



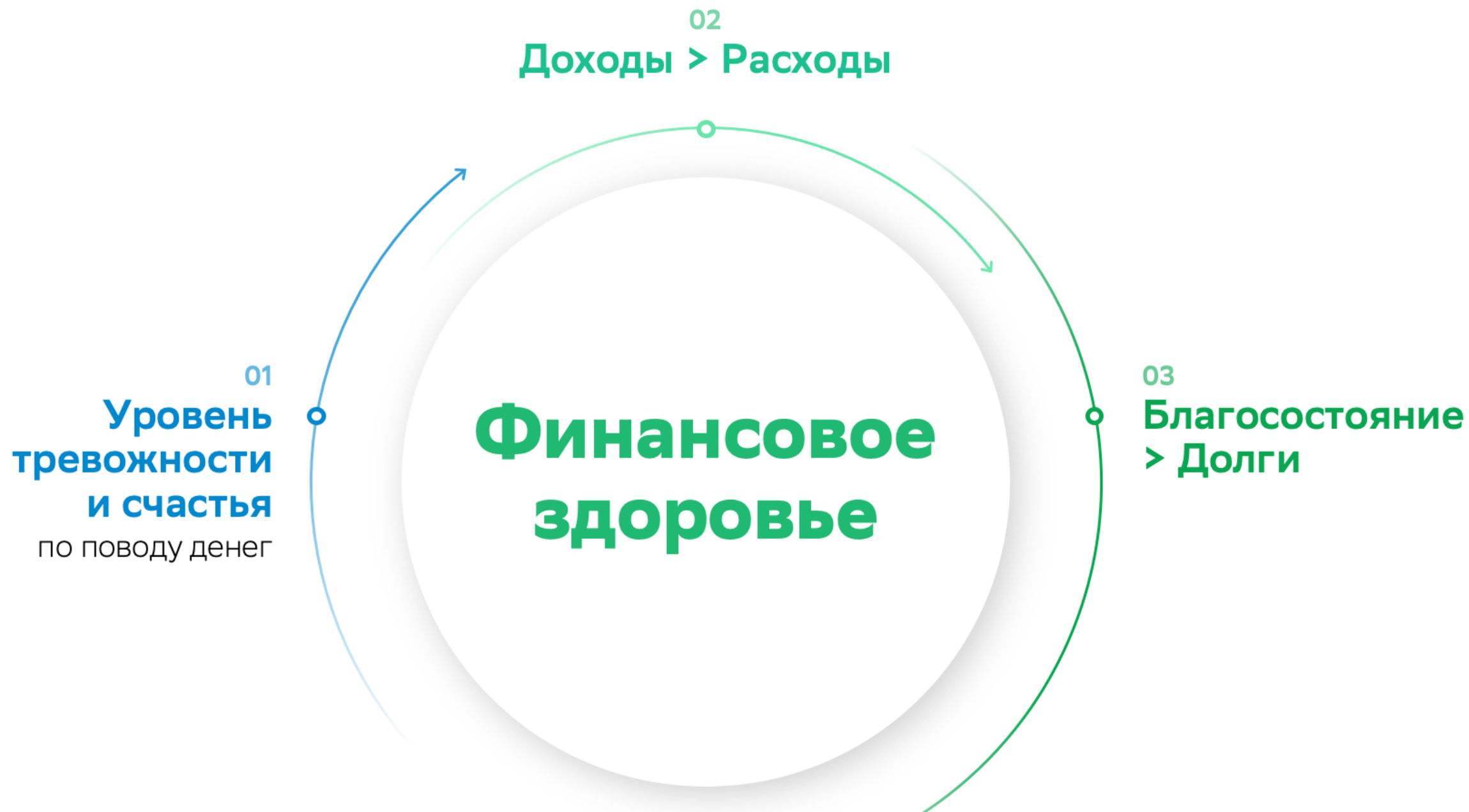
# СХ лучших приложений

→ для персонального  
финансового планирования

Успешные кейсы подталкивания к здоровым финансам и гибридные сервисы (человек + робоэдвайзер) финансового планирования

**Антон Тодосийчук,**

Сбер,  
21.04.2021



# Почему это тяжело

Здоровое  
питание

Цифровая  
гигиена  
и общение  
с близкими

Фитнес

Практики  
осознанности

**Управление  
личными  
финансами**

# INTENTION-ACTION GAP

# Эссенция behavioral science\*



У нас ограниченное внимание и сила воли

Действуем как осознанно («медленное» мышление)  
так и неосознанно («быстрое» мышление, привычки)

