

## THE PROBLEM

68%

of students graduated with debt

\$37,172

average student debt

13.7%

of U.S. residents are immigrants

1 in 4

children have at least one immigrant parent

~50%

of immigrants fall near the poverty line



1 Join a group



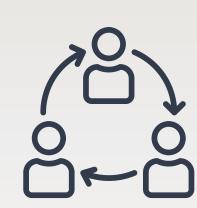
Accompany your friends and family on a financial journey

2 Pay your share



Contribute each month to the total money pool

3 Collect the pot



Participate in a draw where everybody is guaranteed to win

## **RESULTS**



Pay off loans faster



Mutually support members over long distances



Securely send money



Have convenient access to the web service