

Student Karma is a web and mobile financial service that helps people pay off student loans and debts. We provide the consumer with a secure and creative way to save money without the accountability and stress of managing your finances.

Student Karma is dedicated to help consumers manage student debt and ensure that a balance of more than your minimum is paid each month.

Our goal is to be a healthy, successful company that is a leading web app for student financial debt services. Our objective is to have a pilot of 50,000 consumers within six months of the launch application.

It is vital to our business that our consumers are protected from further increasing their financial debts by using our services. We pride ourselves in customer safety and satisfaction.

Our consumer market for our services will be students in postsecondary education to prevent an accumulation of debt or students who have graduated and are currently paying debts off.

The people buying our services will be students in postsecondary education to prevent an accumulation of debt or students who have graduated and are currently paying debts off.

Student Karma offers a simple and efficient personalized savings program that is attuned to your financial situation. all in a easy access app that gives consumers the gratification of seeing their debts lower as they save through our program.

The Student Karma service helps you proactively pay off student debts. It rounds up each of your transactions to the nearest dollar, and stores the money in an account specifically created for student debts. On top of that a predetermined amount of money will be set aside each day and add to the student loans account. We'll will automatically recommend the amount we think is suitable for your financial situation, but is ultimately up to your discretion and in your control.

Our Competitive advantage is the simplicity, accountability and stressing reducing capabilities of our system and services.

student Karma will make make money by charging a 5% transaction fee.

Customers will hear about Student through Social media, word of mouth and direct meeting with students by hosting seminars about managing student debts

To encourage referrals we will give any customer who has been referred will receive 100 free transactions.

At the end of the first year I would like to have 10,000 customers or \$1,000,000 in revenue

My largest concern is developing the platform and how long it would possibly take to have a functional prototype.