В обоих случаях мы используем  
упрощения («ментальные ярлыки»)

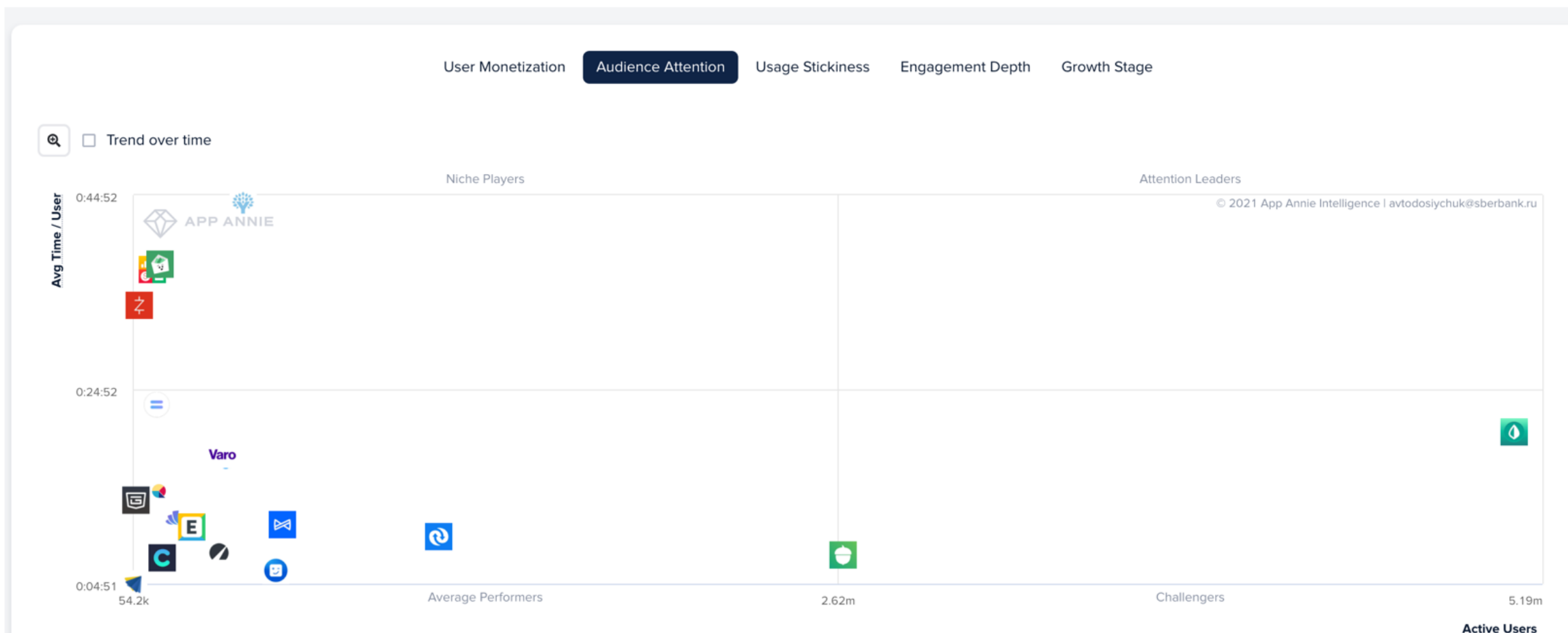
Наши решения определяются контекстом, которые увеличивает  
или сокращает разрыв между «намерением» и «действием»

Можно создать контекст в котором разрыв  
между «намерением» и «действием» сокращается

# Мировые лидеры по вниманию аудитории и глубине вовлечения пользователей

для развития здоровых финансов (App Annie insight generator)

.... all PFM's (29) Unified App App All Phon... Worldwide Oct 2020 - Mar 2021



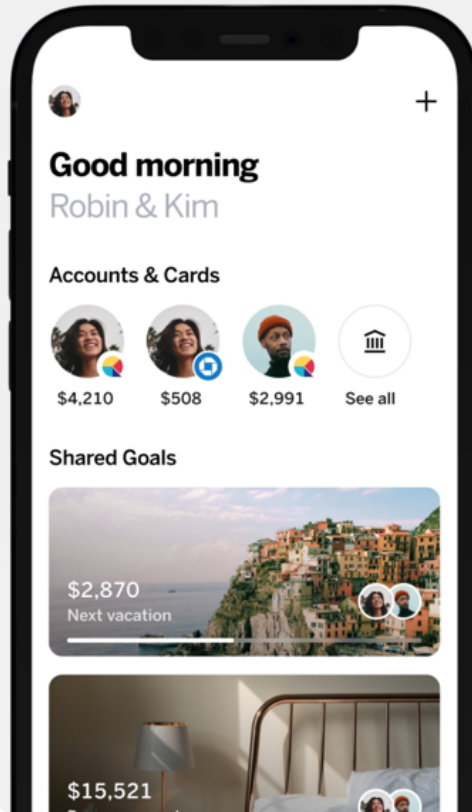
Active Users: Displays the average monthly active users for the selected time period.

