



HerWealth

“Let’s create

an

economically

safer world”



HER WEALTH

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OVERVIEW

- **App Name:** Her Wealth
- **App Description:** “Her Wealth” offers a Savings and Interest Calculator per Peruvian Banks, alongside personalized courses to enhance financial literacy and reduce economic instability of women.
- **Track:** Mixed Team
- **Category:** Personal Finance



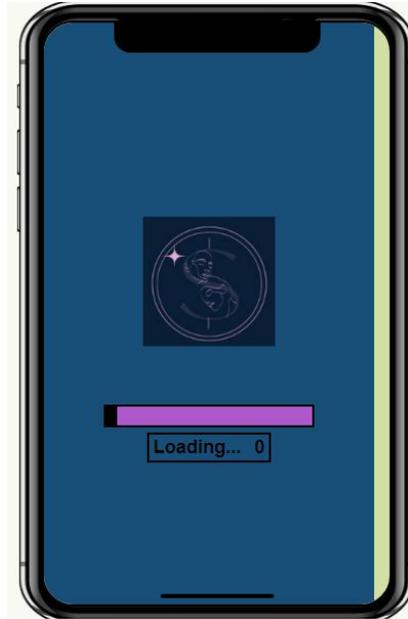
THEME

In 100 words or less, describe the problem that you chose to address, and why you were interested in solving it. Please note that this portion of your submission will be published if you are selected as a finalist or winner.

The report “Evolución de la Pobreza Monetaria 2011 - 2022”, elaborated with the results from the National Survey of Homes (Encuesta Nacional de Hogares, “ENAH”) in Peru, showed how there are slightly more women in condition of poverty (27,8%) compared to men (27,2%). As well how the lack of resources affects more to children below 17 years old (36,7%). This has shown us how necessary is to strengthen in young women the understanding and use of personal finance tools to build healthy relationships with their wealth, break cycles of poverty and get access to more opportunities.



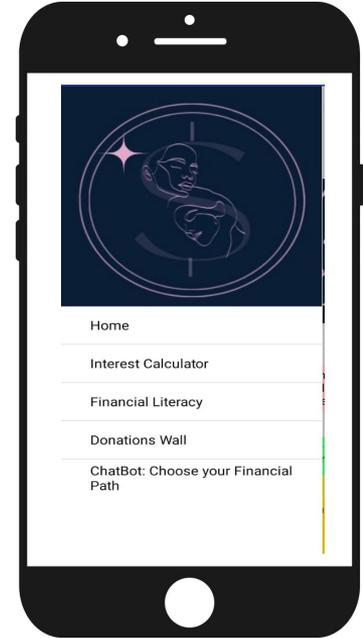
INSTRUCTIONS



Step 1: Enter to HerWealth App from your Mobile Phone and you'll see the loading page.



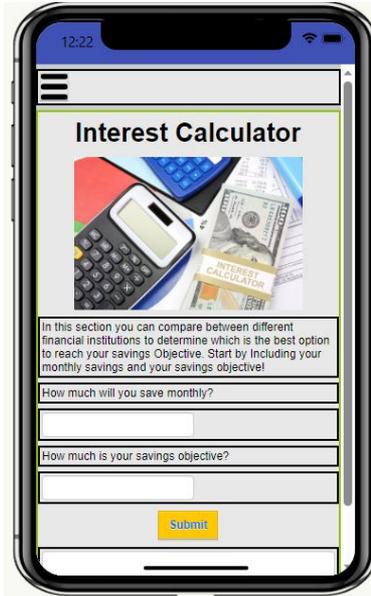
Step 2: After the loading page, you'll find the home dashboard and you can scroll down to see the descriptions of the purpose, mission, and contact info of the app.



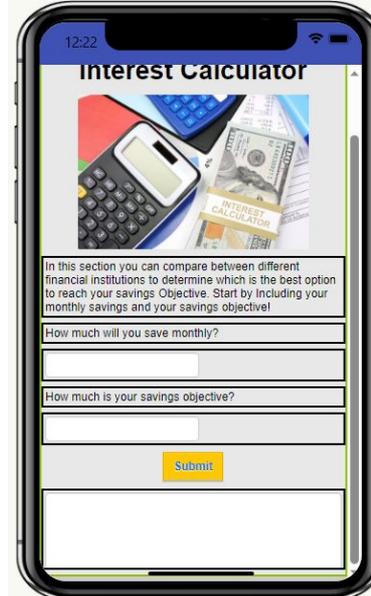
Step 3: Press on the three lines at the top to access the drawer menu with shortcuts to the Dashboards.



