



## **DigiEduHack Solution Monterrey - DigiEduHack Tec de Monterrey 2021 Challenge: Monterrey - DigiEduHack Tec de Monterrey 2021 Challenge 2021**

### **Áureo**

#### **A tech solution for personal financial management.**

Implementing Artificial Intelligence, Fintech and a friendly GUI we want to create a completely accessible educational resource where all people can learn about correct financial management in the current digitalized era.

#### **Team: Áureo**

##### **Team members**

Paulina López, Ricardo Cruz, Ana Karen García

##### **Members roles and background**

Paulina López. Computer Technology Engineering. 3rd Semester, Tec de Monterrey

Ricardo Cruz. Robotics and Digital Systems Engineering. 3rd Semester, Tec de Monterrey

Ana Karen García. Robotics and Digital Systems Engineering. 5th Semester, Tec de Monterrey

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### **Solution Details**

#### **Solution description**

Financial education and management software, Aureo, enhances digital inclusive education by providing free and easy access to the program. Aureo helps those who seek advice about their financial situation and teaches those who may need it in the future.

## **Solution context**

We identify a lack of financial education in people which leads them to have a low knowledge about digital banking. This problem causes a financial exclusion that prevents a large part of the population from obtaining proper credits, loans and having poor financial management skills. This also limits people from improving their quality of life, by missing out on opportunities such as a better education, lifestyle, or finding a decent and stable job.

## **Solution target group**

People with primary/secondary education that live in urban areas.

## **Solution impact**

The importance of financial literacy leads to a society with more responsible decision making and people are able to take advantage of credit opportunities, investments and good savings management. Banks are now directed towards a digitalized service, which means that people that don't adapt to this new era might find it difficult to improve their quality of life.

## **Solution tweet text**

Financial education software that helps people learn about personal finances by incrementing their knowledge in house credits, financial institutions, loans, taxes and digital services using a user-friendly interface and an interactive program of tutorials, AI bot and Fintech.

## **Solution innovativeness**

Currently there are various softwares that provide a service similar to the one proposed, however they are not easily accessible for the population because they require a monthly payment to use it, do not contain complete information or do not focus on user financial education. They are not available in most countries or are more specialized to companies and businesses.

We intend to use emergent technologies such as Artificial Intelligence and Fintech in order to have a software that provides the necessary tools to train the user in their financial education at the same time as being a way to manage their income, expenses and savings.

## **Solution transferability**

Yes. We consider that financial education should be part of our basic education as human beings since our whole life revolves around money and the economy. Low financial knowledge leads people to misuse money and therefore there are problems such as the economic gap and extreme poverty, not only in Mexico but throughout the world.

Being an easily accessible application, all we need is support from government organizations that allow the development of these programs so that they can be implemented and used by the population.

## **Solution sustainability**

We plan to work with financial institutions and Banks that consider the digitalization of banking a necessity.

## **Solution team work**

Our chemistry as a team was impeccable, despite the fact that we started as five people and ended up being only 3, we always managed to generate a safe space for discussion and exchange of ideas. We believe that this allowed us to expand our way of thinking in many areas, as well as allowing us to develop new skills.

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