# QAPITAL

1

## Team or solo

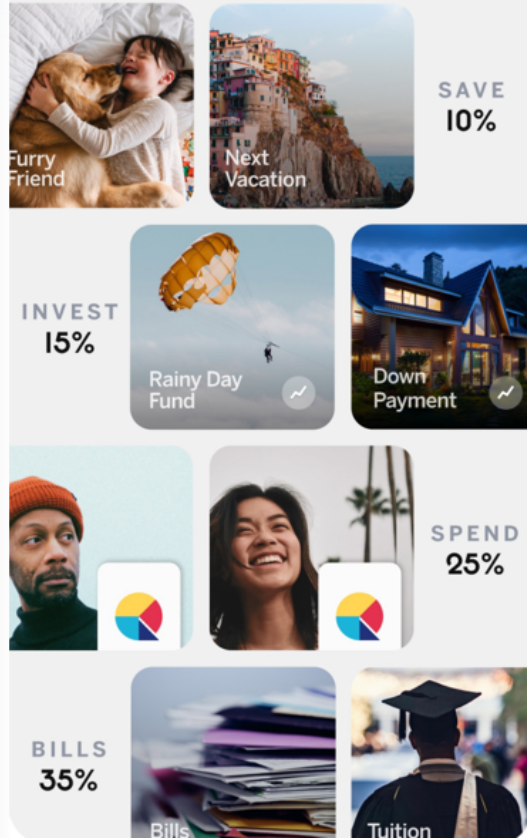
Qapital is designed for however you live your life.



2

## Set Goals plan

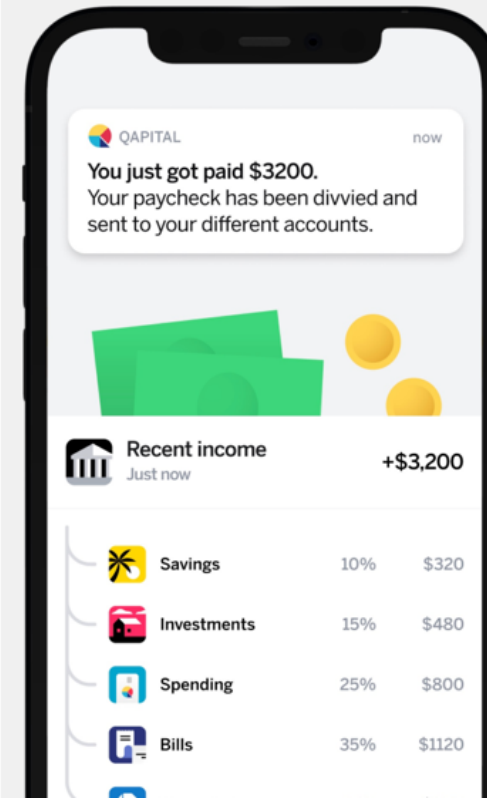
Money is personal, so Qapital is too.  
What are your goals and budget?



3

## Automate

Fund your goals first, cover your costs, and spend the rest guilt-free – everytime you get paid.





**#1**

**MONEY SAVING APP**

Bills Negotiated **5,416**

Avg. Savings **\$512**

Success Rate **85%**

Most hated by

xfinity AT&T  
verizon

**LOWER YOUR BILLS  
w/ BILL NEGOTIATOR**

Carrier 4:44 PM

Lower your bills

We typically have an 85% success rate lowering and negotiating bills.

