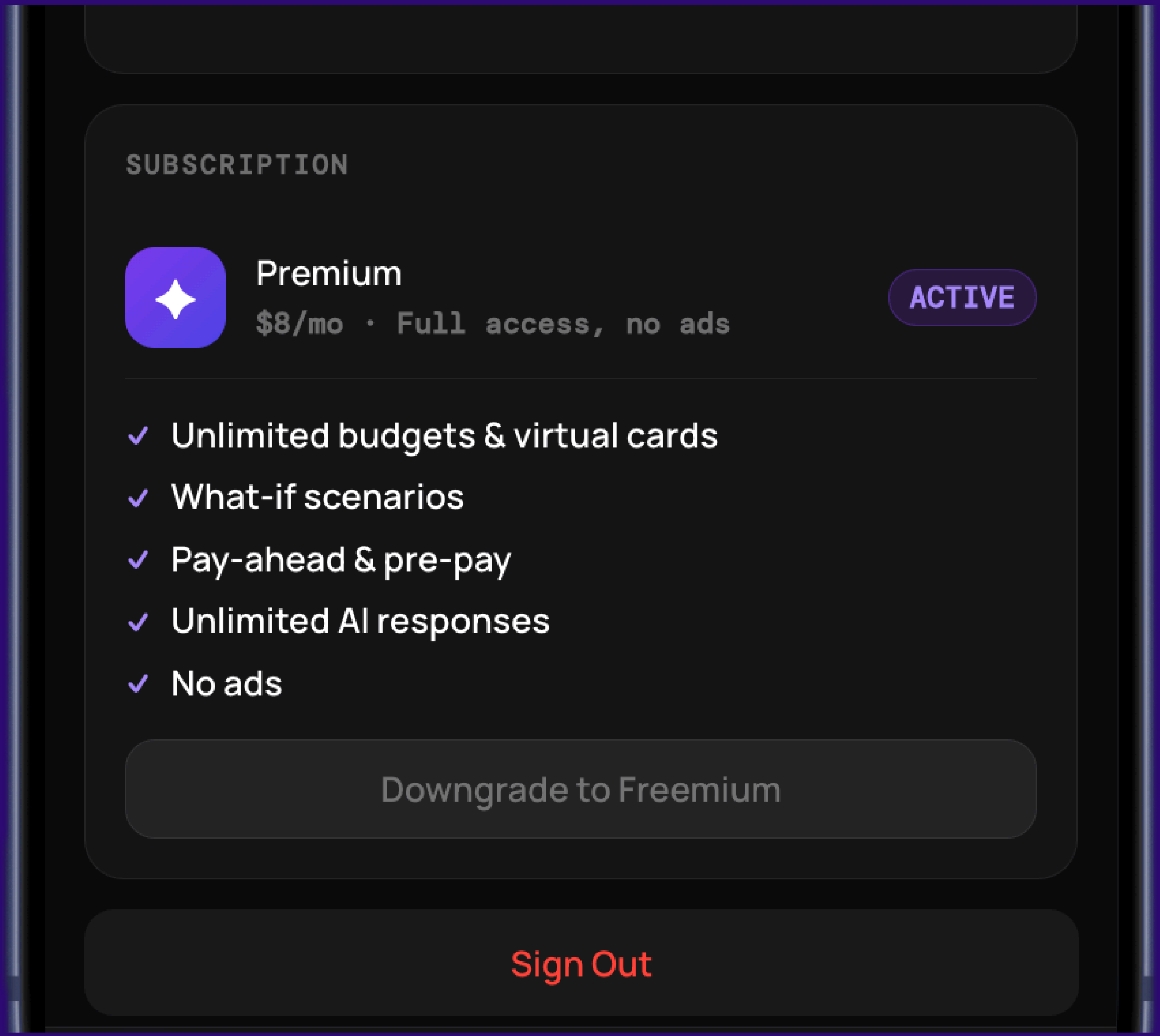






Business Model

Freemium or Premium?



Try Us! Before you buy us!

Freemium – yes, free.

- Basic Transaction Features – Observe Income, Expenses, Transactions
- Normal Spending Projections based on Spending Habits
- Up to 2 Budgeting Folders(with Virtual Cards)
- On-Off Campus Resource Toolkit + Recommendations
- Sophisticated Shopping Experience (Price Alerts, Retail Pricing Comparisons)
- Credit Building and Observance
- Integrated School Calendar (for tuition due, refund check delivery, notable academic dates)
- Limited AI Chatbox Use
- Party-Tab, Shared Pool between Friend.