INSTRUCTIONS



Step 4: Access the Interests Calculator Dashboard. Read the instructions to start using the comparing interests function for financial institutions.



Step 5: Enter your monthly savings as a numeric number, and choose your savings objective from the list. Then click the submit button.

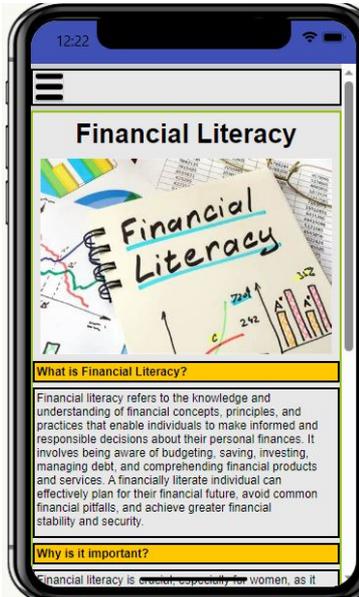
(If you want to reset, just change the values and click the submit button again)



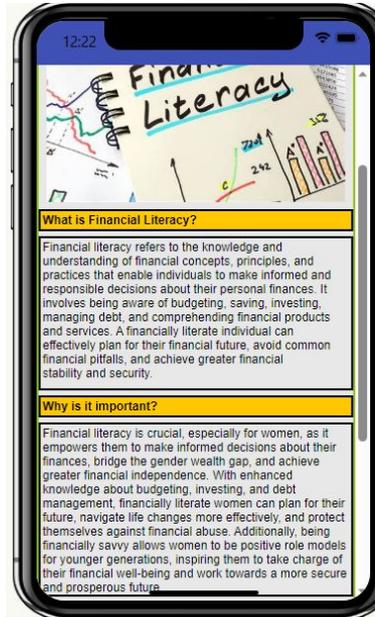
Step 6: Check the annual interests comparison from financial institutions scrolling down, and see the estimated time to reach the objectives based on your monthly savings.



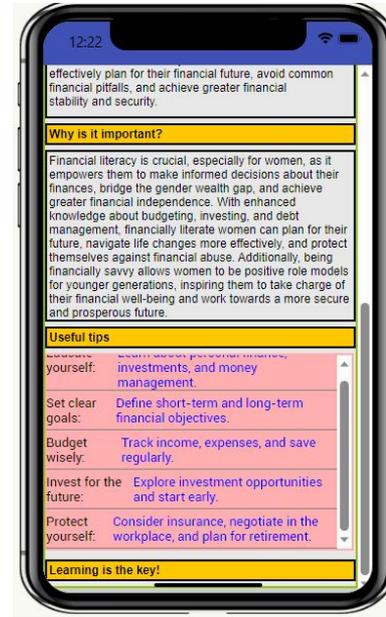
INSTRUCTIONS



Step 7: Now, enter the Financial Literacy Dashboard from the Drawer menu.



Step 8: In the Financial Literacy dashboard you'll see an image and two descriptions to learn more about the topic: "What is it?", and "Why is it important?".



Step 9: Scrolling down you'll find helpful tips to continue learning about financial literacy.



INSTRUCTIONS



Step 10: Go to the drawer menu, and access the Donations Mural Dashboard.



Step 11: In the Donations Mural dashboard you can tap on the sections with the NGOs images of the social causes you can be a donor for, to be redirected to the Fundraising official webpages.



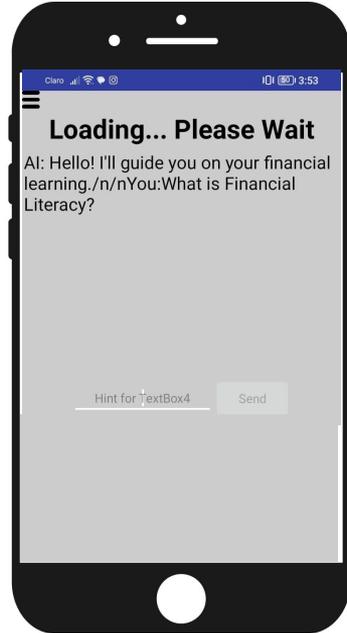
Step 12: Go to the drawer menu and access the ChatBot: Choose your financial Path Dashboard.