AT&T ✓  
Comcast  
Verizon ✓

As seen in  
**FORTUNE  
Forbes  
CNMoney**

Lower My Bill

Manage Budget

BUDGET BASICS

Monthly Income \$4,876

Dining & Drinks

MONTHLY BUDGET  
**\$250**

Transactions

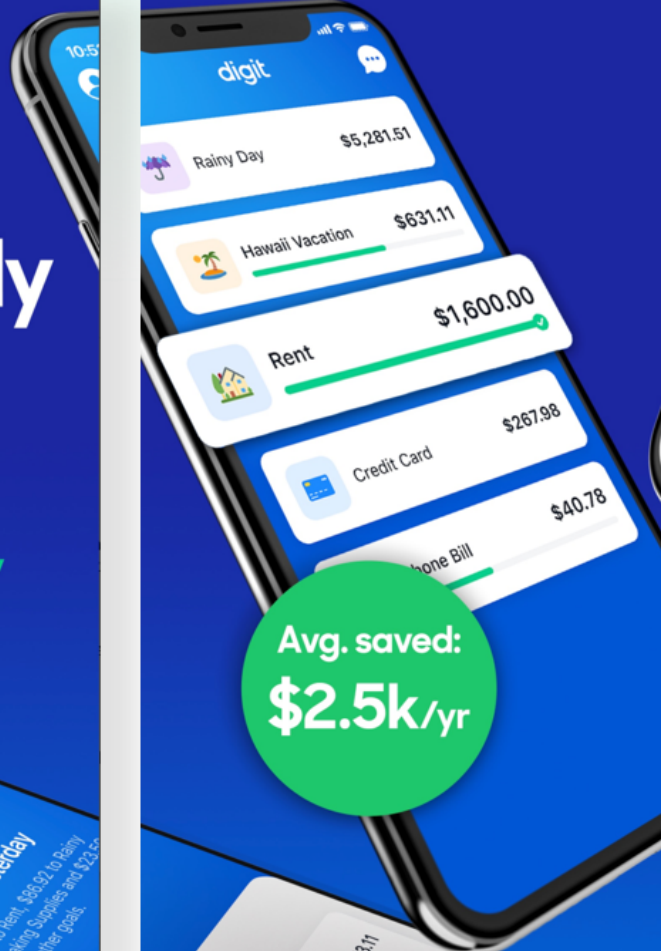
Projected Savings  
**\$2,212**

Create a monthly Budget

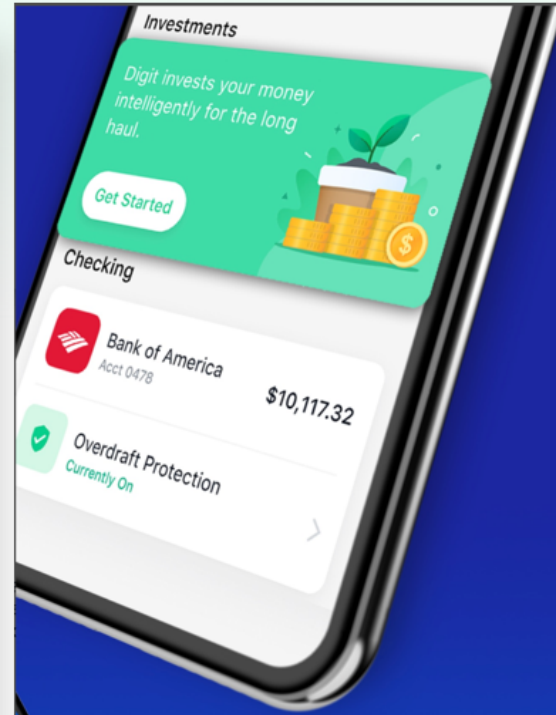




Reach goals effortlessly & save more every day



Avg. saved: \$2.5k/yr









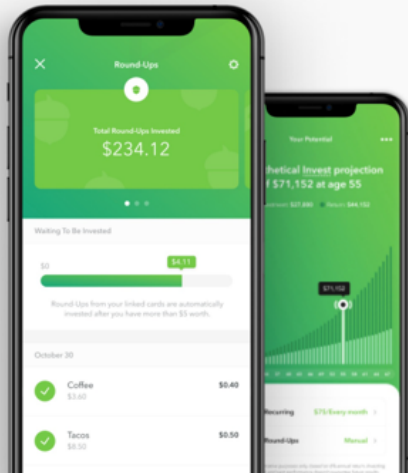
Invest in your future



INVEST







# Invest your spare change

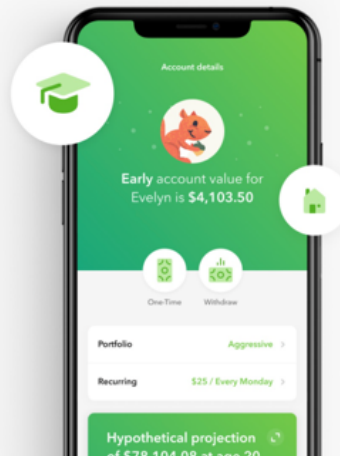
-  Round up everyday purchases 
-  Invest your spare change 
-  Track your potential 