Premium – $8 a month, 50% for new users!

- Additional Transaction Features – Pay Ahead, Set Aside.
- Unlimited Budgeting Folders and Savings
- "What-if" Scenarios, More Dynamic Income Projections
- Vast AI Chatbox Use
- No Ads
- And More...

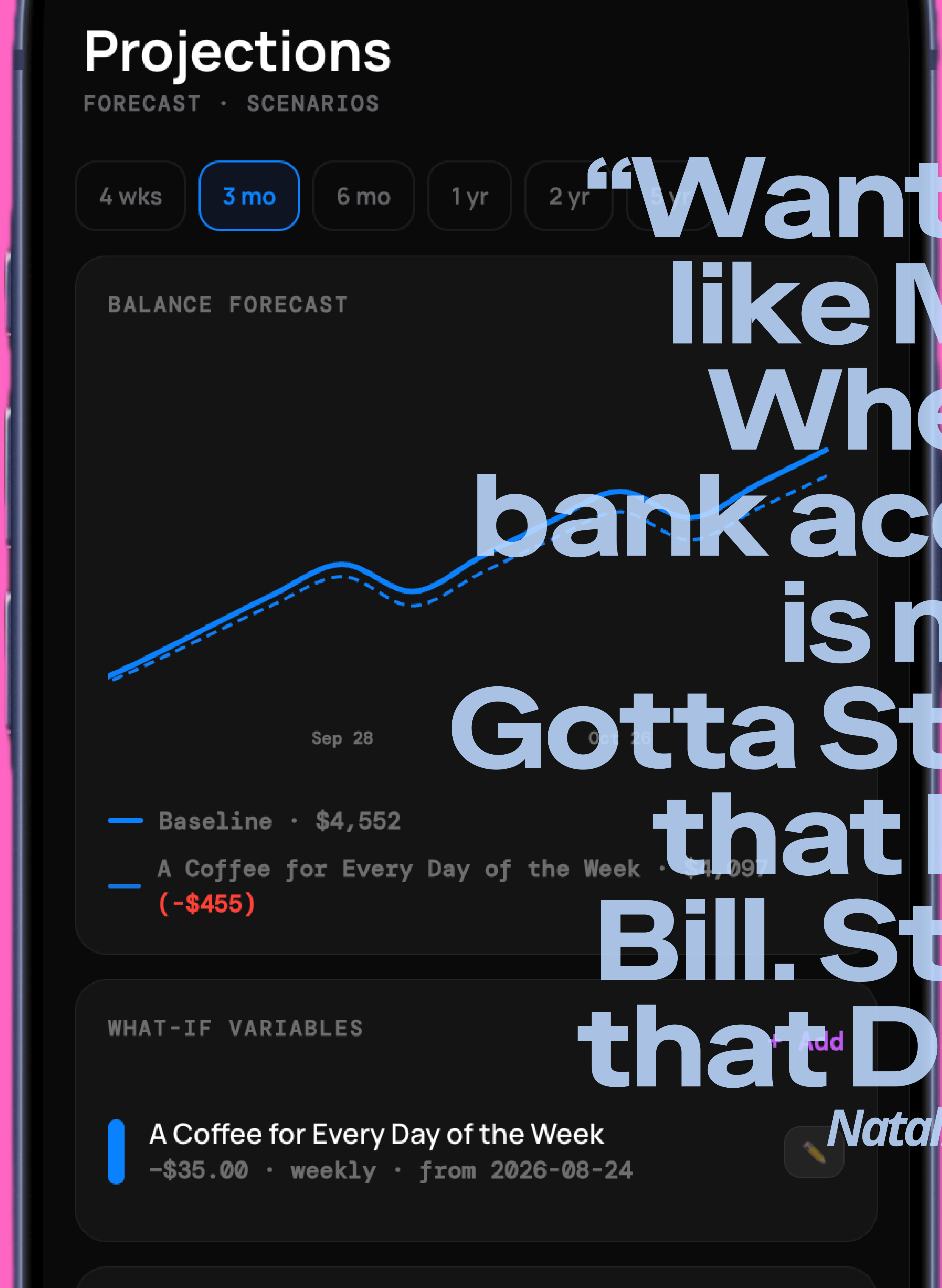
Stretching out the Possibilities

Scan a Receipt – Automated Logging in Transactions

Stretch Financing – Need your Check Early? Want to finance a large purchase?