INSTRUCTIONS



Step 13: In the dashboard you'll find your Chatbot AI assistant that will solve your questions about financial security and literacy



Step 14: You can type-in your questions and submit them to the Chatbot using the textbox and the send button. Now you can start having a conversation with Chatbot about your doubts.



Step 16: These are all the steps to start using HerWealth app. We hope you have a great experience using it!!!



LIMITATIONS

In 100 words or less, describe the limitations of your app and what people should carefully consider when using it.

The app doesn't update the annual interest values constantly because it's not connected to the financial institutions' data set.

The app is in English following Appathon requirements, but we hope to add Spanish and Quechua in the future.

Because we display information using external links, some of them may not work if the original content is moved or eliminated.





APPENDIX

If you have any supplementary information you wish to include, feel free to add it to the Appendix. **This section is entirely optional.**

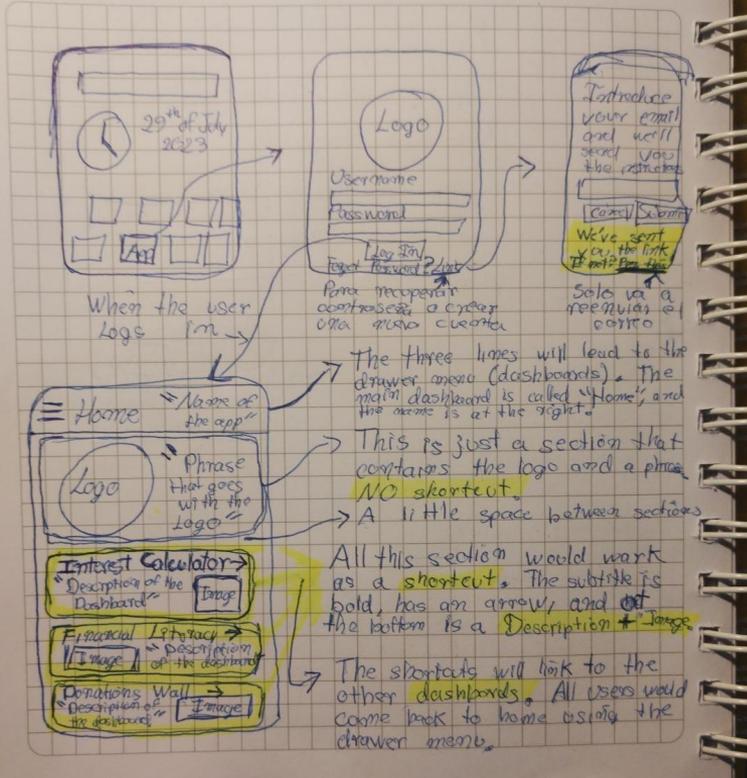
It is recommended to add materials to the Appendix if you submitted a hardware project (e.g. with schematics, flow diagrams) or if your project included significant programming components outside of the MIT App Inventor platform.

Please be aware that judges reserve the right to exercise their discretion in reviewing materials within the Appendix, and they may not review its entirety if they consider it excessively lengthy.