EARLY







# Invest for your kids

-  Multiple kids, no added cost 
-  Exclusive rewards and content 
-  Watch what their account can grow into 



LATER

# Invest for retirement

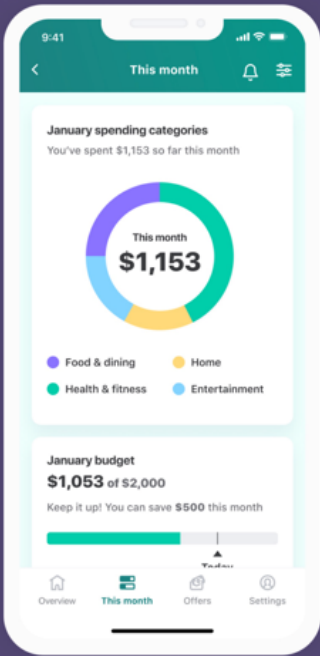
-  Set up in under 2 minutes 
-  Get potential tax advantages 
-  Auto-updating portfolio 





intuit mint

## Track budgets, bills, and spending



**January spending categories**  
You've spent \$1,153 so far this month

This month  
\$1,153

- Food & dining
- Home
- Health & fitness
- Entertainment

**January budget**  
\$1,053 of \$2,000


Keep it up! You can save \$500 this month

Overview   This month   Offers   Settings

intuit mint

## Join the 24 million people that use Mint today

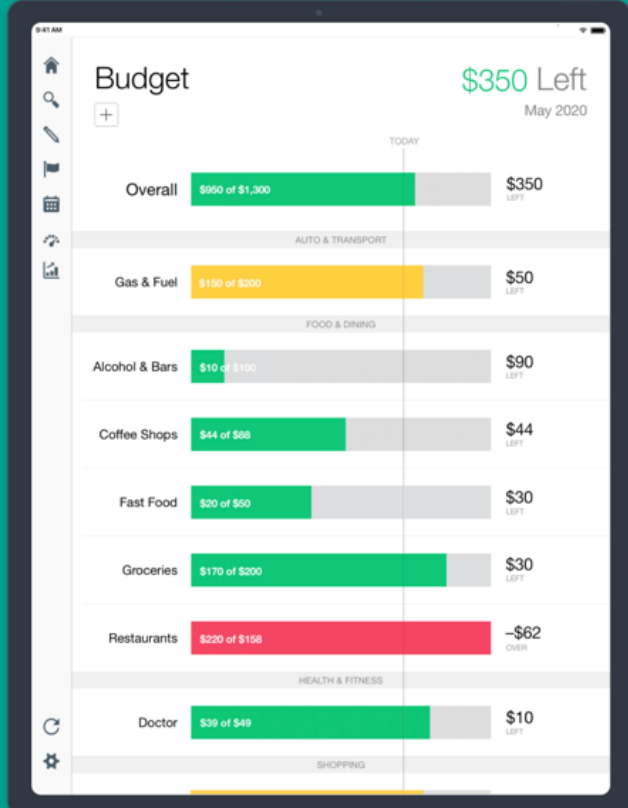
Get the #1 personal finance and budgeting app\* now.



\*Based on all-time app downloads

intuit mint

## Create budgets you can stick to



| Budget                    |                  | \$350 Left |
|---------------------------|------------------|------------|
|                           |                  | May 2020   |
| <b>Overall</b>            | \$960 of \$1,300 | \$350 LEFT |
| AUTO & TRANSPORT          |                  |            |
| <b>Gas &amp; Fuel</b>     | \$150 of \$200   | \$50 LEFT  |
| FOOD & DINING             |                  |            |
| <b>Alcohol &amp; Bars</b> | \$10 of \$100    | \$90 LEFT  |
| <b>Coffee Shops</b>       | \$44 of \$88     | \$44 LEFT  |
| <b>Fast Food</b>          | \$20 of \$50     | \$30 LEFT  |
| <b>Groceries</b>          | \$170 of \$200   | \$30 LEFT  |
| <b>Restaurants</b>        | \$220 of \$158   | -\$62 OVER |
| HEALTH & FITNESS          |                  |            |
| <b>Doctor</b>             | \$39 of \$49     | \$10 LEFT  |
| SHOPPING                  |                  |            |



Great, lets start by planning for Harper.  
What's the dream school?  
You can always change it later.

Search for a university

**Public Universities**  
Average \$36,600/year

UC DAVIS Berkeley UCLA

**Private Universities**  
Average \$41,700/year

Yale Harvard Stanford

**Out of state**  
Average \$40,000/year

Done Saving for Harper's college  
Estimated total costs in 2030: \$393k

Based on your other goals and saving habits, contributing \$175,000 would be...