Plaid and Bank Account Connection– Coming Soon!

Investing & Stock Portfolio – Observe and Take Care of your Stocks!



"Want to be like Midas. When my bank account is minus. Gotta Stretch that Dollar Bill. Stretch that Dollar."

Natalia Kills on "Free."

Key Partners and Stakeholders

Current

Traditional College Students – Community, Undergrad, Graduate

Service Partners – ChatGPT (AI Chatbox), Shopify/Serp APIs (E-Commerce & Retail Aggregators).

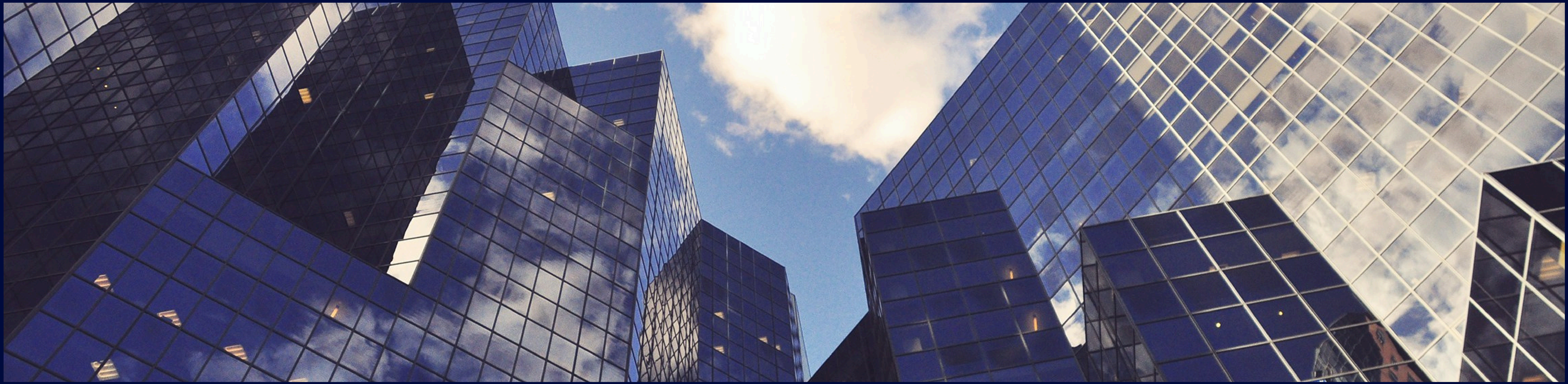
Marketing and Outreach Partners – Campus Ambassadors, Student Creators and Influencers.

Future

Extended Consumer Base – Trade School, Teens, Family

Open-banking API Networks (Plaid)

University Financial Aid Offices



Funding & Expenses

Funding

In-App Advertising

Well-intentioned Advertisement Placement in Shop, Toolkit, our Deals Section, with Calendar/Time-Sensitive Outreach

Subscription Model

Competitive Pricing and Options to choose from.
$2 per week, $8 per Month, $25per quarter/semester, $40 per year

Resource Commissions

Commissions for connecting reputable resources/services through Toolkit, with deals or recommendations.

Expenses

Marketing and Outreach

Campus Ambassadors, Creator & Influencer Partnerships, Digital Advertising on Meta, Tiktok.

App Partners

API for Certain App Features and Execution, Such as ChatGPT API for the AI Chatbox. Shopify API for the Shop Experience

Operations

User Interface, Functionality, and Experience Maintenance. User Data Privacy and Security Assurance. Customer Feedback and Support

Continuing Strategic Partnerships
- Financial Aid Office Integration, University Licensing.
- Organization Onboarding with Greek-life, Honor Societies, Athletic compliance divisions, Clubs

Expanded Consumer Base:
- Family
- Teens
- Post-Grad Transition
- Small-Scale Businesses, Organizations

A More Robust Financial Ecosystem
- Micro-Financing (Advances, Installments)
- Safe-to-Spend Feature identifying local deals available under a set limit.

Growth Opportunity

Summer 2026

Thank You

Team 1

UCR Business Adm.

Intro.to Entrepreneurship