APP DRAFT - SCHEMATICS

1

Ensure
ADVANCE

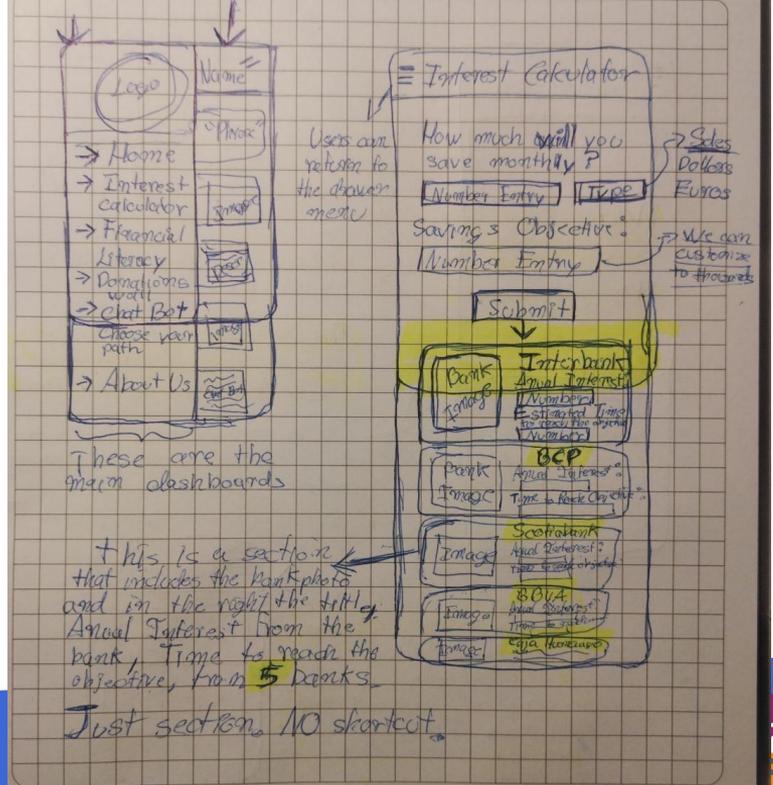


2

Ensure
ADVANCE

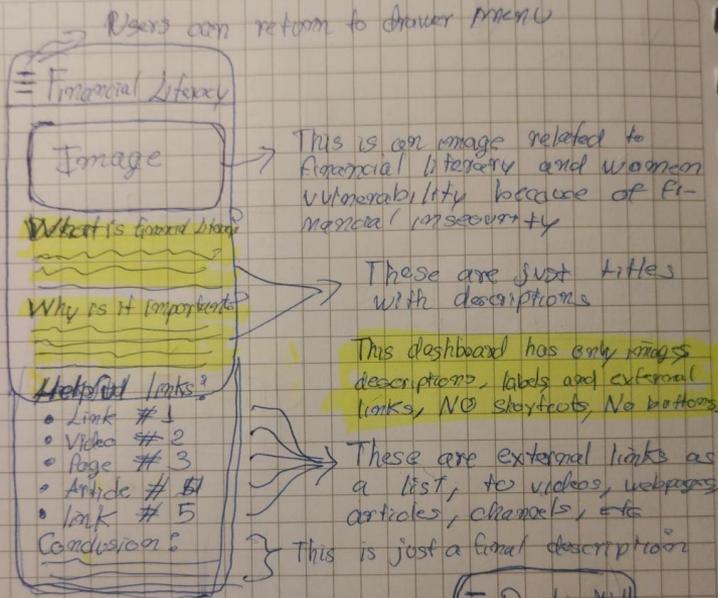
Drawer Menu

More transparent



APP DRAFT - SCHEMATICS

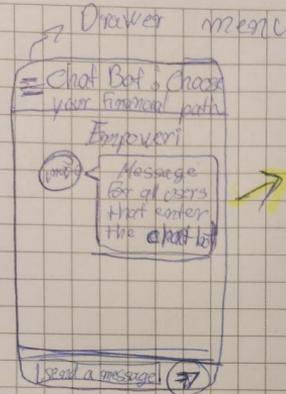
3



This section is in two columns. Each square has a background image with transparency, a title, description, and financial objective. Each square will have an external link to the fundraisers webpages



4



This section uses Chat bot to guide users on their financial path. Ask questions about financial literacy, and receive Chat GPT answers.

It's a title, a chat box format, and a send button to ask the AI.

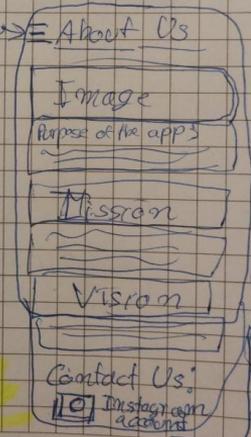
Drawer Menu

About Us

This section is only about images and descriptions, and social media links

(It's an optional Dashboard, so don't worry)

That's all the structure of the app for tomorrow, we just need the content and the formulas.



APP DRAFT - INTERESTS CALCULATOR - FORMULA

* input (amount of money)

1 \hookrightarrow x : monthly quantity

2 \hookrightarrow y : objective

$\Rightarrow y/x = N$ (number of months)

if $N \geq 12$

$\frac{N}{12} = A$ (number of years)

elif

decimal part exist

D = decimal part

$D \times 12 = N_2$ (months)

list = (i_1, i_2, i_3, i_4) $\rightarrow i = \%$ ^{annual} interest

user selection = list(n)

$\rightarrow M_1 = (A \times 12)X + \frac{(A \times 12)X \times \text{user selection} \times A}{100}$

$\rightarrow M_2 = (N_2)X$

$$C = M_1 + M_2$$

* output

you'll achieve your goal in A years and N_2 months ; and you'll get C (dollars or soles) including interests.



THANK YOU!