**Comfortable**

How much I plan to cover  
**\$175,000**

My planned savings  
**\$2,300/mo**

9:41 Wealthfront

**\$264,723** Net worth today  
**\$3.8M** Net worth at retirement

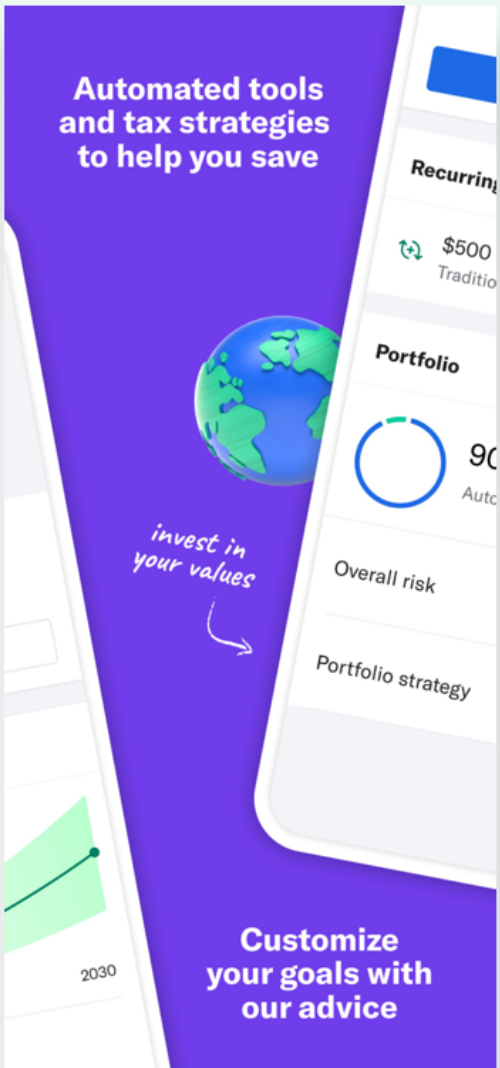
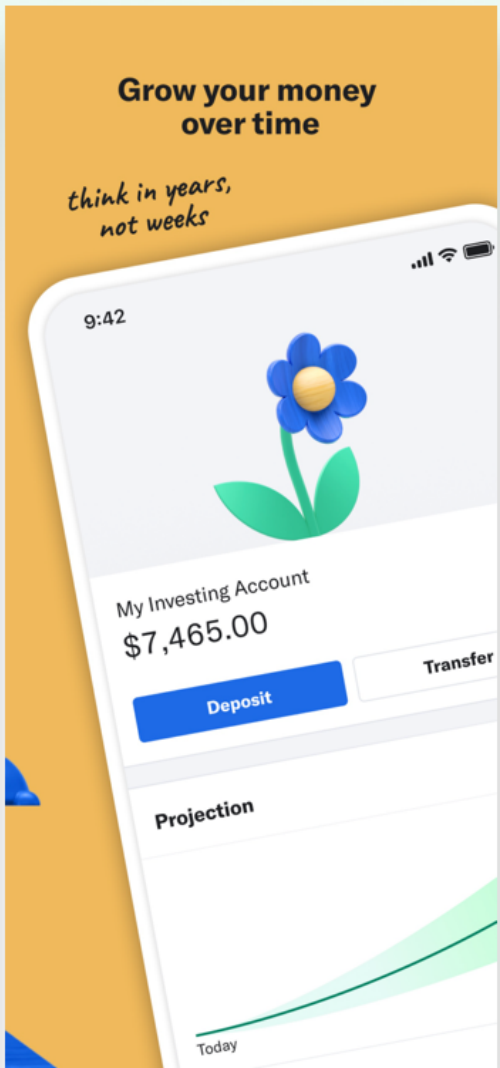
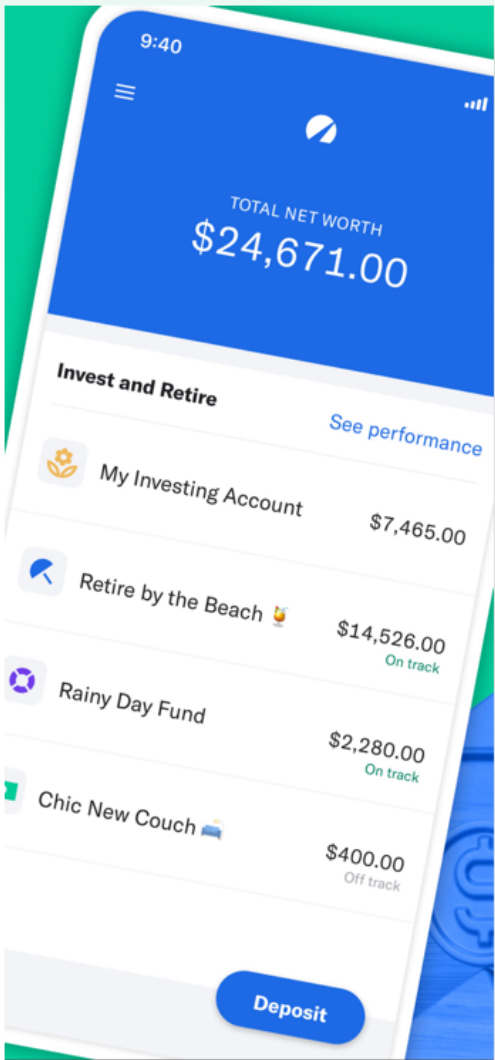
**COMFORTABLE**

**Send Harper to college**  
Planning to cover 67% (\$265K) of Jill's college expenses.

**Investments** \$212,394

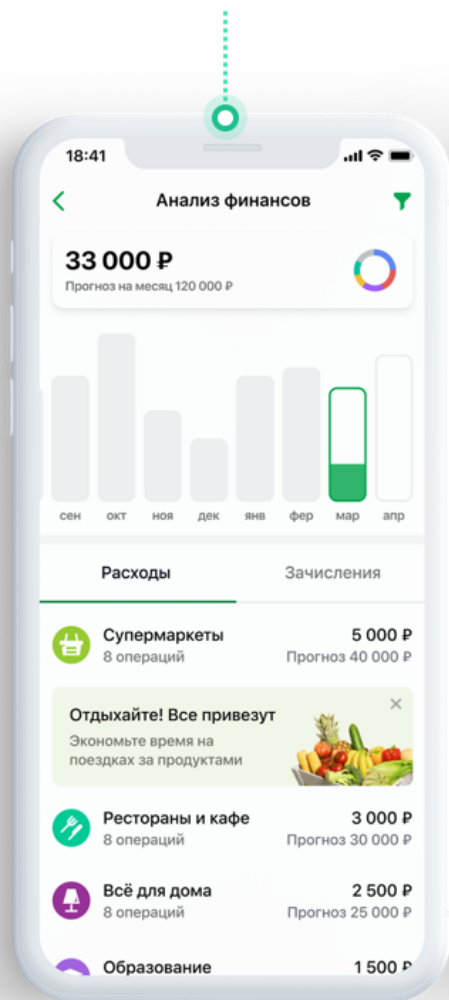
- Wealthfront - Personal Account Today
- My Joint Account** \$52,492
- Wealthfront - IRA Today
- Sam's IRA Account** \$105,238

# Betterment

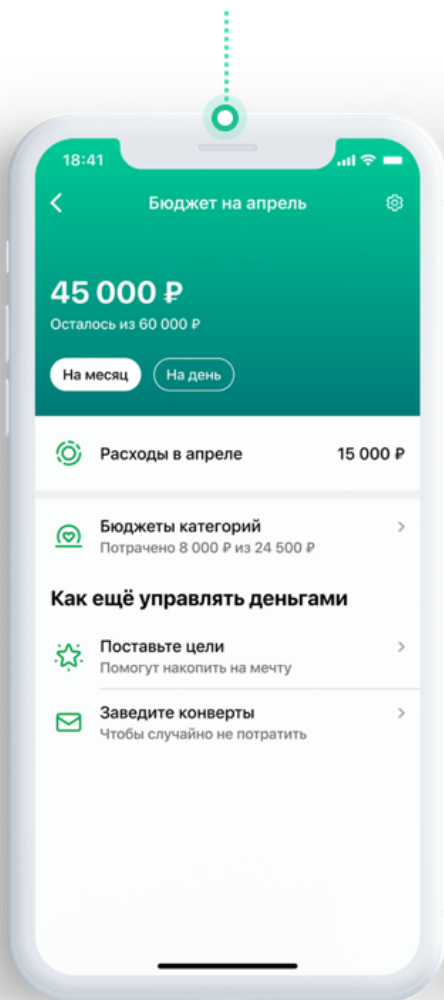


# Топ-5 сервисов PFM Сбера

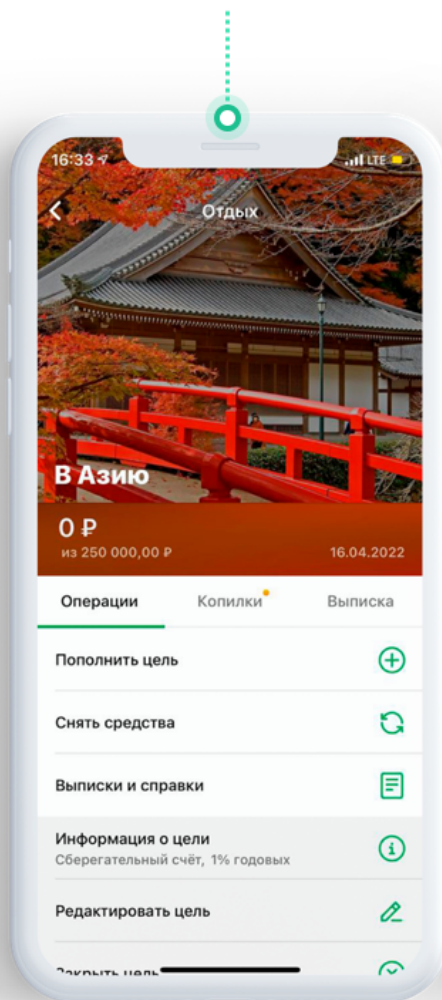
## Анализ Финансов



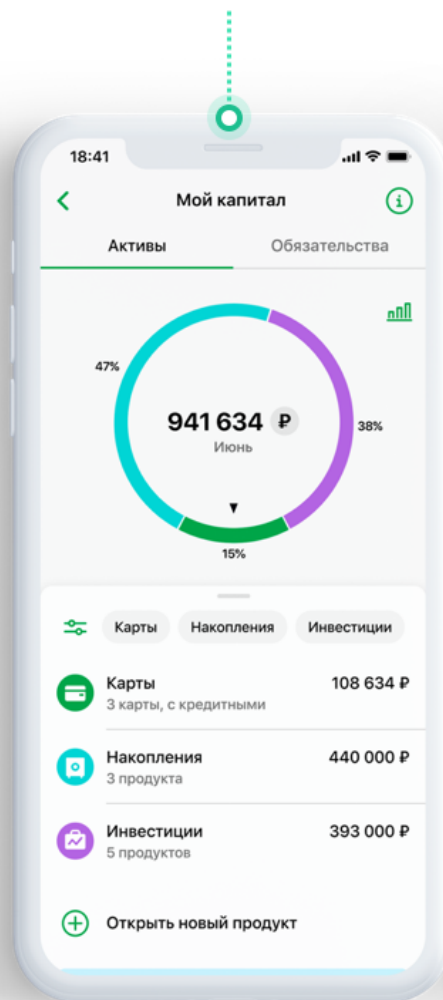
## Бюджет



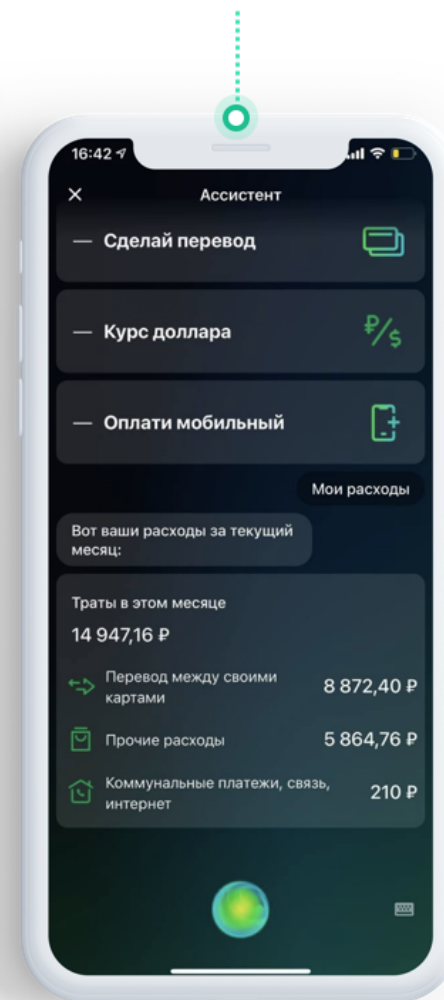
## Цели и конверты



## Всего средств



## PFM в Ассистенте



Приглашаем  
в группу сообщества

→ **активных  
пользователей  
анализа  
расходов  
и бюджета**

